

## **Female Work Life Expectancy**

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**(Additional Tables Appear at the End)**

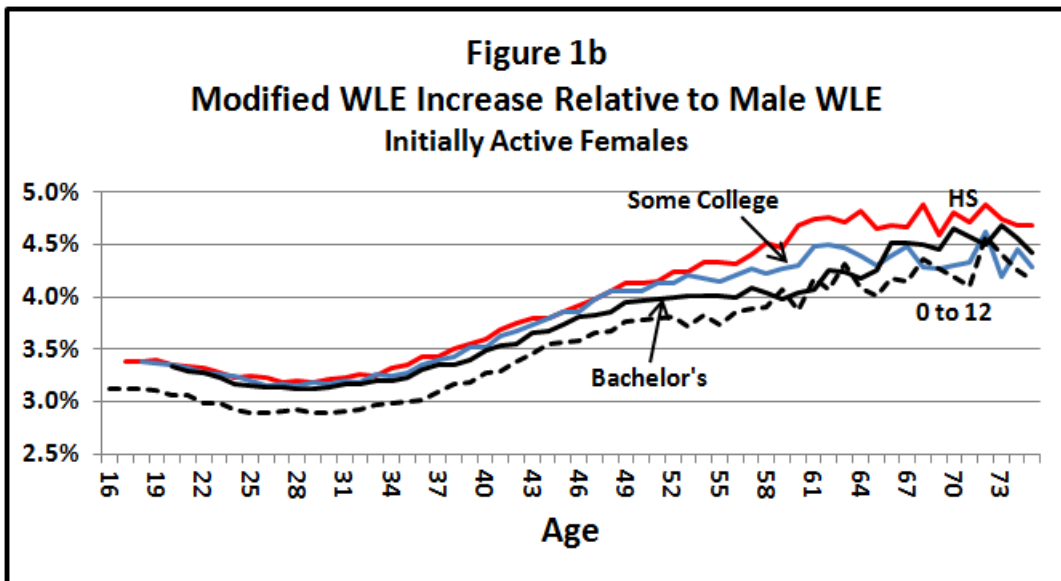
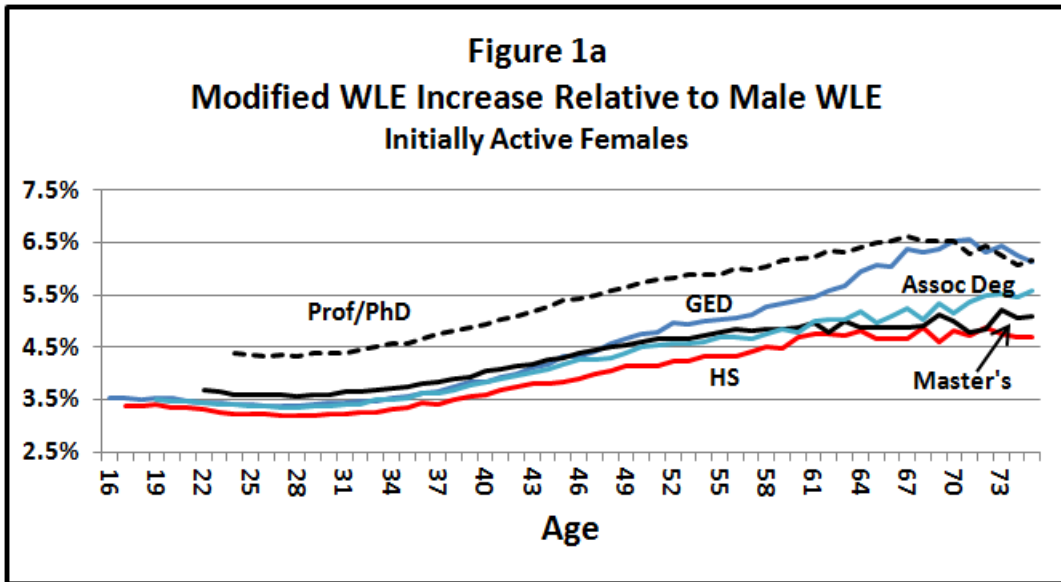
### **Abstract**

This note presents the results of using male transition probabilities in the estimation of female work life expectancies for the eight levels of educational attainment found in Skoog, *et al.* (2011). Only the results for initially active females are presented. Results for initially inactive females, along with the Excel files that generate the underlying probability mass functions, have been made available at <http://www.valueeconomics.com/>.

## **Female Work Life Expectancy**

Some forensic economists have advocated the use of male work life expectancies (WLEs) in place of those for females in certain circumstances. This note does not address the arguments for or against doing so. Rather, it makes use of the transition probabilities provided as supplemental materials to Skoog, *et al.* (2011) to quantify the effect of imposing male mortality risk on a female plaintiff that use of male WLEs implies. More detailed results, along with the eight Excel files that generated the underlying probability mass functions (PMFs) can be found at <http://www.valueeconomics.com/>. These Excel files can be used to generate WLEs and PMFs using the Skoog-Ciecka-Krueger transition probabilities and the latest life tables published by the National Center for Health Statistics. These are the 2009 life tables, extended as explained in Arias (2014).

As might be expected, the modified WLEs calculated using the corresponding male transition probabilities while retaining the female mortality risk are higher than their published male counterparts. The effect of imposing male mortality risk on a female plaintiff that use of a male WLE entails can be measured by the percent increase in the modified WLE relative to the corresponding male WLE. Figure 1a presents the increase relative to male WLE for initially active females with a high school diploma and for the four levels of educational attainment for which the increase is generally greater. Figure 1b presents the same results for females with a high school diploma, along with the three levels of educational attainment for which the increase is generally smaller.



In general, the increases resulting from use of only the male transition probabilities range from 2.9 to 6.6 percent, and tend to get larger with age. Put another way, use of the male WLE instead of the modified female WLE results in estimated values that are 2.8 to 6.2 percent lower. Overall it is seen that imposing male mortality risk on a female plaintiff will result in slightly lower WLE and

loss estimates. Because the increase in the modified WLE tends to grow with age, and because the counter effect of discounting to the present diminishes as the future loss period shrinks, the net effect will be larger as the age of the female plaintiff increases.

## References

- Arias, Elizabeth, "United States Life Tables, 2009", *National Vital Statistics Report*, 62(7), 2014, pp, 1-62, National Center for Health Statistics.
- Skoog, Gary R., James E. Cieccka and Kurt V. Krueger, 2011. "The Markov Process Model of Labor Force Activity: Extended Tables of Central Tendency, Shape, Percentile Points, and Bootstrap Standard Errors", *Journal of Forensic Economics*, 22(2), 2011, pp.165-229.

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**The four tables that follow present the modified WLEs described above, along with the percent increase relative to the corresponding Male WLE. They were not published in NAFE News due to space limitations.**

**Table 1: WLE for Initially Active Females Using Male Transition Probabilities and Female Mortality**

<b>Age</b>	<b>0-12 Years of Education, No Diploma, No GED</b>	<b>GED, No Diploma</b>	<b>High School Diploma</b>	<b>Some College, No Degree</b>	<b>Associate's Degree</b>	<b>Bachelor's Degree</b>	<b>Master's Degree</b>	<b>Professional or PhD Degree</b>
16	35.73	36.75						
17	35.25	36.27	40.78					
18	34.75	35.75	40.03	40.20				
19	34.22	35.22	39.29	39.54	41.52			
20	33.66	34.71	38.53	38.85	40.64	41.41		
21	33.06	34.00	37.82	38.19	39.80	40.83		
22	32.41	33.25	37.09	37.49	38.98	40.10	42.20	
23	31.73	32.51	36.33	36.76	38.16	39.29	41.65	
24	30.99	31.74	35.54	36.01	37.32	38.49	40.96	43.38
25	30.22	30.96	34.73	35.22	36.46	37.66	40.02	42.61
26	29.44	30.20	33.90	34.39	35.60	36.79	39.08	41.82
27	28.66	29.44	33.06	33.54	34.73	35.89	38.15	41.05
28	27.87	28.70	32.22	32.67	33.85	34.98	37.22	40.19
29	27.07	27.98	31.37	31.80	32.96	34.06	36.29	39.29
30	26.26	27.26	30.52	30.92	32.07	33.13	35.36	38.39
31	25.46	26.54	29.67	30.03	31.18	32.19	34.44	37.47
32	24.67	25.83	28.81	29.13	30.27	31.24	33.51	36.55
33	23.88	25.07	27.95	28.24	29.36	30.30	32.58	35.64
34	23.08	24.31	27.09	27.35	28.44	29.35	31.65	34.72
35	22.28	23.56	26.22	26.46	27.52	28.41	30.72	33.78
36	21.48	22.81	25.35	25.57	26.62	27.47	29.78	32.85
37	20.68	22.05	24.47	24.68	25.71	26.53	28.84	31.92
38	19.89	21.29	23.61	23.79	24.81	25.59	27.89	30.98
39	19.09	20.52	22.75	22.91	23.93	24.66	26.94	30.04
40	18.32	19.76	21.90	22.03	23.06	23.73	26.00	29.10
41	17.55	19.00	21.06	21.16	22.19	22.81	25.05	28.17
42	16.82	18.23	20.23	20.30	21.33	21.88	24.11	27.23
43	16.13	17.47	19.41	19.45	20.47	20.97	23.18	26.31
44	15.47	16.71	18.60	18.62	19.61	20.05	22.26	25.38
45	14.82	15.96	17.80	17.80	18.75	19.14	21.33	24.46

**Table 1: WLE for Initially Active Females Using Male Transition Probabilities and Female Mortality  
(Continued)**

<b>Age</b>	<b>0-12 Years of Education, No Diploma, No GED</b>	<b>GED, No Diploma</b>	<b>High School Diploma</b>	<b>Some College, No Degree</b>	<b>Associate's Degree</b>	<b>Bachelor's Degree</b>	<b>Master's Degree</b>	<b>Professional or PhD Degree</b>
46	14.19	15.20	17.00	16.98	17.90	18.23	20.41	23.54
47	13.58	14.44	16.20	16.18	17.05	17.33	19.50	22.62
48	12.97	13.71	15.41	15.38	16.22	16.43	18.59	21.71
49	12.38	13.01	14.62	14.60	15.41	15.55	17.68	20.81
50	11.79	12.31	13.84	13.83	14.61	14.68	16.78	19.92
51	11.21	11.63	13.06	13.08	13.82	13.83	15.89	19.02
52	10.64	11.00	12.30	12.35	13.05	13.00	15.01	18.13
53	10.05	10.42	11.56	11.64	12.31	12.19	14.14	17.25
54	9.48	9.89	10.84	10.95	11.61	11.41	13.30	16.37
55	8.90	9.39	10.13	10.29	10.93	10.64	12.48	15.50
56	8.33	8.90	9.43	9.65	10.26	9.90	11.68	14.65
57	7.76	8.42	8.76	9.02	9.62	9.18	10.91	13.81
58	7.18	7.96	8.10	8.40	9.02	8.49	10.18	13.00
59	6.64	7.49	7.48	7.82	8.45	7.83	9.49	12.22
60	6.16	7.02	6.92	7.27	7.88	7.22	8.83	11.46
61	5.74	6.55	6.40	6.76	7.34	6.65	8.22	10.74
62	5.37	6.05	5.94	6.27	6.87	6.12	7.64	10.07
63	5.08	5.58	5.55	5.84	6.46	5.65	7.13	9.43
64	4.84	5.17	5.22	5.46	6.09	5.24	6.66	8.80
65	4.66	4.72	4.94	5.10	5.71	4.90	6.22	8.20
66	4.48	4.38	4.70	4.75	5.35	4.63	5.80	7.68
67	4.27	4.17	4.48	4.43	5.02	4.40	5.36	7.25
68	4.07	4.04	4.29	4.14	4.80	4.18	4.92	6.86
69	3.90	4.01	4.10	3.90	4.55	3.98	4.52	6.52
70	3.72	4.07	3.92	3.64	4.29	3.82	4.20	6.21
71	3.55	4.22	3.77	3.37	4.13	3.65	3.95	5.92
72	3.43	4.55	3.65	3.17	4.04	3.48	3.68	5.62
73	3.31	4.79	3.53	2.98	4.01	3.35	3.43	5.27
74	3.18	4.76	3.35	2.81	4.06	3.21	3.32	4.89
75	3.00	4.67	3.13	2.68	3.97	3.07	3.30	4.47

**Table 2: WLE for Initially Active Females Using Male Transition Probabilities - Percent Increase from Corresponding Male WLE**

<u>Age</u>	<u>0-12 Years of Education, No Diploma, No GED</u>	<u>GED, No Diploma</u>	<u>High School Diploma</u>	<u>Some College, No Degree</u>	<u>Associate's Degree</u>	<u>Bachelor's Degree</u>	<u>Master's Degree</u>	<u>Professional or PhD Degree</u>
16	3.13%	3.53%						
17	3.12%	3.53%	3.38%					
18	3.12%	3.50%	3.38%	3.38%				
19	3.10%	3.53%	3.39%	3.37%	3.49%			
20	3.06%	3.52%	3.35%	3.35%	3.48%	3.33%		
21	3.05%	3.47%	3.33%	3.33%	3.48%	3.29%		
22	2.99%	3.45%	3.31%	3.28%	3.45%	3.27%	3.69%	
23	2.99%	3.44%	3.27%	3.26%	3.41%	3.23%	3.65%	
24	2.92%	3.42%	3.22%	3.24%	3.41%	3.16%	3.60%	4.39%
25	2.89%	3.41%	3.24%	3.19%	3.37%	3.15%	3.60%	4.36%
26	2.90%	3.39%	3.23%	3.15%	3.37%	3.14%	3.58%	4.34%
27	2.91%	3.37%	3.18%	3.17%	3.36%	3.13%	3.58%	4.35%
28	2.92%	3.39%	3.20%	3.16%	3.36%	3.12%	3.56%	4.34%
29	2.89%	3.40%	3.19%	3.18%	3.39%	3.12%	3.60%	4.38%
30	2.90%	3.45%	3.21%	3.17%	3.38%	3.14%	3.60%	4.38%
31	2.91%	3.43%	3.24%	3.20%	3.42%	3.17%	3.64%	4.40%
32	2.92%	3.49%	3.26%	3.19%	3.42%	3.17%	3.65%	4.46%
33	2.98%	3.47%	3.25%	3.25%	3.49%	3.20%	3.69%	4.52%
34	2.99%	3.53%	3.32%	3.25%	3.49%	3.20%	3.70%	4.58%
35	3.01%	3.56%	3.35%	3.28%	3.54%	3.23%	3.75%	4.58%
36	3.02%	3.63%	3.43%	3.35%	3.62%	3.31%	3.80%	4.65%
37	3.09%	3.67%	3.42%	3.39%	3.63%	3.35%	3.85%	4.76%
38	3.16%	3.75%	3.51%	3.43%	3.68%	3.35%	3.91%	4.80%
39	3.19%	3.85%	3.55%	3.52%	3.77%	3.40%	3.94%	4.89%
40	3.27%	3.84%	3.60%	3.52%	3.83%	3.49%	4.04%	4.94%
41	3.30%	3.94%	3.69%	3.62%	3.89%	3.54%	4.07%	5.03%
42	3.38%	3.99%	3.74%	3.68%	3.95%	3.55%	4.15%	5.09%
43	3.46%	4.11%	3.80%	3.73%	4.01%	3.66%	4.18%	5.20%
44	3.55%	4.18%	3.79%	3.79%	4.09%	3.67%	4.26%	5.27%
45	3.56%	4.31%	3.85%	3.85%	4.17%	3.74%	4.30%	5.39%



**Table 2: WLE for Initially Active Females Using Male Transition Probabilities - Percent Increase from Corresponding Male WLE (Continued)**

Age	0-12 Years of Education, No Diploma, No GED	GED, No Diploma	High School Diploma	Some College, No Degree	Associate's Degree	Bachelor's Degree	Master's Degree	Professional or PhD Degree
46	3.58%	4.32%	3.91%	3.85%	4.25%	3.82%	4.40%	5.42%
47	3.66%	4.41%	3.98%	3.98%	4.28%	3.83%	4.45%	5.50%
48	3.68%	4.58%	4.05%	4.06%	4.31%	3.86%	4.50%	5.59%
49	3.77%	4.67%	4.13%	4.06%	4.40%	3.94%	4.55%	5.63%
50	3.79%	4.77%	4.14%	4.06%	4.51%	3.97%	4.61%	5.73%
51	3.80%	4.77%	4.15%	4.14%	4.54%	3.98%	4.68%	5.78%
52	3.80%	4.96%	4.24%	4.13%	4.57%	4.00%	4.67%	5.84%
53	3.72%	4.93%	4.24%	4.21%	4.59%	4.01%	4.66%	5.89%
54	3.83%	4.99%	4.33%	4.19%	4.59%	4.01%	4.72%	5.89%
55	3.73%	5.03%	4.33%	4.15%	4.69%	4.01%	4.79%	5.87%
56	3.87%	5.08%	4.31%	4.21%	4.69%	3.99%	4.85%	6.01%
57	3.88%	5.12%	4.41%	4.28%	4.68%	4.08%	4.80%	5.99%
58	3.91%	5.29%	4.52%	4.22%	4.76%	4.04%	4.84%	6.04%
59	4.08%	5.34%	4.47%	4.27%	4.84%	3.98%	4.86%	6.17%
60	3.88%	5.41%	4.69%	4.30%	4.79%	4.03%	4.87%	6.21%
61	4.17%	5.48%	4.75%	4.48%	5.01%	4.07%	4.98%	6.23%
62	4.07%	5.58%	4.76%	4.50%	5.05%	4.26%	4.80%	6.34%
63	4.31%	5.68%	4.72%	4.47%	5.04%	4.24%	5.01%	6.31%
64	4.09%	5.94%	4.82%	4.40%	5.18%	4.17%	4.88%	6.41%
65	4.02%	6.07%	4.66%	4.29%	4.96%	4.26%	4.89%	6.49%
66	4.19%	6.05%	4.68%	4.40%	5.11%	4.51%	4.88%	6.52%
67	4.15%	6.38%	4.67%	4.48%	5.24%	4.51%	4.89%	6.62%
68	4.36%	6.32%	4.89%	4.28%	5.03%	4.50%	4.90%	6.52%
69	4.28%	6.37%	4.59%	4.28%	5.32%	4.46%	5.12%	6.54%
70	4.20%	6.54%	4.81%	4.30%	5.15%	4.66%	5.00%	6.52%
71	4.11%	6.57%	4.72%	4.33%	5.36%	4.58%	4.77%	6.28%
72	4.57%	6.31%	4.89%	4.62%	5.48%	4.50%	4.84%	6.44%
73	4.42%	6.44%	4.75%	4.20%	5.53%	4.69%	5.21%	6.25%
74	4.26%	6.25%	4.69%	4.46%	5.45%	4.56%	5.06%	6.07%
75	4.17%	6.14%	4.68%	4.28%	5.59%	4.42%	5.10%	6.18%
<b>Min:</b>	<b>2.89%</b>	<b>3.37%</b>	<b>3.18%</b>	<b>3.15%</b>	<b>3.36%</b>	<b>3.12%</b>	<b>3.56%</b>	<b>4.34%</b>
<b>Max:</b>	<b>4.57%</b>	<b>6.57%</b>	<b>4.89%</b>	<b>4.62%</b>	<b>5.59%</b>	<b>4.69%</b>	<b>5.21%</b>	<b>6.62%</b>

**Table 3: WLE for Initially Inactive Females Using Male Transition Probabilities and Female Mortality**

Age	0-12 Years of Education, No Diploma, No GED	GED, No Diploma	High School Diploma	Some College, No Degree	Associate's Degree	Bachelor's Degree	Master's Degree	Professional or PhD Degree
16	34.51	36.07						
17	33.99	35.58	39.47					
18	33.42	35.00	38.67	38.51				
19	32.84	34.36	37.87	37.96	40.20			
20	32.22	33.65	37.05	37.39	39.14	40.04		
21	31.53	32.87	36.21	36.77	38.17	39.29		
22	30.77	32.02	35.35	36.07	37.35	38.59	41.47	
23	29.94	31.12	34.50	35.32	36.64	37.95	40.71	
24	29.08	30.20	33.65	34.52	35.82	37.19	39.62	41.15
25	28.19	29.25	32.78	33.67	34.93	36.36	38.60	40.35
26	27.23	28.27	31.90	32.81	34.03	35.45	37.73	39.78
27	26.29	27.30	30.99	31.95	33.10	34.55	36.70	39.02
28	25.36	26.35	30.04	31.03	32.07	33.63	35.64	38.09
29	24.41	25.46	29.09	30.07	31.05	32.69	34.59	37.14
30	23.48	24.50	28.11	29.13	30.05	31.73	33.46	36.24
31	22.57	23.45	27.13	28.20	29.08	30.76	32.24	35.30
32	21.72	22.52	26.16	27.25	28.22	29.79	31.11	34.37
33	20.92	21.71	25.19	26.22	27.33	28.75	30.15	33.57
34	20.08	20.86	24.22	25.18	26.33	27.66	29.22	32.75
35	19.17	19.90	23.30	24.18	25.38	26.58	28.29	31.94
36	18.24	18.86	22.37	23.19	24.43	25.47	27.44	31.10
37	17.32	17.98	21.42	22.18	23.44	24.37	26.65	30.16
38	16.38	17.34	20.47	21.13	22.40	23.27	25.84	29.21
39	15.38	16.65	19.50	20.04	21.22	22.23	25.06	28.27
40	14.32	15.77	18.56	18.99	20.03	21.33	24.23	27.23
41	13.27	14.86	17.62	17.96	19.01	20.48	23.36	26.21
42	12.32	14.02	16.66	16.93	18.14	19.59	22.52	25.12
43	11.46	13.26	15.74	15.92	17.33	18.65	21.65	23.99
44	10.63	12.52	14.81	14.89	16.43	17.67	20.70	22.91
45	9.83	11.69	13.88	13.85	15.46	16.65	19.74	21.76

**Table 3: WLE for Initially Inactive Females Using Male Transition Probabilities and Female Mortality  
(Continued)**

<b>Age</b>	<b>0-12 Years of Education, No Diploma, No GED</b>	<b>GED, No Diploma</b>	<b>High School Diploma</b>	<b>Some College, No Degree</b>	<b>Associate's Degree</b>	<b>Bachelor's Degree</b>	<b>Master's Degree</b>	<b>Professional or PhD Degree</b>
46	9.06	10.91	12.94	12.90	14.53	15.53	18.70	20.63
47	8.35	10.25	12.00	11.99	13.61	14.30	17.60	19.55
48	7.70	9.57	11.09	11.06	12.58	13.03	16.49	18.63
49	7.08	8.86	10.22	10.14	11.44	11.80	15.30	17.90
50	6.47	8.10	9.35	9.24	10.25	10.64	14.09	17.06
51	5.87	7.36	8.49	8.43	9.18	9.51	12.95	16.01
52	5.32	6.61	7.66	7.67	8.23	8.46	11.85	14.83
53	4.83	5.86	6.89	6.94	7.31	7.59	10.75	13.54
54	4.39	5.25	6.18	6.27	6.46	6.84	9.62	12.32
55	3.99	4.76	5.53	5.65	5.78	6.13	8.58	11.08
56	3.60	4.34	4.94	5.09	5.21	5.40	7.70	9.68
57	3.22	4.00	4.42	4.57	4.70	4.72	6.90	8.52
58	2.89	3.68	3.97	4.07	4.24	4.13	6.17	7.79
59	2.60	3.46	3.58	3.64	3.84	3.61	5.52	7.31
60	2.34	3.30	3.24	3.26	3.49	3.14	4.93	6.81
61	2.11	3.13	2.93	2.89	3.17	2.71	4.40	6.20
62	1.89	2.95	2.65	2.55	2.87	2.36	3.90	5.56
63	1.70	2.75	2.41	2.26	2.59	2.09	3.43	5.02
64	1.52	2.56	2.19	2.01	2.34	1.84	3.01	4.55
65	1.36	2.39	2.00	1.81	2.11	1.63	2.67	4.10
66	1.20	2.22	1.80	1.64	1.91	1.43	2.38	3.63
67	1.07	2.03	1.62	1.47	1.72	1.25	2.11	3.15
68	0.94	1.84	1.45	1.30	1.54	1.09	1.87	2.73
69	0.82	1.68	1.28	1.14	1.38	0.94	1.65	2.38
70	0.71	1.53	1.12	0.99	1.24	0.81	1.42	2.07
71	0.62	1.38	0.97	0.86	1.11	0.70	1.21	1.81
72	0.53	1.20	0.83	0.73	0.97	0.59	1.01	1.58
73	0.45	1.02	0.70	0.61	0.82	0.50	0.82	1.38
74	0.37	0.87	0.59	0.52	0.67	0.42	0.65	1.21
75	0.31	0.73	0.48	0.43	0.53	0.35	0.51	1.04

**Table 4: WLE for Initially Inactive Females Using Male Transition Probabilities - Percent Increase from Corresponding Male WLE**

<b>Age</b>	<b>0-12 Years of Education, No Diploma, No GED</b>	<b>GED, No Diploma</b>	<b>High School Diploma</b>	<b>Some College, No Degree</b>	<b>Associate's Degree</b>	<b>Bachelor's Degree</b>	<b>Master's Degree</b>	<b>Professional or PhD Degree</b>
16	3.22%	3.58%						
17	3.25%	3.61%	3.49%					
18	3.24%	3.61%	3.48%	3.51%				
19	3.24%	3.59%	3.50%	3.52%	3.62%			
20	3.20%	3.60%	3.49%	3.49%	3.62%	3.46%		
21	3.17%	3.59%	3.52%	3.46%	3.61%	3.42%		
22	3.15%	3.59%	3.48%	3.44%	3.61%	3.40%	3.76%	
23	3.13%	3.60%	3.45%	3.40%	3.56%	3.35%	3.71%	
24	3.12%	3.60%	3.41%	3.35%	3.53%	3.31%	3.71%	4.63%
25	3.11%	3.58%	3.41%	3.31%	3.53%	3.30%	3.71%	4.61%
26	3.10%	3.63%	3.40%	3.31%	3.53%	3.26%	3.68%	4.57%
27	3.14%	3.68%	3.40%	3.33%	3.53%	3.23%	3.70%	4.56%
28	3.17%	3.70%	3.41%	3.33%	3.52%	3.25%	3.73%	4.59%
29	3.21%	3.71%	3.49%	3.33%	3.57%	3.25%	3.78%	4.62%
30	3.25%	3.77%	3.50%	3.37%	3.62%	3.25%	3.82%	4.68%
31	3.25%	3.85%	3.55%	3.37%	3.67%	3.26%	3.87%	4.72%
32	3.28%	3.92%	3.56%	3.45%	3.67%	3.29%	3.94%	4.72%
33	3.31%	3.98%	3.62%	3.47%	3.72%	3.34%	3.97%	4.81%
34	3.40%	4.09%	3.68%	3.54%	3.74%	3.40%	3.99%	4.83%
35	3.45%	4.19%	3.74%	3.60%	3.85%	3.46%	4.08%	4.86%
36	3.52%	4.31%	3.81%	3.67%	3.91%	3.49%	4.10%	4.93%
37	3.65%	4.41%	3.88%	3.74%	3.99%	3.61%	4.18%	5.01%
38	3.74%	4.52%	3.96%	3.83%	4.09%	3.70%	4.24%	5.07%
39	3.85%	4.59%	4.06%	3.94%	4.17%	3.78%	4.29%	5.21%
40	3.99%	4.71%	4.21%	4.11%	4.38%	3.85%	4.30%	5.30%
41	4.24%	4.94%	4.32%	4.18%	4.51%	3.91%	4.38%	5.43%
42	4.41%	5.10%	4.39%	4.31%	4.55%	3.98%	4.45%	5.55%
43	4.56%	5.24%	4.58%	4.39%	4.71%	4.02%	4.49%	5.68%
44	4.63%	5.39%	4.59%	4.56%	4.78%	4.12%	4.60%	5.82%
45	4.80%	5.60%	4.75%	4.77%	4.88%	4.19%	4.67%	5.99%

**Table 4: WLE for Initially Inactive Females Using Male Transition Probabilities - Percent Increase from Corresponding Male WLE  
(Continued)**

Age	0-12 Years of Education, No Diploma, No GED	GED, No Diploma	High School Diploma	Some College, No Degree	Associate's Degree	Bachelor's Degree	Master's Degree	Professional or PhD Degree
46	4.98%	5.72%	4.86%	4.88%	4.99%	4.30%	4.76%	6.12%
47	5.16%	6.00%	5.08%	4.99%	5.18%	4.46%	4.89%	6.31%
48	5.34%	6.10%	5.22%	5.13%	5.27%	4.66%	5.03%	6.46%
49	5.51%	6.36%	5.36%	5.30%	5.54%	4.80%	5.15%	6.48%
50	5.72%	6.72%	5.53%	5.48%	5.78%	4.93%	5.39%	6.56%
51	5.96%	6.98%	5.73%	5.77%	6.00%	5.20%	5.54%	6.66%
52	6.19%	7.31%	5.95%	5.79%	6.33%	5.35%	5.71%	6.84%
53	6.15%	7.72%	6.16%	6.12%	6.72%	5.42%	5.81%	7.04%
54	6.30%	8.25%	6.37%	6.27%	6.95%	5.56%	5.95%	7.32%
55	6.40%	8.92%	6.76%	6.40%	7.24%	5.69%	6.32%	7.57%
56	6.82%	9.05%	6.93%	6.49%	7.42%	6.09%	6.50%	8.04%
57	6.98%	9.29%	7.28%	6.78%	7.80%	6.31%	6.81%	8.54%
58	7.43%	9.52%	7.59%	7.11%	7.89%	6.44%	6.93%	8.80%
59	7.44%	10.19%	7.83%	7.37%	8.17%	6.80%	7.18%	8.78%
60	7.83%	10.00%	8.36%	7.59%	8.39%	7.17%	7.41%	8.96%
61	8.21%	10.21%	8.52%	7.84%	8.93%	7.54%	7.58%	9.15%
62	8.00%	10.07%	8.61%	8.05%	9.13%	7.76%	7.73%	9.45%
63	8.97%	10.44%	9.05%	8.13%	9.28%	8.29%	8.20%	9.61%
64	8.57%	10.34%	8.96%	8.65%	9.86%	8.24%	8.27%	9.64%
65	8.80%	10.65%	9.29%	9.04%	9.90%	8.67%	8.54%	9.92%
66	9.09%	11.00%	9.09%	8.61%	10.40%	8.33%	8.68%	10.00%
67	9.18%	11.54%	9.46%	8.89%	9.55%	8.70%	8.76%	10.53%
68	9.30%	10.84%	9.85%	9.24%	10.00%	10.10%	8.72%	10.98%
69	9.33%	12.00%	9.40%	9.62%	10.40%	9.30%	9.27%	11.21%
70	9.23%	11.68%	10.89%	8.79%	10.71%	9.46%	9.23%	11.29%
71	10.71%	11.29%	10.23%	10.26%	9.90%	11.11%	9.01%	11.73%
72	10.42%	11.11%	10.67%	10.61%	10.23%	11.32%	9.78%	12.06%
73	12.50%	10.87%	9.37%	10.91%	10.81%	11.11%	9.33%	12.20%
74	8.82%	11.54%	11.32%	13.04%	9.84%	13.51%	10.17%	12.04%
75	14.81%	12.31%	11.63%	10.26%	10.42%	12.90%	10.87%	11.83%
<b>Min:</b>	<b>3.10%</b>	<b>3.58%</b>	<b>3.40%</b>	<b>3.31%</b>	<b>3.52%</b>	<b>3.23%</b>	<b>3.68%</b>	<b>4.56%</b>
<b>Max:</b>	<b>14.81%</b>	<b>12.31%</b>	<b>11.63%</b>	<b>13.04%</b>	<b>10.81%</b>	<b>13.51%</b>	<b>10.87%</b>	<b>12.20%</b>