

IN THE CIRCUIT COURT FOR COUNTY
STATE CIVIL DIVISION

MS. PLAINTIFF, Representative of the	§	
Estate of Ms. Doe,	§	
Plaintiff	§	
	§	
v.	§	Case No. ###
	§	
MR. DEFENDANT,	§	
Defendant	§	

SAMPLE WRONGFUL DEATH EXPERT REPORT

The National Economist Network

July 22, 2007

The National Economist Network



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Introduction

1. I am Dr. Economist, a contract economist of The National Economist Network and I have been retained by Plaintiff Law Firm to provide an economic analysis in this case. As an economist, I have provided research, expert reports, and expert witness testimony on issues involving lost earnings, lost profits, and employment discrimination in federal and state courts. In addition to serving as a consultant and expert witness, I am a tenured professor with the Department of Economics at Economist State College. I also have over 10 years of corporate experience. My full curriculum vita is attached to this report.

2. In this report, I provide an economic analysis of the losses Ms. Plaintiff and Ms. Doe's children (plaintiffs) are expected to experience as a result of the death of Ms. Doe on June 19, 2003. Economic losses in this case are the losses associated with earnings capacity, legally required benefits, retirement benefits, and household services. The projected economic losses are based on the earnings and benefits Ms. Doe would have received and household services she would have performed, had she not been killed.

3. To calculate the economic losses, the wages Ms. Doe is expected to have received are projected using two different economic damage scenarios. In the first scenario, Ms. Doe's earnings are based on her historical earnings at Work Company. In the second scenario, it is assumed Ms. Doe would have completed her college education by the end of 2008 and subsequently begun receiving the median earnings for college graduates. For

each scenario, I calculate the economic damages both including and not including deductions for personal consumption.

4. My analysis and methodology used to perform the calculations is discussed in more detail in the following sections of this report. A summary of the economic losses in this case is shown in Table 1. Year-by-year summaries of the plaintiffs' losses are found in Tables 2 through 14. The case-related documents, treatises, and other information used to prepare this analysis are listed in Exhibit A and Exhibit B.

Projected earnings and benefits

5. Ms. Doe's projected earnings are the earnings she is expected to have received had she not been killed. At the time of her death, Ms. Doe was employed at Work Company while attending the University of State. Ms. Doe's earnings are projected using two different economic damage scenarios. In the first scenario, Ms. Doe's earnings are based on her annualized historical earnings in 2003 of \$36,643. In the second scenario, it is assumed Ms. Doe would have obtained her college degree as of December 31, 2008. Prior to her assumed graduation date, her earnings are calculated as in Scenario 1. After her assumed graduation date, Ms. Doe's earnings are based on the median earnings for college graduates of \$50,024 in 2007 dollars.

6. Ms. Doe's projected legally required benefits are the legally required benefits she is expected to have received had she not been killed. Ms. Doe's projected legally required benefits are comprised of Social Security, Medicare, federal unemployment insurance, state unemployment insurance, and

workers' compensation. The value of Ms. Doe's legally required benefits is based on the average employer cost of providing these benefits, 11.43% of projected earnings. The average employer cost is based on United States Bureau of Labor Statistics' Employer Costs for Employee Compensation data.

7. Ms. Doe's projected retirement benefits are the retirement benefits she is expected to have received had she not been killed. The value of Ms. Doe's projected retirement benefits is the average employer cost of providing these benefits, 6.14% of projected earnings. The average employer cost is based on United States Bureau of Labor Statistics' Employer Costs for Employee Compensation data.

8. Ms. Doe, had she lived, would have consumed some of her earnings on personal items and services. In this report, I perform a damage calculation that deducts this amount and a separate calculation that does not deduct personal consumption. When personal consumption is deducted, it is based on the earnings and number of members in the household. The personal consumption factor is based on the methodology in the article "Estimating Personal Consumption Costs in Wrongful Death Cases" and data from the U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, 2002-2003.

Projected household services

9. Ms. Doe's projected household services are the services, such as caring for children, cooking, and taking care of the household, Ms. Doe would have provided to her family had she not been killed. The value of the lost household services is calculated using the market value replacement cost of

providing those services. The market value of the services Ms. Doe would have been expected to perform is determined by the average hourly wage of individuals who perform similar services in the labor market. The hourly wage for similar services is calculated using data from the Occupational Employment Statistics for State. The amount of time Ms. Doe would have been expected to spend performing household services had she not passed away is estimated using economic data from the United States Bureau of Labor Statistics, 'American Time Use Survey'. The total value of the household services is calculated by multiplying the number of hours Ms. Doe would have been expected to spend performing each household service by the market value of that service.

Economic value

10. The economic damage period is the period in which the damages are expected to occur. The economic damage period begins on June 19, 2003, the date of Ms. Doe's death. The economic damage period for her expected earnings and benefits continues throughout Ms. Doe's work life expectancy. In the first scenario, Ms. Doe's work life expectancy is based on the average work life of a 26 year old Black female with a high school diploma, 28.16 years. In the second scenario, Ms. Doe's work life expectancy is based on the assumption she obtains a college degree, 31.95 years.

11. The economic damage period for her household services loss continues until the age at which her three children would no longer be living

at home. It is assumed that the end of the year in which they turn 18, they would leave the household.

12. Damages arising prior to the date of this report are considered to be past damages. Damages after the date of this report are considered to be future damages. In each year, the future losses are adjusted to present value. The future losses are discounted downwardly by a discount factor of 3.02% to obtain the present value. The discount factor is based on the geometric mean of the difference between yields on long-term government bonds and inflation.

13. I respectfully reserve the right to make changes to this report.

Executed on July 22, 2007.

Dr. Economist

Table 1: Economic damage summary for Ms. Doe

Loss	Scenario 1: High School Degree		Scenario 2: College Degree	
	Economic Damage	Economic Damage Less Personal Consumption	Economic Damage	Economic Damage Less Personal Consumption
Earnings				
Past	\$159,092	\$124,437	\$159,092	\$124,437
Future	\$679,861	\$459,636	\$919,680	\$643,748
Legally Required Benefits				
Past	\$18,182	\$14,221	\$18,182	\$14,221
Future	\$77,698	\$52,530	\$105,106	\$73,571
Retirement Benefits				
Past	\$9,773	\$7,644	\$9,773	\$7,644
Future	\$41,763	\$28,235	\$56,495	\$39,545
Household Services				
Past	\$78,540	\$78,540	\$78,540	\$78,540
Future	\$224,940	\$224,940	\$224,940	\$224,940
Total past economic damage	\$265,586	\$224,842	\$265,586	\$224,842
Total future economic damage	\$1,024,262	\$765,341	\$1,306,221	\$981,804
Total Economic Damage	\$1,289,848	\$990,183	\$1,571,807	\$1,206,646

Table 2: Lost earnings for Ms. Doe in Scenario 1, high school diploma, not including a deduction for personal consumption

Past Earnings Loss (6/19/2003 - 7/22/2007)					
Year	Age	Projected Earnings	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2003	26	\$19,543	1.0000	\$19,543	\$19,543
2004	27	\$37,850	1.0000	\$37,850	\$57,393
2005	28	\$39,137	1.0000	\$39,137	\$96,530
2006	29	\$40,147	1.0000	\$40,147	\$136,676
2007	30	\$22,415	1.0000	\$22,415	\$159,092
Future Earnings Loss (7/22/2007 - 8/17/2031)					
Year	Age	Projected Earnings	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2007	30	\$17,731	0.9869	\$17,500	\$17,500
2008	31	\$40,147	0.9580	\$38,461	\$55,961
2009	32	\$40,147	0.9299	\$37,333	\$93,294
2010	33	\$40,147	0.9027	\$36,239	\$129,533
2011	34	\$40,147	0.8762	\$35,177	\$164,710
2012	35	\$40,147	0.8505	\$34,146	\$198,856
2013	36	\$40,147	0.8256	\$33,145	\$232,000
2014	37	\$40,147	0.8014	\$32,173	\$264,173
2015	38	\$40,147	0.7779	\$31,230	\$295,403
2016	39	\$40,147	0.7551	\$30,314	\$325,717
2017	40	\$40,147	0.7330	\$29,426	\$355,143
2018	41	\$40,147	0.7115	\$28,563	\$383,706
2019	42	\$40,147	0.6906	\$27,726	\$411,431
2020	43	\$40,147	0.6704	\$26,913	\$438,344
2021	44	\$40,147	0.6507	\$26,124	\$464,468
2022	45	\$40,147	0.6316	\$25,358	\$489,827
2023	46	\$40,147	0.6131	\$24,615	\$514,441
2024	47	\$40,147	0.5952	\$23,893	\$538,335
2025	48	\$40,147	0.5777	\$23,193	\$561,527
2026	49	\$40,147	0.5608	\$22,513	\$584,040
2027	50	\$40,147	0.5443	\$21,853	\$605,893
2028	51	\$40,147	0.5284	\$21,212	\$627,106
2029	52	\$40,147	0.5129	\$20,591	\$647,696
2030	53	\$40,147	0.4978	\$19,987	\$667,683
2031	54	\$25,199	0.4833	\$12,177	\$679,861

Table 3: Lost legally required benefits for Ms. Doe in Scenario 1, high school diploma, not including a deduction for personal consumption

Past Fringe Benefits Loss (6/19/2003 - 7/22/2007)					
Year	Age	Projected Benefits	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2003	26	\$2,233	1.0000	\$2,233	\$2,233
2004	27	\$4,326	1.0000	\$4,326	\$6,559
2005	28	\$4,473	1.0000	\$4,473	\$11,032
2006	29	\$4,588	1.0000	\$4,588	\$15,620
2007	30	\$2,562	1.0000	\$2,562	\$18,182

Future Fringe Benefits Loss (7/22/2007 - 8/17/2031)					
Year	Age	Projected Benefits	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2007	30	\$2,026	0.9869	\$2,000	\$2,000
2008	31	\$4,588	0.9580	\$4,396	\$6,396
2009	32	\$4,588	0.9299	\$4,267	\$10,662
2010	33	\$4,588	0.9027	\$4,142	\$14,804
2011	34	\$4,588	0.8762	\$4,020	\$18,824
2012	35	\$4,588	0.8505	\$3,902	\$22,726
2013	36	\$4,588	0.8256	\$3,788	\$26,514
2014	37	\$4,588	0.8014	\$3,677	\$30,191
2015	38	\$4,588	0.7779	\$3,569	\$33,760
2016	39	\$4,588	0.7551	\$3,464	\$37,225
2017	40	\$4,588	0.7330	\$3,363	\$40,588
2018	41	\$4,588	0.7115	\$3,264	\$43,852
2019	42	\$4,588	0.6906	\$3,169	\$47,021
2020	43	\$4,588	0.6704	\$3,076	\$50,097
2021	44	\$4,588	0.6507	\$2,986	\$53,082
2022	45	\$4,588	0.6316	\$2,898	\$55,980
2023	46	\$4,588	0.6131	\$2,813	\$58,793
2024	47	\$4,588	0.5952	\$2,731	\$61,524
2025	48	\$4,588	0.5777	\$2,651	\$64,175
2026	49	\$4,588	0.5608	\$2,573	\$66,747
2027	50	\$4,588	0.5443	\$2,497	\$69,245
2028	51	\$4,588	0.5284	\$2,424	\$71,669
2029	52	\$4,588	0.5129	\$2,353	\$74,022
2030	53	\$4,588	0.4978	\$2,284	\$76,307
2031	54	\$2,880	0.4833	\$1,392	\$77,698

Table 4: Lost retirement benefits for Ms. Doe in Scenario 1, high school diploma, not including a deduction for personal consumption

Past Retirement Benefits Loss (6/19/2003 - 7/22/2007)					
Year	Age	Projected Retirement	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2003	26	\$1,200	1.0000	\$1,200	\$1,200
2004	27	\$2,325	1.0000	\$2,325	\$3,526
2005	28	\$2,404	1.0000	\$2,404	\$5,930
2006	29	\$2,466	1.0000	\$2,466	\$8,396
2007	30	\$1,377	1.0000	\$1,377	\$9,773
Future Retirement Benefits Loss (7/22/2007 - 8/17/2031)					
Year	Age	Projected Retirement	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2007	30	\$1,089	0.9869	\$1,075	\$1,075
2008	31	\$2,466	0.9580	\$2,363	\$3,438
2009	32	\$2,466	0.9299	\$2,293	\$5,731
2010	33	\$2,466	0.9027	\$2,226	\$7,957
2011	34	\$2,466	0.8762	\$2,161	\$10,118
2012	35	\$2,466	0.8505	\$2,098	\$12,215
2013	36	\$2,466	0.8256	\$2,036	\$14,251
2014	37	\$2,466	0.8014	\$1,976	\$16,228
2015	38	\$2,466	0.7779	\$1,918	\$18,146
2016	39	\$2,466	0.7551	\$1,862	\$20,008
2017	40	\$2,466	0.7330	\$1,808	\$21,816
2018	41	\$2,466	0.7115	\$1,755	\$23,570
2019	42	\$2,466	0.6906	\$1,703	\$25,274
2020	43	\$2,466	0.6704	\$1,653	\$26,927
2021	44	\$2,466	0.6507	\$1,605	\$28,532
2022	45	\$2,466	0.6316	\$1,558	\$30,089
2023	46	\$2,466	0.6131	\$1,512	\$31,601
2024	47	\$2,466	0.5952	\$1,468	\$33,069
2025	48	\$2,466	0.5777	\$1,425	\$34,494
2026	49	\$2,466	0.5608	\$1,383	\$35,877
2027	50	\$2,466	0.5443	\$1,342	\$37,219
2028	51	\$2,466	0.5284	\$1,303	\$38,522
2029	52	\$2,466	0.5129	\$1,265	\$39,787
2030	53	\$2,466	0.4978	\$1,228	\$41,015
2031	54	\$1,548	0.4833	\$748	\$41,763

Table 5: Lost earnings for Ms. Doe in Scenario 1, high school diploma, including a deduction for personal consumption

Past Earnings Loss (6/19/2003 - 7/22/2007)							
Year	Age	Projected Earnings	Personal Consumption	Total Earnings Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2003	26	\$19,543	\$4,420	\$15,123	1.0000	\$15,123	\$15,123
2004	27	\$37,850	\$8,560	\$29,290	1.0000	\$29,290	\$44,413
2005	28	\$39,137	\$8,851	\$30,286	1.0000	\$30,286	\$74,699
2006	29	\$40,147	\$8,229	\$31,917	1.0000	\$31,917	\$106,616
2007	30	\$22,415	\$4,595	\$17,820	1.0000	\$17,820	\$124,437
Future Earnings Loss (7/22/2007 - 8/17/2031)							
Year	Age	Projected Earnings	Personal Consumption	Total Earnings Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007	30	\$17,731	\$3,635	\$14,097	0.9869	\$13,913	\$13,913
2008	31	\$40,147	\$8,229	\$31,917	0.9580	\$30,577	\$44,490
2009	32	\$40,147	\$8,229	\$31,917	0.9299	\$29,681	\$74,170
2010	33	\$40,147	\$8,229	\$31,917	0.9027	\$28,811	\$102,981
2011	34	\$40,147	\$8,229	\$31,917	0.8762	\$27,966	\$130,947
2012	35	\$40,147	\$8,863	\$31,283	0.8505	\$26,607	\$157,554
2013	36	\$40,147	\$8,863	\$31,283	0.8256	\$25,827	\$183,381
2014	37	\$40,147	\$8,863	\$31,283	0.8014	\$25,070	\$208,452
2015	38	\$40,147	\$11,032	\$29,115	0.7779	\$22,648	\$231,100
2016	39	\$40,147	\$11,032	\$29,115	0.7551	\$21,984	\$253,084
2017	40	\$40,147	\$11,032	\$29,115	0.7330	\$21,340	\$274,424
2018	41	\$40,147	\$11,032	\$29,115	0.7115	\$20,714	\$295,138
2019	42	\$40,147	\$11,032	\$29,115	0.6906	\$20,107	\$315,245
2020	43	\$40,147	\$11,032	\$29,115	0.6704	\$19,518	\$334,763
2021	44	\$40,147	\$19,007	\$21,139	0.6507	\$13,756	\$348,518
2022	45	\$40,147	\$19,007	\$21,139	0.6316	\$13,352	\$361,871
2023	46	\$40,147	\$19,007	\$21,139	0.6131	\$12,961	\$374,832
2024	47	\$40,147	\$19,007	\$21,139	0.5952	\$12,581	\$387,413
2025	48	\$40,147	\$19,007	\$21,139	0.5777	\$12,212	\$399,625
2026	49	\$40,147	\$19,007	\$21,139	0.5608	\$11,854	\$411,479
2027	50	\$40,147	\$19,007	\$21,139	0.5443	\$11,507	\$422,986
2028	51	\$40,147	\$19,007	\$21,139	0.5284	\$11,169	\$434,155
2029	52	\$40,147	\$19,007	\$21,139	0.5129	\$10,842	\$444,997
2030	53	\$40,147	\$19,007	\$21,139	0.4978	\$10,524	\$455,521
2031	54	\$25,199	\$16,682	\$8,516	0.4833	\$4,116	\$459,636

Table 6: Lost legally required benefits for Ms. Doe in Scenario 1, high school diploma, including a deduction for personal consumption

Past Fringe Benefits Loss (6/19/2003 - 7/22/2007)							
Year	Age	Projected Benefits	Personal Consumption	Total Benefits Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2003	26	\$2,233	\$505	\$1,728	1.0000	\$1,728	\$1,728
2004	27	\$4,326	\$978	\$3,347	1.0000	\$3,347	\$5,076
2005	28	\$4,473	\$1,012	\$3,461	1.0000	\$3,461	\$8,537
2006	29	\$4,588	\$941	\$3,648	1.0000	\$3,648	\$12,185
2007	30	\$2,562	\$525	\$2,037	1.0000	\$2,037	\$14,221
Future Fringe Benefits Loss (7/22/2007 - 8/17/2031)							
Year	Age	Projected Benefits	Personal Consumption	Total Benefits Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007	30	\$2,026	\$415	\$1,611	0.9869	\$1,590	\$1,590
2008	31	\$4,588	\$941	\$3,648	0.9580	\$3,495	\$5,085
2009	32	\$4,588	\$941	\$3,648	0.9299	\$3,392	\$8,477
2010	33	\$4,588	\$941	\$3,648	0.9027	\$3,293	\$11,769
2011	34	\$4,588	\$941	\$3,648	0.8762	\$3,196	\$14,965
2012	35	\$4,588	\$1,013	\$3,575	0.8505	\$3,041	\$18,006
2013	36	\$4,588	\$1,013	\$3,575	0.8256	\$2,952	\$20,958
2014	37	\$4,588	\$1,013	\$3,575	0.8014	\$2,865	\$23,823
2015	38	\$4,588	\$1,261	\$3,327	0.7779	\$2,588	\$26,411
2016	39	\$4,588	\$1,261	\$3,327	0.7551	\$2,512	\$28,924
2017	40	\$4,588	\$1,261	\$3,327	0.7330	\$2,439	\$31,363
2018	41	\$4,588	\$1,261	\$3,327	0.7115	\$2,367	\$33,730
2019	42	\$4,588	\$1,261	\$3,327	0.6906	\$2,298	\$36,028
2020	43	\$4,588	\$1,261	\$3,327	0.6704	\$2,231	\$38,259
2021	44	\$4,588	\$2,172	\$2,416	0.6507	\$1,572	\$39,831
2022	45	\$4,588	\$2,172	\$2,416	0.6316	\$1,526	\$41,357
2023	46	\$4,588	\$2,172	\$2,416	0.6131	\$1,481	\$42,838
2024	47	\$4,588	\$2,172	\$2,416	0.5952	\$1,438	\$44,276
2025	48	\$4,588	\$2,172	\$2,416	0.5777	\$1,396	\$45,671
2026	49	\$4,588	\$2,172	\$2,416	0.5608	\$1,355	\$47,026
2027	50	\$4,588	\$2,172	\$2,416	0.5443	\$1,315	\$48,341
2028	51	\$4,588	\$2,172	\$2,416	0.5284	\$1,276	\$49,618
2029	52	\$4,588	\$2,172	\$2,416	0.5129	\$1,239	\$50,857
2030	53	\$4,588	\$2,172	\$2,416	0.4978	\$1,203	\$52,060
2031	54	\$2,880	\$1,907	\$973	0.4833	\$470	\$52,530

Table 7: Lost retirement benefits for Ms. Doe in Scenario 1, high school diploma, including a deduction for personal consumption

Past Retirement Benefits Loss (6/19/2003 - 7/22/2007)							
Year	Age	Projected Retirement	Personal Consumption	Total Retirement Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2003	26	\$1,200	\$271	\$929	1.0000	\$929	\$929
2004	27	\$2,325	\$526	\$1,799	1.0000	\$1,799	\$2,728
2005	28	\$2,404	\$544	\$1,860	1.0000	\$1,860	\$4,589
2006	29	\$2,466	\$506	\$1,961	1.0000	\$1,961	\$6,549
2007	30	\$1,377	\$282	\$1,095	1.0000	\$1,095	\$7,644
Future Retirement Benefits Loss (7/22/2007 - 8/17/2031)							
Year	Age	Projected Retirement	Personal Consumption	Total Retirement Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007	30	\$1,089	\$223	\$866	0.9869	\$855	\$855
2008	31	\$2,466	\$506	\$1,961	0.9580	\$1,878	\$2,733
2009	32	\$2,466	\$506	\$1,961	0.9299	\$1,823	\$4,556
2010	33	\$2,466	\$506	\$1,961	0.9027	\$1,770	\$6,326
2011	34	\$2,466	\$506	\$1,961	0.8762	\$1,718	\$8,044
2012	35	\$2,466	\$544	\$1,922	0.8505	\$1,634	\$9,678
2013	36	\$2,466	\$544	\$1,922	0.8256	\$1,587	\$11,265
2014	37	\$2,466	\$544	\$1,922	0.8014	\$1,540	\$12,805
2015	38	\$2,466	\$678	\$1,788	0.7779	\$1,391	\$14,196
2016	39	\$2,466	\$678	\$1,788	0.7551	\$1,350	\$15,547
2017	40	\$2,466	\$678	\$1,788	0.7330	\$1,311	\$16,857
2018	41	\$2,466	\$678	\$1,788	0.7115	\$1,272	\$18,130
2019	42	\$2,466	\$678	\$1,788	0.6906	\$1,235	\$19,365
2020	43	\$2,466	\$678	\$1,788	0.6704	\$1,199	\$20,564
2021	44	\$2,466	\$1,168	\$1,299	0.6507	\$845	\$21,409
2022	45	\$2,466	\$1,168	\$1,299	0.6316	\$820	\$22,229
2023	46	\$2,466	\$1,168	\$1,299	0.6131	\$796	\$23,025
2024	47	\$2,466	\$1,168	\$1,299	0.5952	\$773	\$23,798
2025	48	\$2,466	\$1,168	\$1,299	0.5777	\$750	\$24,548
2026	49	\$2,466	\$1,168	\$1,299	0.5608	\$728	\$25,277
2027	50	\$2,466	\$1,168	\$1,299	0.5443	\$707	\$25,983
2028	51	\$2,466	\$1,168	\$1,299	0.5284	\$686	\$26,670
2029	52	\$2,466	\$1,168	\$1,299	0.5129	\$666	\$27,336
2030	53	\$2,466	\$1,168	\$1,299	0.4978	\$646	\$27,982
2031	54	\$1,548	\$1,025	\$523	0.4833	\$253	\$28,235

Table 8: Lost earnings for Ms. Doe in Scenario 2, college degree, not including a deduction for personal consumption

Past Earnings Loss (6/19/2003 - 7/22/2007)					
Year	Age	Projected Earnings	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2003	26	\$19,543	1.0000	\$19,543	\$19,543
2004	27	\$37,850	1.0000	\$37,850	\$57,393
2005	28	\$39,137	1.0000	\$39,137	\$96,530
2006	29	\$40,147	1.0000	\$40,147	\$136,676
2007	30	\$22,415	1.0000	\$22,415	\$159,092
Future Earnings Loss (7/22/2007 - 6/1/2035)					
Year	Age	Projected Earnings	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2007	30	\$17,731	0.9869	\$17,500	\$17,500
2008	31	\$40,147	0.9580	\$38,461	\$55,961
2009	32	\$50,024	0.9299	\$46,519	\$102,480
2010	33	\$50,024	0.9027	\$45,155	\$147,635
2011	34	\$50,024	0.8762	\$43,831	\$191,466
2012	35	\$50,024	0.8505	\$42,546	\$234,013
2013	36	\$50,024	0.8256	\$41,299	\$275,312
2014	37	\$50,024	0.8014	\$40,089	\$315,400
2015	38	\$50,024	0.7779	\$38,913	\$354,314
2016	39	\$50,024	0.7551	\$37,773	\$392,086
2017	40	\$50,024	0.7330	\$36,665	\$428,752
2018	41	\$50,024	0.7115	\$35,591	\$464,342
2019	42	\$50,024	0.6906	\$34,547	\$498,890
2020	43	\$50,024	0.6704	\$33,534	\$532,424
2021	44	\$50,024	0.6507	\$32,551	\$564,975
2022	45	\$50,024	0.6316	\$31,597	\$596,573
2023	46	\$50,024	0.6131	\$30,671	\$627,243
2024	47	\$50,024	0.5952	\$29,772	\$657,015
2025	48	\$50,024	0.5777	\$28,899	\$685,914
2026	49	\$50,024	0.5608	\$28,052	\$713,966
2027	50	\$50,024	0.5443	\$27,230	\$741,196
2028	51	\$50,024	0.5284	\$26,431	\$767,627
2029	52	\$50,024	0.5129	\$25,656	\$793,284
2030	53	\$50,024	0.4978	\$24,904	\$818,188
2031	54	\$50,024	0.4833	\$24,174	\$842,362
2032	55	\$50,024	0.4691	\$23,466	\$865,828
2033	56	\$50,024	0.4553	\$22,778	\$888,606
2034	57	\$50,024	0.4420	\$22,110	\$910,716
2035	58	\$20,893	0.4290	\$8,964	\$919,680

Table 9: Lost legally required benefits for Ms. Doe in Scenario 2, college degree, not including a deduction for personal consumption

Past Fringe Benefits Loss (6/19/2003 - 7/22/2007)

Year	Age	Projected Benefits	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2003	26	\$2,233	1.0000	\$2,233	\$2,233
2004	27	\$4,326	1.0000	\$4,326	\$6,559
2005	28	\$4,473	1.0000	\$4,473	\$11,032
2006	29	\$4,588	1.0000	\$4,588	\$15,620
2007	30	\$2,562	1.0000	\$2,562	\$18,182

Future Fringe Benefits Loss (7/22/2007 - 6/1/2035)

Year	Age	Projected Benefits	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2007	30	\$2,026	0.9869	\$2,000	\$2,000
2008	31	\$4,588	0.9580	\$4,396	\$6,396
2009	32	\$5,717	0.9299	\$5,316	\$11,712
2010	33	\$5,717	0.9027	\$5,161	\$16,873
2011	34	\$5,717	0.8762	\$5,009	\$21,882
2012	35	\$5,717	0.8505	\$4,862	\$26,744
2013	36	\$5,717	0.8256	\$4,720	\$31,464
2014	37	\$5,717	0.8014	\$4,582	\$36,046
2015	38	\$5,717	0.7779	\$4,447	\$40,493
2016	39	\$5,717	0.7551	\$4,317	\$44,810
2017	40	\$5,717	0.7330	\$4,190	\$49,000
2018	41	\$5,717	0.7115	\$4,067	\$53,068
2019	42	\$5,717	0.6906	\$3,948	\$57,016
2020	43	\$5,717	0.6704	\$3,833	\$60,848
2021	44	\$5,717	0.6507	\$3,720	\$64,569
2022	45	\$5,717	0.6316	\$3,611	\$68,180
2023	46	\$5,717	0.6131	\$3,505	\$71,685
2024	47	\$5,717	0.5952	\$3,402	\$75,087
2025	48	\$5,717	0.5777	\$3,303	\$78,390
2026	49	\$5,717	0.5608	\$3,206	\$81,596
2027	50	\$5,717	0.5443	\$3,112	\$84,708
2028	51	\$5,717	0.5284	\$3,021	\$87,729
2029	52	\$5,717	0.5129	\$2,932	\$90,661
2030	53	\$5,717	0.4978	\$2,846	\$93,507
2031	54	\$5,717	0.4833	\$2,763	\$96,270
2032	55	\$5,717	0.4691	\$2,682	\$98,952
2033	56	\$5,717	0.4553	\$2,603	\$101,555
2034	57	\$5,717	0.4420	\$2,527	\$104,082
2035	58	\$2,388	0.4290	\$1,024	\$105,106

Table 10: Lost retirement benefits for Ms. Doe in Scenario 2, college degree, not including a deduction for personal consumption

Past Retirement Benefits Loss (6/19/2003 - 7/22/2007)

Year	Age	Projected Retirement	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2003	26	\$1,200	1.0000	\$1,200	\$1,200
2004	27	\$2,325	1.0000	\$2,325	\$3,526
2005	28	\$2,404	1.0000	\$2,404	\$5,930
2006	29	\$2,466	1.0000	\$2,466	\$8,396
2007	30	\$1,377	1.0000	\$1,377	\$9,773

Future Retirement Benefits Loss (7/22/2007 - 6/1/2035)

Year	Age	Projected Retirement	Discount Factor	Economic Value (3) * (4)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)
2007	30	\$1,089	0.9869	\$1,075	\$1,075
2008	31	\$2,466	0.9580	\$2,363	\$3,438
2009	32	\$3,073	0.9299	\$2,858	\$6,295
2010	33	\$3,073	0.9027	\$2,774	\$9,069
2011	34	\$3,073	0.8762	\$2,692	\$11,761
2012	35	\$3,073	0.8505	\$2,614	\$14,375
2013	36	\$3,073	0.8256	\$2,537	\$16,912
2014	37	\$3,073	0.8014	\$2,463	\$19,375
2015	38	\$3,073	0.7779	\$2,390	\$21,765
2016	39	\$3,073	0.7551	\$2,320	\$24,085
2017	40	\$3,073	0.7330	\$2,252	\$26,338
2018	41	\$3,073	0.7115	\$2,186	\$28,524
2019	42	\$3,073	0.6906	\$2,122	\$30,646
2020	43	\$3,073	0.6704	\$2,060	\$32,706
2021	44	\$3,073	0.6507	\$2,000	\$34,706
2022	45	\$3,073	0.6316	\$1,941	\$36,647
2023	46	\$3,073	0.6131	\$1,884	\$38,531
2024	47	\$3,073	0.5952	\$1,829	\$40,360
2025	48	\$3,073	0.5777	\$1,775	\$42,135
2026	49	\$3,073	0.5608	\$1,723	\$43,858
2027	50	\$3,073	0.5443	\$1,673	\$45,531
2028	51	\$3,073	0.5284	\$1,624	\$47,154
2029	52	\$3,073	0.5129	\$1,576	\$48,730
2030	53	\$3,073	0.4978	\$1,530	\$50,260
2031	54	\$3,073	0.4833	\$1,485	\$51,745
2032	55	\$3,073	0.4691	\$1,441	\$53,187
2033	56	\$3,073	0.4553	\$1,399	\$54,586
2034	57	\$3,073	0.4420	\$1,358	\$55,944
2035	58	\$1,283	0.4290	\$551	\$56,495

Table 11: Lost earnings for Ms. Doe in Scenario 2, college degree, including a deduction for personal consumption

Past Earnings Loss (6/19/2003 - 7/22/2007)							
Year	Age	Projected Earnings	Personal Consumption	Total Earnings Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2003	26	\$19,543	\$4,420	\$15,123	1.0000	\$15,123	\$15,123
2004	27	\$37,850	\$8,560	\$29,290	1.0000	\$29,290	\$44,413
2005	28	\$39,137	\$8,851	\$30,286	1.0000	\$30,286	\$74,699
2006	29	\$40,147	\$8,229	\$31,917	1.0000	\$31,917	\$106,616
2007	30	\$22,415	\$4,595	\$17,820	1.0000	\$17,820	\$124,437
Future Earnings Loss (7/22/2007 - 6/1/2035)							
Year	Age	Projected Earnings	Personal Consumption	Total Earnings Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007	30	\$17,731	\$3,635	\$14,097	0.9869	\$13,913	\$13,913
2008	31	\$40,147	\$8,229	\$31,917	0.9580	\$30,577	\$44,490
2009	32	\$50,024	\$8,875	\$41,149	0.9299	\$38,265	\$82,755
2010	33	\$50,024	\$8,875	\$41,149	0.9027	\$37,144	\$119,899
2011	34	\$50,024	\$8,875	\$41,149	0.8762	\$36,055	\$155,953
2012	35	\$50,024	\$9,607	\$40,417	0.8505	\$34,376	\$190,329
2013	36	\$50,024	\$9,607	\$40,417	0.8256	\$33,368	\$223,697
2014	37	\$50,024	\$9,607	\$40,417	0.8014	\$32,390	\$256,087
2015	38	\$50,024	\$11,933	\$38,091	0.7779	\$29,631	\$285,718
2016	39	\$50,024	\$11,933	\$38,091	0.7551	\$28,763	\$314,481
2017	40	\$50,024	\$11,933	\$38,091	0.7330	\$27,919	\$342,400
2018	41	\$50,024	\$11,933	\$38,091	0.7115	\$27,101	\$369,501
2019	42	\$50,024	\$11,933	\$38,091	0.6906	\$26,306	\$395,808
2020	43	\$50,024	\$11,933	\$38,091	0.6704	\$25,535	\$421,343
2021	44	\$50,024	\$21,015	\$29,009	0.6507	\$18,877	\$440,220
2022	45	\$50,024	\$21,015	\$29,009	0.6316	\$18,324	\$458,543
2023	46	\$50,024	\$21,015	\$29,009	0.6131	\$17,786	\$476,330
2024	47	\$50,024	\$21,015	\$29,009	0.5952	\$17,265	\$493,595
2025	48	\$50,024	\$21,015	\$29,009	0.5777	\$16,759	\$510,354
2026	49	\$50,024	\$21,015	\$29,009	0.5608	\$16,268	\$526,621
2027	50	\$50,024	\$21,015	\$29,009	0.5443	\$15,791	\$542,412
2028	51	\$50,024	\$21,015	\$29,009	0.5284	\$15,328	\$557,740
2029	52	\$50,024	\$21,015	\$29,009	0.5129	\$14,878	\$572,618
2030	53	\$50,024	\$21,015	\$29,009	0.4978	\$14,442	\$587,061
2031	54	\$50,024	\$21,015	\$29,009	0.4833	\$14,019	\$601,080
2032	55	\$50,024	\$21,015	\$29,009	0.4691	\$13,608	\$614,688
2033	56	\$50,024	\$21,015	\$29,009	0.4553	\$13,209	\$627,897
2034	57	\$50,024	\$21,015	\$29,009	0.4420	\$12,822	\$640,719
2035	58	\$20,893	\$13,832	\$7,061	0.4290	\$3,030	\$643,748

Table 12: Lost legally required benefits for Ms. Doe in Scenario 2, college degree, including a deduction for personal consumption

Past Fringe Benefits Loss (6/19/2003 - 7/22/2007)							
Year	Age	Projected Benefits	Personal Consumption	Total Benefits Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2003	26	\$2,233	\$505	\$1,728	1.0000	\$1,728	\$1,728
2004	27	\$4,326	\$978	\$3,347	1.0000	\$3,347	\$5,076
2005	28	\$4,473	\$1,012	\$3,461	1.0000	\$3,461	\$8,537
2006	29	\$4,588	\$941	\$3,648	1.0000	\$3,648	\$12,185
2007	30	\$2,562	\$525	\$2,037	1.0000	\$2,037	\$14,221
Future Fringe Benefits Loss (7/22/2007 - 6/1/2035)							
Year	Age	Projected Benefits	Personal Consumption	Total Benefits Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007	30	\$2,026	\$415	\$1,611	0.9869	\$1,590	\$1,590
2008	31	\$4,588	\$941	\$3,648	0.9580	\$3,495	\$5,085
2009	32	\$5,717	\$1,014	\$4,703	0.9299	\$4,373	\$9,458
2010	33	\$5,717	\$1,014	\$4,703	0.9027	\$4,245	\$13,703
2011	34	\$5,717	\$1,014	\$4,703	0.8762	\$4,121	\$17,823
2012	35	\$5,717	\$1,098	\$4,619	0.8505	\$3,929	\$21,752
2013	36	\$5,717	\$1,098	\$4,619	0.8256	\$3,814	\$25,565
2014	37	\$5,717	\$1,098	\$4,619	0.8014	\$3,702	\$29,267
2015	38	\$5,717	\$1,364	\$4,353	0.7779	\$3,386	\$32,654
2016	39	\$5,717	\$1,364	\$4,353	0.7551	\$3,287	\$35,941
2017	40	\$5,717	\$1,364	\$4,353	0.7330	\$3,191	\$39,131
2018	41	\$5,717	\$1,364	\$4,353	0.7115	\$3,097	\$42,229
2019	42	\$5,717	\$1,364	\$4,353	0.6906	\$3,006	\$45,235
2020	43	\$5,717	\$1,364	\$4,353	0.6704	\$2,918	\$48,153
2021	44	\$5,717	\$2,402	\$3,315	0.6507	\$2,157	\$50,311
2022	45	\$5,717	\$2,402	\$3,315	0.6316	\$2,094	\$52,405
2023	46	\$5,717	\$2,402	\$3,315	0.6131	\$2,033	\$54,438
2024	47	\$5,717	\$2,402	\$3,315	0.5952	\$1,973	\$56,411
2025	48	\$5,717	\$2,402	\$3,315	0.5777	\$1,915	\$58,326
2026	49	\$5,717	\$2,402	\$3,315	0.5608	\$1,859	\$60,185
2027	50	\$5,717	\$2,402	\$3,315	0.5443	\$1,805	\$61,990
2028	51	\$5,717	\$2,402	\$3,315	0.5284	\$1,752	\$63,742
2029	52	\$5,717	\$2,402	\$3,315	0.5129	\$1,700	\$65,442
2030	53	\$5,717	\$2,402	\$3,315	0.4978	\$1,651	\$67,093
2031	54	\$5,717	\$2,402	\$3,315	0.4833	\$1,602	\$68,695
2032	55	\$5,717	\$2,402	\$3,315	0.4691	\$1,555	\$70,250
2033	56	\$5,717	\$2,402	\$3,315	0.4553	\$1,510	\$71,760
2034	57	\$5,717	\$2,402	\$3,315	0.4420	\$1,465	\$73,225
2035	58	\$2,388	\$1,581	\$807	0.4290	\$346	\$73,571

Table 13: Lost retirement benefits for Ms. Doe in Scenario 2, college degree, including a deduction for personal consumption

Past Retirement Benefits Loss (6/19/2003 - 7/22/2007)							
Year	Age	Projected Retirement	Personal Consumption	Total Retirement Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2003	26	\$1,200	\$271	\$929	1.0000	\$929	\$929
2004	27	\$2,325	\$526	\$1,799	1.0000	\$1,799	\$2,728
2005	28	\$2,404	\$544	\$1,860	1.0000	\$1,860	\$4,589
2006	29	\$2,466	\$506	\$1,961	1.0000	\$1,961	\$6,549
2007	30	\$1,377	\$282	\$1,095	1.0000	\$1,095	\$7,644
Future Retirement Benefits Loss (7/22/2007 - 6/1/2035)							
Year	Age	Projected Retirement	Personal Consumption	Total Retirement Loss (3) - (4)	Discount Factor	Economic Value (5) * (6)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
2007	30	\$1,089	\$223	\$866	0.9869	\$855	\$855
2008	31	\$2,466	\$506	\$1,961	0.9580	\$1,878	\$2,733
2009	32	\$3,073	\$545	\$2,528	0.9299	\$2,351	\$5,084
2010	33	\$3,073	\$545	\$2,528	0.9027	\$2,282	\$7,365
2011	34	\$3,073	\$545	\$2,528	0.8762	\$2,215	\$9,580
2012	35	\$3,073	\$590	\$2,483	0.8505	\$2,112	\$11,692
2013	36	\$3,073	\$590	\$2,483	0.8256	\$2,050	\$13,741
2014	37	\$3,073	\$590	\$2,483	0.8014	\$1,990	\$15,731
2015	38	\$3,073	\$733	\$2,340	0.7779	\$1,820	\$17,551
2016	39	\$3,073	\$733	\$2,340	0.7551	\$1,767	\$19,318
2017	40	\$3,073	\$733	\$2,340	0.7330	\$1,715	\$21,033
2018	41	\$3,073	\$733	\$2,340	0.7115	\$1,665	\$22,698
2019	42	\$3,073	\$733	\$2,340	0.6906	\$1,616	\$24,314
2020	43	\$3,073	\$733	\$2,340	0.6704	\$1,569	\$25,882
2021	44	\$3,073	\$1,291	\$1,782	0.6507	\$1,160	\$27,042
2022	45	\$3,073	\$1,291	\$1,782	0.6316	\$1,126	\$28,168
2023	46	\$3,073	\$1,291	\$1,782	0.6131	\$1,093	\$29,260
2024	47	\$3,073	\$1,291	\$1,782	0.5952	\$1,061	\$30,321
2025	48	\$3,073	\$1,291	\$1,782	0.5777	\$1,029	\$31,350
2026	49	\$3,073	\$1,291	\$1,782	0.5608	\$999	\$32,350
2027	50	\$3,073	\$1,291	\$1,782	0.5443	\$970	\$33,320
2028	51	\$3,073	\$1,291	\$1,782	0.5284	\$942	\$34,261
2029	52	\$3,073	\$1,291	\$1,782	0.5129	\$914	\$35,175
2030	53	\$3,073	\$1,291	\$1,782	0.4978	\$887	\$36,062
2031	54	\$3,073	\$1,291	\$1,782	0.4833	\$861	\$36,923
2032	55	\$3,073	\$1,291	\$1,782	0.4691	\$836	\$37,759
2033	56	\$3,073	\$1,291	\$1,782	0.4553	\$811	\$38,571
2034	57	\$3,073	\$1,291	\$1,782	0.4420	\$788	\$39,358
2035	58	\$1,283	\$850	\$434	0.4290	\$186	\$39,545

Table 14: Future lost household services for Ms. Doe

Past Household Services Loss (6/19/2003 - 7/22/2007)								
Year	Age	Child 1's Age	Child 2's Age	Child 3's Age	Projected HH Services	Discount Factor	Economic Value (6) * (7)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2003	26	10	7	1	\$9,648	1.0000	\$9,648	\$9,648
2004	27	11	8	2	\$18,686	1.0000	\$18,686	\$28,334
2005	28	12	9	3	\$19,321	1.0000	\$19,321	\$47,655
2006	29	13	10	4	\$19,819	1.0000	\$19,819	\$67,474
2007	30	14	11	5	\$11,066	1.0000	\$11,066	\$78,540
Future Household Services Loss (7/22/2007 - 12/31/2020)								
Year	Age	Child 1's Age	Child 2's Age	Child 3's Age	Projected HH Services	Discount Factor	Economic Value (6) * (7)	Cumulative
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2007	30	14	11	5	\$8,754	0.9869	\$8,639	\$8,639
2008	31	15	12	6	\$19,819	0.9580	\$18,987	\$27,627
2009	32	16	13	7	\$19,819	0.9299	\$18,431	\$46,057
2010	33	17	14	8	\$19,819	0.9027	\$17,890	\$63,948
2011	34	18	15	9	\$19,819	0.8762	\$17,366	\$81,314
2012	35		16	10	\$20,974	0.8505	\$17,839	\$99,152
2013	36		17	11	\$21,086	0.8256	\$17,409	\$116,561
2014	37		18	12	\$21,086	0.8014	\$16,898	\$133,459
2015	38			13	\$21,086	0.7779	\$16,403	\$149,862
2016	39			14	\$21,086	0.7551	\$15,922	\$165,784
2017	40			15	\$21,086	0.7330	\$15,455	\$181,240
2018	41			16	\$21,086	0.7115	\$15,002	\$196,242
2019	42			17	\$21,086	0.6906	\$14,562	\$210,805
2020	43			18	\$21,086	0.6704	\$14,136	\$224,940