

# Agenda

8:00am-8:30am	Registration & Breakfast
8:30am-9:30am	Defining reduced earnings and reduced worklife expectancy for persons with disability
9:30-10:30am	Case Studies
10:30-Noon (Optional)	Individual Case Discussion & Analysis with the Experts—Bring a Case!

For More Information Contact  
Vocational Economics, Inc.  
(800) 227-0198  
[www.VocEcon.com](http://www.VocEcon.com)



## Measuring Earning Capacity Loss

*...a breakfast seminar*

*A Kentucky CLE approved Seminar  
Receive 2 Hours of CLE*

MARCH 16, 2012  
Galt House Hotel, Louisville, KY

# Measuring Earning Capacity Loss

## Participants Will Receive...

Two Hours CLE Credit for Attendance

Knowledge on when and how to use vocational and economic experts

Valuable Earning Data to help you value a case

Personal instruction from experienced experts...  
*Bring a Case!*

Presentation materials and published articles

*Breakfast is provided*

## Presenters



Ronald E. Missun, Ph.D.  
*Labor Economist*



Sara Ford, MRC, CRC  
*Vocational Economic Analyst*

**Measuring Earning Capacity Loss** is a two-hour seminar conducted by Dr. Ronald Missun, Labor Economist and Sara Ford, Vocational Economic Analyst of Vocational Economics, Inc. Participants in the seminar will be provided information specific to assessing the economic value of cases involving individuals with a partial disability. The seminar is divided into three modules that focus on the following:

- ◆ Defining earning capacity loss
- ◆ Defining reduced earnings and reduced worklife expectancy for persons with disability
- ◆ Discussion of six case studies specific to various types of partial disability

Wage loss and earning capacity are terms that are often used incorrectly. The key difference between the two is that wage loss is retrospective, while earning capacity loss is prospective. Earning capacity is synonymous with the term "human capital." "Capital" is anything that produces wealth. Specifically, "human capital" is defined as the acquisition of knowledge, skill, and understanding as a result of education, training, and experience that allows an individual to sell his services in the marketplace in exchange for money. Human capital requires two fundamental building blocks or precursors: intelligence and physical ability. Every occupation requires varying degrees of intellect and physical capability. A diminution of either the intellect or the physical ability of an individual decreases that individual's human capital, and hence that individual's earning capacity.

There are two facts that exist for persons with a disability. Regardless of how disability is defined, persons with a disability who are employed year-round and full-time earn less on average than their non-disabled counterparts. Additionally, persons with a disability experience a comparative reduction in work-life expectancy. These two facts are true for both men and women, and for individuals at all levels of educational attainment. Data collected by the U.S. Census Bureau illustrates these facts.

Six case studies will be presented demonstrating the effects of physical disability, cognitive disability, and work disabling conditions on earning capacity.

**MARCH 16, 2012**  
**Registration is FREE**

Please RSVP by 09 using one of the following methods:

Phone: 502-589-0995 x319

Email: JackieY@VocEcon.com

Fax: 502-589-2750