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Introduction

The economic, demographic and social characteristics of persons who perceive themselves to be work disabled differ considerably from the characteristics of those who do not. This paper uses data from the 1970 census to identify and measure some of these differences. Also, because of the interest in developing estimates of disability rates for local areas, state level data are used to examine the association between disability rates and such variables as income, age, education levels, and industrial and occupational structure.

Data Source

The data presented in this paper on the characteristics of disabled and nondisabled persons are based on a special tabulation of the 1-in-100 and the 1-in-1,000 public use samples of the 1970 census. The data on state disability rates and other state characteristics are taken from published sources. The 1970 census work disability questions asked persons 14 to 64 years of age whether they were limited in the kind or amount of work they could do, whether they could work at any job at all, and for how long had they been limited in their ability to work. Persons were classified as "completely disabled" if they were unable to work at any job at all; "partially disabled" if they were able to work at a job, but were limited in the kind or amount of work they could do; and "not disabled" if they were not limited in the kind or amount of work they could do.

Sampling Variability

The work disability questions were asked in a 5 percent sample of households. In addition, the public use files are a representative subsample of these households. Thus, the data from this source are subject to errors due to sampling variability. The standard errors for numbers and percents are not shown, but they have been computed and comparisons will be made in the text only if the differences exceed a level that could be attributable to sampling error.

Nonsampling Error

An individual's response to a survey question on work disability status is necessarily subjective. The phrase "limited in the kind or amount of work he can do" is open to a wide range of interpretations and even the concept of a complete work disability is not unambiguous. An individual's response to a work disability question may be determined by factors other than the actual physical or mental condition of the person. That is, persons with similar medical problems may differ considerably in their desire to work, in their education and training and in their ability or opportunity to adapt to particular work situations. Thus, care should be exercised in the interpretation of differences between the disabled and nondisabled populations.

Sex

There was a substantial difference between males and females in the percent reporting a work disability. About 8.1 percent of all males aged 18 to 64 have a partial work disability compared with 4.9 percent of all females. However, only 3.8 percent of the males report a complete work disability. This compares with 5.1 percent of the females. It seems reasonable to suppose that most of the difference is due to factors that affect labor force attachment. That is, while males tend to be more aware of their work limitations, they are historically more strongly attached to the labor force.

Race and Poverty

Black persons and persons in poverty had a higher incidence of complete work disability than White persons and persons above the poverty level. Among Blacks the figure was 7.6 percent and among Blacks in poverty the figure was 15.0 percent. The comparable figures for Whites and Whites in poverty were 4.2 percent and 14.0 percent.

Schooling

Persons who report a partial or complete work disability have, on the average, completed fewer years of schooling than nondisabled persons. About 62.9 percent of those persons with no work disability completed 12 or more years of schooling while 48.5 percent of those with a partial work disability and only 28.1 percent of those with a complete work disability completed 12 or more years of schooling.

Marital Status

Persons with a work disability were more likely to be separated, widowed or divorced than were persons with no work disability. The percent of nondisabled males who were in one of the three categories was about 5.3 percent compared to about 14.7 percent for males with a complete work disability. Among nondisabled females, 12.3 percent were separated, widowed or divorced. Among females with a complete work disability, the figure was 27.3 percent.

Persons with a complete work disability were less likely than nondisabled persons to live with an employed spouse. About 30.6 percent of all non-disabled males and about 23.6 percent of all completely disabled males lived with an employed spouse. The comparable figures for females were 64.8 percent and 41.7 percent.

Personal and Family Income

Persons with a complete work disability had substantially lower personal and family incomes than persons with no work disability. Completely disabled males had about 33.4 percent of the mean personal income and about 51.4 percent of the mean family income of nondisabled males. Mean personal income was \$8.481 for nondisabled males and \$2.832

for completely disabled males. The mean income of other family members was approximately \$3,500 for both disabled and nondisabled males. Thus, completely disabled males contributed, on the average, about 45.8 percent of their family income, while nondisabled males contributed about 70.4 percent. For females, the differences in income associated with work disability status were slightly smaller. That is, completely disabled females had about 38.8 percent of the mean personal income and about 62.9 percent of the mean family income of nondisabled females. Nondisabled females had a mean personal income of \$2,385 and a mean family income of \$11,208. The comparable figures for completely disabled females were \$925 and \$7,045. Thus, completely disabled females contributed, on the average, about 13.1 percent of their family income, while nondisabled females contributed about 21.3 percent.

Income Sources

About 29.5 percent of the males who reported a complete work disability in the 1970 census reported that they had received some earnings in 1969. This compares with about 95.5 percent of the nondisabled males. About 39.6 percent of work disabled males reported the receipt of income from Social Security or Railroad Retirement, 15.3 percent reported receiving public assistance and 32.2 percent reported income from other sources. The comparable figures for the nondisabled males were 1.5 percent, 0.7 percent, and 18.5 percent. Completely disabled females were about as likely as completely disabled males to have received public assistance but were much less likely to have received earnings, income from Social Security and Railroad Retirement or income from other

Another measure of interest is the percent of income accounted for by a particular source. In general, disabled persons who received Social Security or Railroad Retirement, public assistance, or income from other sources tended to rely more on that income than nondisabled persons. Income from public assistance accounted for 33.5 percent of the total income of those nondisabled male family heads who received such income. The comparable figure for males with a complete work disability was 66.0 percent. For females, the comparable figures were 73.7 percent for family heads with no disability and 83.6 percent for completely disabled family heads.

Earnings of Workers With a Work Disability

In the process of developing a model that would examine male-female earnings differentials2/ in 1970, the earnings of about 51,000 persons who worked in 1969 were regressed on: Age, education, income of other family members, sex, age at first marriage, class of worker, activity five years ago, hours and weeks worked, and work disability status. Each variable was either recoded into a suitable variable or a complete set of dichotomous variables. The disability variable was given a code of "1" for a partial or complete work disability, and "0" for not disabled.

All variables were in the final model and were significant (α = .05) except for a few of the age by education dummy variables. The R^2 of the final model was .452. The coefficient of the work disability variable was -823.8 with a "t" statistic of -10.1. That is, over and above the differences explained by other variables, persons who had earnings and who had a work disability had \$824 less annual earnings than those with no work disability. Because of the correlation between work disability and education, the work disability coefficient actually understates the relationship between work disability and earnings.

State Variations

There is considerable State by State variation in the proportion of persons with a work disability. The work disability rates tend to be low in the northeastern States and high in the southern States. Alaska and Hawaii have very low work disability rates. The following section reports on a preliminary attempt to identify factors that are associated with these variations.

The 26 variables selected for their possible association with work disability rates and their corresponding simple correlation coefficients are shown in table 4. The 6 variables that have the highest absolute correlation with the percent of persons reporting a complete work disability are the percent of persons receiving Social Security benefits, the relative level of Social Security disability benefits, the percent of families in poverty, the percent of unrelated individuals in poverty, median family income, and median school years completed. It should be noted that there is a significant degree of intercorrelations among the variables. For example, the two schooling variables, the white-collar worker variable, and the percent employed in construction variable are all highly correlated with income. This obviously affects the interpretation of the coefficients because of the proxy representation of other factors. As a technical note, the regression package we used calculates estimates using the rel-variance, rel-covariance matrix. Thus, even with larger intercorrelations than we incurred, the coefficient estimates will still be relatively accurate.

Table 5 shows results from two equations based on a step-wise regression procedure. In the first equation, the dependent variable was defined to be the percent of persons in the state with either a partial or a complete work disability. In the second equation, the dependent variable was defined to be the percent with a complete work disability.

The proportion of the variance explained is not great in either equation. The \overline{R}^2 is .76 when the dependent variable is the percent with either a partial or a complete work disability, and .88 when the dependent variable is the percent of persons with a complete work disability. The most significant independent variable in the first equation is the unemployment rate. That is, the higher the unemployment rate, the higher was the reported work disability rate. The other variables that entered were median family income, the

percent of persons in poverty and the percent of employed persons in manufacturing.

In the second equation, the percent of persons in poverty is the most significant independent variable by a wide margin. The other entering variables are the percent receiving public assistance, the percent receiving Social Security, the percent employed in coal mining, the percent of employed persons in agriculture (with a negative sign), and the percent of employed persons in white-collar occupations.

The results of the regression study are not particularly impressive, partly because of the crude way in which the industrial and occupational factors were defined. But, because an equation with a high degree of explanatory power would be useful

in making synthetic estimates of the prevalence of disability in various areas, we expect to continue to work in this area.

FOOTNOTES

For a detailed discussion of the sample design, editing, allocation, estimate and sampling variability, see appendix C in:

U.S. Bureau of the Census Census of Population: 1970 General Social and Economic Characteristics Final Report PC(1)-C2 through C52

McNeil, Jack and Douglas Sater. "Recent Changes in Female to Male Earnings Ratios" Paper presented at the Population Association Meeting in Seattle in April 1975.

Table 1. -- Distribution of Persons 18 to 64 Years of Age by Work Disability Status, Age, Sex, Race and Poverty Status: 1970

(Number	s in	thousands)
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		Not	disabled	Partial	ly disabled	Completely disable		
Characteristics	Total	Number	Horizontal percent	Number	Horizontal percent	Number	Horizontal percent	
AGE Total persons 18 to 64 years of age 18 to 44 years of age 45 to 54 years of age 55 to 59 years of age 60 to 64 years of age	108,305	96,472	89.1	6,950	6.4	4,884	4.5	
	67,089	62,585	93.3	3,112	4.6	1,391	2.1	
	22,756	19,589	86.1	1,904	8.4	1,263	5.6	
	9,875	7,904	80.0	1,008	10.2	963	9.8	
	8,585	6,393	74.5	926	10.8	1,266	14.7	
RACE AND POVERTY STATUS Total Poor. White Poor. Black Poor.	108,305	96,472	89.1	6,950	6.4	4,884	4.5	
	10,768	8,292	77.0	951	8.8	1,526	14.2	
	96,137	86,029	89.5	6,102	6.3	4,007	4.2	
	7,704	5,942	77.1	680	8.8	1,081	14.0	
	10,771	9,176	85.2	773	7.2	820	7.6	
	2,815	2,136	75.9	256	9.1	422	15.0	
SEX Males Females	51,505	45,351	88.1	4,185	8.1	1,970	3.8	
	56,800	51,121	90.0	2,765	4.9	2,914	5.1	

Table 2. -- Distribution of Persons 18 to 64 Years of Age by Work Disability Status, Sex, Marital Status and Education: 1970

(Numbers in thousands)

Characteristics	Total	_	lot abled		ially abled		letely abled
Characteristics	TOTAL	Number	Vertical percent	Number	Vertical percent	Number	Vertical percent
SEX AND MARITAL STATUS							
Males	51,505	45,351	100.0	4,185	100.0	1,970	100.0
Married, wife present	38,424	34,142	75•3	3,089	73.8	1,193	60.6
Wife employed	15,696	13,887	30.6	1,344	32.1	465	23.6
Married, wife absent	765	668	1.5	61	1.5	36	1.8
Widowed, divorced, separated	3,009	2,394	5.3	325	7.8	290	14.7
Never married	9,307	8,148	18.0	709	16.9	450	22.8
Females	56,800	51,121	100.0	2,765	100.0	2,914	100.0
Married, husband present	40,149	36,660	71.7	1,753	63.4	1,736	59.6
Husband employed	35,778	33,112	64.8	1,450	52.4 2.1	1 , 215 50	41.7 1.7
Married, husband absent	1,145	1,038	2.0 12.3	57 657	23.8	796	27.3
Widowed, divorced, separated	7,727	6,275	14.0	298	10.8	333	11.4
Never married	7,779	7,148	14.0	290	10.0	222	11.7
HIGHEST GRADE COMPLETED							
Total persons	108,305	96,472	100.0	6,950	100.0	4,884	100.0
Under 8 years completed	10,829	8,158	8.5	1,103	15.9	1,569	32.1
8 to 11	32,073	27,653	28.7	2,477	35.6	1,942	39.8
12 or more	65,403	60,660	62.9	3 , 370	48.5	1,373	28.1
16 or more	11,712	11,068	11.5	513	7.4	131	2.7

Table 3. -- Persons Receiving Income From Various Sources by Work Disability Status, Sex, and Family Relationship: 1970

		1	Males		Females				
Characteristics	Total	Not disabled	Partially disabled	Completely disabled	Total	Not disabled	Partially disabled	Completely disabled	
MEAN PERSONS INCOME									
All persons	\$ 8,147 9,413	\$ 8,481 9,742	\$ 7,024 8,052	\$ 2,832 3,549	\$ 2,298 1,852	\$ 2,385 1,919	\$ 2,128 1,691	\$ 925 617	
MEAN FAMILY INCOME	\$11 606	מוס סויב	¢10 F07	\$ 6 , 186	\$10,896	¢11 200	d 0 107	לים סויר	
All persons	12,051	\$12,045 12,348	\$10,507 10,909	6,545	11,922	\$11,208 12,137	\$ 9,187 10,843	\$ 7,045 8,479	
NUMBER RECEIVING INCOME BY RELATIONSHIP AND SOURCE OF INCOME (In thousands)	53 505),5 251	4,185	1,970	56 , 800	51 101	2.765	2,914	
All persons	51,505 47,770 1,661 752	45,351 43,331 670 331	3,859 210 119	580 781 302	31,481 2,618 1,669	51,121 29,512 1,794 1,079	2,765 1,545 229 159	424 595 431	
Other sourcesFamily heads	10,088 39,103	8,378 34,683	1,077 3,176	635 1,245	5,206 4,603	4,497 3,911	348 357	361 335	
Earnings	37,461	34,036 418	3,012	413	3 , 168	2 , 878	233 65	57 102	
Social Security or Railroad Retirement Public assistance	1 , 136 497	246	146 83	572 168	701 843	534 617	85	141	
Other sources Other family members	8 , 579 7 , 896	7,188 6,858	914 601	477 438	1,107 47,255	949 43 , 012	84 2 , 055	7 ⁴ 2 ,188	
Earnings	6 , 364	5 , 778	494	92	24,489	23,123	1,060	306	
Social Security or Railroad Retirement Public assistance	295 126	154 42	32 16	108 68	1,403 593	945 378	109 45	349 170	
Other sources	637	500	66 408	72 286	2,903	2 , 573	161	170	
Unrelated individuals Earnings	4,505 3,944	3,811 3,517	353	200 75	4,941 3,824	4,198 3,511	353 252	391 61	
Social Security or Railroad Retirement Public assistance	231 130	98 43	32 20	101 66	514 234	315 84	55 29	144 120	
Other sources	872	690	97	86	1,144	975	103	117	
MEAN INCOME RECEIVED BY SOURCE OF INCOME AND RELATIONSHIP									
All persons: Earnings	\$ 8,372	\$ 8 , 550	\$ 6,981	\$ 4,364	\$ 3,678	\$ 3 , 728	\$ 3,116	\$ 2 , 253	
Social Security or Railroad Retirement	1,241	1,068	1,200	1,401	1,034	1,065	968	967	
Public assistance Other sources	1,023 1,675	902 1 , 588	1,086 1,892	1,131 2,442	1,356 1,757	1,444 1,762	1,277 1,716	1,164 1,741	
Family heads: Earnings	9 , 378	9,574	7,778	4,935	4,506	4,641	3,392	2,237	
Social Security or Railroad Retirement	1,357	1,175	1,290	1,508	1,455	1,529	1,259	1,195	
Public assistance Other sources	1,096 1,713	952 1 , 625	1,182 1,939	1,263 2,608	1,673 2,039	1,727 2,079	1,513 1,755	1,532 1,850	
Other family members:	3,643	3,696	•	2,428	3,401	3,438	2,944	2,218	
EarningsSocial Security or Railroad Retirement	917	846	3 , 257 9 05	1,031	842	830	795	891	
Public assistance	802 1 , 090	737 975	711 1 , 221	863 1 , 750	1,022 1,599	1,066 1,609	1,011 1,535	929 1 , 491	
Unrelated individuals:						•			
Earnings	6,449 1,079	6 , 615 963	5,394 1,082	3,594 1,192	4 , 762 983	4 , 887 983	3 , 584 968	2,441 990	
Public assistance Other sources	953 1 , 724	780 1 , 650	985 1 , 901	1,070 2,104	1,052 1,885	1,064 1,856	1,000 1,968	1,064 2,034	
MEAN PERCENT OF TOTAL INCOME FOR PERSONS RECEIVING INCOME FROM EACH SOURCE									
Family heads:	07. 0	07.5	02.6	84.3	96 F	9 7 0	01 0	70 5	
EarningsSocial Security or Railroad Retirement	97•0 53•3	97•5 36•6	93•6 45•2	67.5	86.5 55.1	87.2 51.6	81.8 56.3	70.5 73.0	
Public assistance Other sources	46.2 17.1	33•5 13•7	43.4 22.5	66.0 57.8	75•0 39•8	73•7 37•6	70.1 45.2	83.6 61.8	
Other family members:			_						
Earnings Social Security or Railroad Retirement	97•7 66 • 0	98.0 56.8	95•4 59•9	91.6 81.5	97•9 75•2	98.0 71.1	95•7 72•7	92.6 87.3	
Public assistance	73.6	56.6	67.3	85.6	77.7	74.0	72.0	87.4	
Other sources	33.8	27.8	37•9	71.8	52.2	50.5	57.1	73•7	
EarningsSocial Security or Railroad Retirement	95•6 64•5	96.1 60.6	92.2 56.4	84.8 70.8	93 . 8 59 . 7	94•4 56•0	88.1 54.6	76.7 69.8	
Public assistance	65.7	53.9	57•9	76.8	72.8	64.3	68.5	80.3	
Other sources	31.6	26.5	34.9	68.1	40.0	35•7	48.7	67.6	

Table 4. -- Weighted Intercorrelation Coefficients Between the Percent of Persons Reporting a Work Disability and Variables Selected for Their Possible Association With Work Disability Rates

	PCTDIS	PCTUNA	MEDSCH	PCTHS4	PCTOLD	PCTPOV	UIPOV	PCTUNP	PCTURB	MEDFIN	PCTPA	PCTSS	PCTWCW	PCTAGR
MEDSCH	58	 75	1.00											
PCTHS4	41	 63	•91	1.00										
PCTOLD	10	04	•17	•02	1.00									
PCTPOV	•77	•85	 85	 73	20	1.00								
UIPOV	•67	•72	8 2	77	•04	•85	1,00							
PCTUNP	•26	•08	• 30	•52	12	 13	27	1.00						
PCTURB	48	48	•69	. 62	•04	 62	 82	•23	1.00					
MEDFIN	74	 75	-74	•65	•02	90	89	•20	•72	1.00				
PCTPA	•52	•61	 30	12	10	•50	•16	•42	.12	 28	1.00			
PCTSS	•23	•20	.01	 05	.80	•04	•21	08	 13	27	08	1.00		
PCTWCW	49	47	•68	. 66	02	 55	 82	•25	.86	.65	•17	17	1.00	
PCTAGR	•33	.12	 19	05	•04	•38	• 44	 02	54	 53	08	•25	43	1.00
PCTMIN	•35	•40	 32	 26	06	•45	•49	•02	31	46	•13	•00	 23	•17
PCTCON	•47	•48	50	 42	 32	•69	•56	 20	40	69	•15	•03	29	• 30
PCTMFG	18	08	17	29	.14	24	•04	20	15	•25	 28	04	40	44
PCTCOL	•23	•39	 33	 26	•15	•20	•31	•02	 34	22	01	•22	 25	04
PCTLUM	•52	•39	 29	 15	 03	•40	•39	•35	46	40	•18	•07	 33	•29
PCTSTL	18	08	.10	07	•28	 26	•04	16	 03	•15	 30	•08	21	 31
PCTOTH	13	15	•09	06	.16	 28	•05	 02	07	•22	 37	•03	 37	26
PCTBEN	•85	•95	 72	 62	•08	•79	•69	•06	 52	75	•54	•33	49	•15
PCTBLK	.11	•29	20	24	• 37	•07	•28	04	 26	18	05	•28	27	15
BENPB	 50	 57	•75	•70	.21	84	 73	• 44	•62	.82	 26	.01	•49	45
RELBEN	•79	•79	67	 56	•09	.85	•88	 02	68	 95	•31	•37	 64	•50
PCTAPP	48	41	• 30	•27	•56	47	 25	06	.16	•33	14	•27	.12	09
PCTMOV	•25	•06	•09	•21	 34	•15	•02	.11	07	21	09	.01	•09	•24
PHYSPP	44	 34	•52	•49	•20	51	 73	•19	•71	•56	•21	.01	.82	 50

Table 4. -- Continued

	PCTMIN	PCTCON	PCTMFG	PCTCOL	PCTLUM	PCTSTL	PCTOTH	PCTBEN	PCTBLK	BENPB	RELBEN	PCTAPP	PCTMOV	PHYSPP
MEDSCH PCTHS4 PCTOLD PCTPOV UIPOV PCTUNP PCTURB MEDFIN PCTPA PCTSS PCTWCW PCTAGR PCTMIN PCTCON PCTMFG PCTMFG PCTLUM PCTSTL PCTOTH PCTBEN PCTBEN PCTBLK PCTAPP	1.00 .48 36 .63 .05 .02 08 .37 .45 20 .25 26	1.00 48 .13 .27 30 42 .46 .03 65 63	1.00 .04 08 .48 .66 04 .23 24 .30	1.00 .04 .27 .15 .46 .79 .04 .35	1.00 19 10 .42 01 28 .43 17	1.00 .65 11 .64 .33 07	1.00 14 .30 .42 12	1.00 .36 53 .80 28	1.00 .10 .30 .19	1.00 63 .33	1.00 30	1.00		
PCTMOV PHYSPP	.14 37	.66 46	56 15	09 17	•25 - •32	37 06	43 25	.07 33	22 11	20 .42	•19 ••57	40 .28	1.00 19	1.00

Notes: 1. There are 51 observations representing each of the 50 states and the District of Columbia. The data are weighted according to the number of persons in each State and the District of Columbia.

Definitions shown on following page.

^{2.} Under the assumption that e = 0, the probability of r exceeding .273 is .025. That is, values of r larger than .273 or smaller than -.273 are significantly nonzero at a 95 percent confidence level.

Definitions:

- PCTDIS Percent of persons aged 16 to 64 with a partial or complete work disability.
- PCTUNA Percent of persons aged 16 to 64 with a complete work disability.
- MEDSCH Median school years completed for persons aged 25 and over.
- PCTHS4 Percent of persons aged 25 and over that completed 12 or more years of school.
- PCTOLD Percent of persons aged 16 to 64 that are aged 50 to 64.
- PCTPOV Percent of families in poverty.
- UIPOV Percent of unrelated individuals aged 14 and over in poverty.
- PCTUNP Percent of persons aged 16 and over that are unemployed.
- PCTURB Percent of persons that live in urbanized areas and in places of 2,500+ inhabitants outside urbanized areas.
- MEDFIN Median family income in 1969 less \$9,500.
- PCTPA Percent of families receiving income from public assistance or welfare in 1969.
- PCTSS Percent of persons receiving income from Social Security or Railroad Retirement.
- PCTWCW Percent of workers aged 16 and over that are employed in white collar occupations.
- PCTAGR Percent of employed persons aged 16 and over that are employed in agriculture, forrestry or fisheries.
- PCTMIN Percent of employed persons aged 16 and over that are employed in mining.

- PCTCON Percent of employed persons aged 16 and over that are employed in construction.
- PCTMFG Percent of employed persons aged 16 and over that are employed in manufacturing.
- PCTCOL Percent of employed persons aged 16 and over that are employed in coal mining.
- PCTLUM Percent of employed persons aged 16 and over that are employed in lumber and wood product industries.
- PCTSTL Percent of employed persons aged 16 and over that are employed in blast furnace and steel working industries.
- PCTOTH Percent of employed persons aged 16 and over that are employed in other primary iron and steel industries.
- PCTBEN Number of Social Security disability beneficiaries per 100 persons.
- PCTBLK Number of Black Lung beneficiaries per 10,000 persons.
- BENPB Monthly Social Security benefit per beneficiary in 1970.
- RELBEN Average annual Social Security benefit in 1970 times 100 divided by the median family income in 1969.
- PCTAPP Percent of Social Security disability applications that are approved.
- PCTMOV Percent of residents that had moved from a different State since 1965.
- PHYSPP Number of physicians per 10,000 persons in 1969.

Table 5. -- Results From the Weighted Regressions

	Constant	MEDFIN	PCTPOV	PCTUNP	PCTPA	PCTSS	PCTWCW	PCTAGR	PCTMFG	PCTCOL
Dependent variable: The percent of persons with a partial or complete work disability Coefficient	11.8606	0005	.1321	•5332	*	*	*	*	.0246	*
"t" statistic	(5•5)	(-2.8)	(2.6)	(5.6)	*	*	*	*	(1.6)	*
\overline{R}^2	.76									
Dependent variable: The percent of persons with a complete work disability Coefficient	2•9000	*	•1333		-2114	.1281	0456	0775	*	.1710
00011101011011011	2.,000						•			,
"t" statistic	(3.3)	*	(6.7)	*	(5.0)	(3.5)	(-3.0)	(- 3 . 5)	*	(3.3)
$\overline{\mathbb{R}}^2$.88									

^{*} The variables are not significant.

Note: The above variables were selected on the basis of their theoretical relationship as well as their statistical significance.