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Sample Economic Loss Analysis for Mid-Career Adult

Summary

The typical economic loss evaluation involves an adult who has some earnings history. In this report we simulate the economic loss evaluation for Jose' Generico, a hypothetical Mexican-American carpenter who was injured on his 31st birthday, January 1, 2008. We imagine that a vocational expert has reported that Jose' can no longer perform his pre-injury job and recommend that he pursues employment in hardware sales. He has undergone an operation and we do not know whether his future is that of a temporarily disabled worker (that is, he gradually recovers and is able to pursue a sales career equivalent to that of a sales worker with a statistically average probability of disability), or if he will permanently remain partially disabled.

A typical lost earnings evaluation has four components: (1) loss of earning capacity, (2) lost value of household services, (3) the present expected value of future medical care, and (4) lost quality of life. The first component is the difference between pre-injury earning capacity, which I estimate \$1,092,737, and residual, or after-injury, earning capacity, which I estimate as \$819,993 if he is temporarily disabled, or \$255,927, if he is permanently and partially disabled. These calculations imply losses of \$ 272,744 if he is temporarily disabled, \$836,810 if he is permanently and partially disabled, or \$1,092,737 if he is totally disabled. The second component is the lost value of household services, whose pre-injury value I estimate as \$487,103. If the loss of the value of household services is proportional to the loss of earning capacity, I estimate that it would cost \$25,144 to replace the value of Mr. Generico's household services while he is temporarily disabled, 229,225 if he is permanently and partial disabled, or \$487,103 if he will never be able to perform any household services in the future. Third, I estimate the present expected value of future medical care at \$1,179,244, which he will require if the surgery is not successful. Finally, the jury can use the market value of an injured person's leisure time if they decide to award lost quality of life damages. Had he decided to work all the time he was not sleeping, eating, or working in or outside his home, his earning capacity could have been \$1,939,963. The difference between this maximum earning capacity and likely earning capacity is the market value of leisure, \$847,226. If the jury decided that lost quality of life damages were proportional to the lost earning capacity damages, those damages would be \$211,465 if Mr. Generico as temporarily disabled, \$648,799 if he is permanently and partially disabled, or \$847,226 if they decided he had no remaining quality of life (e.g., he lived out his life in constant pain).

Facts and Conclusions

Page 13 shows the hypothetical facts of this case and my conclusions based on these facts and statistics available at the time this report is written. Jose Generico was born January 1, 1977, making him 31 years old on the date of his injury, 1/1/2008, and 36.60 years old on the date of this report. He is a Hispanic (Mexican-American) male who is a naturalized US citizen with a high school diploma but no post-secondary education. The vocational expert had opined that Jose cannot continue in his pre-injury occupation and recommends that Jose pursue re-employment in hardware sales. It is unclear whether Mr. Generico is temporarily disabled or permanently and partially disabled. Mr. Generico is married with one son, born 1/4/2003. He earned \$31,103 as a carpenter in 2006 and \$31,678 in that occupation in 2007.¹ Mr. Generico's life expectancy is 47.12 years to his expected age at death of 83.72. His pre-injury worklife expectancy was 35.18 years based on national statistics or a maximum of 42.13 years if he postponed retirement as long as he was able to work. Since he has been unable to work since his injury and will have a lower probability of employment when he starts a new career, his residual worklife expectancy would be 30.02 if he is temporarily disabled or 13.20 years if he is permanently and partially disabled.

I estimate that Mr. Generico's pre-injury earning capacity was \$1,092,737 based on a statistically average workweek, or \$1,939,963 if he cashed in his leisure time. This implies that the market value of Mr. Generico's leisure is \$847,226. I compute that his after-injury earning capacity is \$819,993 if he is temporarily disabled or \$255,927 if he is permanently and partially disabled. I compute that the pre-injury value of Mr. Generico's household services were \$487,103. The present expected value of his future medical expenses is \$1,179,244.

The bottom of page 13 presents hypothetical economic loss estimates. I estimate that the lost earning capacity is \$272,744 (temporarily disability), \$836,810 (permanent disability) or \$1,092,737. A vocational or medical expert might be able to inform the jury which scenario is more likely, although it is not unusual for this much uncertainty to rest on the injured person's prospects for recovery and his success at replacing his pre-injury earnings. Because the loss of earning capacity is uncertain, so is the lost value of household services. The victim himself could reduce the uncertainty about lost household services by providing the jury (and us) with a list of activities that the victim can no longer perform, so that we could more closely estimate the replacement cost of those services. The present expected value of future medical care depends on the success of Mr. Generico's hypothetical surgery. Finally, if the jury wished to award damages for lost quality of life, we provide estimates of the market value of the injured person's leisure time. Here as well, the victim may be able to testify about which pre-injury leisure activities he can no longer perform so that the jury can more accurately estimate the proportion of the pre-injury value of leisure time that the victim has lost.

The point of this exercise is to show that a certain amount of uncertainty is unavoidable when one contrasts uncertain futures: what would plaintiff have had he not been injured, and what does the victim have post-injury. Using statistics allows us to weight all scenarios rather than produce biased reports which understate pre-injury earnings (which an unscrupulous defense attorney may prefer) or understate after-injury

¹ These are the statistical average personal earnings for carpenters in each year, as shown on page 24.

earning capacity (which dishonest plaintiffs' attorneys might request). We believe that honest reports are the best reports.

Computing Earning Capacity

Page 14 presents my calculation of Jose' Generico's pre-injury earning capacity – literally, the present cost of acquiring a financial portfolio whose future payments will provide the money to cover his likely earnings. The first column shows the year and the second column shows Mr. Generico's age each year. The third column computes the mortality hazard; the probability that, but for this injury, Mr. Generico would not have survived to earn an income. The probability of survival is 100% through the day of the report (the last day we are certain that Mr. Generico is alive) and then is given by the survival probability on page 22. Column four presents the disability hazard – the probability that, had he not been injured on the date in question, he might have experienced some illness or injury which either prevented him from working or limited the amount or kind of work that he could have performed. The probability of disability is 0% through 12/31/2007 (the day before the injury) and then is given by the equation on page 31. The fifth column is the probability of the hazard of non-participation of the labor force; that is, that the probability that Mr. Generico would cease working because of disability, lack of interest, or because fortuitous events no longer required him to work. The probability of labor-force participation is 100% until the date of injury and then is given by the equation on page 33. The last hazard to earning capacity is periodic spells of unemployment. Since Mr. Generico was employed on the date of his injury, the probability of employment is 100% until the date of injury and then is given by the equation on page 35. The product of the probabilities of survival, labor-force participation, and employment equals the probability of working (and earning an income) at each age. The sum of the probability of working through age 85² is worklife expectancy. Many so-called economic experts, unable or unwilling to perform their own research, extract worklife expectancy from published tables which forces them to *assume* that worklife expectancy is an uninterrupted earnings experience. This mistake gives too much weight to earnings when the plaintiff is relatively young and too little weight to earnings later in the plaintiff's career. The appropriate (unbiased) procedure is to distribute the hazards of mortality, disability, non-participation in the labor force, and unemployment across each age of the plaintiff's future.

Assuming that Mr. Generico usually worked 41.33 hours per week the year before his injury (this information is typically reported on the questionnaire we ask clients to complete³), the equation on page 37 predicts average hours worked by age, the national unemployment rate, disability status, and personal characteristics. The equation on page 39 predicts the average earnings of craftsmen (e.g., carpenters) based on earnings the previous year, weeks worked per year, hours worked per week, the cost of living, the unemployment rate, age, and personal characteristics. Statistical earnings allow us to predict how earnings change as people age. Typically, earnings increase rapidly when people are young, level off at middle age, and actually decline (that is, do not keep pace with the cost of living) as workers approach (and in some cases pass) retirement age. Too many plaintiffs' economists assume that a person's earnings will grow by the average for all workers, despite the fact that individual workers move along their life-cycle earnings pattern, while the average

² My data base, *The Current Population Survey* reports individual ages to age 85, so we can track the effect of age on each of the variables of interest – disability, labor-force participation, and employment – only to age 85.

³ In this case, I used the average usual hours worked by carpenters from page 23.

of all workers changes only very slowly.⁴ Personal earnings are equal to Mr. Generico's actual earnings in 2006 and 2007, the two years before his injury. The statistical earnings equation predicts that a 30-year-old Mexican-American carpenter who had earned \$31,103 in 2006 would have earned \$33,067 in 2007. The fact that Mr. Generico earned \$31,678 means that his earning capacity is approximately average. To predict his personal earnings at age 31 (that is, the earnings he would have received had he not been injured), I multiply his earnings at age 30 times the percent change in statistical earnings. That is, we assume that Mr. Generico would have remained slightly below average, but the equation predicts how his income would have adjusted to the end of the housing bubble and the onset of the Great Recession.

As noted, Jose Generico would only earn an income if he were: (1) alive, (2) active in the labor force, and (3) employed. Multiplying projected personal income by the probability of working yields *expected earnings*: the weighted average of earnings in the active and inactive states. To obtain predicted fringe benefits, I multiply the expected earnings times the fringe benefit rate for the years 2008 through 2012;⁵ beginning in 2013 I use the 2012 rate because the fringe benefit rate is a time-series that follows a random walk. Because Mr. Generico could use a jury award or settlement to purchase income-earning assets, it is appropriate to discount future expected earnings, E_t , and future expected fringe benefits, F_t , to present value, using the formula $PV_t = \frac{E_t + F_t}{(1 + r_t)^t}$, where r_t is the yield on US Treasury bonds maturing in year t ⁶ where t is the number of years after 2011. The sum of the present value of earnings equals earning capacity. Earning capacity is the amount required to purchase government bonds today to generate a person's *expected* stream of income and fringe benefits in the future.

Earning capacity means that if we had purchased a portfolio of US Treasury bonds for \$1,092,737, those bonds as they matured would generate the same cash flow as we predict Mr. Generico would have received but for his injury.

Maximum Earning Capacity and the Value of Leisure

In *Banks vs. Sunrise Hospital*,⁷ the Nevada Supreme Court recognized that economists could present evidence estimating lost quality of life damages. In *Sexton v. Greco*,⁸ I testified that the "willingness to pay" approach used by Robert Johnson in the *Banks* and *Sexton* cases is fraught with statistical errors and unsupportable inferences. Typically a willingness to pay approach is based on the following thought experiment. Suppose that a commercial airline pilot earns \$100,000 per year and confronts a 1% probability of death each

⁴ Between 1976 and 2012, the average age reported by labor-force participants in the March *Current Population Survey* increased from 37.04 years old to 41.61 years old, an average increase of 0.15 years of age per year. Of course, individuals age at the rate of one year per year!

⁵ See page 48.

⁶ We downloaded these discount rates from the *Wall Street Journal* web site, wsj.com, 8/1/2013. Since we explicitly account for the hazards of mortality, disability, non-participation in the labor force, and unemployment, it is appropriate for use to the so-called risk-free discount rate. Those economists who do not account for these hazards should use higher, risk-adjusted, discount rates, but they rarely do, biasing earning capacity upwards as a result of this oversight.

⁷ *Banks v. Sunrise Hospital*, 120 Nev. Adv. Op. No. 89, December 17, 2004.

⁸ Nye County, CV 22315, 10/11/2007.

year. If he had turned down a job as a test pilot, that would have paid \$200,000 but had increased the probability of death to 2% per year, an objective observer could infer that he was willing to pay \$100,000 (in foregone income) in order to reduce the probability of death by 1%. Letting V be the value of life, the inference implies $.01V \geq \$100,000$; solving for V ,

$$V \geq \frac{\$100,000}{0.01} = \$10,000,000.$$

At the other extreme, economist Steven Levitt⁹ documents that members of the Black Disciples drug gang typically turned down minimum wage jobs paying \$5.15 per hour to earn an average of \$3.30 per hour selling drugs, despite raising their probability of death from 0.1% to 6.25%¹⁰. Assuming 2000 hours of work per year, the same calculation implies $(.0625-.0013)V \leq (3.30 - 5.15)*2000 = -\$3,700$; $V \leq \frac{-3,700}{0.0612} = -60,475$.

The obvious problem is inferring the value of life for someone like Mr. Generico, who is neither an airline pilot nor a teenage drug dealer. To this end, practitioners of the “willingness to pay” approach rely on questionnaire surveys that ask people how much they would pay to avoid life-threatening situations, such as living near a Superfund waste site or drinking arsenic contaminated water. Not only do these surveys suffer from the typical problem of response bias (people who are particularly risk averse are more likely to respond), but the reported “willingness to pay” is completely hypothetical, bearing little or no relation to what the respondent would typically pay. Further, there may be little or no relation between the characteristics of the people who responded to the survey and the characteristics of the person whose value of life is being estimated.

An alternative approach that juries are likely to perceive as objective is the whole time approach to economic evaluations that uses the person’s earning capacity to estimate the value of their leisure time.¹¹ It is standard practice in economic theory to infer the value of an intangible good, such as leisure time, from the opportunity cost of that good. In the case of leisure time, an hour of “free time” is not actually free at all, but “costs” one hour’s wage. In my data base, the *Current Population Survey*, respondents report working up to 99 hours per week. Estimating what an average person earns working 40 hours per week, and comparing those earnings to what he could earn if he worked, say, 80.29 hours per week,¹² we can infer his value of leisure.

On page 15, I repeat the calculations on page 14 with two important differences. First, I assume that Mr. Generico would have postponed his retirement as long as possible by subtracting the effects of disability and unemployment on the probability of labor-force participation from 100%, since we are predicting the maximum probability he *could* participate in the labor force. I also compute the effect of pre-mature death and unemployment on the probability of earning an income, as I do on page 14. The higher probability of labor-

⁹ *Freakonomics*, Steven D. Levitt and Stephen J. Dubner, Harper Collins, 2005, 2006, and 2009, chapter three.

¹⁰ Page 20 shows that the death rate for non-Hispanic black males, aged 15 to 19 is 109.3 per 100,000, or 0.1093%; by contrast, 25% of the “soldiers” (drug sellers) for the gang had funerals paid for by the gang over a 4 year period, implying a death rate of $.25/4 = 6.25\%$.

¹¹ See “The Whole-time Approach for Damages Valuation,” *Journal of Forensic Economics*, Volume XIV, Number 1, Winter 2001.

¹² I computed this number as 99 hours, minus hours spent on household services, minus expected time lost due to disability or the national unemployment rate.

force participation increases worklife expectancy from a statistically average 35.18 years on page 14 to a maximum length of 42.13 years. The second adjustment is to assume that Mr. Generico would have tried to work 99 hours minus his household service time per week. Since a disability would also reduce Mr. Generico's ability to work, I adjusted the maximum hours worked downward by the effect of the probability of disability on hours worked from the equation on page 37. I also adjusted downward by the impact of unemployment on hours worked, since the opportunity for overtime or a second job decreases during economic downturns. Assuming an increased number of hours worked increases statistical earnings. For instance, had Mr. Generico worked 80.29 hours per week instead of the predicted 40.47 hours, the 90.6% increase in the number of hours worked would have increased statistical earnings by $(0.672)(1.906) = 1.28$ or 28% more than he would have earned working the statistically average hours per week. Applying this increase to personal earnings implies that, had he not been injured, Mr. Generico could have earned \$50,002, instead of his predicted \$31,666. However, since working overtime and/or working a second job would not increase fringe benefits proportionately, I limited additional fringe benefits to the employer's increased FICA contribution, .076 times the increase in expected earnings. The earning capacity on page 15 estimates what Mr. Generico could have earned without leisure, while the calculation on page 14 estimates what Mr. Generico was likely to have earned with leisure. The difference in these earning capacities reflects the lower bound on the pre-injury market value of his leisure time.

After-Injury Earning Capacity

In an ideal world plaintiff's vocational expert and the defense vocational expert would agree on the future employment prospects for the plaintiff. Typically, however, plaintiff's attorney produces an expert that opines that the plaintiff will never work again, and the defense counters with an expert who is certain that plaintiff was never disabled. Many economists buy into "their side's" bias and ignore "the other side's" vocational expert. This leads the jury with a "take-it-or-leave-it" option – they must either take the plaintiff's experts' inflated loss estimate or the defense deflated number. I prefer to assist the jury in computing damages depending on which expert's post-injury employment scenario they find more plausible. I typically provide two after-injury earning capacity calculations: (1) assuming a temporary disability, and (2) assuming a permanent-partial disability. The third scenario – permanent total disability – requires no after-injury calculation, since permanent and total disability implies that the plaintiff has no reasonable prospect of earning an income. Again, in those rare cases when the plaintiff has actually returned to work and established a post-injury earning potential, or when there is a consensus among the vocational or medical experts, then I can concentrate only on the relevant scenario.

Page 16 shows the best-case after-injury scenario for Mr. Generico – that he finds employment in a less strenuous occupation (sales) and that his probability of disability gradually returns to *normal* – that is, the pre-injury probability of disability. Note that the probability of disability is set equal to 100% from the date of injury, January 1, 2008, through 2013. The equation on page 31 predicts that a man who was disabled at age 35 has a 69.36% probability of remaining disabled at age 36. Given that Mr. Generico could no longer continue in his pre-injury career as a carpenter, and because he is continuing to recuperate and learn a new career in sales, the probabilities of labor-force participation and employment have each been set at 0% over the same time period. The equation on page 33 predicts a 5.51% probability of labor-force participation in 2013 and a 45.21%

probability of employment *if* Mr. Generico is able¹³ to re-enter the labor force. Gradually the probabilities of disability, labor-force participation and employment approach their pre-injury values. The combination of the idle time and period of reduced labor-force activity reduces Mr. Generico's worklife expectancy to 30.02 years. The equation on page 39 predicts that a salesman who had not worked at age 35 (when the unemployment rate was 8.1%) would work an average 21.38 hours at age 35 (when the predicted unemployment rate will be 8.11%). The equation on page 39 predicts that a salesman who had zero earnings at age 34, and who works 52 weeks,¹⁴ 21.78 hours per week, at age 35, will earn an average \$1,131 his first year back. Since we do not know precisely the type of job Mr. Generico would find, we set predicted personal earnings equal to predicted statistical earnings. As before, we multiply projected personal earnings by the probability of working to obtain expected earnings, multiply expected earnings by the fringe benefit rate to obtain expected fringe benefits, and finally we discount expected earnings and expected fringe benefits to present value, as explained above.

Page 17 shows my calculation Mr. Generico's after-injury earning capacity under the worse-case scenario that he is permanently and partially disabled. That is, we assume that although Mr. Generico returns to the labor-force as a sales worker, he will experience spells of non-participation (e.g., due to pain or future medical procedures) or longer spells of unemployment (due to inability to perform to employers' standards) which reduce his worklife expectancy. First, we set the probability of disability at 100% at each age to imply that Mr. Generico will always have an occupational impairment. The assumption of a permanent and partial disability reduces the probabilities of labor-force participation and employment, which decreases worklife expectancy to 13.20 years. Assuming continued disability reduces hours worked per week and earnings per year, which reduces earning capacity to \$255,927.

Value of Household Services

The top of page 18 presents the typical response we receive when a client returns our personal injury questionnaire. Mr. Generico reported that, before injury, he spent an average of 17 hours per week performing household services. After injury he averages 18 hours per week, partly because activities he performed pre-injury take twice as long, and two activities he can no longer perform. What Mr. Generico lost – what he must replace by hiring others – is 8 hours of cleaning and cooking services. The first equation on page 18 predicts the average time spent in household service activities by men. These data come from the 2003-2010 *American Time Use Survey*, which is part of the *Current Population Survey* which I use for my statistical analysis. During its last month of participation, one randomly selected person in the household reports a 24-hour diary. The equation predicts the average minutes of household service activities by age, ethnicity, education, family characteristics, and the amount of time spent working outside the home. Using this equation allows me to predict how Mr. Generico's household service activities *change* as he ages. The second equation on page 18 predicts the average

¹³ Many disabled people do not re-enter the labor force because they would lose disability payments – social security, workers' compensation, or private disability insurance – if they return to work. I adjust for this *moral hazard* problems by basing the disability probability on the assumption that the plaintiff is not receiving such benefits.

¹⁴ Predicted earnings refer to what Mr. Generico would earn if employed, so we assume 52 weeks per year for the period of time employed. We then multiply potential earnings by the probability of working (which adjusts for less than a full-year of income) to obtain expected earnings. If we adjusted earnings for less than 52 weeks, we would have to assume employment 100% of the year or we would under-estimate post-injury earnings, to the benefit of the plaintiff.

wage rate earned by household service workers. Using this equation allows me to simulate replacing Mr. Generico with a worker of the same age.

On page 19, I compute the replacement cost of the 8 hours per week of household services that Mr. Generico can no longer perform. The probability of survival adjusts for mortality hazard. I use the first equation on page 18 to predict the statistical hours per day of household service. I then adjust the 8 hours per day we must replace by the percent change in statistical hours. Multiplying the hours per week by the wage rate and 52 weeks per year generates the annual cost. Multiplying the annual cost by the probability of survival generates the expected (future) value, which I then discount to present value using the *after-tax* discount rate:

$$ATPV_t = \frac{EHS_t}{[1 + (1 - tx)r_t]^t},$$

where tx is the average tax rate on personal income from page 50.¹⁵

Present Expected Cost of Future Medical Expenses

Pages 20 and 21 present a simplified life care plan similar to that produced by a medical expert. We assume that *if* Mr. Generico's disability persists (e.g., his surgery fails) he will require \$5,200 in physicians' services, \$7,800 in physical therapy, \$750 in medical tests (medical care services), \$12,000 in prescription drugs, and \$895 in medical commodities (e.g., show chair, walker, wheel chair). I chose to illustrate these expenditures because each item has its own consumer price index. Too many economists employ self-serving assumptions – plaintiffs' economists use the price index for medical care in general, while defense experts use the price index for all goods – to bias the future value of medical expenses. I have even found that some economists use the inflation rate for medical care and prescription drugs employed by the Medicare Trustees, despite the fact that these estimates are particular to the medical care for senior citizens.¹⁶

As shown on pages 44-46, we can use the history of the inflation rate for each type of expenditure to predict their future values and the future price indices. I then take the ratio of the future price index for, say, physicians' services, to the 2013 CPI to predict the likely future value for each item. Note that using specific price indices instead of the average for all medical care gives a more conservative number, since the CPI for medical care includes expensive items like hospitalization and surgery, which are unlikely to recur.

Once I predict the future value for each item, I add those values to obtain the total medical expenditures that Mr. Generico would incur if he survived. I then discount that total to present value using the pre-tax discount rate (since medical expenses are tax deductible). I have not received a definitive opinion about whether Medicare benefits are covered by the collateral source rule. For this reason, I compute the present

¹⁵ The after-tax present value adjusts for the fact that interest income from income-earning assets would be taxable, while the value of self-produced household services are not taxed.

¹⁶ Between 1935 and 2012 the inflation rate for medical care increased at an average annual rate of 4.97% while the inflation rate for prescription drugs was only 3.59%. The Medicare prediction is 4% for medical care in general (too low), and 5.1% for prescription drugs (reflecting the prohibition on prescription drug discounts).

value to age 65 and to life expectancy. Multiplying the present value by the probability of survival generates the present *expected value*, which creates a smaller total to age 65 and throughout Mr. Generico's future.

Survival Probability and Life Expectancy

The top of page 22 shows the death rates, $d(a)$ per 100,000 by age, gender, and ethnicity. On the bottom of page 22, I compute the survival probabilities for Mr. Generico based on the death rates for Hispanic males. The probability of surviving one year is $p(a) = 1 - \frac{d(a)}{100,000}$. The probability that Mr. Generico will

survive from his current age of 36.60 to each future age A is $P(A) = \prod_{a=36.60}^A p(a) = p(36.6) \times p(37) \times \dots \times p(A)$.

There is a 51.94% probability that Mr. Generico will survive to age 83 and a 49.24% probability that he will live to age 84. It follows that Mr. Generico's expected life at the time of his death is $83 + \frac{.5194 - .5}{.5194 - .4924} = 83.72$ years.

There is a 50% probability that Mr. Generico will live longer than 83.72 years and a 50% probability that he will die before he reaches this age. Too often, economists assume that people have a 100% probability of living to their life expectancy, and so they ignore the probability of survival in their calculations, since few men work past age 83. This gives too much weight to earnings in the plaintiff's active years. An unbiased estimate of expected earnings distributes the hazards of mortality – like the hazards of disability, non-participation in the labor force and unemployment over each year.

The Importance of Statistics

We have no way of knowing precisely what would have happened to a plaintiff had he not been injured or precisely what will happen to him after injury. Forecasting – projecting past trends into the future – is inherently uncertain, but, done correctly, is unbiased. A biased approach is to cherry pick scenarios. Plaintiffs' experts typically assume the best-case scenario pre-injury (the plaintiff would have lived to life expectancy and had uninterrupted earnings throughout worklife expectancy, with earnings increasing as they aged) and the worst-case scenario after injury (plaintiff will never work again). Defense experts reverse the scenarios (minimal earnings before injury and unlimited income post injury). Using statistics from a random sample of the US population allows us to incorporate each possible future into a person, which makes it easier for the jury to incorporate and reconcile different types of testimony into their calculations.

I use data from the *Current Population Survey* (CPS) to determine how working hazards – disability, labor-force participation, and unemployment – hours worked, and average earnings change as people age and as the economy experiences booms and recessions. The CPS is designed to compute monthly unemployment rates. Once statisticians at the Bureau of the Census determine how many observations they need to estimate the unemployment rate for a metropolitan area or rural areas of a state, they select a random sample of households by address. Each household that agrees to participate designates one person as the respondent, who answers questions about the employment status of each adult for the same four successive months for two successive years. I am interested in the answers to the fourth and eighth interviews (the Monthly Earner Study)

when respondent report earnings and hours worked the week before the survey, and answers to the March survey, when respondents report occupation, earnings and hours worked the previous calendar year, and current disability status of all adults. As noted above, the *American Time Use Survey* is based on the eighth and final interview.

Page 23 reports the statistics for 6,340,583 individuals from the March CPS between 1976 (the first year personal earnings' statistics were reported) and 2012. The majority of the sample is female (51.66%), although women constitute a minority (46.80%) of labor-force participants. The proportion of the sample active in the labor force the year before the March survey is 52.01% and those active in the labor force are employed an average of 85.09% of the year. Average schooling for labor-force participants is 13.2 years, about a year more than Mr. Generico has. Among labor-force participants, 14.16% (about 1 in 7) hold jobs as craft workers, which includes carpenters. Approximately 0.75% of the sample comes from the Las Vegas metropolitan area (Clark County Nevada). Page 24 shows that between 1975 and 2011, annual earnings exceeded the growth of the cost of living by about 1 % each year.

Page 25 presents the statistics for carpenters. The overwhelming majority is male, with an average age of 37.81, somewhat older than Mr. Generico. The average education is 11.63 years, and 72.82% has graduated from high school. The proportion of craftsmen working with an occupational disability (3.76%) is slightly higher than for members of the labor force in general (3.22%). Page 26 indicates that the earnings of carpenters have grown at approximately the inflation rate.

Page 27 presents the statistics for 310,726 adults who reported having an occupational disability between March 1988 and March 2012. The average age of disabled respondents is 56.68, with 36.18% being over 65 years old. The labor-force participation rate of disabled members of the sample is only 23.91%; the employment rate among disabled labor-force participants is only 68.37%. Starting in March 2009 the CPS included information about the type of disability. Among those who reported occupational disabilities (dislim = 1), 9.92% had physical disabilities. Page 28 confirms that the earnings of disabled labor-force participants have just barely kept pace with the cost of living.

Pages 29 and 30 contain the statistics for the matched sample of 1,026,295 respondents. Using the unique household identifier along with the gender and age variables, I can match the same person over two successive March interviews if they remain at the same address. Variables ending with 1 indicate the value reported at the first March interview and those ending with 2 indicate the value reported the next March. The variable "remain" is coded as 1 if I could identify the person in the second March interview and 0 if I could not.

Regression Analysis

Econometricians like me and other statisticians use regression analysis to predict the value of variables of interest – the dependent variables. Page 31 presents the equation that predicts the likelihood of disability; this equation allows me to: (1) estimate Mr. Generico's pre-injury disability hazard, and (2) predict how quickly that disability hazard would return to "normal" (the pre-injury probability) if he is temporarily disabled. The most reliable predictor of disability status in the second year is disability status in the first year. Receiving disability income (Social Security, workers' compensation, or disability insurance) increases the likelihood of

remaining disabled; participating in the labor force decreases the disability hazard, particularly for those with jobs. Increases with age but drops by 2% at age 65. Each level of schooling reduces the disability hazard; craftsmen's disability rate the following year is 3.7% less than men who did not list an occupation the previous year. Page 32 confirms the lack of sample selection bias in the disability equation.

Page 33 predicts that a man with an occupational disability is 22.5% less likely to participate in the labor force during his first year of disability than is an equivalent able-bodied man. The probability of labor-force participation decreases the longer the disability persists, declining another 8% the second year of disability. After the second year, the declining probability of labor-force participation is tied to the previous labor-force participation and employment rates. Sales workers have a lower probability of continuing to participate in the labor force than craft workers do. Page 34 confirms the lack of sample selection bias in the labor-force participation equation.

Page 35 indicates that disabled labor-force participants are less likely to have jobs than are equivalent able-bodied labor-force participants. There is an inverse relation between the probability that an individual who wants a job has one and the national unemployment rate. Operators are more likely to remain employed than are craft workers, laborers and farm workers. Page 36 confirms the lack of sample selection bias in the employment probability equation.

Page 37 shows a positive relation between the number of hours worked per week in the second year and the average number worked per week in the first year. A disabled worker averages 4.1 fewer hours per week than does an able-bodied worker. There is an inverse relation between average hours worked and the national unemployment rate. Hours worked per week peak at age 43, dropping 3.42 hours below the age trend line after age 65. Page 38 adjusts the hours worked equation for the finding that men who remain in the *CPS* sample are likely to work more hours than workers who drop out of the *CPS* sample are.

Page 39 predicts that craftsman earns about 5.6% more than equivalent sales workers earn. There is a positive relation between earnings reported for the second year and the cost of living, the average hours worked per week, the weeks worked, and the previous year's earnings. There is an inverse relation between earnings and the national unemployment rate. A disability reduces earnings by 18.11% in the first year and by another 9.25% in the second year (beyond the effect on hours worked). Earnings peak at age 49.3 and drop by 7.23% below the age-earnings trend line at age 65. Each year of schooling increases earnings by 1.68%; graduating from high school adds another 8.5%. Page 40 adjusts the earnings equation for the finding that characteristics that increase the probability of remaining in the sample slightly increase average earnings.

In order to project earnings beyond 2012, I require future values for the consumer price index, the unemployment rate, and the fringe benefit rate, the average tax rate, and the inflation rates for the components of the life-care plan. A variable that follows an autoregressive trend of the form $y_t = \beta_0 + \beta_1 y_{t-1} + \varepsilon_t$ is predictable if $|\beta_1| < 1$. Page 41 confirms that the unemployment rate is stationary and follows the autoregressive path given by the equation $\hat{u}e_t = 1.57\% + .731ue_{t-1} + .235(ue_{t-1} - ue_{t-2})$ Page 42 implies that the inflation rate (the percent change in the consumer price index) has followed the autoregressive equation $d\hat{c}pi_t = 1.2\% + 0.642d\hat{c}pi_{t-1}$ between 1914 and 2012. On page 43 we find that the equation has predicted the

unemployment rate from May 1949 to May 2011. On page 43 we learn that the fringe benefit rate, the personal tax rate tend to follow random walks; the best predictor of those variables is their last known values.

The first equation on page 44 shows that the inflation rate for medical care is positively related to the inflation rate for all goods; our ability to predict future values for the inflation rates for all goods allows us to also predict the inflation rate for medical care. The second equation shows that the inflation rate for medical-care commodities is positively related to inflation rate for all goods, the inflation rate for medical care, and its own lagged value.

Page 45 shows the inflation rate for medical care services (slightly higher than the inflation rate for medical care) and for physicians' services (significantly less than for the inflation rate for medical care in general).

Page 46 shows that the inflation rate for prescription drugs is not related to the inflation rate for medical care, and is positively related to the inflation rate for all goods and to its own lagged values. Finally, page 46 also shows that the inflation rate for the services of other medical professionals (e.g., physical therapists) is equal 64% of the inflation rate for medical care in general.

Pages 47 and 48 show the historical data on the price indices and the associated inflation rate (annual percent change) for the components of the life care plan. The numbers in bold face on page 48 are those predicted by the equations on pages 44 to 46.

Pages 49 and 50 present historical data on annual personal income which I used to compute the fringe benefit rate and the personal tax rate. Pages 51 and 52 display the historical data on the consumer price index, the inflation rate, the unemployment rate. Page 52 shows the predicted future values of those variables in bold face, based on the equations from pages 42 and 43.

Date Completed 8/7/13

Demographics

Name	Jose Generico
Type of Evaluation	Personal Injury
Date of Birth	1/1/1977
Date of Injury	1/1/2008
Age: Date of Injury	31.00
Date of Report	36.60
Last Day Worked	12/28/2007
Gender	Male
Ethnicity	Mexican-American
Citizenship	Naturalized US Citizen
Highest Grade	High School Graduate, no post-secondary education
Occupation before injury	Carpenter
Occupation after injury	Totally occupationally disabled
Marital Status	Married

Minor Children	<u>date of birth</u>	<u>age 18</u>
Jose Generico Jr.	1/4/2003	1/4/2021
Life Expectancy	years	to age
	47.12	83.72

Earnings History

<u>Year</u>	Wages
2006	\$31,103
2007	\$31,678

Worklife Expectancy in Years

	Before Injury		After Injury	
	Statistically Average	Delayed Retirement	Temporary Disability	Permanent Disability
Injury to Report	5.03	5.14	0.00	0.00
Report to age 67	24.72	28.90	23.96	12.42
Age 67 to age 75	3.08	2.07	3.38	0.50
Age 75 to age 85	2.35	6.02	2.67	0.28
Total	35.18	42.13	30.02	13.20

Earning Capacity

	Before Injury		After Injury		
	Statistically Average	Delayed Retirement	Value of Leisure Time	Temporary Disability	Permanent Disability
Injury to Report	\$200,566	\$337,903	\$137,337	\$0	\$0
Report to age 67	\$861,697	\$1,484,887	\$623,190	\$787,841	\$253,487
Age 67 to age 75	\$24,184	\$78,992	\$54,809	\$25,180	\$2,092
Age 75 to age 85	\$6,291	\$38,181	\$31,890	\$6,972	\$349
Total	\$1,092,737	\$1,939,963	\$847,226	\$819,993	\$255,927

Components of Economic Loss

	Temporary Disability	Permanent Disability Partial	Permanent Disability Total
Earning Capacity	\$272,744	\$836,810	\$1,092,737
Household Services	\$25,144	\$229,225	\$487,103
Quality of Life	\$211,465	\$648,799	\$847,226
Future Medical Costs	\$0	\$1,179,244	\$1,179,244
Total	\$509,353	\$2,894,078	\$3,606,311

Pre-Injury Earning Capacity: Statistically Average Hours Worked

Year	Age	Probability of				Hours per Week	Projected Income		Expected Earnings	Fringe Benefits	Discount Rate	Present Value
		Survival	Disability	Participation	Employment		Statistical	Personal				
2006	29	100.00%	0.00%	100.00%	100.00%			\$31,103				
2007	30	100.00%	0.00%	100.00%	100.00%	41.33	\$33,067	\$31,678				
2008	31	100.00%	0.80%	95.08%	97.46%	92.67%	\$33,055	\$31,666	\$29,344	\$7,172		\$36,517
2009	32	100.00%	0.91%	93.53%	95.54%	89.35%	\$31,685	\$30,354	\$27,122	\$6,629		\$33,751
2010	33	100.00%	1.00%	92.84%	95.05%	88.24%	\$31,682	\$30,351	\$26,782	\$6,546		\$33,328
2011	34	100.00%	1.10%	92.73%	95.56%	88.61%	\$32,952	\$31,567	\$27,971	\$6,861		\$34,832
2012	35	100.00%	1.20%	92.93%	96.43%	89.61%	\$34,384	\$32,939	\$30,610	\$7,508		\$38,118
2013	36	99.95%	1.29%	93.22%	97.34%	90.69%	\$36,018	\$34,505	\$32,149	\$7,886		\$40,034
2014	37	99.82%	1.39%	93.47%	98.08%	91.51%	\$37,691	\$36,107	\$33,688	\$8,263	0.09%	\$41,914
2015	38	99.70%	1.49%	93.62%	98.60%	92.04%	\$39,285	\$37,634	\$35,127	\$8,616	0.23%	\$43,542
2016	39	99.57%	1.60%	93.69%	98.93%	92.29%	\$40,747	\$39,035	\$36,413	\$8,931	0.48%	\$44,698
2017	40	99.39%	1.70%	93.67%	99.11%	92.27%	\$42,063	\$40,296	\$37,514	\$9,201	0.97%	\$44,946
2018	41	99.20%	1.80%	93.60%	99.16%	92.07%	\$43,232	\$41,416	\$38,455	\$9,432	1.34%	\$44,804
2019	42	99.02%	1.90%	93.47%	99.13%	91.75%	\$44,259	\$42,399	\$39,243	\$9,626	1.59%	\$44,455
2020	43	98.84%	2.00%	93.30%	99.03%	91.32%	\$45,146	\$43,249	\$39,883	\$9,783	1.92%	\$43,475
2021	44	98.65%	2.09%	93.10%	98.87%	90.81%	\$45,893	\$43,965	\$40,379	\$9,904	2.21%	\$42,216
2022	45	98.36%	2.48%	93.42%	98.97%	90.95%	\$45,931	\$44,001	\$40,433	\$9,917	2.55%	\$40,140
2023	46	98.07%	2.61%	93.28%	98.78%	90.36%	\$46,257	\$44,313	\$40,536	\$9,943	2.65%	\$38,862
2024	47	97.78%	2.71%	93.01%	98.51%	89.58%	\$46,541	\$44,585	\$40,546	\$9,945	2.97%	\$36,593
2025	48	97.49%	2.80%	92.68%	98.21%	88.74%	\$46,709	\$44,747	\$40,430	\$9,917	3.01%	\$35,271
2026	49	97.20%	2.89%	92.31%	97.89%	87.84%	\$46,748	\$44,784	\$40,183	\$9,856	3.15%	\$33,436
2027	50	96.73%	2.98%	91.90%	97.56%	86.74%	\$46,655	\$44,695	\$39,735	\$9,746	3.29%	\$31,450
2028	51	96.27%	3.06%	91.45%	97.22%	85.60%	\$46,433	\$44,482	\$39,163	\$9,606	3.44%	\$29,364
2029	52	95.81%	3.14%	90.95%	96.88%	84.42%	\$46,086	\$44,149	\$38,473	\$9,437	3.48%	\$27,715
2030	53	95.35%	3.21%	90.40%	96.54%	83.22%	\$45,619	\$43,702	\$37,672	\$9,240	3.54%	\$25,968
2031	54	94.90%	3.28%	89.80%	96.20%	81.98%	\$45,039	\$43,146	\$36,768	\$9,019	3.58%	\$24,309
2032	55	94.24%	3.34%	89.14%	95.88%	80.54%	\$44,353	\$42,489	\$35,692	\$8,755	3.69%	\$22,328
2033	56	93.58%	3.40%	88.42%	95.57%	79.08%	\$43,569	\$41,738	\$34,536	\$8,471	3.69%	\$20,835
2034	57	92.93%	3.45%	87.63%	95.28%	77.59%	\$42,695	\$40,901	\$33,309	\$8,170	3.69%	\$19,380
2035	58	92.28%	3.50%	86.78%	95.02%	76.09%	\$41,741	\$39,987	\$32,021	\$7,854	3.69%	\$17,968
2036	59	91.64%	3.54%	85.84%	94.79%	74.57%	\$40,714	\$39,004	\$30,683	\$7,526	3.69%	\$16,604
2037	60	90.73%	3.58%	84.83%	94.59%	72.80%	\$39,625	\$37,960	\$29,215	\$7,166	3.73%	\$15,107
2038	61	89.82%	3.62%	83.73%	94.44%	71.03%	\$38,481	\$36,864	\$27,725	\$6,800	3.75%	\$13,754
2039	62	88.92%	3.65%	82.55%	94.33%	69.24%	\$37,292	\$35,725	\$26,223	\$6,432	3.78%	\$12,445
2040	63	88.03%	3.68%	81.27%	94.28%	67.45%	\$36,067	\$34,552	\$24,719	\$6,063	3.80%	\$11,245
2041	64	87.15%	3.70%	79.89%	94.28%	65.65%	\$34,813	\$33,351	\$23,222	\$5,696	3.82%	\$10,123
2042	65	85.87%	1.84%	72.91%	91.28%	57.15%	\$28,482	\$27,285	\$17,084	\$4,190	3.85%	\$7,113
2043	66	84.61%	1.73%	67.84%	90.93%	52.19%	\$25,654	\$24,576	\$14,105	\$3,460	3.87%	\$5,623
2044	67	83.36%	1.73%	64.43%	91.43%	49.11%	\$24,070	\$23,059	\$12,386	\$3,038	3.87%	\$4,753
2045	68	82.13%	1.74%	61.94%	92.08%	46.85%	\$22,909	\$21,947	\$11,166	\$2,739	3.87%	\$4,126
2046	69	80.92%	1.75%	59.75%	92.70%	44.82%	\$21,870	\$20,951	\$10,131	\$2,485	3.87%	\$3,604
2047	70	79.14%	1.76%	57.54%	93.30%	42.49%	\$20,862	\$19,985	\$9,101	\$2,232	3.87%	\$3,117
2048	71	77.39%	1.76%	55.23%	93.93%	40.15%	\$19,866	\$19,031	\$8,134	\$1,995	3.87%	\$2,682
2049	72	75.69%	1.77%	52.81%	94.63%	37.82%	\$18,883	\$18,090	\$7,230	\$1,773	3.87%	\$2,295
2050	73	74.02%	1.77%	50.32%	95.41%	35.54%	\$17,918	\$17,165	\$6,393	\$1,568	3.87%	\$1,954
2051	74	72.38%	1.78%	47.79%	96.30%	33.31%	\$16,972	\$16,259	\$5,624	\$1,380	3.87%	\$1,655
2052	75	69.94%	1.79%	45.24%	97.27%	30.78%	\$16,047	\$15,373	\$4,865	\$1,193	3.87%	\$1,378
2053	76	67.58%	1.80%	42.70%	98.33%	28.38%	\$15,144	\$14,508	\$4,187	\$1,027	3.87%	\$1,142
2054	77	65.30%	1.81%	40.18%	99.49%	26.10%	\$14,265	\$13,666	\$3,585	\$879	3.87%	\$941
2055	78	63.10%	1.82%	37.69%	99.49%	23.66%	\$13,269	\$12,711	\$3,023	\$741	3.87%	\$764
2056	79	60.97%	1.83%	34.49%	99.49%	20.92%	\$12,280	\$11,764	\$2,473	\$607	3.87%	\$602
2057	80	57.80%	1.84%	31.11%	99.49%	17.89%	\$11,326	\$10,851	\$1,951	\$478	3.87%	\$457
2058	81	54.79%	1.86%	27.76%	99.49%	15.13%	\$10,416	\$9,979	\$1,518	\$372	3.87%	\$342
2059	82	51.94%	1.87%	24.54%	99.49%	12.68%	\$9,552	\$9,151	\$1,166	\$286	3.87%	\$253
2060	83	49.24%	1.89%	21.51%	99.49%	10.54%	\$8,734	\$8,367	\$886	\$217	3.87%	\$185
2061	84	46.68%	1.92%	18.71%	99.49%	8.69%	\$7,963	\$7,629	\$666	\$163	3.87%	\$134
2062	85	42.59%	1.94%	16.14%	99.49%	6.84%	\$7,240	\$6,935	\$477	\$117	3.87%	\$92
Incident to Report						5.03						\$200,566
Report to age 67						24.72						\$861,697
age 67 to age 75						3.08						\$24,184
Age 75 to age 85						2.35						\$6,291
Total						35.18						\$1,092,737

Pre-Injury Earning Capacity: Maximum Hours Worked

Year	Age	Probability of					Hours per Week	Projected Income		Expected Earnings	Fringe Benefits	Discount Rate	Present Value
		Survival	Disability	Participation	Employment	Working		Statistical	Personal				
2006	29	100.00%	0.00%	100.00%	100.00%			\$31,103					
2007	30	100.00%	0.00%	100.00%	100.00%		41.33	\$33,067	\$31,678				
2008	31	100.00%	0.80%	97.05%	97.46%	94.58%	80.29	\$52,195	\$50,002	\$47,292	\$8,536	\$55,829	
2009	32	100.00%	0.91%	95.29%	95.26%	90.77%	79.93	\$55,924	\$53,574	\$48,630	\$8,264	\$56,894	
2010	33	100.00%	1.00%	95.10%	94.68%	90.04%	79.73	\$57,273	\$54,866	\$49,403	\$8,265	\$57,668	
2011	34	100.00%	1.10%	95.40%	95.08%	90.71%	79.57	\$59,501	\$57,001	\$51,708	\$8,665	\$60,373	
2012	35	100.00%	1.20%	95.78%	95.85%	91.81%	79.43	\$61,553	\$58,967	\$56,479	\$9,474	\$65,954	
2013	36	99.95%	1.29%	96.13%	96.69%	92.90%	79.27	\$63,814	\$61,133	\$58,739	\$9,906	\$68,645	
2014	37	99.82%	1.39%	96.38%	97.39%	93.70%	79.10	\$66,127	\$63,349	\$60,944	\$10,335	0.09%	\$71,215
2015	38	99.70%	1.49%	96.52%	97.90%	94.21%	78.92	\$68,348	\$65,476	\$63,005	\$10,735	0.23%	\$73,401
2016	39	99.57%	1.60%	96.59%	98.23%	94.47%	78.75	\$70,406	\$67,448	\$64,868	\$11,094	0.48%	\$74,879
2017	40	99.39%	1.70%	96.62%	98.40%	94.49%	78.59	\$72,277	\$69,240	\$66,490	\$11,404	0.97%	\$74,943
2018	41	99.20%	1.80%	96.62%	98.45%	94.37%	78.44	\$73,958	\$70,851	\$67,913	\$11,671	1.34%	\$74,459
2019	42	99.02%	1.90%	96.61%	98.40%	94.14%	78.30	\$75,452	\$72,282	\$69,148	\$11,898	1.59%	\$73,727
2020	43	98.84%	2.00%	96.59%	98.28%	93.82%	78.18	\$76,760	\$73,535	\$70,202	\$12,087	1.92%	\$72,032
2021	44	98.65%	2.09%	96.57%	98.09%	93.45%	78.32	\$78,042	\$74,763	\$71,225	\$12,249	2.21%	\$70,081
2022	45	98.36%	2.48%	96.47%	98.15%	93.14%	78.23	\$78,063	\$74,784	\$70,965	\$12,238	2.55%	\$66,331
2023	46	98.07%	2.61%	96.42%	98.00%	92.67%	78.15	\$78,658	\$75,353	\$71,251	\$12,277	2.65%	\$64,305
2024	47	97.78%	2.71%	96.38%	97.74%	92.11%	78.09	\$79,213	\$75,884	\$71,516	\$12,299	2.97%	\$60,744
2025	48	97.49%	2.80%	96.35%	97.41%	91.50%	78.05	\$79,592	\$76,248	\$71,624	\$12,288	3.01%	\$58,786
2026	49	97.20%	2.89%	96.33%	97.04%	90.85%	78.02	\$79,780	\$76,428	\$71,559	\$12,241	3.15%	\$55,994
2027	50	96.73%	2.98%	96.30%	96.63%	90.02%	78.01	\$79,777	\$76,425	\$71,194	\$12,137	3.29%	\$52,965
2028	51	96.27%	3.06%	96.27%	96.21%	89.17%	78.01	\$79,591	\$76,247	\$70,669	\$12,000	3.44%	\$49,776
2029	52	95.81%	3.14%	96.25%	95.77%	88.32%	78.02	\$79,228	\$75,899	\$69,992	\$11,832	3.48%	\$47,335
2030	53	95.35%	3.21%	96.23%	95.32%	87.46%	78.05	\$78,693	\$75,387	\$69,171	\$11,634	3.54%	\$44,730
2031	54	94.90%	3.28%	96.21%	94.87%	86.61%	78.09	\$77,995	\$74,718	\$68,215	\$11,409	3.58%	\$42,274
2032	55	94.24%	3.34%	96.19%	94.41%	85.58%	78.15	\$77,142	\$73,900	\$66,985	\$11,133	3.69%	\$39,242
2033	56	93.58%	3.40%	96.17%	93.95%	84.55%	78.21	\$76,141	\$72,942	\$65,644	\$10,835	3.69%	\$37,052
2034	57	92.93%	3.45%	96.15%	93.50%	83.55%	78.29	\$75,003	\$71,851	\$64,202	\$10,518	3.69%	\$34,911
2035	58	92.28%	3.50%	96.14%	93.06%	82.57%	78.39	\$73,737	\$70,639	\$62,670	\$10,184	3.69%	\$32,828
2036	59	91.64%	3.54%	96.12%	92.64%	81.61%	78.49	\$72,353	\$69,313	\$61,058	\$9,835	3.69%	\$30,807
2037	60	90.73%	3.58%	96.11%	92.23%	80.43%	78.61	\$70,864	\$67,886	\$59,196	\$9,444	3.73%	\$28,502
2038	61	89.82%	3.62%	96.10%	91.85%	79.28%	78.74	\$69,278	\$66,368	\$57,287	\$9,047	3.75%	\$26,426
2039	62	88.92%	3.65%	96.09%	91.49%	78.18%	78.88	\$67,609	\$64,768	\$55,342	\$8,645	3.78%	\$24,386
2040	63	88.03%	3.68%	96.08%	91.17%	77.11%	79.03	\$65,866	\$63,098	\$53,371	\$8,241	3.80%	\$22,508
2041	64	87.15%	3.70%	96.07%	90.87%	76.09%	79.28	\$64,109	\$61,416	\$51,425	\$7,839	3.82%	\$20,746
2042	65	85.87%	1.84%	96.49%	87.55%	72.55%	79.46	\$56,291	\$53,926	\$44,682	\$6,288	3.85%	\$17,042
2043	66	84.61%	1.73%	96.67%	86.02%	70.35%	79.64	\$52,758	\$50,541	\$41,335	\$5,529	3.87%	\$15,002
2044	67	83.36%	1.73%	96.67%	85.28%	68.73%	79.83	\$50,393	\$48,275	\$38,904	\$5,053	3.87%	\$13,547
2045	68	82.13%	1.74%	96.67%	84.93%	67.43%	80.03	\$48,442	\$46,406	\$36,847	\$4,691	3.87%	\$12,324
2046	69	80.92%	1.75%	96.67%	84.78%	66.32%	80.24	\$46,649	\$44,689	\$34,960	\$4,372	3.87%	\$11,235
2047	70	79.14%	1.76%	96.67%	84.74%	64.83%	80.46	\$44,922	\$43,035	\$32,922	\$4,043	3.87%	\$10,165
2048	71	77.39%	1.76%	96.67%	84.79%	63.43%	80.69	\$43,226	\$41,410	\$30,980	\$3,731	3.87%	\$9,190
2049	72	75.69%	1.77%	96.66%	84.92%	62.13%	80.93	\$41,552	\$39,807	\$29,123	\$3,437	3.87%	\$8,299
2050	73	74.02%	1.77%	96.66%	85.13%	60.91%	81.17	\$39,899	\$38,223	\$27,347	\$3,161	3.87%	\$7,486
2051	74	72.38%	1.78%	96.66%	85.41%	59.76%	81.43	\$38,269	\$36,661	\$25,650	\$2,901	3.87%	\$6,745
2052	75	69.94%	1.79%	96.66%	85.78%	57.99%	81.69	\$36,665	\$35,124	\$23,745	\$2,628	3.87%	\$5,999
2053	76	67.58%	1.80%	96.66%	86.23%	56.32%	81.95	\$35,090	\$33,616	\$21,958	\$2,378	3.87%	\$5,329
2054	77	65.30%	1.81%	96.65%	86.76%	54.76%	82.23	\$33,548	\$32,138	\$20,284	\$2,149	3.87%	\$4,729
2055	78	63.10%	1.82%	96.65%	87.39%	53.30%	82.51	\$32,041	\$30,694	\$18,719	\$1,934	3.87%	\$4,192
2056	79	60.97%	1.83%	96.65%	88.12%	51.93%	82.79	\$30,571	\$29,286	\$17,257	\$1,730	3.87%	\$3,710
2057	80	57.80%	1.84%	96.64%	88.95%	49.68%	83.09	\$29,139	\$27,915	\$15,593	\$1,515	3.87%	\$3,218
2058	81	54.79%	1.86%	96.64%	89.88%	47.59%	83.39	\$27,749	\$26,583	\$14,075	\$1,327	3.87%	\$2,789
2059	82	51.94%	1.87%	96.63%	90.92%	45.64%	83.69	\$26,399	\$25,290	\$12,694	\$1,162	3.87%	\$2,416
2060	83	49.24%	1.89%	96.63%	92.08%	43.81%	84.00	\$25,091	\$24,037	\$11,437	\$1,019	3.87%	\$2,091
2061	84	46.68%	1.92%	96.62%	93.35%	42.10%	98.06	\$26,371	\$25,263	\$11,394	\$979	3.87%	\$2,000
2062	85	42.59%	1.94%	96.61%	94.74%	38.98%	99.00	\$25,696	\$24,616	\$10,128	\$850	3.87%	\$1,708
Incident to Report							5.14						\$337,903
Report to age 67							28.90						\$1,484,887
age 67 to age 75							2.07						\$78,992
Age 75 to age 85							6.02						\$38,181
Total							42.13						\$1,939,963

After-Injury Earning Capacity: Transitory Disability

Year	Age	Probability of					Hours per Week	Projected Income		Expected Earnings	Fringe Benefits	Discount Rate	Present Value
		Survival	Disability	Participation	Employment	Working		Statistical	Personal				
2006	29	100.00%	0.00%	100.00%	100.00%			\$31,103					
2007	30	100.00%	0.00%	100.00%	100.00%		41.33	\$33,067	\$31,678				
2008	31	100.00%	100.00%	0.00%	0.00%	0.00%	0.00	\$0	\$0	\$0		\$0	
2009	32	100.00%	100.00%	0.00%	0.00%	0.00%	0.00	\$0	\$0	\$0		\$0	
2010	33	100.00%	100.00%	0.00%	0.00%	0.00%	0.00	\$0	\$0	\$0		\$0	
2011	34	100.00%	100.00%	0.00%	0.00%	0.00%	0.00	\$0	\$0	\$0		\$0	
2012	35	100.00%	100.00%	0.00%	0.00%	0.00%	0.00	\$0	\$0	\$0		\$0	
2013	36	99.95%	69.36%	5.51%	60.82%	3.35%	21.78	\$1,131	\$1,131	\$62	\$15	\$78	
2014	37	99.82%	12.62%	45.23%	95.58%	43.15%	32.87	\$12,698	\$12,698	\$5,733	\$1,406	0.09%	\$7,133
2015	38	99.70%	2.60%	83.90%	98.60%	82.47%	38.33	\$27,514	\$27,514	\$23,013	\$5,645	0.23%	\$28,526
2016	39	99.57%	1.95%	92.03%	98.93%	90.65%	40.65	\$35,296	\$35,296	\$32,342	\$7,933	0.48%	\$39,700
2017	40	99.39%	2.01%	93.05%	99.11%	91.65%	41.61	\$38,761	\$38,761	\$35,846	\$8,792	0.97%	\$42,948
2018	41	99.20%	2.13%	93.09%	99.16%	91.58%	42.03	\$40,595	\$40,595	\$37,490	\$9,196	1.34%	\$43,680
2019	42	99.02%	2.24%	92.97%	99.13%	91.26%	42.21	\$41,808	\$41,808	\$38,489	\$9,441	1.59%	\$43,601
2020	43	98.84%	2.36%	92.79%	99.03%	90.82%	42.29	\$42,729	\$42,729	\$39,189	\$9,612	1.92%	\$42,718
2021	44	98.65%	2.47%	92.57%	98.87%	90.30%	42.32	\$43,463	\$43,463	\$39,694	\$9,736	2.21%	\$41,499
2022	45	98.36%	2.91%	92.91%	98.97%	90.45%	42.29	\$43,502	\$43,502	\$39,754	\$9,751	2.55%	\$39,467
2023	46	98.07%	3.06%	92.75%	98.78%	89.85%	42.23	\$43,806	\$43,806	\$39,847	\$9,774	2.65%	\$38,201
2024	47	97.78%	3.18%	92.46%	98.51%	89.06%	42.15	\$44,071	\$44,071	\$39,844	\$9,773	2.97%	\$35,959
2025	48	97.49%	3.29%	92.11%	98.21%	88.19%	42.04	\$44,227	\$44,227	\$39,716	\$9,742	3.01%	\$34,648
2026	49	97.20%	3.40%	91.72%	97.87%	87.27%	41.92	\$44,261	\$44,261	\$39,459	\$9,678	3.15%	\$32,833
2027	50	96.73%	3.50%	91.28%	97.56%	86.15%	41.77	\$44,170	\$44,170	\$39,002	\$9,567	3.29%	\$30,870
2028	51	96.27%	3.59%	90.80%	99.10%	86.62%	41.60	\$44,683	\$44,683	\$39,058	\$9,580	3.44%	\$29,285
2029	52	95.81%	3.68%	90.78%	99.54%	86.58%	41.40	\$44,817	\$44,817	\$38,980	\$9,561	3.48%	\$28,080
2030	53	95.35%	3.77%	90.51%	99.46%	85.84%	41.19	\$44,570	\$44,570	\$38,466	\$9,435	3.54%	\$26,516
2031	54	94.90%	3.85%	90.03%	99.19%	84.74%	40.95	\$44,077	\$44,077	\$37,658	\$9,237	3.58%	\$24,898
2032	55	94.24%	3.92%	89.42%	98.87%	83.31%	40.69	\$43,429	\$43,429	\$36,596	\$8,976	3.69%	\$22,893
2033	56	93.58%	3.98%	88.72%	98.56%	81.83%	40.42	\$42,668	\$42,668	\$35,426	\$8,689	3.69%	\$21,372
2034	57	92.93%	4.05%	87.95%	98.26%	80.31%	40.12	\$41,815	\$41,815	\$34,176	\$8,383	3.69%	\$19,884
2035	58	92.28%	4.10%	87.11%	97.99%	78.77%	39.81	\$40,881	\$40,881	\$32,862	\$8,061	3.69%	\$18,440
2036	59	91.64%	4.15%	86.19%	97.76%	77.21%	39.48	\$39,877	\$39,877	\$31,497	\$7,726	3.69%	\$17,045
2037	60	90.73%	4.20%	85.19%	97.56%	75.40%	39.13	\$38,810	\$38,810	\$29,998	\$7,358	3.73%	\$15,511
2038	61	89.82%	4.24%	84.12%	97.40%	73.58%	38.77	\$37,691	\$37,691	\$28,476	\$6,985	3.75%	\$14,127
2039	62	88.92%	4.27%	82.95%	97.28%	71.76%	38.38	\$36,526	\$36,526	\$26,941	\$6,608	3.78%	\$12,786
2040	63	88.03%	4.31%	81.69%	97.23%	69.92%	37.99	\$35,326	\$35,326	\$25,404	\$6,231	3.80%	\$11,557
2041	64	87.15%	4.34%	80.33%	97.22%	68.07%	37.58	\$34,097	\$34,097	\$23,872	\$5,855	3.82%	\$10,406
2042	65	85.87%	2.20%	73.49%	94.25%	59.48%	33.82	\$27,963	\$27,963	\$17,647	\$4,329	3.85%	\$7,348
2043	66	84.61%	2.05%	68.56%	93.90%	54.47%	32.17	\$25,223	\$25,223	\$14,631	\$3,589	3.87%	\$5,832
2044	67	83.36%	2.05%	65.24%	94.38%	51.33%	31.27	\$23,673	\$23,673	\$12,874	\$3,158	3.87%	\$4,940
2045	68	82.13%	2.06%	62.78%	95.01%	48.99%	30.64	\$22,528	\$22,528	\$11,616	\$2,849	3.87%	\$4,292
2046	69	80.92%	2.07%	60.60%	95.62%	46.89%	30.10	\$21,501	\$21,501	\$10,544	\$2,586	3.87%	\$3,750
2047	70	79.14%	2.08%	58.39%	96.21%	44.46%	29.59	\$20,506	\$20,506	\$9,477	\$2,324	3.87%	\$3,245
2048	71	77.39%	2.08%	56.08%	96.84%	42.03%	29.09	\$19,524	\$19,524	\$8,475	\$2,079	3.87%	\$2,794
2049	72	75.69%	2.09%	53.67%	97.53%	39.62%	28.58	\$18,556	\$18,556	\$7,538	\$1,849	3.87%	\$2,393
2050	73	74.02%	2.10%	51.18%	98.32%	37.25%	28.06	\$17,605	\$17,605	\$6,669	\$1,636	3.87%	\$2,038
2051	74	72.38%	2.11%	48.65%	99.20%	34.94%	27.54	\$16,673	\$16,673	\$5,872	\$1,440	3.87%	\$1,727
2052	75	69.94%	2.11%	46.10%	100.17%	32.30%	27.01	\$15,761	\$15,761	\$5,082	\$1,247	3.87%	\$1,440
2053	76	67.58%	2.12%	43.55%	101.24%	29.80%	26.47	\$14,872	\$14,872	\$4,377	\$1,074	3.87%	\$1,194
2054	77	65.30%	2.14%	41.01%	102.40%	27.42%	25.93	\$14,007	\$14,007	\$3,751	\$920	3.87%	\$985
2055	78	63.10%	2.15%	38.50%	103.64%	25.18%	25.37	\$13,166	\$13,166	\$3,198	\$784	3.87%	\$808
2056	79	60.97%	2.16%	36.03%	104.99%	23.06%	24.82	\$12,351	\$12,351	\$2,713	\$665	3.87%	\$660
2057	80	57.80%	2.18%	33.62%	106.42%	20.68%	24.25	\$11,563	\$11,563	\$2,247	\$551	3.87%	\$526
2058	81	54.79%	2.19%	31.27%	107.95%	18.50%	23.69	\$10,803	\$10,803	\$1,851	\$454	3.87%	\$417
2059	82	51.94%	2.21%	29.01%	109.57%	16.51%	23.12	\$10,072	\$10,072	\$1,517	\$372	3.87%	\$329
2060	83	49.24%	2.24%	26.83%	111.29%	14.70%	22.54	\$9,370	\$9,370	\$1,238	\$304	3.87%	\$259
2061	84	46.68%	2.26%	24.75%	113.11%	13.07%	21.97	\$8,698	\$8,698	\$1,005	\$246	3.87%	\$202
2062	85	42.59%	2.29%	22.77%	115.02%	11.55%	21.39	\$8,057	\$8,057	\$781	\$192	3.87%	\$151
Incident to Report							0.00						\$0
Report to age 67							23.96						\$787,841
age 67 to age 75							3.38						\$25,180
Age 75 to age 85							2.67						\$6,972
Total							30.02						\$819,993

After-Injury Earning Capacity: Permanent and Partial Disability

Year	Age	Probability of					Hours per Week	Projected Income		Expected Earnings	Fringe Benefits	Discount Rate	Present Value
		Survival	Disability	Participation	Employment	Working		Statistical	Personal				
2006	29	100.00%	0.00%	100.00%	100.00%			\$31,103					
2007	30	100.00%	0.00%	100.00%	100.00%		41.33	\$33,067	\$31,678				
2008	31	100.00%	100.00%	0.00%	0.00%	0.00%	36.40	\$0	\$0				
2009	32	100.00%	100.00%	0.00%	0.00%	0.00%	32.99	\$0	\$0				
2010	33	100.00%	100.00%	0.00%	0.00%	0.00%	31.87	\$0	\$0	\$0		\$0	
2011	34	100.00%	100.00%	0.00%	0.00%	0.00%	31.73	\$0	\$0	\$0		\$0	
2012	35	100.00%	100.00%	0.00%	0.00%	0.00%	31.97	\$0	\$0	\$0		\$0	
2013	36	99.95%	100.00%	3.63%	56.59%	2.05%	32.50	\$1,309	\$1,309	\$48	\$12	\$59	
2014	37	99.82%	100.00%	20.12%	82.00%	16.47%	32.91	\$9,387	\$9,387	\$1,885	\$462	0.09%	\$2,346
2015	38	99.70%	100.00%	39.10%	97.39%	37.96%	33.22	\$17,467	\$17,467	\$6,808	\$1,670	0.23%	\$8,440
2016	39	99.57%	100.00%	55.56%	97.90%	54.16%	33.45	\$20,714	\$20,714	\$11,459	\$2,811	0.48%	\$14,066
2017	40	99.39%	100.00%	61.36%	98.23%	59.91%	33.62	\$22,095	\$22,095	\$13,475	\$3,305	0.97%	\$16,144
2018	41	99.20%	100.00%	63.23%	98.40%	61.72%	33.75	\$22,922	\$22,922	\$14,378	\$3,527	1.34%	\$16,752
2019	42	99.02%	100.00%	63.61%	98.45%	62.01%	33.83	\$23,551	\$23,551	\$14,835	\$3,639	1.59%	\$16,805
2020	43	98.84%	100.00%	63.37%	98.40%	61.64%	33.88	\$24,068	\$24,068	\$15,076	\$3,698	1.92%	\$16,433
2021	44	98.65%	100.00%	62.82%	98.28%	60.91%	33.90	\$24,495	\$24,495	\$15,182	\$3,724	2.21%	\$15,872
2022	45	98.36%	100.00%	63.76%	98.09%	61.52%	33.88	\$24,489	\$24,489	\$15,359	\$3,767	2.55%	\$15,248
2023	46	98.07%	100.00%	63.44%	98.15%	61.06%	33.84	\$24,731	\$24,731	\$15,386	\$3,774	2.65%	\$14,750
2024	47	97.78%	100.00%	62.80%	98.00%	60.17%	33.78	\$24,930	\$24,930	\$15,307	\$3,755	2.97%	\$13,815
2025	48	97.49%	100.00%	61.87%	97.74%	58.95%	33.69	\$25,041	\$25,041	\$15,103	\$3,705	3.01%	\$13,176
2026	49	97.20%	100.00%	60.72%	97.41%	57.49%	33.57	\$25,062	\$25,062	\$14,792	\$3,628	3.15%	\$12,308
2027	50	96.73%	100.00%	59.40%	97.04%	55.76%	33.43	\$24,999	\$24,999	\$14,365	\$3,523	3.29%	\$11,370
2028	51	96.27%	100.00%	57.94%	90.07%	50.24%	33.27	\$23,400	\$23,400	\$13,052	\$3,201	3.44%	\$9,786
2029	52	95.81%	100.00%	52.10%	87.12%	43.49%	33.08	\$22,318	\$22,318	\$11,141	\$2,733	3.48%	\$8,026
2030	53	95.35%	100.00%	47.21%	86.45%	38.92%	32.87	\$21,806	\$21,806	\$9,817	\$2,408	3.54%	\$6,767
2031	54	94.90%	100.00%	44.12%	86.61%	36.26%	32.64	\$21,549	\$21,549	\$9,023	\$2,213	3.58%	\$5,965
2032	55	94.24%	100.00%	42.16%	86.85%	34.51%	32.39	\$21,322	\$21,322	\$8,472	\$2,078	3.69%	\$5,299
2033	56	93.58%	100.00%	40.62%	86.97%	33.05%	32.12	\$21,033	\$21,033	\$7,994	\$1,961	3.69%	\$4,823
2034	57	92.93%	100.00%	39.10%	86.98%	31.60%	31.83	\$20,668	\$20,668	\$7,509	\$1,842	3.69%	\$4,369
2035	58	92.28%	100.00%	37.49%	86.96%	30.09%	31.52	\$20,239	\$20,239	\$7,002	\$1,717	3.69%	\$3,929
2036	59	91.64%	100.00%	35.80%	86.94%	28.52%	31.20	\$19,761	\$19,761	\$6,483	\$1,590	3.69%	\$3,508
2037	60	90.73%	100.00%	34.05%	86.95%	26.86%	30.85	\$19,247	\$19,247	\$5,946	\$1,459	3.73%	\$3,075
2038	61	89.82%	100.00%	32.29%	86.99%	25.23%	30.49	\$18,700	\$18,700	\$5,424	\$1,330	3.75%	\$2,691
2039	62	88.92%	100.00%	30.53%	87.06%	23.64%	30.12	\$18,126	\$18,126	\$4,921	\$1,207	3.78%	\$2,336
2040	63	88.03%	100.00%	28.78%	87.16%	22.09%	29.72	\$17,528	\$17,528	\$4,442	\$1,089	3.80%	\$2,021
2041	64	87.15%	100.00%	27.06%	87.31%	20.59%	29.32	\$16,909	\$16,909	\$3,987	\$978	3.82%	\$1,738
2042	65	85.87%	100.00%	19.73%	84.15%	14.25%	25.48	\$13,418	\$13,418	\$2,273	\$557	3.85%	\$946
2043	66	84.61%	100.00%	15.65%	83.77%	11.09%	23.76	\$11,820	\$11,820	\$1,565	\$384	3.87%	\$624
2044	67	83.36%	100.00%	13.70%	84.12%	9.61%	22.83	\$10,939	\$10,939	\$1,250	\$306	3.87%	\$480
2045	68	82.13%	100.00%	12.52%	84.50%	8.69%	22.19	\$10,301	\$10,301	\$1,059	\$260	3.87%	\$391
2046	69	80.92%	100.00%	11.52%	84.82%	7.91%	21.65	\$9,742	\$9,742	\$909	\$223	3.87%	\$323
2047	70	79.14%	100.00%	10.57%	85.13%	7.12%	21.14	\$9,210	\$9,210	\$770	\$189	3.87%	\$264
2048	71	77.39%	100.00%	9.64%	85.46%	6.38%	20.63	\$8,691	\$8,691	\$648	\$159	3.87%	\$214
2049	72	75.69%	100.00%	8.76%	85.84%	5.69%	20.13	\$8,184	\$8,184	\$543	\$133	3.87%	\$172
2050	73	74.02%	100.00%	7.93%	86.27%	5.07%	19.61	\$7,689	\$7,689	\$451	\$111	3.87%	\$138
2051	74	72.38%	100.00%	7.16%	86.77%	4.50%	19.09	\$7,206	\$7,206	\$374	\$92	3.87%	\$110
2052	75	69.94%	100.00%	6.45%	87.34%	3.94%	18.56	\$6,738	\$6,738	\$304	\$75	3.87%	\$86
2053	76	67.58%	100.00%	5.78%	87.97%	3.44%	18.02	\$6,285	\$6,285	\$246	\$60	3.87%	\$67
2054	77	65.30%	100.00%	5.18%	88.68%	3.00%	17.48	\$5,848	\$5,848	\$198	\$48	3.87%	\$52
2055	78	63.10%	100.00%	4.62%	89.47%	2.61%	16.92	\$5,429	\$5,429	\$158	\$39	3.87%	\$40
2056	79	60.97%	100.00%	4.11%	90.35%	2.26%	16.37	\$5,027	\$5,027	\$126	\$31	3.87%	\$31
2057	80	57.80%	100.00%	3.64%	91.31%	1.92%	15.81	\$4,643	\$4,643	\$98	\$24	3.87%	\$23
2058	81	54.79%	100.00%	3.22%	92.37%	1.63%	15.24	\$4,278	\$4,278	\$76	\$19	3.87%	\$17
2059	82	51.94%	100.00%	2.84%	93.52%	1.38%	14.67	\$3,931	\$3,931	\$58	\$14	3.87%	\$13
2060	83	49.24%	100.00%	2.50%	94.78%	1.17%	14.10	\$3,603	\$3,603	\$44	\$11	3.87%	\$9
2061	84	46.68%	100.00%	2.19%	96.15%	0.98%	13.53	\$3,294	\$3,294	\$34	\$8	3.87%	\$7
2062	85	42.59%	100.00%	1.92%	97.62%	0.80%	12.95	\$3,002	\$3,002	\$25	\$6	3.87%	\$5
Incident to Report							0.00						\$0
Report to age 67							12.42						\$253,487
age 67 to age 75							0.50						\$2,092
Age 75 to age 85							0.28						\$349
Total							13.20						\$255,927

Sample Report: Personal Injury

Activity	before injury	after injury	loss
yard work	5	10	
cleaning	3	0	3
cooking	5	0	5
repairs	4	8	
total	17	18	8

reg act_hhact ue age agesq agecb age65 black othernw hispanic citizen naturalized school hsg-phd married separated widowed divorced children act_work if female==0, cluster(time)

test age65 naturalized somecol assoc colgrad masters phd separated ue F(9, 95) = 0.98 Prob > F = 0.4639

Source	SS	df	MS	Number of obs =	48687
Model	110704628	16	6919039.28	F(16, 48670) =	462.28
Residual	728450496	48670	14967.1357	Prob > F =	0
				R-squared =	0.1319
				Adj R-squared =	0.1316
Total	839155124	48686	17236.0663	Root MSE =	122.34

act_hhact	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
age	7.925412	0.6782382	11.69	0	6.596056 9.254767
agesq	-0.103367	0.0147784	-6.99	0	-0.1323328 -7.44E-02
agecb	0.0003375	0.0001003	3.36	0.001	0.0001408 0.0005341
black	-31.49706	1.805481	-17.45	0	-35.03582 -27.95829
othernw	-9.942532	2.621957	-3.79	0	-15.0816 -4.803463
hispanic	-5.300997	1.962699	-2.7	0.007	-9.147912 -1.454082
citizen	9.301191	1.981668	4.69	0	5.417097 13.18529
school	0.7309068	0.2550016	2.87	0.004	0.2311004 1.230713
hsg	11.44043	2.165047	5.28	0	7.196911 15.68395
voced	9.444921	2.754546	3.43	0.001	4.045976 14.84387
profdeg	-15.60924	4.114716	-3.79	0	-23.67414 -7.544347
married	11.04902	1.680639	6.57	0	7.754941 14.34309
widowed	13.90554	3.513461	3.96	0	7.01911 20.79197
divorced	4.713811	2.201673	2.14	0.032	0.3985039 9.029117
children	1.848071	0.5851037	3.16	0.002	0.70126 2.994881
act_work	-0.1625201	0.0022388	-72.59	0	-0.1669082 -0.158132 (minutes per day)
_cons	-68.63953	9.435172	-7.27	0	-87.13259 -50.14648

reg lwage lcpilue age agesq agecb age65 if household==1 & childcare==0, cluster(time)

Linear regression	Number of obs =	128357
	F(6, 383) =	5922.99
	Prob > F =	0
	R-squared =	0.4687
	Root MSE =	0.33205

(Std. Err. adjusted for 384 clusters in time)

lwage	Coef.	Robust Std. Err.	t	P>t	[95% Conf. Interval]
lcpilue	0.9858359	0.0064179	153.61	0	0.9732171 0.9984546
lue	-0.0151134	0.0068266	-2.21	0.027	-0.0285357 -0.0016912
age	0.0650077	0.0012652	51.38	0	0.0625201 0.0674954
agesq	-0.0012413	0.0000329	-37.77	0	-0.0013059 -0.0011767
agecb	7.50E-06	2.66E-07	28.19	0	6.97E-06 8.02E-06
age65	-0.1004033	0.0075677	-13.27	0	-0.1152828 -0.0855238
_cons	-4.022804	0.0400867	-100.35	0	-4.101621 -3.943986

Present Expected Cost of Replacing Household Services

Year	Age	Survival Probability	Hours per week statistical	Hours per week personal	Wage Rate	Annual Cost	Expected Value	Discount Rate	Present Value
2008	31	100.00%	14.46	8.00	\$9.90	\$4,118	\$4,118		\$4,118
2009	32	100.00%	14.74	8.16	\$9.88	\$4,192	\$4,192		\$4,192
2010	33	100.00%	15.01	8.30	\$10.12	\$4,370	\$4,370		\$4,370
2011	34	100.00%	15.26	8.44	\$10.52	\$4,618	\$4,618		\$4,618
2012	35	100.00%	15.49	8.57	\$10.82	\$4,821	\$4,821		\$4,821
2013	36	99.95%	15.71	8.69	\$11.16	\$5,045	\$5,042		\$5,042
2014	37	99.82%	15.91	8.80	\$11.54	\$5,282	\$5,272	0.08%	\$5,268
2015	38	99.70%	16.09	8.90	\$11.94	\$5,527	\$5,511	0.20%	\$5,488
2016	39	99.57%	16.26	9.00	\$12.35	\$5,779	\$5,754	0.43%	\$5,681
2017	40	99.39%	16.42	9.08	\$12.78	\$6,035	\$5,998	0.86%	\$5,795
2018	41	99.20%	16.56	9.16	\$13.21	\$6,294	\$6,244	1.19%	\$5,884
2019	42	99.02%	16.69	9.23	\$13.66	\$6,556	\$6,491	1.42%	\$5,966
2020	43	98.84%	16.80	9.29	\$14.11	\$6,819	\$6,739	1.71%	\$5,986
2021	44	98.65%	16.90	9.35	\$14.57	\$7,083	\$6,988	1.97%	\$5,980
2022	45	98.36%	16.77	9.28	\$15.04	\$7,256	\$7,137	2.27%	\$5,831
2023	46	98.07%	16.84	9.32	\$15.52	\$7,519	\$7,374	2.36%	\$5,840
2024	47	97.78%	16.90	9.35	\$16.01	\$7,782	\$7,609	2.64%	\$5,711
2025	48	97.49%	16.94	9.38	\$16.50	\$8,046	\$7,844	2.68%	\$5,711
2026	49	97.20%	16.98	9.39	\$17.01	\$8,310	\$8,077	2.80%	\$5,638
2027	50	96.73%	17.00	9.40	\$17.53	\$8,573	\$8,293	2.93%	\$5,536
2028	51	96.27%	17.01	9.41	\$18.06	\$8,837	\$8,508	3.06%	\$5,411
2029	52	95.81%	17.00	9.41	\$18.60	\$9,101	\$8,720	3.10%	\$5,352
2030	53	95.35%	16.99	9.40	\$19.16	\$9,365	\$8,929	3.15%	\$5,269
2031	54	94.90%	16.96	9.38	\$19.73	\$9,629	\$9,137	3.19%	\$5,195
2032	55	94.24%	16.92	9.36	\$20.32	\$9,893	\$9,323	3.28%	\$5,045
2033	56	93.58%	16.87	9.34	\$20.92	\$10,158	\$9,506	3.28%	\$4,980
2034	57	92.93%	16.81	9.30	\$21.55	\$10,423	\$9,686	3.28%	\$4,913
2035	58	92.28%	16.74	9.26	\$22.19	\$10,689	\$9,864	3.28%	\$4,845
2036	59	91.64%	16.66	9.22	\$22.86	\$10,957	\$10,041	3.28%	\$4,775
2037	60	90.73%	16.57	9.17	\$23.55	\$11,226	\$10,185	3.32%	\$4,650
2038	61	89.82%	16.47	9.11	\$24.27	\$11,497	\$10,326	3.34%	\$4,544
2039	62	88.92%	16.36	9.05	\$25.01	\$11,770	\$10,466	3.36%	\$4,427
2040	63	88.03%	16.24	8.98	\$25.79	\$12,046	\$10,604	3.38%	\$4,319
2041	64	87.15%	16.11	8.91	\$26.59	\$12,324	\$10,741	3.40%	\$4,211
2042	65	85.87%	15.98	8.84	\$24.82	\$11,409	\$9,797	3.43%	\$3,687
2043	66	84.61%	15.83	8.76	\$25.62	\$11,671	\$9,874	3.44%	\$3,575
2044	67	83.36%	15.68	8.68	\$26.46	\$11,935	\$9,949	3.44%	\$3,482
2045	68	82.13%	15.52	8.58	\$27.34	\$12,204	\$10,024	3.44%	\$3,391
2046	69	80.92%	15.34	8.49	\$28.26	\$12,478	\$10,098	3.44%	\$3,302
2047	70	79.14%	15.16	8.39	\$29.24	\$12,758	\$10,096	3.44%	\$3,192
2048	71	77.39%	14.98	8.29	\$30.27	\$13,044	\$10,095	3.44%	\$3,085
2049	72	75.69%	14.78	8.18	\$31.36	\$13,338	\$10,095	3.44%	\$2,982
2050	73	74.02%	14.58	8.07	\$32.51	\$13,639	\$10,095	3.44%	\$2,883
2051	74	72.38%	14.37	7.95	\$33.73	\$13,949	\$10,097	3.44%	\$2,788
2052	75	69.94%	14.16	7.83	\$35.03	\$14,269	\$9,980	3.44%	\$2,664
2053	76	67.58%	13.94	7.71	\$36.41	\$14,599	\$9,866	3.44%	\$2,545
2054	77	65.30%	13.71	7.58	\$37.88	\$14,940	\$9,756	3.44%	\$2,433
2055	78	63.10%	13.47	7.46	\$39.45	\$15,293	\$9,649	3.44%	\$2,327
2056	79	60.97%	13.24	7.32	\$41.12	\$15,659	\$9,547	3.44%	\$2,225
2057	80	57.80%	12.99	7.19	\$42.91	\$16,039	\$9,270	3.44%	\$2,089
2058	81	54.79%	12.74	7.05	\$44.83	\$16,434	\$9,005	3.44%	\$1,961
2059	82	51.94%	12.49	6.91	\$46.89	\$16,846	\$8,750	3.44%	\$1,842
2060	83	49.24%	12.23	6.76	\$49.11	\$17,274	\$8,506	3.44%	\$1,731
2061	84	46.68%	11.96	6.62	\$51.49	\$17,721	\$8,272	3.44%	\$1,628
Incident to Report									\$25,144
Report to age 85									\$204,081
Total									\$229,225

Sample Report: Personal Injury

Year	Age	Physicians' Services	Physical Therapy	Medical Tests	Prescription Drugs	Medical Commodities	Total	Discount Rate	Present Value	Survival Probability	Present Expected Value
2013	36	\$5,200	\$7,800	\$750	\$12,000	\$895	\$26,645		\$26,645	99.95%	\$26,632
2014	37	\$5,373	\$7,979	\$779	\$12,413	\$915	\$27,460	0.09%	\$27,435	99.82%	\$27,387
2015	38	\$5,556	\$8,167	\$811	\$12,846	\$935	\$28,315	0.23%	\$28,186	99.70%	\$28,100
2016	39	\$5,752	\$8,365	\$844	\$13,302	\$956	\$29,219	0.48%	\$28,802	99.57%	\$28,678
2017	40	\$5,959	\$8,574	\$879	\$13,785	\$976	\$30,174	0.97%	\$29,031	99.39%	\$28,853
2018	41	\$6,180	\$8,792	\$917	\$14,295	\$998	\$31,183	1.34%	\$29,175	99.20%	\$28,943
2019	42	\$6,414	\$9,021	\$958	\$14,834	\$1,021	\$32,247	1.59%	\$29,335	99.02%	\$29,047
2020	43	\$6,660	\$9,260	\$1,000	\$15,401	\$1,044	\$33,365	1.92%	\$29,206	98.84%	\$28,867
2021	44	\$6,919	\$9,508	\$1,045	\$15,997	\$1,069	\$34,538	2.21%	\$28,997	98.65%	\$28,607
2022	45	\$7,191	\$9,765	\$1,093	\$16,622	\$1,095	\$35,766	2.55%	\$28,513	98.36%	\$28,046
2023	46	\$7,477	\$10,031	\$1,143	\$17,276	\$1,121	\$37,048	2.65%	\$28,522	98.07%	\$27,971
2024	47	\$7,775	\$10,306	\$1,196	\$17,961	\$1,149	\$38,386	2.97%	\$27,820	97.78%	\$27,202
2025	48	\$8,086	\$10,589	\$1,251	\$18,677	\$1,178	\$39,781	3.01%	\$27,869	97.49%	\$27,169
2026	49	\$8,411	\$10,882	\$1,309	\$19,424	\$1,207	\$41,233	3.15%	\$27,552	97.20%	\$26,780
2027	50	\$8,751	\$11,183	\$1,370	\$20,203	\$1,238	\$42,744	3.29%	\$27,168	96.73%	\$26,281
2028	51	\$9,104	\$11,493	\$1,434	\$21,016	\$1,269	\$44,315	3.44%	\$26,683	96.27%	\$25,688
2029	52	\$9,472	\$11,812	\$1,501	\$21,863	\$1,301	\$45,949	3.48%	\$26,581	95.81%	\$25,467
2030	53	\$9,856	\$12,140	\$1,571	\$22,745	\$1,335	\$47,646	3.54%	\$26,375	95.35%	\$25,149
2031	54	\$10,255	\$12,478	\$1,644	\$23,665	\$1,369	\$49,410	3.58%	\$26,233	94.90%	\$24,894
2032	55	\$10,671	\$12,825	\$1,721	\$24,622	\$1,404	\$51,242	3.69%	\$25,741	94.24%	\$24,257
2033	56	\$11,104	\$13,182	\$1,801	\$25,618	\$1,440	\$53,145	3.69%	\$25,747	93.58%	\$24,094
2034	57	\$11,554	\$13,549	\$1,886	\$26,656	\$1,477	\$55,121	3.69%	\$25,754	92.93%	\$23,933
2035	58	\$12,023	\$13,926	\$1,974	\$27,736	\$1,515	\$57,174	3.69%	\$25,762	92.28%	\$23,774
2036	59	\$12,511	\$14,314	\$2,066	\$28,860	\$1,554	\$59,305	3.69%	\$25,772	91.64%	\$23,618
2037	60	\$13,019	\$14,713	\$2,163	\$30,030	\$1,594	\$61,518	3.73%	\$25,545	90.73%	\$23,176
2038	61	\$13,547	\$15,123	\$2,264	\$31,247	\$1,635	\$63,817	3.75%	\$25,423	89.82%	\$22,835
2039	62	\$14,097	\$15,544	\$2,370	\$32,514	\$1,677	\$66,203	3.78%	\$25,230	88.92%	\$22,435
2040	63	\$14,670	\$15,977	\$2,481	\$33,833	\$1,721	\$68,682	3.80%	\$25,091	88.03%	\$22,088
2041	64	\$15,265	\$16,422	\$2,597	\$35,205	\$1,765	\$71,255	3.82%	\$24,943	87.15%	\$21,739
2042	65	\$15,885	\$16,880	\$2,719	\$36,634	\$1,811	\$73,928	3.85%	\$24,718	85.87%	\$21,226
2043	66	\$16,530	\$17,350	\$2,846	\$38,120	\$1,857	\$76,703	3.87%	\$24,553	84.61%	\$20,774
2044	67	\$17,201	\$17,834	\$2,979	\$39,666	\$1,905	\$79,586	3.87%	\$24,527	83.36%	\$20,446
2045	68	\$17,900	\$18,330	\$3,119	\$41,275	\$1,955	\$82,579	3.87%	\$24,501	82.13%	\$20,124
2046	69	\$18,627	\$18,841	\$3,265	\$42,950	\$2,005	\$85,687	3.87%	\$24,476	80.92%	\$19,807
2047	70	\$19,383	\$19,366	\$3,417	\$44,692	\$2,057	\$88,916	3.87%	\$24,452	79.14%	\$19,351
2048	71	\$20,170	\$19,906	\$3,577	\$46,506	\$2,110	\$92,269	3.87%	\$24,429	77.39%	\$18,906

Sample Report: Personal Injury

Year	Age	Physicians' Services	Physical Therapy	Medical Tests	Prescription Drugs	Medical Commodities	Total	Discount Rate	Present Value	Survival Probability	Present Expected Value
2049	72	\$20,989	\$20,461	\$3,745	\$48,392	\$2,164	\$95,751	3.87%	\$24,406	75.69%	\$18,472
2050	73	\$21,842	\$21,031	\$3,920	\$50,356	\$2,220	\$99,368	3.87%	\$24,384	74.02%	\$18,049
2051	74	\$22,729	\$21,617	\$4,104	\$52,399	\$2,277	\$103,125	3.87%	\$24,363	72.38%	\$17,635
2052	75	\$23,651	\$22,219	\$4,296	\$54,525	\$2,336	\$107,027	3.87%	\$24,343	69.94%	\$17,026
2053	76	\$24,612	\$22,838	\$4,497	\$56,737	\$2,397	\$111,080	3.87%	\$24,324	67.58%	\$16,439
2054	77	\$25,611	\$23,475	\$4,707	\$59,039	\$2,458	\$115,290	3.87%	\$24,305	65.30%	\$15,872
2055	78	\$26,651	\$24,129	\$4,927	\$61,435	\$2,522	\$119,664	3.87%	\$24,287	63.10%	\$15,325
2056	79	\$27,734	\$24,801	\$5,158	\$63,927	\$2,587	\$124,207	3.87%	\$24,270	60.97%	\$14,797
2057	80	\$28,860	\$25,492	\$5,400	\$66,521	\$2,654	\$128,926	3.87%	\$24,253	57.80%	\$14,018
2058	81	\$30,032	\$26,202	\$5,652	\$69,220	\$2,722	\$133,828	3.87%	\$24,238	54.79%	\$13,280
2059	82	\$31,251	\$26,932	\$5,917	\$72,028	\$2,792	\$138,921	3.87%	\$24,223	51.94%	\$12,582
2060	83	\$32,520	\$27,683	\$6,194	\$74,951	\$2,864	\$144,212	3.87%	\$24,208	49.24%	\$11,920
2061	84	\$33,841	\$28,454	\$6,484	\$77,992	\$2,938	\$149,709	3.87%	\$24,195	46.68%	\$11,294
2062	85	\$35,215	\$29,247	\$6,787	\$81,156	\$3,014	\$155,420	3.87%	\$24,182	42.59%	\$10,298
2063	86	\$36,645	\$30,062	\$7,105	\$84,449	\$3,092	\$161,353	3.87%	\$24,170	38.85%	\$9,390
2064	87	\$38,133	\$30,900	\$7,438	\$87,876	\$3,172	\$167,518	3.87%	\$24,158	35.44%	\$8,563
2065	88	\$39,681	\$31,761	\$7,786	\$91,441	\$3,254	\$173,923	3.87%	\$24,147	32.34%	\$7,808
2066	89	\$41,293	\$32,646	\$8,150	\$95,151	\$3,338	\$180,577	3.87%	\$24,137	29.50%	\$7,121
2067	90	\$42,969	\$33,556	\$8,532	\$99,012	\$3,424	\$187,492	3.87%	\$24,128	26.91%	\$6,494
2068	91	\$44,714	\$34,491	\$8,931	\$103,029	\$3,512	\$194,677	3.87%	\$24,119	24.55%	\$5,922
2069	92	\$46,530	\$35,452	\$9,349	\$107,209	\$3,603	\$202,143	3.87%	\$24,111	22.40%	\$5,401
2070	93	\$48,419	\$36,440	\$9,787	\$111,559	\$3,696	\$209,901	3.87%	\$24,103	20.44%	\$4,926
2071	94	\$50,386	\$37,455	\$10,245	\$116,086	\$3,791	\$217,962	3.87%	\$24,096	18.64%	\$4,493
2072	95	\$52,432	\$38,499	\$10,724	\$120,796	\$3,889	\$226,339	3.87%	\$24,090	17.01%	\$4,098
2073	96	\$54,561	\$39,571	\$11,226	\$125,697	\$3,990	\$235,045	3.87%	\$24,085	15.52%	\$3,737
2074	97	\$56,776	\$40,674	\$11,752	\$130,797	\$4,093	\$244,091	3.87%	\$24,080	14.16%	\$3,409
2075	98	\$59,082	\$41,807	\$12,302	\$136,104	\$4,198	\$253,493	3.87%	\$24,076	12.92%	\$3,110
2076	99	\$61,481	\$42,972	\$12,878	\$141,626	\$4,306	\$263,263	3.87%	\$24,072	11.78%	\$2,836
2077	100	\$63,977	\$44,170	\$13,480	\$147,372	\$4,418	\$273,417	3.87%	\$24,069	10.75%	\$2,587
Report to age 65									\$785,136		\$751,709
Age 65 to end of life									\$456,484		\$427,535
Total									\$1,241,620		\$1,179,244

Table 4. Number of deaths and death rates by Hispanic origin, race for non-Hispanic population, age and sex: United States, 2009

Rates are per 100,000 population in specified group; see "Technical Notes." Populations used for computing death rates are postcensal estimates based on the 2000 census, estimated as of July 1, 2009; see "Technical Notes." Race and Hispanic origin are reported separately on the death certificate. Persons of Hispanic origin may be of any race. Data for Hispanic persons are not tabulated by race; data for non-Hispanic persons are tabulated by race. Data for Hispanic origin should be interpreted with caution because inconsistencies between reporting of Hispanic origin on death certificates and on censuses and surveys; see "Technical Notes"]

Age	All origins			Hispanic			Non-Hispanic white			Non-Hispanic Black		
	Both Sexes		Female	Both Sexes		Female	Both Sexes		Female	Both Sexes		Female
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Female	
All ages	793.8	803.8	784.1	292.4	311.9	271.5	961.9	965.6	958.3	728.2	777.1	683.4
Under 1 year	619.8	80.4	556.4	491.0	529.9	450.4	514.3	565.4	460.8	1248.3	1,388.5	1,102.1
1 - 4 years	26.1	28.7	23.5	22.9	24.1	21.7	24.0	27.1	20.7	41.6	44.2	38.9
5 - 9 years	12.2	13.3	11.2	11.5	11.8	11.3	10.7	12.1	9.2	18.8	20.7	16.8
10 - 14 years	15.7	18.1	13.1	15.2	17.4	13.0	13.9	16.0	11.6	23.2	27.3	19.0
15 - 19 years	53.5	74.0	31.9	51.8	73.7	28.2	49.2	65.6	31.9	73.3	109.3	36.2
20 - 24 years	87.7	127.4	45.6	79.8	118.7	35.6	81.5	117.3	43.8	128.0	190.8	63.7
25 - 29 years	95.1	131.1	57.2	75.9	103.5	42.2	92.6	128.4	55.9	145.1	204.5	86.2
30 - 34 years	110.1	144.7	74.2	79.9	104.7	49.4	111.1	146.2	75.7	177.2	241.5	118.0
35 - 39 years	143.7	181.4	105.3	99.6	127.1	67.5	141.6	183.0	105.9	229.0	295.0	170.0
40 - 44 years	215.1	264.4	106.7	148.1	184.3	107.1	214.7	265.3	164.1	339.6	418.7	269.7
45 - 49 years	334.7	410.5	260.4	237.6	296.6	174.1	330.1	407.9	253.1	516.4	624.4	423.0
50 - 54 years	510.8	641.0	385.4	367.3	478.9	253.0	449.4	620.2	371.2	826.5	1,044.8	641.3
55 - 59 years	725.7	925.7	537.3	538.3	695.4	386.8	696.7	883.5	516.4	1,209.5	1,608.7	883.6
60 - 64 years	1,047.3	1,305.7	809.5	784.2	999.1	588.3	1,201.6	1,261.6	793.9	1,669.0	2,207.2	1,246.8
65 - 69 years	1,576.4	1,945.1	1,252.5	1,171.6	1,472.3	917.4	1,904.6	1,904.6	1,243.5	2,347.1	3,103.0	1,793.0
70 - 74 years	2,389.7	2,905.2	1,962.5	1,767.3	2,205.8	1,417.6	2,910.5	2,910.5	1,981.1	3,154.6	4,027.5	2,548.2
75 - 79 years	3,753.8	4,548.2	3,154.8	2,819.8	3,374.1	2,408.4	4,627.4	4,627.4	3,215.0	4,377.5	5,522.6	3,662.4
80 - 84 years	6,058.4	7,301.1	5,247.9	4,466.7	5,201.3	3,968.7	7,501.9	7,501.9	5,367.8	6,521.3	8,040.6	5,723.1
85 years and over	13,021.2	14,740.9	12,224.5	8,145.3	8,768.9	7,804.6	15,361.0	15,361.0	12,609.0	13,734.2	15,823.8	12,954.5

Source: "Deaths: Final Data for 2009," *National Vital Statistics Reports*, Volume 60, Number 3
 By Kenneth D. Kochanek, M.A.; Jiaquan Xu, M.D.; Sherry L. Murphy, B.S.; Arialdi M. Miniño, M.P.H.; and
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Age	Probability of survival		Age	Probability of survival		Age	Probability of survival		Age	Probability of survival	
	1 year	to age		1 year	to age		1 year	to age		1 year	to age
36.60	99.87%	99.95%	53	99.52%	95.35%	69	98.53%	80.92%	85	91.23%	42.59%
37	99.87%	99.82%	54	99.52%	94.90%	70	97.79%	79.14%	86	91.23%	38.85%
38	99.87%	99.70%	55	99.30%	94.24%	71	97.79%	77.39%	87	91.23%	35.44%
39	99.87%	99.57%	56	99.30%	93.58%	72	97.79%	75.69%	88	91.23%	32.34%
40	99.82%	99.39%	57	99.30%	92.93%	73	97.79%	74.02%	89	91.23%	29.50%
41	99.82%	99.20%	58	99.30%	92.28%	74	97.79%	72.38%	90	91.23%	26.91%
42	99.82%	99.02%	59	99.30%	91.64%	75	96.63%	69.94%	91	91.23%	24.55%
43	99.82%	98.84%	60	99.00%	90.73%	76	96.63%	67.58%	92	91.23%	22.40%
44	99.82%	98.65%	61	99.00%	89.82%	77	96.63%	65.30%	93	91.23%	20.44%
45	99.70%	98.36%	62	99.00%	88.92%	78	96.63%	63.10%	94	91.23%	18.64%
46	99.70%	98.07%	63	99.00%	88.03%	79	96.63%	60.97%	95	91.23%	17.01%
47	99.70%	97.78%	64	99.00%	87.15%	80	94.80%	57.80%	96	91.23%	15.52%
48	99.70%	97.49%	65	98.53%	85.87%	81	94.80%	54.79%	97	91.23%	14.16%
49	99.70%	97.20%	66	98.53%	84.61%	82	94.80%	51.94%	98	91.23%	12.92%
50	99.52%	96.73%	67	98.53%	83.36%	83	94.80%	49.24%	99	91.23%	11.78%
51	99.52%	96.27%	68	98.53%	82.13%	84	94.80%	46.68%	100	91.23%	10.75%
52	99.52%	95.81%									

Statistics from March Current Population Survey : 1976 to 2012

Definition	Variable	Obs	Mean	Std. Dev.	Min	Max	Active in Labor Force
Gender indicator (female=1, male = 0)	female	6,340,583	51.66%	49.97%	0	1	46.80%
Age of person	age	6,340,583	33.82	21.92	0	85	38.66
Over 65 years of age	age65	6,340,583	10.07%	30.10%	0	1	3.11%
Hours worked last week	hrslyr	6,340,583	19.78	21.21	0	99	38.03
Weeks worked last year	wkslyr	6,340,583	23.02	24.38	0	52	44.25
Never married children in family <18	child18	6,340,583	1.22	1.37	0	9	0.90
Years of schooling completed	school	4,856,272	12.31	3.37	0	20	13.02
High School Graduate or better	hsg	4,856,272	73.15%	44.32%	0	1	82.26%
Attended College	somecol	4,856,272	40.97%	49.18%	0	1	48.57%
Highest Degree is Associate's Degree	assoc	3,793,069	2.71%	16.24%	0	1	4.23%
Highest Degree is post-secondary vocational degree	voced	3,793,069	2.92%	16.85%	0	1	4.57%
Bachelors Degree or Better	colgrad	4,856,272	19.45%	39.58%	0	1	23.82%
Masters Degree of Better	masters	4,856,272	3.87%	19.30%	0	1	4.76%
Advanced Degree (e.g., MD, JD, PhD)	advdeg	4,856,272	3.01%	17.10%	0	1	3.84%
Professional Degree (e.g., MD, JD, DDS)	profdeg	3,793,069	0.93%	9.59%	0	1	1.52%
Academic Doctorate (e.g., PhD, EDD)	phd	3,793,069	0.75%	8.64%	0	1	1.23%
Active in Labor Force Previous Year	partic	6,340,583	72.68%	44.56%	0	1	91.09%
Percent of Previous Year Employed	emp	6,340,583	69.39%	46.09%	0	1	85.62%
Unemployed Due to Layoff	active	6,340,583	52.01%	49.96%	0	1	100.00%
Unemployed Due to Other Job Loss	pctemp	6,340,583	44.26%	46.89%	0	1	85.09%
Weeks Unemployed	wksun	6,084,957	0.64	5.40	0	99	1.20
African-American or other black	black	6,340,583	10.68%	30.89%	0	1	9.26%
Other Non-White	othernw	6,340,583	5.73%	23.23%	0	1	5.36%
Hispanic, any race	hispanic	6,280,198	13.44%	34.11%	0	1	11.82%
	married	6,340,583	43.01%	49.51%	0	1	59.81%
	separated	6,340,583	1.65%	12.72%	0	1	2.24%
	widowed	6,340,583	4.82%	21.42%	0	1	2.20%
	divorced	6,340,583	6.06%	23.87%	0	1	8.99%
Has Work Disability	dislim	4,410,292	7.05%	25.59%	0	1	3.22%
Disability: dressing or bathing	disdrs	626,346	1.81%	13.33%	0	1	0.32%
Disability: hearing	disear	626,346	2.82%	16.56%	0	1	1.31%
Disability: blindness	diseye	626,346	1.55%	12.34%	0	1	0.61%
Disability: one or more	disflg	626,346	10.54%	30.70%	0	1	4.17%
Disability: doing errands	disout	626,346	3.60%	18.62%	0	1	0.63%
Disability: climbing stairs	disphy	626,346	6.15%	24.03%	0	1	1.73%
Disability: remembering	disrem	626,346	3.28%	17.80%	0	1	1.11%
Government Employee	govt	6,340,583	8.09%	27.27%	0	1	15.52%
Federal Government Employee	fgovt	6,342,243	1.74%	13.07%	0	1	3.31%
State Government Employee	stgovt	6,342,243	2.16%	14.53%	0	1	4.15%
Local Government Employee	locgovt	6,342,243	4.19%	20.04%	0	1	8.06%
Self-Employed, Not Incorporated	slfemp	6,340,583	3.80%	19.12%	0	1	7.30%
Self-Employed, Incorporated	slfempinc	6,342,243	1.45%	11.94%	0	1	2.78%
Managerial Occupation	manager	6,342,243	6.80%	25.18%	0	1	13.07%
Professional Occupation	prof	6,342,243	7.35%	26.09%	0	1	14.11%
Technical Occupation	tech	6,342,243	2.38%	15.23%	0	1	4.57%
Sales Occupation	sales	6,342,243	5.53%	22.85%	0	1	10.63%
Clerical Occupation	clerical	6,342,243	7.65%	26.59%	0	1	14.72%
Service Occupation	service	6,342,243	7.37%	26.12%	0	1	14.16%
Craft (Skilled Blue-Collar) Occupation	craft	6,342,243	5.38%	22.56%	0	1	10.34%
Operator (Semi-skilled Blue-Collar) Occupation	oper	6,342,243	5.77%	23.31%	0	1	11.09%
Laborer (Unskilled Blue Collar) Occupation	laborer	6,342,243	2.02%	14.06%	0	1	3.88%
Farm Worker	farm	6,342,243	0.94%	9.67%	0	1	1.81%
Supervisor (Any Occupation)	super	6,342,243	2.95%	16.92%	0	1	5.67%
Member of Armed Forces	military	4,159,922	0.15%	3.86%	0	1	0.55%
Person's total income in 2011 dollars	rincome	6,339,922	\$24,314	\$39,180	-\$68,089	\$1,753,957	\$41,496
Income: wage & salary in 2011 dollars	rinwage	6,333,834	\$18,288	\$35,064	\$0	\$1,753,660	\$35,066
Person's total earnings in 2011 dollars	rincern	6,340,583	\$19,861	\$37,239	-\$66,810	\$1,753,660	\$38,050
Income: social security in 2011 dollars	rinccs	6,340,583	\$1,424	\$4,260	\$0	\$77,832	\$513
Income: disability -primary source in 2011 dollars	rinccdis	4,410,292	\$75	\$1,479	\$0	\$198,432	\$39
Income: Workers comp in 2011 dollars	rinccwcp	4,410,292	\$53	\$1,103	\$0	\$181,401	\$52
Nevada Resident	nevada	6,205,232	1.36%	11.59%	0	1	1.40%
Resident of Metropolitan Area	msa	6,205,232	63.04%	48.27%	0	1	63.48%
Resident of Las Vegas Metro Area (Clark County NV)	vegas	6,205,232	0.75%	8.63%	0	1	0.75%
United States Citizen	citizen	3,482,076	92.93%	25.63%	0	1	91.63%
Naturalized American Citizen	naturalized	3,482,076	4.29%	20.25%	0	1	5.48%

Trend in Earnings All Jobs, 1975-2011

Year	In Current Dollars			In Constant (2011) Dollars			Consumer Price Index
	Personal Income	Personal Earnings	Wage/Salary Income	Personal Income	Personal Earnings	Wage/Salary Income	
1975	\$8,555	\$7,865	\$7,195	\$35,767	\$32,884	\$30,083	54.2
1976	\$9,014	\$8,287	\$7,576	\$35,635	\$32,762	\$29,949	57.1
1977	\$9,749	\$8,966	\$8,199	\$36,187	\$33,280	\$30,434	61.0
1978	\$10,651	\$9,821	\$8,939	\$36,745	\$33,883	\$30,839	65.7
1979	\$11,682	\$10,715	\$9,771	\$36,196	\$33,200	\$30,274	73.1
1980	\$12,630	\$11,532	\$10,660	\$34,477	\$31,481	\$29,101	82.7
1981	\$13,818	\$12,608	\$11,657	\$34,194	\$31,199	\$28,847	91.6
1982	\$14,626	\$13,237	\$12,256	\$34,093	\$30,855	\$28,568	97.5
1983	\$15,438	\$14,024	\$12,920	\$34,866	\$31,672	\$29,179	99.9
1984	\$16,659	\$15,130	\$13,742	\$36,066	\$32,756	\$29,750	104.1
1985	\$17,655	\$16,086	\$14,601	\$36,909	\$33,629	\$30,523	107.8
1986	\$18,443	\$16,863	\$15,168	\$37,853	\$34,609	\$31,130	109.5
1987	\$19,519	\$17,765	\$15,922	\$38,649	\$35,176	\$31,527	113.8
1988	\$20,297	\$18,450	\$16,495	\$38,593	\$35,081	\$31,363	118.5
1989	\$21,763	\$19,778	\$17,503	\$39,478	\$35,878	\$31,751	124.4
1990	\$22,279	\$20,196	\$17,942	\$38,343	\$34,758	\$30,878	130.4
1991	\$22,810	\$20,722	\$18,487	\$37,671	\$34,223	\$30,533	136.2
1992	\$23,630	\$21,489	\$19,136	\$37,886	\$34,453	\$30,680	140.5
1993	\$24,439	\$22,190	\$19,640	\$38,043	\$34,543	\$30,573	144.4
1994	\$25,628	\$23,365	\$20,704	\$38,898	\$35,464	\$31,425	148.4
1995	\$27,960	\$25,474	\$23,940	\$41,268	\$37,599	\$35,335	152.5
1996	\$29,168	\$26,620	\$24,900	\$41,817	\$38,164	\$35,697	157.0
1997	\$30,951	\$28,105	\$25,968	\$43,378	\$39,389	\$36,393	160.5
1998	\$32,502	\$29,547	\$27,414	\$44,853	\$40,774	\$37,831	163.2
1999	\$32,987	\$29,911	\$27,865	\$44,539	\$40,385	\$37,623	166.7
2000	\$35,594	\$32,731	\$30,426	\$46,495	\$42,756	\$39,745	172.8
2001	\$36,829	\$34,076	\$31,897	\$46,777	\$43,280	\$40,514	177.5
2002	\$37,170	\$34,611	\$32,477	\$46,476	\$43,276	\$40,608	180.1
2003	\$38,238	\$35,428	\$33,114	\$46,746	\$43,311	\$40,482	183.9
2004	\$39,298	\$36,324	\$33,989	\$46,795	\$43,255	\$40,473	189.4
2005	\$41,190	\$38,077	\$35,390	\$47,442	\$43,856	\$40,761	195.4
2006	\$43,377	\$40,064	\$37,224	\$48,398	\$44,702	\$41,533	203.5
2007	\$44,266	\$40,821	\$38,062	\$48,023	\$44,286	\$41,293	208.3
2008	\$44,662	\$41,398	\$38,741	\$46,661	\$43,251	\$40,475	220.0
2009	\$44,215	\$40,622	\$38,298	\$46,359	\$42,592	\$40,155	215.4
2010	\$44,656	\$40,997	\$38,579	\$46,065	\$42,291	\$39,797	218.0
2011	\$46,650	\$43,051	\$40,538	\$46,650	\$43,051	\$40,538	225.9
Average				\$41,496	\$38,050	\$35,066	
Rate of Growth: 1975-2011	4.78%	4.82%	4.92%	1.04%	1.07%	1.17%	3.71%
Coefficient of Determination	97.24%	97.51%	97.87%	88.01%	87.77%	84.34%	94.36%
Significance	7.03E-29	1.18E-29	7.50E-31	1.07E-17	4.43E-17	1.17E-15	1.90E-23

Statistics for carpenters from March Current Population Survey : 1976 to 2012

	Variable	Obs	Mean	Std. Dev.	Min	Max
Gender indicator (female=1, male = 0)	female	38,848	1.55%	12.34%	0	1
Age of person	age	38,848	37.81	12.85	14	85
Over 65 years of age	age65	38,848	2.32%	15.05%	0	1
Hours worked last week	hrslyr	38,848	39.76	8.49	0	99
Weeks worked last year	wkslyr	38,848	42.62	13.73	0	52
Never married children in family <18	child18	38,848	0.93	1.21	0	9
Years of schooling completed	school	38,848	11.63	2.50	0	20
High School Graduate or better	hsg	38,848	72.82%	44.49%	0	1
Attended College	somecol	38,848	25.94%	43.83%	0	1
Highest Degree is Associate's Degree	assoc	22,195	2.08%	14.28%	0	1
Highest Degree is post-secondary vocational degree	voced	22,195	4.02%	19.65%	0	1
Bachelors Degree or Better	colgrad	38,848	5.87%	23.50%	0	1
Masters Degree of Better	masters	38,848	0.56%	7.45%	0	1
Advanced Degree (e.g., MD, JD, PhD)	advdeg	38,848	0.35%	5.88%	0	1
Professional Degree (e.g., MD, JD, DDS)	profdeg	22,195	0.09%	2.92%	0	1
Academic Doctorate (e.g., PhD, EdD)	phd	22,195	0.05%	2.32%	0	1
Active in Labor Force Previous Year	partic	38,848	92.74%	25.96%	0	1
Percent of Previous Year Employed	emp	38,848	81.48%	38.84%	0	1
Unemployed Due to Layoff	active	38,848	100.00%	0.51%	0	1
Unemployed Due to Other Job Loss	pctemp	38,848	81.96%	26.41%	0	1
Weeks Unemployed	wksun	36,911	1.64	7.17	0	99
African-American or other black	black	38,848	4.01%	19.62%	0	1
Other Non-White	othernw	38,848	4.25%	20.17%	0	1
Hispanic, any race	hispanic	38,357	15.24%	35.94%	0	1
	married	38,848	62.68%	48.37%	0	1
	separated	38,848	2.05%	14.17%	0	1
	widowed	38,848	0.89%	9.41%	0	1
	divorced	38,848	9.12%	28.79%	0	1
Has Work Disability	dislim	26,104	3.76%	19.02%	0	1
Disability: dressing or bathing	disdrs	4,270	0.23%	4.83%	0	1
Disability: hearing	disear	4,270	1.85%	13.48%	0	1
Disability: blindness	diseye	4,270	0.49%	7.00%	0	1
Disability: one or more	disflg	4,270	4.45%	20.62%	0	1
Disability: doing errands	disout	4,270	0.49%	7.00%	0	1
Disability: climbing stairs	disphy	4,270	1.66%	12.79%	0	1
Disability: remembering	disrem	4,270	0.96%	9.75%	0	1
Government Employee	govt	38,848	3.01%	17.10%	0	1
Federal Government Employee	fgovt	38,848	0.82%	9.02%	0	1
State Government Employee	stgovt	38,848	0.84%	9.15%	0	1
Local Government Employee	locgovt	38,848	1.35%	11.54%	0	1
Self-Employed, Not Incorporated	slfemp	38,848	24.08%	42.76%	0	1
Self-Employed, Incorporated	slfempinc	38,848	3.15%	17.48%	0	1
Person's total income in 2011 dollars	rincome	38,848	\$35,098	\$27,943	-\$38,590	\$1,099,999
Income: wage & salary in 2011 dollars	rincwag	38,846	\$25,387	\$26,899	\$0	\$1,099,999
Person's total earnings in 2011 dollars	rincern	38,848	\$32,515	\$27,053	-\$38,792	\$1,099,999
Income: social security in 2011 dollars	rincss	38,848	\$398	\$2,310	\$0	\$59,539
Income: disability -primary source in 2011 dollars	rincdis	26,104	\$46	\$1,112	\$0	\$99,216
Income: Workers comp in 2011 dollars	rinwcp	26,104	\$130	\$1,599	\$0	\$104,475
Nevada Resident	nevada	38,077	1.64%	12.72%	0	1
Resident of Metropolitan Area	msa	38,077	55.62%	49.68%	0	1
Resident of Las Vegas Metro Area (Clark County NV)	vegas	38,077	1.05%	10.17%	0	1
United States Citizen	citizen	20,420	84.54%	36.15%	0	1
Naturalized American Citizen	naturalized	20,420	4.06%	19.75%	0	1

Trend in Earnings for Carpenters, 1975-2011

Year	In Current Dollars			In Constant (2011) Dollars			Consumer Price Index
	Personal Income	Personal Earnings	Wage/Salary Income	Personal Income	Personal Earnings	Wage/Salary Income	
1975	\$8,952	\$8,000	\$6,718	\$37,427	\$33,447	\$28,088	54.20
1976	\$10,133	\$9,252	\$7,612	\$40,059	\$36,574	\$30,091	57.10
1977	\$10,609	\$9,814	\$8,227	\$39,379	\$36,429	\$30,539	61.00
1978	\$11,767	\$10,735	\$8,604	\$40,595	\$37,037	\$29,683	65.70
1979	\$12,084	\$11,143	\$8,999	\$37,440	\$34,525	\$27,880	73.10
1980	\$12,871	\$11,707	\$9,317	\$35,136	\$31,958	\$25,433	82.70
1981	\$13,059	\$12,176	\$9,568	\$32,316	\$30,130	\$23,676	91.60
1982	\$12,949	\$11,383	\$8,832	\$30,183	\$26,534	\$20,586	97.50
1983	\$13,728	\$12,219	\$9,440	\$31,005	\$27,595	\$21,319	99.90
1984	\$14,470	\$13,110	\$10,301	\$31,326	\$28,383	\$22,302	104.10
1985	\$15,547	\$14,311	\$10,912	\$32,502	\$29,917	\$22,812	107.80
1986	\$15,744	\$14,714	\$11,276	\$32,312	\$30,199	\$23,142	109.50
1987	\$17,601	\$16,371	\$12,873	\$34,852	\$32,417	\$25,489	113.80
1988	\$18,096	\$16,650	\$12,405	\$34,409	\$31,659	\$23,586	118.50
1989	\$18,810	\$17,404	\$13,279	\$34,121	\$31,572	\$24,088	124.40
1990	\$20,004	\$18,612	\$13,722	\$34,427	\$32,032	\$23,616	130.40
1991	\$18,973	\$17,036	\$12,448	\$31,334	\$28,135	\$20,558	136.20
1992	\$19,909	\$18,016	\$13,221	\$31,919	\$28,884	\$21,197	140.50
1993	\$20,447	\$18,810	\$13,838	\$31,829	\$29,281	\$21,540	144.40
1994	\$21,340	\$19,386	\$15,151	\$32,390	\$29,424	\$22,997	148.40
1995	\$23,374	\$21,546	\$17,247	\$34,500	\$31,801	\$25,456	152.50
1996	\$23,269	\$21,832	\$17,678	\$33,359	\$31,299	\$25,344	157.00
1997	\$23,375	\$22,218	\$16,833	\$32,759	\$31,138	\$23,591	160.50
1998	\$24,872	\$23,079	\$18,133	\$34,323	\$31,849	\$25,023	163.20
1999	\$27,559	\$25,953	\$21,415	\$37,209	\$35,041	\$28,915	166.70
2000	\$29,302	\$27,476	\$22,469	\$38,276	\$35,891	\$29,350	172.80
2001	\$29,741	\$27,476	\$21,718	\$37,774	\$34,898	\$27,585	177.50
2002	\$28,803	\$26,942	\$21,453	\$36,014	\$33,687	\$26,824	180.10
2003	\$29,269	\$27,735	\$21,530	\$35,781	\$33,906	\$26,320	183.90
2004	\$30,451	\$28,710	\$22,641	\$36,260	\$34,188	\$26,960	189.40
2005	\$31,798	\$30,271	\$22,896	\$36,624	\$34,865	\$26,370	195.40
2006	\$33,671	\$31,967	\$23,803	\$37,569	\$35,668	\$26,559	203.50
2007	\$34,881	\$33,181	\$25,242	\$37,841	\$35,997	\$27,384	208.30
2008	\$32,991	\$31,046	\$23,779	\$34,468	\$32,436	\$24,843	219.96
2009	\$31,521	\$28,846	\$22,072	\$33,050	\$30,245	\$23,143	215.35
2010	\$31,704	\$29,249	\$21,743	\$32,705	\$30,172	\$22,429	218.01
2011	\$36,215	\$33,765	\$27,005	\$36,215	\$33,765	\$27,005	225.92
Average				\$35,098	\$32,515	\$25,387	
Rate of Growth: 1975-2011	3.72%	3.84%	3.72%	0.02%	0.12%	0.01%	3.71%
Coefficient of Determination	97.20%	96.75%	95.96%	0.05%	2.32%	0.01%	94.36%
Significance	8.87E-29	1.26E-27	5.67E-26	89.97%	83.00%	95.60%	1.90E-23

Statistics on Subjects Reporting Occupational Disabilities: March 1988 to March 2012

	Variable	Obs	Mean	Std. Dev.	Min	Max	Active in Labor Force
Gender indicator (female=1, male = 0)	female	310,726	54.27%	49.82%	0	1	48.11%
Age of person	age	310,726	56.68	17.52	15	90	46.49
Over 65 years of age	age65	310,726	36.18%	48.05%	0	1	11.53%
Hours worked last week	hrslyr	310,726	7.78	15.85	0	99	32.53
Weeks worked last year	wkslyr	310,726	8.50	17.58	0	52	35.55
Never married children in family <18	children	310,726	0.33	0.81	0	9	0.54
Years of schooling completed	school	310,726	11.32	3.38	0	20	12.44
High School Graduate or better	hsg	310,726	64.52%	47.85%	0	1	79.32%
Attended College	somecol	310,726	29.67%	45.68%	0	1	43.15%
Highest Degree is Associate's Degree	assoc	267,483	2.58%	15.85%	0	1	4.00%
Highest Degree is post-secondary vocational degree	voiced	267,483	3.18%	17.54%	0	1	4.71%
Bachelors Degree or Better	colgrad	310,726	9.97%	29.97%	0	1	15.47%
Masters Degree of Better	masters	310,726	2.14%	14.48%	0	1	3.49%
Advanced Degree (e.g., MD, JD, PhD)	advdeg	310,726	1.15%	10.67%	0	1	1.86%
Professional Degree (e.g., MD, JD, DDS)	profdeg	267,483	0.53%	7.26%	0	1	0.81%
Academic Doctorate (e.g., PhD, EdD)	phd	267,483	0.44%	6.63%	0	1	0.67%
Active in Labor Force Previous Year	active	310,726	23.91%	42.66%	0	1	100.00%
Percent of Previous Year Employed	pctemp	74,309	68.37%	34.94%	0	1	68.37%
Unemployed Due to Layoff	layoff	310,726	0.25%	5.02%	0	1	0.97%
Unemployed Due to Other Job Loss	jobloser	310,726	0.92%	9.54%	0	1	3.63%
Weeks Unemployed	wksun	286,792	0.71	6.36	0	99	2.84
African-American or other black	black	310,726	15.67%	36.35%	0	1	11.47%
Other Non-White	othernw	310,726	5.50%	22.80%	0	1	5.60%
Hispanic, any race	hispanic	308,233	10.15%	30.20%	0	1	9.28%
	married	310,726	45.73%	49.82%	0	1	50.41%
	separated	310,726	3.55%	18.50%	0	1	3.54%
	widowed	310,726	17.47%	37.97%	0	1	5.75%
	divorced	310,726	14.68%	35.39%	0	1	17.13%
Has Work Disability	dislim	310,726	100.00%	0.00%	1	1	100.00%
Disability: dressing or bathing	disdrs	57,215	13.42%	34.09%	0	1	5.75%
Disability: hearing	disear	57,215	10.76%	30.99%	0	1	6.47%
Disability: blindness	diseye	57,215	8.23%	27.49%	0	1	4.58%
Disability: one or more	disflg	57,215	57.51%	49.43%	0	1	40.39%
Disability: doing errands	disout	57,215	25.78%	43.74%	0	1	11.92%
Disability: climbing stairs	disphy	57,215	39.92%	48.97%	0	1	24.38%
Disability: remembering	disrem	57,215	21.00%	40.73%	0	1	13.99%
Government Employee	govt	310,726	3.27%	17.80%	0	1	13.68%
Federal Government Employee	fgovt	310,726	0.72%	8.45%	0	1	3.00%
State Government Employee	stgovt	310,726	0.96%	9.73%	0	1	4.00%
Local Government Employee	locgovt	310,726	1.60%	12.55%	0	1	6.69%
Self-Employed, Not Incorporated	sifemp	310,726	2.79%	16.47%	0	1	11.66%
Self-Employed, Incorporated	sifinc	310,726	0.57%	7.54%	0	1	2.39%
Managerial Occupation	manager	310,302	2.30%	14.99%	0	1	9.66%
Professional Occupation	prof	310,302	2.28%	14.92%	0	1	9.56%
Technical Occupation	tech	310,302	1.11%	10.46%	0	1	4.64%
Sales Occupation	sales	310,302	2.65%	16.06%	0	1	11.13%
Clerical Occupation	clerical	310,302	3.15%	17.46%	0	1	13.21%
Service Occupation	service	310,302	4.73%	21.24%	0	1	19.88%
Craft (Skilled Blue-Collar) Occupation	craft	310,302	2.27%	14.89%	0	1	9.52%
Operator (Semi-skilled Blue-Collar) Occupation	oper	310,302	3.13%	17.41%	0	1	13.14%
Laborer (Unskilled Blue Collar) Occupation	laborer	310,302	1.01%	9.99%	0	1	4.23%
Farm Worker	farm	310,302	0.54%	7.35%	0	1	2.28%
Supervisor (Any Occupation)	super	310,302	1.11%	10.48%	0	1	4.66%
Member of Armed Forces	military	267,521	0.03%	1.83%	0	1	0.29%
Person's total income in 2009 dollars	police	310,726	0.05%	2.16%	0	1	0.20%
Income: wage & salary in 2011 dollars	rincome	310,726	\$18,877	\$23,408	-\$38,727	\$850,712	\$30,041
Person's total earnings in 2011 dollars	rincwag	310,726	\$4,569	\$16,054	\$0	\$850,712	\$19,103
Income: social security in 2011 dollars	rincern	310,726	\$5,091	\$17,435	-\$38,792	\$850,712	\$21,283
Income: disability -primary source in 2011 dollars	rincss	310,726	\$6,264	\$7,212	\$0	\$77,832	\$2,418
Income: Workers comp in 2011 dollars	rincdis	310,726	\$970	\$5,217	\$0	\$198,432	\$1,011
Nevada Resident	rincwcp	310,726	\$458	\$3,399	\$0	\$181,401	\$654
Las Vegas Metropolitan Area (Clark County NV) Resident	nevada	310,726	1.20%	10.89%	0	1	1.38%
	msa	310,726	65.72%	47.47%	0	1	65.79%
United States Citizen	vegas	310,726	0.80%	8.91%	0	1	0.85%
Naturalized American Citizen	citizen	245,158	96.01%	19.57%	0	1	95.62%
	naturalized	245,158	4.61%	20.96%	0	1	3.77%

Trend in Earnings for Disabled Adults, 1987 - 2011

Year	In Current Dollars			In Constant (2011) Dollars			Consumer Price Index
	Personal Income	Personal Earnings	Wage/Salary Income	Personal Income	Personal Earnings	Wage/Salary Income	
1987	\$9,821	\$10,571	\$9,293	\$19,446	\$20,932	\$18,400	107.8
1988	\$10,035	\$10,828	\$9,471	\$19,081	\$20,588	\$18,008	109.5
1989	\$10,875	\$11,589	\$10,164	\$19,728	\$21,023	\$18,437	113.8
1990	\$11,116	\$11,573	\$10,266	\$19,130	\$19,917	\$17,669	118.5
1991	\$11,497	\$12,352	\$11,054	\$18,987	\$20,400	\$18,257	124.4
1992	\$11,444	\$11,802	\$10,620	\$18,348	\$18,922	\$17,027	130.4
1993	\$11,759	\$12,369	\$11,044	\$18,304	\$19,255	\$17,192	136.2
1994	\$12,243	\$12,880	\$11,709	\$18,583	\$19,549	\$17,772	140.5
1995	\$13,076	\$14,707	\$13,821	\$19,300	\$21,707	\$20,400	144.4
1996	\$13,115	\$14,368	\$13,318	\$18,802	\$20,599	\$19,094	148.4
1997	\$13,640	\$14,662	\$12,832	\$19,116	\$20,548	\$17,984	152.5
1998	\$14,228	\$16,361	\$14,427	\$19,635	\$22,578	\$19,909	157.0
1999	\$15,083	\$17,050	\$15,516	\$20,364	\$23,021	\$20,950	160.5
2000	\$15,182	\$17,836	\$15,737	\$19,832	\$23,298	\$20,557	163.2
2001	\$15,162	\$18,193	\$16,681	\$19,258	\$23,107	\$21,187	166.7
2002	\$14,916	\$17,587	\$16,531	\$18,650	\$21,991	\$20,669	172.8
2003	\$15,095	\$18,574	\$16,887	\$18,453	\$22,706	\$20,644	177.5
2004	\$15,665	\$18,758	\$17,044	\$18,654	\$22,337	\$20,296	180.1
2005	\$16,434	\$19,335	\$17,542	\$18,928	\$22,269	\$20,204	183.9
2006	\$17,129	\$20,462	\$17,712	\$19,112	\$22,830	\$19,762	189.4
2007	\$17,442	\$20,341	\$18,066	\$18,926	\$22,072	\$19,603	195.4
2008	\$17,404	\$19,717	\$17,369	\$18,184	\$20,600	\$18,147	203.5
2009	\$17,623	\$20,147	\$17,831	\$18,478	\$21,124	\$18,695	208.3
2010	\$17,474	\$19,381	\$17,620	\$18,025	\$19,993	\$18,177	220.0
2011	\$17,695	\$19,889	\$17,691	\$17,695	\$19,889	\$17,691	215.4
Average				\$18,877	\$21,283	\$19,103	
Rate of Growth: 1987-2008	2.54%	3.03%	3.06%	-0.20%	0.27%	0.30%	4.67%
Coefficient of Determination	96.44%	92.83%	91.26%	20.29%	10.56%	10.63%	94.35%
Significance	3.75E-18	1.17E-14	1.15E-13	2.39%	11.30%	11.17%	7.59E-16

Descriptive Statistics for Matched Sample: March 1988 to March 2012

Definition	Variable	Obs	Mean	Std. Dev.	Min	Max
Gender indicator (female=1, male=1)	female	1,026,295	52.16%	49.95%	0	1
Age at time of interview in year 1	age1	1,026,295	37.47	22.41	0	90
Age at time of interview in year 2	age2	1,026,295	38.45	22.38	0	90
Indicates over age 65 in year 1	age651	1,026,295	13.41%	34.08%	0	1
Indicates over age 65 in year 2	age652	1,026,295	14.37%	35.08%	0	1
Usual hours worked per year in year 1	hrslyr1	1,026,295	20.94	21.50	0	99
Usual hours worked per year in year 2	hrslyr2	1,026,295	20.64	21.26	0	99
Weeks worked in year 1	wkslyr1	1,026,295	24.75	24.72	0	52
Weeks worked in year 2	wkslyr2	1,026,295	24.77	24.76	0	52
Number of minor children in the household in year 1	children1	1,026,295	1.07	1.30	0	9
Number of minor children in the household in year 2	children2	1,026,295	1.04	1.28	0	9
Years of school completed reported in year 1	school1	812,117	12.77	3.16	0	20
Years of school completed reported in year 2	school2	826,784	12.79	3.11	0	20
Indicates high school graduate in year 1	hsg1	812,117	79.03%	40.71%	0	1
Indicates high school graduate in year 2	hsg2	826,784	79.08%	40.67%	0	1
Reported had attended college first interview	somecol1	812,117	46.82%	49.90%	0	1
Reported had attended college second interview	somecol2	826,784	47.71%	49.95%	0	1
Highest degree an associate's degree in year 1	voiced1	819,028	3.22%	17.64%	0	1
Highest degree an associate's degree in year 2	voiced2	872,257	3.23%	17.67%	0	1
Highest degree is post-secondary vocational degree in year 1	assoc1	819,028	2.84%	16.62%	0	1
Highest degree is post-secondary vocational degree in year 2	assoc2	872,257	3.03%	17.13%	0	1
Bachelor's degree or better in year 1	colgrad1	812,117	23.09%	42.14%	0	1
Bachelor's degree or better in year 2	colgrad2	826,784	23.03%	42.10%	0	1
Highest degree is masters degree in year 1	masters1	812,117	5.07%	21.95%	0	1
Highest degree is masters degree in year 2	masters2	826,784	5.23%	22.27%	0	1
Has professional degree (e.g., MD, JD, DDS) in year 1	profdeg1	819,028	1.05%	10.21%	0	1
Has professional degree (e.g., MD, JD, DDS) in year 2	profdeg2	872,257	1.06%	10.23%	0	1
Has academic doctorate (e.g., Ph D, Ed D) in year 1	phd1	819,028	0.84%	9.13%	0	1
Has academic doctorate (e.g., Ph D, Ed D) in year 2	phd2	872,257	0.85%	9.21%	0	1
Active in the labor force in year 1	active1	1,026,295	54.22%	49.82%	0	1
Active in the labor force in year 2	active2	1,026,295	54.09%	49.83%	0	1
Percent of year employed at time of survey in year 1	pctemp1	556,448	87.79%	25.30%	0	1
Percent of year employed at time of survey in year 2	pctemp2	555,128	88.07%	25.11%	0	1
Unemployed due to layoff in year 1	layoff1	1,026,295	0.49%	6.98%	0	1
Unemployed due to layoff in year 2	layoff2	1,026,295	0.50%	7.02%	0	1
Unemployed due to job loss in year 1	jobloser1	1,026,295	1.03%	10.09%	0	1
Unemployed due to job loss in year 2	jobloser2	1,026,295	1.04%	10.17%	0	1
Unemployed due to leaving former job year 1	quitter1	1,026,295	0.24%	4.85%	0	1
Unemployed due to leaving former job year 2	quitter2	1,026,295	0.20%	4.49%	0	1
Weeks unemployed at time of interview 1	wksun1	953,651	55.45%	511.70%	0	99
Weeks unemployed at time of interview 2	wksun2	955,290	59.78%	549.44%	0	99
Self-employed in year 1	govt1	1,026,295	6.38%	24.44%	0	1
Self-employed in year 2	govt2	1,026,295	6.31%	24.32%	0	1
Government worker in year 1	slfemp1	1,026,295	4.30%	20.29%	0	1
Government worker in year 2	slfemp2	1,026,295	4.24%	20.14%	0	1
Reported race as white in year 1	white1	1,026,295	84.88%	35.83%	0	1
Reported race as white in year 2	white2	1,026,295	84.84%	35.87%	0	1
Reported race as African-American or other black in year 1	black1	1,026,295	9.50%	29.32%	0	1
Reported race as African-American or other black in year 2	black2	1,026,295	9.48%	29.30%	0	1
Race other nonwhite (e.g., Asian, Native American) in year 1	othernw1	1,026,295	5.62%	23.04%	0	1
Race other nonwhite (e.g., Asian, Native American) in year 2	othernw2	1,026,295	5.68%	23.14%	0	1
Hispanic ethnicity, year 1	hispanic1	1,019,714	8.93%	28.52%	0	1
Hispanic ethnicity, year 2	hispanic2	1,021,941	8.95%	28.54%	0	1
Married in year 1	married1	1,026,295	47.21%	49.92%	0	1
Married in year 2	married2	1,026,295	47.12%	49.92%	0	1
Separated in year 1	separated1	1,026,295	1.29%	11.29%	0	1
Separated in year 2	separated2	1,026,295	1.33%	11.45%	0	1
Widowed in year 1	widowed1	1,026,295	5.51%	22.81%	0	1
Widowed in year 2	widowed2	1,026,295	5.78%	23.33%	0	1
Divorced in year 1	divorced1	1,026,295	6.94%	25.41%	0	1
Divorced in year 2	divorced2	1,026,295	7.01%	25.53%	0	1

Descriptive Statistics for Matched Sample: March 2006 to March 2012

Definition	Variable	Obs	Mean	Std. Dev.	Min	Max
Occupational Disability year 1	dislim1	794,030	10.00%	30.00%	0	1
Occupational Disability year 2	dislim2	794,303	10.40%	30.53%	0	1
Disability: dressing or bathing in year 1	disdrs1	120,937	1.86%	13.51%	0	1
Disability: dressing or bathing in year 2	disdrs2	163,693	1.99%	13.96%	0	1
Disability: hearing in year 1	disear1	120,937	3.52%	18.43%	0	1
Disability: hearing in year 2	disear2	163,693	3.14%	17.43%	0	1
Disability: blindness year 1	diseye1	120,937	1.82%	13.36%	0	1
Disability: blindness year 2	diseye2	163,693	1.52%	12.24%	0	1
Disability: doing errands in year 1	disout1	120,937	3.78%	19.08%	0	1
Disability: doing errands in year 2	disout2	163,693	3.98%	19.55%	0	1
Disability: climbing stairs in year 1	disphy1	120,937	7.12%	25.71%	0	1
Disability: climbing stairs in year 2	disphy2	163,693	6.97%	25.46%	0	1
Disability: remembering in year 1	disrem1	120,937	3.41%	18.14%	0	1
Disability: remembering in year 2	disrem2	163,693	3.29%	17.84%	0	1
Personal income (in 2011 dollars) reported in year 1	rincome1	1,026,295	\$28,880	\$44,499	-\$38,035	\$1,237,878
Personal income (in 2011 dollars) reported in year 2	rincome2	1,026,295	\$28,933	\$44,312	-\$37,076	\$1,753,957
Personal earnings (in 2011 dollars) reported in year 1	rincwag1	1,026,295	\$21,471	\$40,211	\$0	\$1,134,721
Personal earnings (in 2011 dollars) reported in year 2	rincwag2	1,026,295	\$21,418	\$40,179	\$0	\$1,753,660
Wage and salary (in 2011 dollars) reported in year 1	rincern1	1,026,295	\$23,183	\$42,325	-\$38,792	\$1,134,721
Wage and salary (in 2011 dollars) reported in year 2	rincern2	1,026,295	\$23,102	\$42,296	-\$34,417	\$1,753,660
Social security income (in 2011 dollars) reported in year 1	rincss1	1,026,295	\$1,812	\$4,860	\$0	\$77,832
Social security income (in 2011 dollars) reported in year 2	rincss2	1,026,295	\$1,948	\$5,032	\$0	\$75,890
Workers compensation income (in 2011 dollars) reported in year 1	rincdis1	1,026,295	\$86	\$1,595	\$0	\$152,055
Workers compensation income (in 2011 dollars) reported in year 2	rincdis2	1,026,295	\$88	\$1,622	\$0	\$181,401
Primary disability income (in 2011 dollars) reported in year 1	rincwcp1	1,026,295	\$57	\$1,169	\$0	\$172,102
Primary disability income (in 2011 dollars) reported in year 2	rincwcp2	1,026,295	\$54	\$1,124	\$0	\$181,401
Had managerial job in year 1	manager1	1,021,852	8.21%	27.45%	0	1
Had managerial job in year 2	manager2	1,022,765	8.10%	27.28%	0	1
Had professional job in year 1	prof1	1,021,852	8.70%	28.19%	0	1
Had professional job in year 2	prof2	1,022,765	8.74%	28.24%	0	1
Had technical job in year 1	tech1	1,021,852	2.92%	16.83%	0	1
Had technical job in year 2	tech2	1,022,765	2.88%	16.73%	0	1
Had sales job in year 1	sales1	1,021,852	6.20%	24.11%	0	1
Had sales job in year 2	sales2	1,022,765	6.23%	24.16%	0	1
Had clerical job in year 1	clerical1	1,021,852	7.78%	26.79%	0	1
Had clerical job in year 2	clerical2	1,022,765	7.83%	26.86%	0	1
Had service job in year 1	service1	1,021,852	6.60%	24.84%	0	1
Had service job in year 2	service2	1,022,765	6.79%	25.15%	0	1
Had craft (skilled blue-collar) job in year 1	craft1	1,021,852	5.36%	22.52%	0	1
Had craft (skilled blue-collar) job in year 2	craft2	1,022,765	5.28%	22.37%	0	1
Had operator (semi-skilled blue-collar) job in year 1	oper1	1,021,852	5.46%	22.72%	0	1
Had operator (semi-skilled blue-collar) job in year 2	oper2	1,022,765	5.41%	22.62%	0	1
Had laborer (unskilled blue-collar) job in year 1	laborer1	1,021,852	1.46%	12.00%	0	1
Had laborer (unskilled blue-collar) job in year 2	laborer2	1,022,765	1.41%	11.81%	0	1
Employed in agricultural job in year 1	farm1	1,021,852	0.83%	9.07%	0	1
Employed in agricultural job in year 2	farm2	1,022,765	0.80%	8.91%	0	1
Had supervisory position in year 1	super1	1,021,852	3.76%	19.03%	0	1
Had supervisory position in year 2	super2	1,022,765	3.76%	19.03%	0	1
Member of armed forces in year 1	nevada1	1,026,295	1.25%	11.11%	0	1
Member of armed forces in year 2	nevada2	1,026,295	1.25%	11.11%	0	1
Resident of metropolitan area, year 1	msa1	1,026,295	70.22%	45.73%	0	1
Resident of metropolitan area, year 2	msa2	1,026,295	70.22%	45.73%	0	1
Resident of Las Vegas (Clark County Nevada) metropolitan area year 1	vegas1	1,026,295	0.82%	9.03%	0	1
Resident of Las Vegas (Clark County Nevada) metropolitan area year 2	vegas2	1,026,295	0.82%	9.03%	0	1
US Citizen, year 1	citizen1	766,287	95.11%	21.56%	0	1
US Citizen, year 2	citizen2	766,287	95.11%	21.56%	0	1
Naturalized US Citizen year 1	naturalized1	766,287	4.02%	19.65%	0	1
Naturalized US Citizen year 2	naturalized2	766,287	4.02%	19.64%	0	1
Individual remains in sample for both March interviews	remain	1,285,161	79.86%	40.11%	0	1

Sample Report: Personal Injury

remain						
dislim1	-0.01747	0.009748	-1.79	0.073	-0.03658	0.001632
rincwcp1	-8.7E-07	1.62E-06	-0.54	0.589	-4.1E-06	2.3E-06
rincss1	-2.2E-06	6.8E-07	-3.3	0.001	-3.6E-06	-9.1E-07
incdis1	-9.8E-07	1.51E-06	-0.65	0.518	-4E-06	1.99E-06
age1	-0.05719	0.003194	-17.91	0	-0.06345	-0.05093
agesq1	0.001867	6.74E-05	27.71	0	0.001735	0.001999
agecb1	-1.4E-05	4.41E-07	-31.68	0	-1.5E-05	-1.3E-05
age651	-0.56899	0.015689	-36.27	0	-0.59974	-0.53824
black1	-0.11778	0.00892	-13.2	0	-0.13526	-0.10029
othernw1	-0.11721	0.010619	-11.04	0	-0.13802	-0.0964
hispanic1	-0.3181	0.008937	-35.59	0	-0.33562	-0.30058
citizen1	0.221118	0.010597	20.87	0	0.200349	0.241887
naturalized1	-0.04192	0.012058	-3.48	0.001	-0.06555	-0.01828
school1	0.023941	0.002114	11.33	0	0.019798	0.028084
hsg1	-0.07397	0.010193	-7.26	0	-0.09395	-0.05399
somecol1	0.009074	0.007748	1.17	0.242	-0.00611	0.024259
assoc1	0.009762	0.016039	0.61	0.543	-0.02167	0.041198
voced1	0.00805	0.014668	0.55	0.583	-0.0207	0.0368
colgrad1	-0.073	0.011266	-6.48	0	-0.09508	-0.05092
masters1	-0.03383	0.013657	-2.48	0.013	-0.0606	-0.00706
profdeg1	-0.16288	0.022761	-7.16	0	-0.20749	-0.11827
phd1	-0.16676	0.023897	-6.98	0	-0.2136	-0.11993
manager1	-0.03681	0.016878	-2.18	0.029	-0.06989	-0.00373
prof1	-0.01926	0.016655	-1.16	0.247	-0.0519	0.013382
tech1	-0.07123	0.019701	-3.62	0	-0.10984	-0.03262
sales1	-0.08855	0.016966	-5.22	0	-0.1218	-0.0553
clerical1	-0.05583	0.018088	-3.09	0.002	-0.09128	-0.02038
service1	-0.13963	0.015742	-8.87	0	-0.17048	-0.10878
craft1	-0.09016	0.01555	-5.8	0	-0.12064	-0.05969
oper1	-0.07057	0.015806	-4.46	0	-0.10155	-0.03959
laborer1	-0.20203	0.018908	-10.68	0	-0.23909	-0.16497
farm1	-0.15309	0.022522	-6.8	0	-0.19723	-0.10895
super1	0.051853	0.01149	4.51	0	0.029333	0.074373
married1	-0.04519	0.008184	-5.52	0	-0.06123	-0.02915
separated1	-0.28722	0.019645	-14.62	0	-0.32573	-0.24872
widowed1	0.105916	0.018563	5.71	0	0.069533	0.142298
divorced1	-0.12011	0.011217	-10.71	0	-0.14209	-0.09813
child1	0.075814	0.002703	28.05	0	0.070517	0.081111
wkslyr1	0.002178	0.000265	8.21	0	0.001658	0.002698
hrslyr1	-0.00118	0.000267	-4.41	0	-0.0017	-0.00065
rincern1	3.74E-08	2.34E-07	0.16	0.873	-4.2E-07	4.97E-07
rincome1	4.16E-07	1.92E-07	2.16	0.03	3.92E-08	7.92E-07
rincwag1	-1.4E-07	1.33E-07	-1.08	0.281	-4E-07	1.17E-07
msa1	-0.03113	0.005834	-5.34	0	-0.04256	-0.01969
vegas1	-0.12815	0.023576	-5.44	0	-0.17435	-0.08194
_cons	0.691672	0.049131	14.08	0	0.595378	0.787967
/athrho	0.089334	0.052959	1.69	0.092	-0.01446	0.193132
rho	0.089098	0.052538			-0.01446	0.190766

LR test of indep. eqns. (rho = 0): chi2(1) = 2.66 Prob > chi2 = 0.1028

Sample Report: Personal Injury

remain						
dislim1	-0.03619	0.013851	-2.61	0.009	-0.06334	-0.00904
rincwcp1	-4.8E-07	3.5E-06	-0.14	0.892	-7.3E-06	6.38E-06
rincss1	4.18E-06	1.06E-06	3.94	0	2.1E-06	6.26E-06
incdis1	9.74E-07	2.82E-06	0.35	0.73	-4.6E-06	6.5E-06
active1	0.105872	0.057875	1.83	0.067	-0.00756	0.219305
age1	-0.05494	0.014072	-3.9	0	-0.08252	-0.02736
agesq1	0.001903	0.000367	5.18	0	0.001183	0.002622
agecb1	-1.5E-05	3.02E-06	-4.93	0	-2.1E-05	-9E-06
age651	-0.17031	0.075657	-2.25	0.024	-0.31859	-0.02202
black1	-0.16233	0.019117	-8.49	0	-0.1998	-0.12486
othernw1	-0.15116	0.015524	-9.74	0	-0.18158	-0.12073
hispanic1	-0.33208	0.051632	-6.43	0	-0.43328	-0.23089
citizen1	0.130904	0.012834	10.2	0	0.10575	0.156058
naturalized1	-0.02638	0.018908	-1.4	0.163	-0.06344	0.010674
school1	0.020087	0.002168	9.26	0	0.015838	0.024337
hsg1	-0.05933	0.019661	-3.02	0.003	-0.09786	-0.02079
somecol1	0.025465	0.011158	2.28	0.022	0.003596	0.047333
assoc1	0.025104	0.017348	1.45	0.148	-0.0089	0.059106
voced1	-0.00208	0.01804	-0.12	0.908	-0.03744	0.033277
colgrad1	-0.03939	0.017039	-2.31	0.021	-0.07278	-0.00599
masters1	-0.00152	0.013405	-0.11	0.909	-0.0278	0.02475
profdeg1	-0.13971	0.03085	-4.53	0	-0.20017	-0.07924
phd1	-0.10502	0.023018	-4.56	0	-0.15013	-0.0599
manager1	-0.07516	0.070312	-1.07	0.285	-0.21297	0.062649
prof1	-0.05786	0.06218	-0.93	0.352	-0.17973	0.064007
tech1	-0.04501	0.060673	-0.74	0.458	-0.16393	0.073901
sales1	-0.12743	0.062685	-2.03	0.042	-0.25029	-0.00458
clerical1	-0.05633	0.066426	-0.85	0.396	-0.18652	0.073861
service1	-0.14775	0.06241	-2.37	0.018	-0.27007	-0.02543
craft1	-0.14452	0.074834	-1.93	0.053	-0.2912	0.002148
oper1	-0.09858	0.06256	-1.58	0.115	-0.2212	0.024036
laborer1	-0.21334	0.070432	-3.03	0.002	-0.35138	-0.07529
farm1	-0.11983	0.085338	-1.4	0.16	-0.28709	0.047427
super1	0.042453	0.014881	2.85	0.004	0.013288	0.071619
married1	0.026347	0.011228	2.35	0.019	0.004341	0.048353
separated1	-0.30521	0.016247	-18.79	0	-0.33705	-0.27337
widowed1	-0.06112	0.036643	-1.67	0.095	-0.13294	0.010696
divorced1	-0.15526	0.019891	-7.81	0	-0.19425	-0.11628
child1	0.070949	0.010817	6.56	0	0.049748	0.092151
wkslyr1	0.00205	0.000303	6.76	0	0.001455	0.002644
hrslyr1	-0.00256	0.000449	-5.7	0	-0.00344	-0.00168
rincern1	7.74E-08	7.41E-07	0.1	0.917	-1.4E-06	1.53E-06
rincome1	7.72E-07	4.03E-07	1.91	0.056	-1.9E-08	1.56E-06
rincwag1	5.72E-08	5.21E-07	0.11	0.913	-9.6E-07	1.08E-06
msa1	-0.05748	0.00619	-9.29	0	-0.06962	-0.04535
vegas1	-0.12353	0.031414	-3.93	0	-0.1851	-0.06196
_cons	0.676992	0.161135	4.2	0	0.361173	0.992811
/athrho	-0.01817	0.015135	-1.2	0.23	-0.04783	0.011494
rho	-0.01817	0.01513			-0.0478	0.011494

Wald test of indep. eqns. (rho = 0): chi2(1) = 1.44 Prob > chi2 = 0.2300

Sample Report: Personal Injury

agesq1	0.00227	0.000161	14.12	0	0.001955	0.002585
agecb1	-2E-05	1.23E-06	-16.17	0	-2.2E-05	-1.8E-05
age651	-0.37871	0.06817	-5.56	0	-0.51232	-0.2451
black1	-0.03274	0.018888	-1.73	0.083	-0.06976	0.004283
othernw1	-0.08317	0.020125	-4.13	0	-0.12261	-0.04372
hispanic1	-0.28386	0.041505	-6.84	0	-0.3652	-0.20251
citizen1	0.262161	0.021359	12.27	0	0.220298	0.304024
naturalized1	-0.06268	0.017691	-3.54	0	-0.09735	-0.028
school1	0.033424	0.004783	6.99	0	0.02405	0.042798
hsg1	-0.07864	0.017319	-4.54	0	-0.11258	-0.04469
somecol1	-0.0142	0.011147	-1.27	0.203	-0.03605	0.007643
assoc1	0.027348	0.0284	0.96	0.336	-0.02831	0.08301
voced1	0.028137	0.021859	1.29	0.198	-0.01471	0.070981
colgrad1	-0.0818	0.021448	-3.81	0	-0.12383	-0.03976
masters1	-0.05241	0.023784	-2.2	0.028	-0.09903	-0.0058
profdeg1	-0.15571	0.050802	-3.07	0.002	-0.25528	-0.05614
phd1	-0.17816	0.043084	-4.14	0	-0.2626	-0.09372
manager1	0.325339	0.055772	5.83	0	0.216028	0.43465
prof1	0.326245	0.046399	7.03	0	0.235304	0.417186
tech1	0.276703	0.052236	5.3	0	0.174322	0.379084
sales1	0.269759	0.056262	4.79	0	0.159488	0.38003
clerical1	0.29437	0.044685	6.59	0	0.20679	0.38195
service1	0.215598	0.038904	5.54	0	0.139348	0.291847
craft1	0.274239	0.049695	5.52	0	0.17684	0.371639
oper1	0.303723	0.048196	6.3	0	0.209259	0.398186
laborer1	0.157334	0.070044	2.25	0.025	0.020049	0.294618
farm1	0.228742	0.06713	3.41	0.001	0.097168	0.360315
super1	0.049729	0.009758	5.1	0	0.030604	0.068853
married1	0.117962	0.018141	6.5	0	0.082406	0.153518
separated1	-0.21985	0.036878	-5.96	0	-0.29213	-0.14757
widowed1	0.016033	0.058639	0.27	0.785	-0.0989	0.130964
divorced1	-0.07376	0.028455	-2.59	0.01	-0.12953	-0.01799
child1	0.053689	0.01374	3.91	0	0.026759	0.080619
wkslyr1	0.004916	0.000468	10.5	0	0.003998	0.005834
hrslyr1	-0.00085	0.000389	-2.17	0.03	-0.00161	-8.4E-05
rincern1	4.68E-07	3.88E-07	1.21	0.228	-2.9E-07	1.23E-06
rincome1	-1.3E-09	2.99E-07	0	0.996	-5.9E-07	5.84E-07
rincwag1	-3.4E-07	2.2E-07	-1.53	0.125	-7.7E-07	9.4E-08
msa1	-0.06595	0.007381	-8.94	0	-0.08042	-0.05149
vegas1	-0.17908	0.038642	-4.63	0	-0.25482	-0.10334
_cons	0.25941	0.070449	3.68	0	0.121332	0.397487
/athrho	0.00457	0.002359	1.94	0.053	-5.4E-05	0.009195
/lnsigma	-1.68191	0.025087	-67.04	0	-1.73108	-1.63274
rho	0.00457	0.002359			-5.4E-05	0.009194
sigma	0.186018	0.004667			0.177093	0.195393
lambda	0.00085	0.000429			9.43E-06	0.001691

Wald test of indep. eqns. (rho = 0): chi2(1) = 3.75 Prob > chi2 = 0.0527

```
heckman hrslyr2 ue2 hrslyr1 dislim2 dislim1 age2 agesq2 agecb2 age652 black2 othernw2
hispanic2 citizen2 naturalized2 school2 hsg2 somecol2 assoc2 voced2 colgrad2 masters2
phd2 manager2-super2 if female==0 & active2==1, select (remain=dislim1 rincwcp1
rincss1 rincdis1 age1 agesq1 agecb1 age651 black1 othernw1 hispanic1 citizen1 naturalized1
school1 hsg1 somecol1 assoc1 voced1 colgrad1 masters1 profdeg1 phd1 manager1-
super1 married1 separated1 widowed1 divorced1 child1 wkslyr1 hrslyr1 rincern1 migsam1)
```

```
. test othernw2 school2 separated2          chi2( 3) = 6.75
                                           Prob > chi2 = 0.0803
```

```
Heckman selection model          Number of obs = 250060
(regression model with sample selection)  Censored obs = 39876
                                           Uncensored obs = 210184
```

```
Wald chi2(0) = .
Log pseudolikelihood = -873734.3      Prob > chi2 = .
```

(Std. Err. adjusted for 16 clusters in year)

	Coef.	Robust Std. Err.	z	P>z	[95% Conf. Interval]	
hrslyr2						
ue2	-0.14245	0.049334	-2.89	0.004	-0.23914	-0.04576
hrslyr1	0.374946	0.003149	119.08	0	0.368775	0.381118
dislim2	-4.10928	0.188835	-21.76	0	-4.47939	-3.73917
dislim1	-1.28727	0.178977	-7.19	0	-1.63806	-0.93648
age2	1.102052	0.046429	23.74	0	1.011053	1.19305
agesq2	-0.01699	0.001193	-14.25	0	-0.01933	-0.01466
agecb2	6.58E-05	9.68E-06	6.8	0	4.68E-05	8.48E-05
age652	-3.42006	0.301658	-11.34	0	-4.0113	-2.82882
black2	-0.23017	0.094297	-2.44	0.015	-0.41498	-0.04535
hispanic2	-0.74666	0.196244	-3.8	0	-1.13129	-0.36203
citizen2	0.941144	0.087456	10.76	0	0.769734	1.112555
naturalized2	-0.46099	0.10669	-4.32	0	-0.67009	-0.25188
hsg2	1.378043	0.085231	16.17	0	1.210993	1.545092
somecol2	-0.37411	0.087262	-4.29	0	-0.54514	-0.20308
assoc2	0.262352	0.111	2.36	0.018	0.044796	0.479909
voced2	0.602014	0.135793	4.43	0	0.335864	0.868164
colgrad2	0.691342	0.099694	6.93	0	0.495946	0.886737
masters2	0.233297	0.118457	1.97	0.049	0.001126	0.465469
profdeg2	3.072068	0.23871	12.87	0	2.604205	3.539931
phd2	2.509407	0.213041	11.78	0	2.091855	2.92696
manager2	21.37958	1.781419	12	0	17.88806	24.8711
prof2	18.341	1.78847	10.26	0	14.83566	21.84634
tech2	18.96145	1.736752	10.92	0	15.55748	22.36542
sales2	19.21535	1.727323	11.12	0	15.82986	22.60084
clerical2	17.88081	1.720258	10.39	0	14.50917	21.25246
service2	17.16173	1.725902	9.94	0	13.77903	20.54444
craft2	19.02739	1.71277	11.11	0	15.67043	22.38436
oper2	19.59204	1.760282	11.13	0	16.14195	23.04213
laborer2	18.36805	1.657052	11.08	0	15.12029	21.61581
farm2	20.54168	1.542268	13.32	0	17.51889	23.56446
super2	1.839218	0.098049	18.76	0	1.647045	2.031391
married2	1.650803	0.095801	17.23	0	1.463037	1.838569
widowed2	1.102065	0.262835	4.19	0	0.586918	1.617213
divorced2	0.650493	0.11639	5.59	0	0.422372	0.878613
child2	0.078082	0.022535	3.46	0.001	0.033914	0.122251
_cons	-16.5718	1.923274	-8.62	0	-20.3414	-12.8023

Sample Report: Personal Injury

remain						
dislim1	-0.20332	0.024603	-8.26	0	-0.25155	-0.1551
rincwcp1	-7.5E-06	2.42E-06	-3.11	0.002	-1.2E-05	-2.8E-06
rincss1	1.2E-06	1.57E-06	0.76	0.444	-1.9E-06	4.29E-06
incdis1	-4.1E-06	2.35E-06	-1.75	0.081	-8.7E-06	5.04E-07
active1	0.500067	0.098988	5.05	0	0.306054	0.69408
age1	-0.08232	0.007644	-10.77	0	-0.0973	-0.06734
agesq1	0.002645	0.000179	14.74	0	0.002293	0.002996
agecb1	-2.2E-05	1.33E-06	-16.62	0	-2.5E-05	-2E-05
age651	-0.38807	0.077962	-4.98	0	-0.54088	-0.23527
black1	-0.02905	0.01858	-1.56	0.118	-0.06546	0.00737
othernw1	-0.05184	0.018375	-2.82	0.005	-0.08786	-0.01583
hispanic1	-0.28558	0.037777	-7.56	0	-0.35962	-0.21154
citizen1	0.25667	0.019093	13.44	0	0.219249	0.294091
naturalized1	-0.06476	0.017976	-3.6	0	-0.09999	-0.02953
school1	0.029222	0.00399	7.32	0	0.021402	0.037042
hsg1	-0.08247	0.015012	-5.49	0	-0.1119	-0.05305
somecol1	0.006886	0.01011	0.68	0.496	-0.01293	0.026701
assoc1	0.022616	0.026241	0.86	0.389	-0.02882	0.074048
voced1	-0.00291	0.018639	-0.16	0.876	-0.03944	0.033626
colgrad1	-0.08676	0.018168	-4.78	0	-0.12237	-0.05115
masters1	-0.02451	0.020395	-1.2	0.229	-0.06448	0.015464
profdeg1	-0.06711	0.04584	-1.46	0.143	-0.15695	0.022739
phd1	-0.09826	0.03614	-2.72	0.007	-0.16909	-0.02742
manager1	0.408806	0.134234	3.05	0.002	0.145712	0.6719
prof1	0.383186	0.127824	3	0.003	0.132655	0.633718
tech1	0.338279	0.132228	2.56	0.011	0.079118	0.597441
sales1	0.334952	0.13417	2.5	0.013	0.071984	0.59792
clerical1	0.350274	0.122469	2.86	0.004	0.110238	0.590309
service1	0.279893	0.119896	2.33	0.02	0.044901	0.514885
craft1	0.327481	0.128237	2.55	0.011	0.076142	0.578821
oper1	0.360073	0.12668	2.84	0.004	0.111784	0.608363
laborer1	0.220682	0.136274	1.62	0.105	-0.04641	0.487774
farm1	0.317324	0.13413	2.37	0.018	0.054434	0.580215
super1	0.055316	0.008946	6.18	0	0.037782	0.07285
married1	0.09944	0.018854	5.27	0	0.062486	0.136394
separated1	-0.20717	0.034742	-5.96	0	-0.27526	-0.13908
widowed1	-0.00218	0.063366	-0.03	0.973	-0.12637	0.12202
divorced1	-0.06772	0.026126	-2.59	0.01	-0.11893	-0.01651
child1	0.057725	0.012418	4.65	0	0.033387	0.082063
wkslyr1	-0.00198	0.000511	-3.87	0	-0.00298	-0.00098
hrslyr1	-0.00047	0.000336	-1.39	0.165	-0.00113	0.000193
rincern1	-1.3E-06	3.5E-07	-3.68	0	-2E-06	-6E-07
rincome1	1.91E-06	2.92E-07	6.54	0	1.34E-06	2.48E-06
rincwag1	-1E-06	1.7E-07	-5.88	0	-1.3E-06	-6.7E-07
msa1	-0.04354	0.00711	-6.12	0	-0.05748	-0.02961
vegas1	-0.14896	0.038201	-3.9	0	-0.22383	-0.07408
_cons	0.314149	0.075032	4.19	0	0.167088	0.46121
/athrho	0.80591	0.041483	19.43	0	0.724604	0.887216
/lnsigma	2.347046	0.007404	317.02	0	2.332535	2.361557
rho	0.667328	0.02301			0.619753	0.710016
sigma	10.45464	0.077401			10.30403	10.60745
lambda	6.976671	0.274471			6.438718	7.514624

Wald test of indep. eqns. (rho = 0): chi2(1) = 377.42 Prob > chi2 = 0.0000

Sample Report: Personal Injury

```
reg lincern2 lincern1 lwkslyr2 hrslyr2 lcp2 lue2 age2 agesq2 agecb2 age652 school2 hsg2 somecol2
assoc2 voced2 colgrad2 masters2 profdeg2 phd2 manager2-super2 govt2 slfemp2 married2
separated2 widowed2 divorced2 child2 msa2 vegas2 if female==0 & active2==1, select (remain=
dislim1 rincwcp1 rincss1 rincdis1 age1 agesq1 agecb1 age651 black1 othernw1 hispanic1
citizen1 naturalized1 school1 hsg1 somecol1 assoc1 voced1 colgrad1 masters1 profdeg1 phd1
manager1-super1 married1 separated1 widowed1 divorced1 child1 wkslyr1 hrslyr1 rincern1
rincome1 rincwag1 married1-divorced1 child1 msa1 vegas1) cluster(year)
```

```
test lue2 age652 citizen2 naturalized2 voced2      chi2( 5) = 2.87
                                                Prob > chi2 = 0.7203
```

```
Heckman selection model      Number of obs = 236173
(regression model with sample selection)  Censored obs = 39876
                                          Uncensored obs = 196297
```

```
Wald chi2(0) = .
Log pseudolikelihood = -315558.4      Prob > chi2 = .
```

(Std. Err. adjusted for 16 clusters in year)

	Coef.	Robust Std. Err.	z	P>z	[95% Conf. Interval]	Percent Effect
lincern2						
lincern1	0.225747	0.008583	26.3	0	0.208924 0.24257	
lwkslyr2	0.85823	0.006538	131.27	0	0.845416 0.871045	
hrslyr2	0.672135	0.007971	84.33	0	0.656513 0.687757	
lcp2	0.935012	0.040141	23.29	0	0.856338 1.013686	
lue2	-0.02894	0.011581	-2.5	0.012	-0.05164 -0.00624	
dislim2	-0.19974	0.012462	-16.03	0	-0.22416 -0.17531	-18.11%
dislim1	-0.09704	0.018505	-5.24	0	-0.13331 -0.06077	-9.25%
age2	0.056593	0.004607	12.28	0	0.047564 0.065623	
agesq2	-0.00086	0.000105	-8.14	0	-0.00106 -0.00065	
agecb2	3.8E-06	7.8E-07	4.87	0	2.27E-06 5.33E-06	
age652	-0.07502	0.02189	-3.43	0.001	-0.11792 -0.03211	-7.23%
black2	-0.10001	0.006695	-14.94	0	-0.11313 -0.08689	-9.52%
othernw2	-0.04765	0.007935	-6	0	-0.0632 -0.0321	-4.65%
hispanic2	-0.07445	0.005231	-14.23	0	-0.08471 -0.0642	-7.18%
citizen2	0.084804	0.007366	11.51	0	0.070367 0.099242	8.85%
school2	0.016653	0.00208	8.01	0	0.012576 0.020729	1.68%
hsg2	0.081623	0.010759	7.59	0	0.060535 0.10271	8.50%
somecol2	0.042792	0.006119	6.99	0	0.030799 0.054786	4.37%
colgrad2	0.118696	0.008749	13.57	0	0.101547 0.135844	12.60%
masters2	0.041965	0.010332	4.06	0	0.021715 0.062216	4.29%
profdeg2	0.357482	0.024059	14.86	0	0.310328 0.404636	42.97%
phd2	0.201489	0.016421	12.27	0	0.169304 0.233674	22.32%
manager2	0.272988	0.013779	19.81	0	0.245982 0.299995	31.39%
prof2	0.208043	0.006563	31.7	0	0.195181 0.220905	23.13%
tech2	0.138181	0.01458	9.48	0	0.109604 0.166758	14.82%
sales2	0.07258	0.010079	7.2	0	0.052825 0.092336	7.53%
service2	-0.15175	0.014184	-10.7	0	-0.17955 -0.12395	-14.08%
craft2	0.127291	0.007546	16.87	0	0.112502 0.14208	13.57%
oper2	0.047564	0.007143	6.66	0	0.033564 0.061564	4.87%
laborer2	-0.03144	0.014311	-2.2	0.028	-0.05949 -0.00339	-3.10%
farm2	-0.10238	0.016453	-6.22	0	-0.13463 -0.07013	-9.73%
super2	0.097514	0.006062	16.09	0	0.085632 0.109395	10.24%
govt2	0.019428	0.009682	2.01	0.045	0.000451 0.038405	1.96%
slfemp2	-0.47556	0.047111	-10.09	0	-0.56789 -0.38322	-37.85%
married2	0.138965	0.005183	26.81	0	0.128806 0.149124	14.91%
separated2	0.047445	0.013629	3.48	0	0.020732 0.074158	4.86%
divorced2	0.058492	0.004773	12.25	0	0.049137 0.067847	6.02%
child2	0.014145	0.002189	6.46	0	0.009854 0.018435	1.42%
msa2	0.136099	0.009545	14.26	0	0.117392 0.154807	14.58%
_cons	-4.40464	0.207765	-21.2	0	-4.81186 -3.99743	

Sample Report: Personal Injury

remain						
dislim1	-0.1421	0.021911	-6.49	0	-0.18505	-0.09916
rincwcp1	-4.3E-06	3.37E-06	-1.29	0.198	-1.1E-05	2.27E-06
rincss1	-1.3E-06	1.98E-06	-0.66	0.508	-5.2E-06	2.56E-06
incdis1	-4.9E-06	2.63E-06	-1.86	0.062	-1E-05	2.51E-07
age1	-0.04065	0.006973	-5.83	0	-0.05432	-0.02698
agesq1	0.001722	0.000175	9.87	0	0.00138	0.002064
agecb1	-1.6E-05	1.38E-06	-11.38	0	-1.8E-05	-1.3E-05
age651	-0.40741	0.07467	-5.46	0	-0.55376	-0.26106
black1	-0.06071	0.017198	-3.53	0	-0.09442	-0.027
othernw1	-0.07927	0.021463	-3.69	0	-0.12134	-0.03721
hispanic1	-0.28369	0.041314	-6.87	0	-0.36467	-0.20272
citizen1	0.286512	0.021394	13.39	0	0.244581	0.328443
naturalized1	-0.0699	0.017174	-4.07	0	-0.10356	-0.03624
school1	0.027199	0.004876	5.58	0	0.017642	0.036757
hsg1	-0.05659	0.016524	-3.42	0.001	-0.08898	-0.0242
somecol1	0.009005	0.013534	0.67	0.506	-0.01752	0.03553
assoc1	0.039791	0.031173	1.28	0.202	-0.02131	0.10089
voced1	0.027301	0.022613	1.21	0.227	-0.01702	0.071621
colgrad1	-0.05614	0.022862	-2.46	0.014	-0.10095	-0.01133
masters1	-0.03105	0.026698	-1.16	0.245	-0.08338	0.021272
profdeg1	-0.14813	0.055664	-2.66	0.008	-0.25723	-0.03903
phd1	-0.16668	0.039183	-4.25	0	-0.24348	-0.08988
manager1	1.52896	0.242951	6.29	0	1.052784	2.005136
prof1	1.555566	0.234386	6.64	0	1.096178	2.014955
tech1	1.526272	0.233501	6.54	0	1.068618	1.983926
sales1	1.540836	0.234266	6.58	0	1.081683	1.999988
clerical1	1.573701	0.223959	7.03	0	1.13475	2.012651
service1	1.530685	0.212183	7.21	0	1.114814	1.946555
craft1	1.535614	0.229301	6.7	0	1.086193	1.985036
oper1	1.555152	0.22996	6.76	0	1.104438	2.005866
laborer1	1.470224	0.23195	6.34	0	1.015611	1.924837
farm1	1.525724	0.229376	6.65	0	1.076155	1.975293
super1	-0.00782	0.015027	-0.52	0.603	-0.03727	0.021633
married1	0.132668	0.017949	7.39	0	0.09749	0.167847
separated1	-0.22001	0.038883	-5.66	0	-0.29622	-0.1438
widowed1	0.121188	0.051248	2.36	0.018	0.020743	0.221633
divorced1	-0.06907	0.03157	-2.19	0.029	-0.13094	-0.00719
child1	0.054546	0.0143	3.81	0	0.026518	0.082573
wkslyr1	0.00921	0.001277	7.22	0	0.006708	0.011712
hrslyr1	0.002726	0.000837	3.26	0.001	0.001085	0.004367
rincern1	1.81E-07	4.12E-07	0.44	0.661	-6.3E-07	9.88E-07
rincome1	7.29E-08	3.18E-07	0.23	0.819	-5.5E-07	6.97E-07
rincwag1	-2.3E-07	2.12E-07	-1.09	0.276	-6.5E-07	1.85E-07
msa1	-0.06687	0.007155	-9.35	0	-0.08089	-0.05284
vegas1	-0.18856	0.038013	-4.96	0	-0.26307	-0.11406
_cons	-1.64342	0.185651	-8.85	0	-2.00729	-1.27955
/athrho	0.047318	0.006446	7.34	0	0.034685	0.059952
/lnsigma	-0.26842	0.034906	-7.69	0	-0.33683	-0.2
rho	0.047283	0.006431			0.034671	0.05988
sigma	0.764589	0.026689			0.714029	0.818729
lambda	0.036152	0.004988			0.026375	0.045929

Wald test of indep. eqns. (rho = 0): chi2(1) = 53.89 Prob > chi2 = 0.0000

Sample Report: Personal Injury

dfuller ue, lag(1) regress

Augmented Dickey-Fuller test for unit root Number of obs = 63

----- Interpolated Dickey-Fuller -----

	Test Statistic	1% Critical Value	5% Critical Value	10% Critical Value
Z(t)	-3.125	-3.562	-2.92	-2.595

MacKinnon approximate p-value for Z(t) = 0.0248

D.ue	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
ue					
L1.	-0.26862	0.0859567	-3.13	0.003	-0.4405581 -0.0966801
LD.	0.234545	0.1248265	1.88	0.065	-0.0151452 0.484235
_cons	1.571081	0.5112882	3.07	0.003	0.5483519 2.593809

reg ue l.ue dl.ue

Source	SS	df	MS	Number of obs =	63
Model	105.7189	2	52.8594291	F(2, 60) =	50.9
Residual	62.31148	60	1.03852462	Prob > F =	0
				R-squared =	0.6292
				Adj R-squared =	0.6168
Total	168.0303	62	2.7101667	Root MSE =	1.0191

ue	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
ue					
L1.	0.731381	0.0859567	8.51	0	0.5594419 0.9033199
LD.	0.234545	0.1248265	1.88	0.065	-0.0151452 0.484235
_cons	1.571081	0.5112882	3.07	0.003	0.5483519 2.593809

Sample Report: Personal Injury

dfuller dcpi, lag(0) regress

Augmented Dickey-Fuller test for unit root Number of obs = 98

----- Interpolated Dickey-Fuller -----

	Test Statistic	1% Critical Value	5% Critical Value	10% Critical Value
Z(t)	-4.581	-3.513	-2.892	-2.581

MacKinnon approximate p-value for Z(t) = 0.0001

D.dcp	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
dcpi					
L1.	-0.3579	0.0781333	-4.58	0	-0.5129939 -0.2028073
_cons	0.012108	0.00463	2.62	0.01	0.0029179 0.0212988

. reg dcpi l.dcp

Source	SS	df	MS	Number of obs =	98
Model	0.096454	1	0.09645387	F(1, 96) =	67.54
Residual	0.137107	96	0.00142819	Prob > F =	0
Total	0.23356	97	0.00240784	R-squared =	0.413
				Adj R-squared =	0.4069
				Root MSE =	0.03779

dcpi	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
dcpi					
L1.	0.642099	0.0781333	8.22	0	0.4870061 0.7971927
_cons	0.012108	0.00463	2.62	0.01	0.0029179 0.0212988

dfuller tbond30 (monthly)

Augmented Dickey-Fuller test for unit root Number of obs = 382

----- Interpolated Dickey-Fuller -----

	Test Statistic	1% Critical Value	5% Critical Value	10% Critical Value
Z(t)	-0.513	-3.449	-2.875	-2.57

MacKinnon approximate p-value for Z(t) = 0.8895

dfuller fbr

Augmented Dickey-Fuller test for unit root Number of obs = 83

----- Interpolated Dickey-Fuller -----

	Test Statistic	1% Critical Value	5% Critical Value	10% Critical Value
Z(t)	-0.596	-3.534	-2.904	-2.587

MacKinnon approximate p-value for Z(t) = 0.8719

dfuller tx

Augmented Dickey-Fuller test for unit root Number of obs = 83

----- Interpolated Dickey-Fuller -----

	Test Statistic	1% Critical Value	5% Critical Value	10% Critical Value
Z(t)	-2.236	-3.534	-2.904	-2.587

MacKinnon approximate p-value for Z(t) = 0.1936

Sample Report: Personal Injury

reg dcpimed dcp l.dcpimed

test _cons F(1, 72) = 1.81
 Prob > F = 0.1828

Source	SS	df	MS	Number of obs =	76
				F(2, 74) =	1151.12
Model	0.241194	2	0.120597	Prob > F =	0
Residual	0.007753	74	0.000105	R-squared =	0.9689
				Adj R-squared =	0.968
Total	0.248946	76	0.003276	Root MSE =	0.01024

dcpimed	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
dcp	0.350681	0.038144	9.19	0	0.274678 0.426684
dcpimed					
L1.	0.725774	0.033484	21.67	0	0.659055 0.792493

reg dmedcom dcp dcpimed l.dmedcom

Source	SS	df	MS	Number of obs =	76
				F(3, 72) =	178.06
Model	0.059696	3	0.019899	Prob > F =	0
Residual	0.008046	72	0.000112	R-squared =	0.8812
				Adj R-squared =	0.8763
Total	0.067742	75	0.000903	Root MSE =	0.01057

dmedcomm	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]
dcp	0.221933	0.054401	4.08	0	0.113487 0.330378
dcpimed	0.169826	0.087543	1.94	0.056	-0.00469 0.34434
dmedcomm					
L1.	0.698325	0.06082	11.48	0	0.577083 0.819567
_cons	-0.00707	0.0026	-2.72	0.008	-0.01225 -0.00189

Sample Report: Personal Injury

test dcpil.dmedserv

F(2, 72) = 0.14
 Prob > F = 0.8692

Source	SS	df	MS	Number of obs =	77
				F(1, 75) =	2806.67
Model	0.06091	1	0.06091	Prob > F =	0
Residual	0.001628	75	2.17E-05	R-squared =	0.974
				Adj R-squared =	0.9736
Total	0.062538	76	0.000823	Root MSE =	0.00466

dmedserv	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]	
dcpimed	1.015902	0.019176	52.98	0	0.977702	1.054103
_cons	0.002857	0.00109	2.62	0.011	0.000684	0.005029

reg dcpimd dcpil dcpimed l.dcpimd

test dcpiall _cons

F(2, 72) = 0.98
 Prob > F = 0.3789

Source	SS	df	MS	Number of obs =	76
				F(2, 74) =	1250.39
Model	0.217865	2	0.108933	Prob > F =	0
Residual	0.006447	74	8.71E-05	R-squared =	0.9713
				Adj R-squared =	0.9705
Total	0.224312	76	0.002951	Root MSE =	0.00933

dcpimd	Coef.	Std. Err.	t	P>t	[95% Conf. Interval]	
dcpimed	0.800243	0.068333	11.71	0	0.664086	0.936399
dcpimd L1.	0.147399	0.072043	2.05	0.044	0.003851	0.290947

Sample Report: Personal Injury

Historical and Forecast Value of Health-Care Prices

year	medical care		medical commodities		medical services		physicians' services		prescription drugs		other med profs	
	cpi	dcpi	cpi	dcpi	cpi	dcpi	cpi	dcpi	cpi	dcpi	cpi	dcpi
1934												
1935	10.2		31.7		8.3		11.1		30.6			
1936	10.2	0.00%	31.6	-0.32%	8.3	0.00%	11.2	0.90%	30.6	0.00%		
1937	10.3	0.98%	31.8	0.63%	8.4	1.20%	11.2	0.00%	30.8	0.65%		
1938	10.3	0.00%	32.0	0.63%	8.4	0.00%	11.2	0.00%	31.0	0.65%		
1939	10.3	0.00%	31.9	-0.31%	8.5	1.19%	11.2	0.00%	31.0	0.00%		
1940	10.4	0.97%	31.8	-0.31%	8.5	0.00%	11.2	0.00%	31.0	0.00%		
1941	10.4	0.00%	32.0	0.63%	8.5	0.00%	11.3	0.89%	31.4	1.29%		
1942	10.7	2.88%	32.8	2.50%	8.8	3.53%	11.5	1.77%	32.2	2.55%		
1943	11.2	4.67%	33.0	0.61%	9.2	4.55%	12.3	6.96%	32.5	0.93%		
1944	11.6	3.57%	33.3	0.91%	9.6	4.35%	12.8	4.07%	33.1	1.85%		
1945	11.9	2.59%	33.6	0.90%	9.9	3.13%	13.1	2.34%	33.5	1.21%		
1946	12.5	5.04%	34.2	1.79%	10.4	5.05%	13.7	4.58%	34.6	3.28%		
1947	13.5	8.00%	36.7	7.31%	11.3	8.65%	14.6	6.57%	38.1	10.12%		
1948	14.4	6.67%	38.6	5.18%	12.1	7.08%	15.2	4.11%	41.2	8.14%		
1949	14.8	2.78%	39.2	1.55%	12.5	3.31%	15.5	1.97%	42.2	2.43%		
1950	15.1	2.03%	39.7	1.28%	12.8	2.40%	15.7	1.29%	43.4	2.84%		
1951	15.9	5.30%	40.8	2.77%	13.4	4.69%	16.3	3.82%	45.5	4.84%		
1952	16.7	5.03%	41.2	0.98%	14.3	6.72%	17.0	4.29%	46.0	1.10%		
1953	17.3	3.59%	41.5	0.73%	14.8	3.50%	17.4	2.35%	46.0	0.00%		
1954	17.8	2.89%	42.0	1.20%	15.3	3.38%	18.0	3.45%	46.9	1.96%		
1955	18.2	2.25%	42.5	1.19%	15.7	2.61%	18.6	3.33%	47.6	1.49%		
1956	18.9	3.85%	43.4	2.12%	16.3	3.82%	19.1	2.69%	49.0	2.94%		
1957	19.7	4.23%	44.6	2.76%	17.0	4.29%	20.0	4.71%	50.7	3.47%		
1958	20.6	4.57%	46.1	3.36%	17.9	5.29%	20.6	3.00%	53.0	4.54%		
1959	21.5	4.37%	46.8	1.52%	18.7	4.47%	21.3	3.40%	54.2	2.26%		
1960	22.3	3.72%	46.9	0.21%	19.5	4.28%	21.9	2.82%	54.0	-0.37%		
1961	22.9	2.69%	46.3	-1.28%	20.2	3.59%	22.4	2.28%	52.2	-3.33%		
1962	23.5	2.62%	45.6	-1.51%	20.9	3.47%	23.1	3.13%	50.1	-4.02%		
1963	24.1	2.55%	45.2	-0.88%	21.5	2.87%	23.6	2.16%	48.9	-2.40%		
1964	24.6	2.07%	45.1	-0.22%	22.0	2.33%	24.2	2.54%	48.3	-1.23%		
1965	25.2	2.44%	45.0	-0.22%	22.7	3.18%	25.1	3.72%	47.8	-1.04%		
1966	26.3	4.37%	45.1	0.22%	23.9	5.29%	26.5	5.58%	47.7	-0.21%		
1967	28.2	7.22%	44.9	-0.44%	26.0	8.79%	28.4	7.17%	46.8	-1.89%		
1968	29.9	6.03%	45.0	0.22%	27.9	7.31%	30.0	5.63%	46.0	-1.71%		
1969	31.9	6.69%	45.4	0.89%	30.2	8.24%	32.1	7.00%	46.6	1.30%		
1970	34.0	6.58%	46.5	2.42%	32.3	6.95%	34.5	7.48%	47.4	1.72%		
1971	36.1	6.18%	47.3	1.72%	34.7	7.43%	36.9	6.96%	47.4	0.00%		
1972	37.3	3.32%	47.4	0.21%	35.9	3.46%	38.0	2.98%	47.2	-0.42%		
1973	38.8	4.02%	47.5	0.21%	37.5	4.46%	39.3	3.42%	47.1	-0.21%		
1974	42.4	9.28%	49.2	3.58%	41.4	10.40%	42.9	9.16%	48.2	2.34%		
1975	47.5	12.03%	53.3	8.33%	46.6	12.56%	48.1	12.12%	51.2	6.22%		
1976	52.0	9.47%	56.5	6.00%	51.3	10.09%	53.5	11.23%	53.9	5.27%		
1977	57.0	9.62%	60.2	6.55%	56.4	9.94%	58.5	9.35%	57.2	6.12%		
1978	61.8	8.42%	64.4	6.98%	61.2	8.51%	63.4	8.38%	61.6	7.69%		
1979	67.5	9.22%	69.0	7.14%	67.2	9.80%	69.2	9.15%	66.4	7.79%		
1980	74.9	10.96%	75.4	9.28%	74.8	11.31%	76.5	10.55%	72.5	9.19%		
1981	82.9	10.68%	83.7	11.01%	82.8	10.70%	84.9	10.98%	80.8	11.45%		
1982	92.5	11.58%	92.3	10.27%	92.6	11.84%	92.9	9.42%	90.2	11.63%		
1983	100.6	8.76%	100.2	8.56%	100.7	8.75%	100.1	7.75%	100.1	10.98%		
1984	106.8	6.16%	107.5	7.29%	106.7	5.96%	107.0	6.89%	109.7	9.59%		
1985	113.5	6.27%	115.2	7.16%	113.2	6.09%	113.3	5.89%	120.1	9.48%		
1986	122.0	7.49%	122.8	6.60%	121.9	7.69%	121.5	7.24%	130.4	8.58%		
1987	130.1	6.64%	131.0	6.68%	130.0	6.64%	130.4	7.33%	140.8	7.98%	102.4	
1988	138.6	6.53%	139.9	6.79%	138.3	6.38%	139.8	7.21%	152.0	7.95%	108.3	5.76%
1989	149.3	7.72%	150.8	7.79%	148.9	7.66%	150.1	7.37%	165.2	8.68%	114.2	5.45%
1990	162.8	9.04%	163.4	8.36%	162.7	9.27%	160.8	7.13%	181.7	9.99%	120.2	5.25%
1991	177.0	8.72%	176.8	8.20%	177.1	8.85%	170.5	6.03%	199.7	9.91%	126.6	5.32%
1992	190.1	7.40%	188.1	6.39%	190.5	7.57%	181.2	6.28%	214.7	7.51%	131.7	4.03%
1993	201.4	5.94%	195.0	3.67%	202.9	6.51%	191.3	5.57%	223.0	3.87%	135.9	3.19%
1994	211.0	4.77%	200.7	2.92%	213.4	5.17%	199.8	4.44%	230.6	3.41%	141.3	3.97%
1995	220.5	4.50%	204.5	1.89%	224.2	5.06%	208.8	4.50%	235.0	1.91%	143.9	1.84%
1996	228.2	3.49%	210.4	2.89%	232.4	3.66%	216.4	3.64%	242.9	3.36%	146.6	1.88%
1997	234.6	2.80%	215.3	2.33%	239.1	2.88%	222.9	3.00%	249.3	2.63%	151.8	3.55%
1998	242.1	3.20%	221.8	3.02%	246.8	3.22%	229.5	2.96%	258.6	3.73%	155.4	2.37%
1999	250.6	3.51%	230.7	4.01%	255.1	3.36%	236.0	2.83%	273.4	5.72%	158.7	2.12%
2000	260.8	4.07%	238.1	3.21%	266.0	4.27%	244.7	3.69%	285.4	4.39%	161.9	2.02%
2001	272.8	4.60%	247.6	3.99%	278.8	4.81%	253.6	3.64%	300.9	5.43%	167.3	3.34%
2002	285.6	4.69%	256.4	3.55%	292.9	5.06%	260.6	2.76%	316.5	5.18%	171.8	2.69%
2003	297.1	4.03%	262.8	2.50%	306.0	4.47%	267.7	2.72%	326.3	3.10%	177.1	3.08%
2004	310.1	4.38%	269.3	2.47%	321.3	5.00%	278.3	3.96%	337.1	3.31%	181.9	2.71%
2005	323.2	4.22%	276.0	2.49%	336.7	4.79%	287.5	3.31%	349.0	3.53%	186.8	2.69%
2006	336.2	4.02%	285.9	3.59%	350.6	4.13%	291.9	1.53%	363.9	4.27%	192.2	2.89%
2007	351.1	4.42%	290.0	1.43%	369.3	5.33%	303.2	3.89%	369.2	1.44%	197.4	2.71%

Historical and Forecast Value of Health-Care Prices

year	medical care		medical commodities		medical services		physicians' services		prescription drugs		other med profs	
	cpi	dcpi	cpi	dcpi	cpi	dcpi	cpi	dcpi	cpi	dcpi	cpi	dcpi
2008	364.1	3.71%	296.0	2.08%	384.9	4.24%	311.3	2.67%	378.3	2.47%	205.5	4.09%
2009	375.6	3.17%	305.1	3.06%	397.3	3.21%	320.8	3.05%	391.1	3.38%	209.8	2.09%
2010	388.4	3.41%	314.7	3.15%	411.2	3.50%	331.3	3.27%	407.8	4.29%	214.4	2.19%
2011	400.3	3.04%	324.1	2.98%	423.8	3.06%	340.3	2.71%	425.0	4.21%	217.4	1.43%
2012	414.9	3.66%	333.6	2.94%	440.3	3.90%	347.3	2.06%	440.1	3.57%	219.6	1.00%
2013	429.7	3.55%	342.0	2.51%	457.5	3.89%	358.2	3.14%	455.3	3.45%	224.6	2.29%
2014	445.0	3.57%	349.8	2.28%	475.4	3.92%	370.1	3.32%	471.0	3.44%	229.8	2.30%
2015	461.3	3.66%	357.4	2.18%	494.4	4.00%	382.8	3.42%	487.4	3.49%	235.2	2.36%
2016	478.6	3.76%	365.1	2.16%	514.7	4.11%	396.2	3.51%	504.7	3.55%	240.9	2.42%
2017	497.1	3.87%	373.1	2.18%	536.4	4.21%	410.5	3.61%	523.1	3.63%	246.9	2.49%
2018	516.8	3.96%	381.4	2.22%	559.5	4.31%	425.7	3.70%	542.4	3.70%	253.2	2.55%
2019	537.7	4.04%	390.0	2.26%	584.1	4.39%	441.8	3.78%	562.9	3.77%	259.8	2.60%
2020	559.8	4.11%	399.0	2.31%	610.1	4.46%	458.8	3.84%	584.4	3.82%	266.7	2.64%
2021	583.1	4.16%	408.4	2.36%	637.6	4.51%	476.7	3.89%	607.0	3.87%	273.8	2.68%
2022	607.5	4.20%	418.2	2.40%	666.7	4.55%	495.4	3.93%	630.7	3.91%	281.2	2.70%
2023	633.2	4.23%	428.4	2.44%	697.2	4.58%	515.1	3.96%	655.5	3.94%	288.9	2.72%
2024	660.2	4.25%	439.0	2.47%	729.3	4.61%	535.6	3.99%	681.5	3.96%	296.8	2.74%
2025	688.4	4.27%	449.9	2.49%	763.1	4.63%	557.1	4.01%	708.7	3.98%	305.0	2.75%
2026	717.9	4.29%	461.2	2.51%	798.5	4.64%	579.5	4.02%	737.0	4.00%	313.4	2.76%
2027	748.7	4.30%	472.9	2.53%	835.6	4.65%	602.8	4.03%	766.6	4.01%	322.0	2.77%
2028	781.0	4.30%	484.9	2.54%	874.5	4.66%	627.2	4.04%	797.4	4.02%	331.0	2.77%
2029	814.6	4.31%	497.3	2.55%	915.3	4.66%	652.5	4.04%	829.6	4.03%	340.2	2.78%
2030	849.8	4.31%	510.0	2.56%	958.1	4.67%	679.0	4.05%	863.1	4.04%	349.6	2.78%
2031	886.5	4.32%	523.0	2.56%	1002.8	4.67%	706.5	4.05%	897.9	4.04%	359.3	2.78%
2032	924.8	4.32%	536.5	2.57%	1049.7	4.67%	735.1	4.05%	934.3	4.04%	369.3	2.78%
2033	964.7	4.32%	550.2	2.57%	1098.8	4.68%	764.9	4.06%	972.1	4.05%	379.6	2.78%
2034	1006.4	4.32%	564.4	2.57%	1150.2	4.68%	796.0	4.06%	1011.4	4.05%	390.2	2.78%
2035	1050.0	4.32%	578.9	2.57%	1204.0	4.68%	828.3	4.06%	1052.4	4.05%	401.1	2.78%
2036	1095.4	4.32%	593.9	2.58%	1260.3	4.68%	861.9	4.06%	1095.1	4.05%	412.2	2.79%
2037	1142.7	4.33%	609.2	2.58%	1319.3	4.68%	896.9	4.06%	1139.5	4.05%	423.7	2.79%
2038	1192.2	4.33%	624.9	2.58%	1381.0	4.68%	933.3	4.06%	1185.7	4.05%	435.5	2.79%
2039	1243.7	4.33%	641.0	2.58%	1445.7	4.68%	971.2	4.06%	1233.7	4.06%	447.6	2.79%
2040	1297.5	4.33%	657.5	2.58%	1513.3	4.68%	1010.6	4.06%	1283.8	4.06%	460.1	2.79%
2041	1353.7	4.33%	674.5	2.58%	1584.2	4.68%	1051.6	4.06%	1335.9	4.06%	472.9	2.79%
2042	1412.2	4.33%	691.9	2.58%	1658.3	4.68%	1094.3	4.06%	1390.0	4.06%	486.1	2.79%
2043	1473.3	4.33%	709.7	2.58%	1735.9	4.68%	1138.8	4.06%	1446.4	4.06%	499.7	2.79%
2044	1537.1	4.33%	728.1	2.58%	1817.2	4.68%	1185.0	4.06%	1505.1	4.06%	513.6	2.79%
2045	1603.6	4.33%	746.8	2.58%	1902.2	4.68%	1233.1	4.06%	1566.2	4.06%	527.9	2.79%
2046	1672.9	4.33%	766.1	2.58%	1991.3	4.68%	1283.2	4.06%	1629.7	4.06%	542.6	2.79%
2047	1745.3	4.33%	785.9	2.58%	2084.5	4.68%	1335.3	4.06%	1695.8	4.06%	557.7	2.79%
2048	1820.8	4.33%	806.2	2.58%	2182.1	4.68%	1389.5	4.06%	1764.6	4.06%	573.3	2.79%
2049	1899.6	4.33%	827.0	2.58%	2284.2	4.68%	1445.9	4.06%	1836.2	4.06%	589.2	2.79%
2050	1981.8	4.33%	848.3	2.58%	2391.1	4.68%	1504.7	4.06%	1910.7	4.06%	605.7	2.79%
2051	2067.5	4.33%	870.2	2.58%	2503.0	4.68%	1565.8	4.06%	1988.3	4.06%	622.5	2.79%
2052	2157.0	4.33%	892.7	2.58%	2620.2	4.68%	1629.3	4.06%	2068.9	4.06%	639.9	2.79%
2053	2250.3	4.33%	915.7	2.58%	2742.8	4.68%	1695.5	4.06%	2152.9	4.06%	657.7	2.79%
2054	2347.6	4.33%	939.4	2.58%	2871.2	4.68%	1764.4	4.06%	2240.2	4.06%	676.0	2.79%
2055	2449.2	4.33%	963.6	2.58%	3005.6	4.68%	1836.0	4.06%	2331.1	4.06%	694.9	2.79%
2056	2555.2	4.33%	988.5	2.58%	3146.3	4.68%	1910.6	4.06%	2425.7	4.06%	714.2	2.79%
2057	2665.7	4.33%	1014.0	2.58%	3293.6	4.68%	1988.1	4.06%	2524.1	4.06%	734.1	2.79%
2058	2781.0	4.33%	1040.2	2.58%	3447.8	4.68%	2068.9	4.06%	2626.5	4.06%	754.6	2.79%
2059	2901.4	4.33%	1067.0	2.58%	3609.1	4.68%	2152.9	4.06%	2733.1	4.06%	775.6	2.79%
2060	3026.9	4.33%	1094.5	2.58%	3778.1	4.68%	2240.3	4.06%	2844.0	4.06%	797.2	2.79%
2061	3157.8	4.33%	1122.8	2.58%	3954.9	4.68%	2331.3	4.06%	2959.4	4.06%	819.4	2.79%
2062	3294.5	4.33%	1151.8	2.58%	4140.1	4.68%	2425.9	4.06%	3079.4	4.06%	842.3	2.79%
2063	3437.0	4.33%	1181.5	2.58%	4333.8	4.68%	2524.4	4.06%	3204.4	4.06%	865.7	2.79%
2064	3585.7	4.33%	1212.0	2.58%	4536.7	4.68%	2627.0	4.06%	3334.4	4.06%	889.9	2.79%
2065	3740.8	4.33%	1243.3	2.58%	4749.1	4.68%	2733.6	4.06%	3469.7	4.06%	914.7	2.79%
2066	3902.7	4.33%	1275.4	2.58%	4971.4	4.68%	2844.6	4.06%	3610.5	4.06%	940.2	2.79%
2067	4071.5	4.33%	1308.3	2.58%	5204.1	4.68%	2960.1	4.06%	3757.0	4.06%	966.4	2.79%
2068	4247.6	4.33%	1342.1	2.58%	5447.6	4.68%	3080.3	4.06%	3909.4	4.06%	993.3	2.79%
2069	4431.4	4.33%	1376.7	2.58%	5702.6	4.68%	3205.4	4.06%	4068.0	4.06%	1021.0	2.79%
2070	4623.1	4.33%	1412.2	2.58%	5969.6	4.68%	3335.6	4.06%	4233.1	4.06%	1049.4	2.79%
2071	4823.1	4.33%	1448.7	2.58%	6249.0	4.68%	3471.0	4.06%	4404.8	4.06%	1078.6	2.79%
2072	5031.8	4.33%	1486.1	2.58%	6541.5	4.68%	3612.0	4.06%	4583.5	4.06%	1108.7	2.79%
2073	5249.5	4.33%	1524.4	2.58%	6847.7	4.68%	3758.7	4.06%	4769.5	4.06%	1139.6	2.79%
2074	5476.6	4.33%	1563.8	2.58%	7168.2	4.68%	3911.3	4.06%	4963.0	4.06%	1171.4	2.79%
2075	5713.6	4.33%	1604.1	2.58%	7503.8	4.68%	4070.1	4.06%	5164.4	4.06%	1204.0	2.79%
2076	5960.8	4.33%	1645.5	2.58%	7855.0	4.68%	4235.4	4.06%	5373.9	4.06%	1237.5	2.79%
2077	6218.6	4.33%	1688.0	2.58%	8222.7	4.68%	4407.4	4.06%	5592.0	4.06%	1272.0	2.79%
Average		4.97%		3.15%		5.33%		4.61%		3.59%		3.11%

Fringe Benefit And Personal Tax Rates, Annual, 1929- 2012*expressed in Billions of current dollars*

<u>Year</u>	<u>Wages & Salaries</u>	<u>Fringe Benefits</u>	<u>FB Rate</u>	<u>Personal Income</u>	<u>Personal Taxes</u>	<u>Tax Rate</u>
1929	\$50.5	\$0.7	1.39%	\$84.9	\$1.7	2.00%
1930	\$46.2	\$0.7	1.52%	\$76.1	\$1.6	2.10%
1931	\$39.2	\$0.6	1.53%	\$65.2	\$1.0	1.53%
1932	\$30.5	\$0.6	1.97%	\$49.9	\$0.7	1.40%
1933	\$29.0	\$0.5	1.72%	\$46.8	\$0.8	1.71%
1934	\$33.7	\$0.6	1.78%	\$53.7	\$0.9	1.68%
1935	\$36.7	\$0.7	1.91%	\$60.3	\$1.1	1.82%
1936	\$42.0	\$1.0	2.38%	\$68.6	\$1.3	1.90%
1937	\$46.1	\$1.8	3.90%	\$74.1	\$1.9	2.56%
1938	\$43.0	\$2.0	4.65%	\$68.4	\$1.9	2.78%
1939	\$46.0	\$2.2	4.78%	\$72.9	\$1.5	2.06%
1940	\$49.9	\$2.3	4.61%	\$78.4	\$1.7	2.17%
1941	\$62.1	\$2.7	4.35%	\$96.0	\$2.3	2.40%
1942	\$82.1	\$3.2	3.90%	\$123.4	\$4.9	3.97%
1943	\$105.6	\$3.8	3.60%	\$152.1	\$16.7	10.98%
1944	\$116.9	\$4.5	3.85%	\$166.0	\$17.7	10.66%
1945	\$117.5	\$5.8	4.94%	\$171.6	\$19.4	11.31%
1946	\$112.0	\$7.6	6.79%	\$178.6	\$17.2	9.63%
1947	\$123.1	\$7.0	5.69%	\$190.9	\$19.8	10.37%
1948	\$135.5	\$6.4	4.72%	\$209.7	\$19.2	9.16%
1949	\$134.8	\$7.1	5.27%	\$207.0	\$16.7	8.07%
1950	\$147.2	\$8.0	5.43%	\$228.9	\$18.9	8.26%
1951	\$171.5	\$9.8	5.71%	\$257.9	\$27.1	10.51%
1952	\$185.7	\$10.5	5.65%	\$275.2	\$32.0	11.63%
1953	\$199.1	\$11.2	5.63%	\$291.7	\$33.2	11.38%
1954	\$197.3	\$11.9	6.03%	\$294.3	\$30.2	10.26%
1955	\$212.2	\$13.5	6.36%	\$316.0	\$32.9	10.41%
1956	\$229.0	\$15.5	6.77%	\$339.5	\$36.6	10.78%
1957	\$240.0	\$17.6	7.33%	\$358.5	\$38.9	10.85%
1958	\$241.3	\$18.2	7.54%	\$368.9	\$38.5	10.44%
1959	\$259.8	\$21.1	8.12%	\$392.3	\$42.3	10.78%
1960	\$272.9	\$23.6	8.65%	\$411.3	\$46.1	11.21%
1961	\$280.5	\$24.8	8.84%	\$428.8	\$47.3	11.03%
1962	\$299.4	\$27.8	9.29%	\$456.4	\$51.6	11.31%
1963	\$314.9	\$30.4	9.65%	\$479.5	\$54.6	11.39%
1964	\$337.8	\$32.9	9.74%	\$514.3	\$52.1	10.13%
1965	\$363.8	\$35.7	9.81%	\$555.5	\$57.7	10.39%
1966	\$400.3	\$42.3	10.57%	\$603.8	\$66.4	11.00%
1967	\$429.0	\$46.1	10.75%	\$648.1	\$73.0	11.26%
1968	\$472.0	\$52.3	11.08%	\$711.7	\$87.0	12.22%
1969	\$518.3	\$59.3	11.44%	\$778.3	\$104.5	13.43%
1970	\$551.6	\$65.7	11.91%	\$838.6	\$103.1	12.29%
1971	\$584.0	\$74.4	12.74%	\$903.1	\$101.7	11.26%

Fringe Benefit And Personal Tax Rates, Annual, 1929- 2012*expressed in Billions of current dollars*

<u>Year</u>	<u>Wages & Salaries</u>	<u>Fringe Benefits</u>	<u>FB Rate</u>	<u>Personal Income</u>	<u>Personal Taxes</u>	<u>Tax Rate</u>
1972	\$638.8	\$86.4	13.53%	\$992.6	\$123.6	12.45%
1973	\$708.8	\$102.5	14.46%	\$1,110.5	\$132.4	11.92%
1974	\$772.8	\$118.0	15.27%	\$1,222.7	\$151.0	12.35%
1975	\$814.7	\$134.3	16.48%	\$1,334.9	\$147.6	11.06%
1976	\$899.6	\$159.6	17.74%	\$1,474.7	\$172.3	11.68%
1977	\$994.1	\$186.4	18.75%	\$1,632.5	\$197.5	12.10%
1978	\$1,120.3	\$214.9	19.18%	\$1,836.7	\$229.4	12.49%
1979	\$1,253.5	\$245.0	19.55%	\$2,059.5	\$268.7	13.05%
1980	\$1,373.5	\$274.2	19.96%	\$2,301.5	\$298.9	12.99%
1981	\$1,511.3	\$308.3	20.40%	\$2,582.3	\$345.2	13.37%
1982	\$1,587.5	\$332.1	20.92%	\$2,766.8	\$354.1	12.80%
1983	\$1,678.0	\$358.0	21.33%	\$2,952.2	\$352.3	11.93%
1984	\$1,844.7	\$400.5	21.71%	\$3,268.9	\$377.4	11.55%
1985	\$1,982.8	\$429.2	21.65%	\$3,496.7	\$417.3	11.93%
1986	\$2,102.3	\$455.3	21.66%	\$3,696.0	\$437.2	11.83%
1987	\$2,256.3	\$479.4	21.25%	\$3,924.4	\$489.1	12.46%
1988	\$2,439.8	\$514.4	21.08%	\$4,231.2	\$504.9	11.93%
1989	\$2,583.1	\$548.3	21.23%	\$4,557.5	\$566.1	12.42%
1990	\$2,741.1	\$585.1	21.35%	\$4,846.7	\$592.7	12.23%
1991	\$2,814.5	\$623.9	22.17%	\$5,031.5	\$586.6	11.66%
1992	\$2,973.5	\$673.6	22.65%	\$5,347.3	\$610.5	11.42%
1993	\$3,076.6	\$714.1	23.21%	\$5,568.1	\$646.5	11.61%
1994	\$3,230.8	\$750.1	23.22%	\$5,874.8	\$690.5	11.75%
1995	\$3,418.0	\$760.8	22.26%	\$6,200.9	\$743.9	12.00%
1996	\$3,616.3	\$771.4	21.33%	\$6,591.6	\$832.0	12.62%
1997	\$3,876.6	\$792.0	20.43%	\$7,000.7	\$926.2	13.23%
1998	\$4,181.6	\$842.3	20.14%	\$7,525.4	\$1,026.4	13.64%
1999	\$4,460.0	\$888.8	19.93%	\$7,910.8	\$1,107.5	14.00%
2000	\$4,827.7	\$961.2	19.91%	\$8,559.4	\$1,232.3	14.40%
2001	\$4,952.2	\$1,027.1	20.74%	\$8,883.3	\$1,234.8	13.90%
2002	\$4,997.3	\$1,113.5	22.28%	\$9,060.1	\$1,050.4	11.59%
2003	\$5,139.6	\$1,228.0	23.89%	\$9,378.1	\$1,000.3	10.67%
2004	\$5,425.7	\$1,282.7	23.64%	\$9,937.2	\$1,047.8	10.54%
2005	\$5,701.0	\$1,359.1	23.84%	\$10,485.9	\$1,208.6	11.53%
2006	\$6,068.9	\$1,406.9	23.18%	\$11,268.1	\$1,352.4	12.00%
2007	\$6,421.7	\$1,440.4	22.43%	\$11,912.3	\$1,488.7	12.50%
2008	\$6,550.9	\$1,522.5	23.24%	\$12,460.2	\$1,435.7	11.52%
2009	\$6,270.3	\$1,524.0	24.31%	\$11,867.0	\$1,144.6	9.65%
2010	\$6,404.6	\$1,565.4	24.44%	\$12,321.9	\$1,194.8	9.70%
2011	\$6,661.3	\$1,633.9	24.53%	\$12,947.3	\$1,398.0	10.80%
2012	6875.1	1684.6	24.50%	\$13,402.4	\$1,471.9	10.98%

Source: Bureau of Economic Analysis, bea.gov

Sample Report: Personal Injury

Historical and **Forecast** Value of Time-Series Variables

year	unemploy- ment rate	consumer price index	inflation rate
1913		9.9	
1914		10.0	1.01%
1915		10.1	1.00%
1916		10.9	7.92%
1917		12.8	17.43%
1918		15.1	17.97%
1919		17.3	14.57%
1920		20.0	15.61%
1921		17.9	-10.50%
1922		16.8	-6.15%
1923		17.1	1.79%
1924		17.1	0.00%
1925		17.5	2.34%
1926		17.7	1.14%
1927		17.4	-1.69%
1928		17.1	-1.72%
1929		17.1	0.00%
1930		16.7	-2.34%
1931		15.2	-8.98%
1932		13.7	-9.87%
1933		13.0	-5.11%
1934		13.4	3.08%
1935		13.7	2.24%
1936		13.9	1.46%
1937		14.4	3.60%
1938		14.1	-2.08%
1939		13.9	-1.42%
1940		14.0	0.72%
1941		14.7	5.00%
1942		16.3	10.88%
1943		17.3	6.13%
1944		17.6	1.73%
1945		18.0	2.27%
1946		19.5	8.33%
1947		22.3	14.36%
1948	3.8	24.1	8.07%
1949	6.1	23.8	-1.24%
1950	5.2	24.1	1.26%
1951	3.3	26.0	7.88%
1952	3.0	26.5	1.92%
1953	2.9	26.7	0.75%
1954	5.6	26.9	0.75%
1955	4.4	26.8	-0.37%
1956	4.1	27.2	1.49%
1957	4.3	28.1	3.31%
1958	6.8	28.9	2.85%
1959	5.4	29.1	0.69%
1960	5.5	29.6	1.72%
1961	6.7	29.9	1.01%
1962	5.6	30.2	1.00%
1963	5.6	30.6	1.32%
1964	5.2	31.0	1.31%
1965	4.5	31.5	1.61%
1966	3.8	32.4	2.86%
1967	3.8	33.4	3.09%
1968	3.6	34.8	4.19%
1969	3.5	36.7	5.46%
1970	5.0	38.8	5.72%
1971	5.9	40.5	4.38%
1972	5.6	41.8	3.21%
1973	4.9	44.4	6.22%

Historical and **Forecast** Value of Time-Series Variables

year	unemploy- ment rate	consumer price index	inflation rate
1974	5.6	49.3	11.04%
1975	8.5	53.8	9.13%
1976	7.7	56.9	5.76%
1977	7.1	60.6	6.50%
1978	6.1	65.2	7.59%
1979	5.8	72.6	11.35%
1980	7.2	82.4	13.50%
1981	7.6	90.9	10.32%
1982	9.7	96.5	6.16%
1983	9.6	99.6	3.21%
1984	7.5	103.9	4.32%
1985	7.2	107.6	3.56%
1986	7.0	109.6	1.86%
1987	6.2	113.6	3.65%
1988	5.5	118.3	4.14%
1989	5.3	124.0	4.82%
1990	5.6	130.7	5.40%
1991	6.8	136.2	4.21%
1992	7.5	140.3	3.01%
1993	6.9	144.5	2.99%
1994	6.1	148.2	2.56%
1995	5.6	152.4	2.83%
1996	5.4	156.9	2.95%
1997	4.9	160.5	2.29%
1998	4.5	163.0	1.56%
1999	4.2	166.6	2.21%
2000	4.0	172.2	3.36%
2001	4.7	177.1	2.85%
2002	5.8	179.9	1.58%
2003	6.0	184.0	2.28%
2004	5.5	188.9	2.66%
2005	5.1	195.3	3.39%
2006	4.6	201.6	3.23%
2007	4.6	207.342	2.85%
2008	5.8	215.303	3.84%
2009	9.3	214.537	-0.36%
2010	9.6	218.056	1.64%
2011	8.9	224.939	3.16%
2012	8.1	229.594	2.07%

Historical and **Forecast** Value of Time-Series Variables

year	unemploy- ment rate	consumer price index	inflation rate
2013	7.28	235.4	2.54%
2014	6.71	242.1	2.84%
2015	6.34	249.5	3.04%
2016	6.12	257.3	3.16%
2017	6.00	265.7	3.24%
2018	5.93	274.4	3.29%
2019	5.89	283.5	3.32%
2020	5.87	293.0	3.35%
2021	5.86	302.9	3.36%
2022	5.85	313.1	3.37%
2023	5.85	323.6	3.37%
2024	5.85	334.6	3.38%
2025	5.85	345.9	3.38%
2026	5.85	357.6	3.38%
2027	5.85	369.7	3.38%
2028	5.85	382.2	3.38%
2029	5.85	395.1	3.38%
2030	5.85	408.4	3.38%
2031	5.85	422.3	3.38%
2032	5.85	436.5	3.38%
2033	5.85	451.3	3.38%
2034	5.85	466.6	3.38%
2035	5.85	482.4	3.38%
2036	5.85	498.7	3.38%
2037	5.85	515.6	3.38%
2038	5.85	533.0	3.38%
2039	5.85	551.0	3.38%
2040	5.85	569.7	3.38%
2041	5.85	588.9	3.38%
2042	5.85	608.9	3.38%
2043	5.85	629.5	3.38%
2044	5.85	650.8	3.38%
2045	5.85	672.8	3.38%
2046	5.85	695.5	3.38%
2047	5.85	719.1	3.38%
2048	5.85	743.4	3.38%
2049	5.85	768.6	3.38%
2050	5.85	794.6	3.38%
2051	5.85	821.4	3.38%
2052	5.85	849.2	3.38%
2053	5.85	878.0	3.38%
2054	5.85	907.7	3.38%
2055	5.85	938.4	3.38%
2056	5.85	970.1	3.38%
2057	5.85	1002.9	3.38%
2058	5.85	1036.9	3.38%
2059	5.85	1071.9	3.38%
2060	5.85	1108.2	3.38%
2061	5.85	1145.7	3.38%
2062	5.85	1184.5	3.38%
2063	5.85	1224.5	3.38%
2064	5.85	1266.0	3.38%
2065	5.85	1308.8	3.38%
2066	5.85	1353.1	3.38%
2067	5.85	1398.8	3.38%
2068	5.85	1446.2	3.38%
2069	5.85	1495.1	3.38%
Average	5.80		3.35%

source: Bureau of Labor Statistics, www.bls.gov