

Economic Contribution of Camosun College

*Analysis of Investment Effectiveness
and Economic Growth*

Volume 2: Detailed Results

by
Gender and
Entry Level of Education

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INTRODUCTION

The purpose of this volume is to present results of the economic impact analysis in detail by gender and level of education. It is kept as a separate volume intended for limited distribution only, however, because this effort is not about gender differences *per se*. The study is about the overall economic impacts generated by community colleges and technical institutes. As such, the Main Report and short Executive Summary both present results without reference to gender differences.

We feel, nevertheless, that it is important to present all results for the sake of completeness, not just consolidated ones, so long as users remain prudent in their use and distribution. Results should not be used, for example, to further any political agendas. Other studies about gender differences address such questions better and in greater detail. Our intent is simply to provide college presidents with pertinent information should specific questions arise.

On the data entry side, gender is an important variable that helps characterize the student body profile. We collect profile data and link it to national and provincial statistical databases which are already broken out by gender. The student body profile, to a large extent, drives the magnitude of results which are presented in detail in this volume and in a consolidated fashion in the Main Report and Executive Summary. Literature references for databases and parameters are listed in the Main Volume and in conjunction with the summary tables in this report.

DETAILED TABLES

TABLE 1: HIGHER EARNINGS

Statistics indicate that earnings are highly correlated with education. As education milestones are achieved, students move into higher levels of average earnings. Higher earnings (also known as *private benefits*) of students are summarized in **Table 1**. Note that these are aggregate figures reflecting cumulative achievements of all students in each category. The total in the last column also appears in **Table 3.2** of Volume 1: Main Report.

Table 1: Higher Annual Earnings Based on Achievements, Aggregate¹

	MALE	FEMALE	TOTAL
< HS/GED	\$2,352,730	\$1,644,909	\$3,997,639
HS/GED equivalent	\$740,960	\$518,042	\$1,259,002
One year post HS or less	\$8,619,881	\$6,026,580	\$14,646,461
Two years post HS or less	\$6,572,069	\$4,594,855	\$11,166,925
> Two years post HS	\$286,294	\$200,162	\$486,455
TOTAL	\$18,571,934	\$12,984,548	\$31,556,482

1. Numbers reflect aggregate totals for all students in each category.

Source: Adapted from Statistics Canada, Average earnings by sex and work pattern; Statistics Canada, Average earnings of the population 15 years and over by highest level of schooling, by province and territory (2001 Census).

TABLES 2 – 7: REDUCED MEDICAL COSTS

In general, statistics show a positive correlation between higher education and improved health habits. The following tables show calculated reductions in medical costs as a function of adding higher education, linked to the gender profile of the student body. Again, note that these are aggregate figures reflecting the entire student body as a whole (not individually).

The improved health of students generates savings in three measurable ways: 1) lower absenteeism from work (**Tables 2 and 3**); 2) reduced smoking (**Tables 4 and 5**), and; 3) reduced alcohol abuse (**Tables 6 and 7**). Aggregated data reappear in **Table 3.4** of the Main Report.

Table 2: Number of Days Reduced Absenteeism per Year, Aggregate^{1,2}

	MALE	FEMALE	TOTAL
< HS/GED	774	634	1,408
HS/GED equivalent	39	32	71
One year post HS or less	1,695	1,390	3,085
Two years post HS or less	638	523	1,162
> Two years post HS	175	143	318
TOTAL	3,321	2,723	6,044

1. Numbers may not add due to rounding.

2. Results adjusted for out-migration, but not attrition over time. Out-of-province attrition applied in Table 18.

Source: Adapted from Statistics Canada, Table 1-7: Absence rates for full-time employees by sex, province, and region, 2005; Table 6-1: Absence rates for full-time employees by sex and geography - Canada; Table 1-2: Absence rates for full-time employees by sex and education attainment, 2005, Catalogue no. 71-211.

Table 3: Employer Savings from Reduced Absenteeism per Year, Aggregate¹

	MALE	FEMALE	TOTAL
< HS/GED	\$106,687	\$54,242	\$160,929
HS/GED equivalent	\$5,940	\$3,020	\$8,960
One year post HS or less	\$275,263	\$139,950	\$415,213
Two years post HS or less	\$116,921	\$59,445	\$176,366
> Two years post HS	\$36,312	\$18,462	\$54,774
TOTAL	\$541,123	\$275,120	\$816,243

1. Lost income based on the implicit assumption that the typical work year comprises 260 full-work days.

Source: See Table 2.

Table 4: Fewer Smokers, Aggregate¹

	MALE	FEMALE	TOTAL
< HS/GED	18	15	33
HS/GED equivalent	<10	<10	<10
One year post HS or less	72	59	131
Two years post HS or less	38	31	69
> Two years post HS	12	<10	22
TOTAL	141	116	257

1. Results adjusted for out-migration, but not attrition over time. Out-of-province attrition applied in Table 18.

Source: Adapted from Statistics Canada, Percentage of smokers in the population, Catalogue no. 82-221-XIE; Health Canada, Table 1. Smoking status and average number of cigarettes smoked per day, by age group and sex, age 15+ years, Canada 2005 and Table 8. Smoking and Education, age 15+ years, Canada 2005, Supplementary Tables, Canadian Tobacco Use Monitoring Survey (CUTMS) 2005.

Table 5: Medical Savings from Reduced Smoking per Year, Aggregate

	MALE	FEMALE	TOTAL
< HS/GED	\$75,466	\$61,885	\$137,351
HS/GED equivalent	\$5,075	\$4,162	\$9,237
One year post HS or less	\$303,774	\$249,108	\$552,883
Two years post HS or less	\$160,425	\$131,555	\$291,980
> Two years post HS	\$49,878	\$40,902	\$90,780
TOTAL	\$594,618	\$487,612	\$1,082,230

Source: Adapted from Jürgen Rehm, et al, "The Costs of Substance Abuse in Canada 2002, Highlights" (Ottawa, ON: Canadian Centre on Substance Abuse (CCSA), March 2006). See also Table 4.

Table 6: Fewer Alcohol Abusers, Aggregate^{1,2}

	MALE	FEMALE	TOTAL
< HS/GED	<10	<10	11
HS/GED equivalent	<10	<10	<10
One year post HS or less	34	<10	42
Two years post HS or less	17	<10	21
> Two years post HS	<10	<10	<10
TOTAL	66	15	81

1. Numbers may not add due to rounding.

2. Results adjusted for out-migration, but not attrition over time. Out-of-province attrition applied in Table 18.

Source: Adapted from Health Canada and Canadian Executive Council on Addictions, Table 1: Overview of major CAS indicators in Canadian Addiction Survey (CAS) (Ottawa, ON: Canadian Centre on Substance Abuse, November 2004); Patricia MacNeil and Ikuko Webster, Table A2: Drinking patterns by sex, age, region, language, marital status, education and income in "Canada's Alcohol and Other Drugs Survey 1994: A Discussion of the Findings" (Ottawa, ON: Health Canada, 1997).

Table 7: Medical Savings from Reduced Alcohol Abuse per Year, Aggregate

	MALE	FEMALE	TOTAL
< HS/GED	\$87,344	\$20,542	\$107,885
HS/GED equivalent	\$5,809	\$1,366	\$7,175
One year post HS or less	\$337,964	\$79,484	\$417,449
Two years post HS or less	\$169,846	\$39,945	\$209,791
> Two years post HS	\$51,198	\$12,041	\$63,240
TOTAL	\$652,161	\$153,379	\$805,540

Source: Adapted from Jürgen Rehm, et al, "The Costs of Substance Abuse in Canada 2002, Highlights" (Ottawa, ON: Canadian Centre on Substance Abuse (CCSA), March 2006). See also Table 6.

TABLES 8 – 10: REDUCED CRIME COSTS

Tables 8 through 10 relate probabilities of crime to education levels—crime drops on a sliding scale as education levels rise (linked to the gender profile of the student body). The implication is, as people achieve higher education levels, they are statistically less likely to commit criminal offences.

We identify two types of crime-related expenses: 1) police, courts, legal aid, adult corrections, and prosecution (Tables 8 and 9); and 2) victim costs (Table 10). Aggregated data also appears in Table 3.4 of the Main Report.

Table 8: Fewer Criminal Offences, Aggregate^{1,2}

	MALE	FEMALE	TOTAL
< HS/GED	39	<10	48
HS/GED equivalent	<10	<10	<10
One year post HS or less	85	20	106
Two years post HS or less	32	<10	40
> Two years post HS	<10	<10	11
TOTAL	167	40	207

1. Numbers may not add due to rounding.

2. Results adjusted for out-migration, but not attrition over time. Out-of-province attrition applied in Table 18.

Source: Adapted from Canadian Centre for Justice Statistics, "Children and Youth in Canada," Statistics Profile Series, Catalogue no. 85F0033MIE (Ottawa, ON: Statistics Canada, 2001); Canadian Centre for Justice Statistics, Table 1: Federal Statute Incidents Reported to Police, by Most Serious Offence, Canada 2001 to 2005 and Table 3: Select Criminal Code incidents, Canada and the provinces/territories, 2005 in "Juristat," Catalogue no. 85-002, Vol. 26, no. 4 (Ottawa, ON: Statistics Canada, 2006); Canadian Centre for Justice Statistics, Table 5: Adult and young women charged by type of crime, 1999 in "Women in Canada," Statistics Profile Series, Catalogue no. 85F0033MIE (Ottawa, ON: Statistics Canada, 2001); Statistics Canada, Table 1-8: A one-day snapshot of inmates in Canada's adult correctional facilities, Catalogue no. 85-601-XIE (Ottawa, ON: Canadian Centre for Justice Statistics, 2002).

Table 9. Savings from Reduced Crime per Year, Aggregate

	MALE	FEMALE	TOTAL
< HS/GED	\$5,715	\$1,370	\$7,085
HS/GED equivalent	\$288	\$69	\$357
One year post HS or less	\$12,519	\$3,001	\$15,520
Two years post HS or less	\$4,715	\$1,130	\$5,845
> Two years post HS	\$1,292	\$310	\$1,602
TOTAL	\$24,529	\$5,879	\$30,409

Source: Adapted from Statistics Canada, Justice Spending. See also Table 8.

Table 10: Annual Crime Victim Savings, Aggregate

	MALE	FEMALE	TOTAL
< HS/GED	\$5,482	\$1,314	\$6,796
HS/GED equivalent	\$276	\$66	\$342
One year post HS or less	\$12,007	\$2,878	\$14,885
Two years post HS or less	\$4,523	\$1,084	\$5,607
> Two years post HS	\$1,239	\$297	\$1,536
TOTAL	\$23,527	\$5,639	\$29,166

Source: Adapted from Ambrose Leung, "The Cost of Pain and Suffering from Crime in Canada" (Department of Justice Canada, Research and Statistics Division, 2004). See Tables 8 and 9.

TABLES 11 – 14: REDUCED WELFARE AND UNEMPLOYMENT

Higher education is statistically associated with lower welfare and unemployment. The higher the education level, the less likely it is for an individual to apply for social assistance and/or employment insurance (as above, these data are linked to the gender breakdown of the student body).

Social savings received from reduced social assistance are shown in **Tables 11 and 12**, and savings received from reduced employment insurance claims are shown in **Tables 13 and 14**. Aggregated numbers also appear in **Table 3.4** of the Main Report.

Table 11. Fewer People on Social Assistance, Aggregate^{1,2}

	MALE	FEMALE	TOTAL
< HS/GED	<10	13	23
HS/GED equivalent	<10	<10	<10
One year post HS or less	21	29	49
Two years post HS or less	<10	11	19
> Two years post HS	<10	<10	<10
TOTAL	40	56	97

1. Numbers may not add due to rounding.

2. Results adjusted for out-migration, but not attrition over time. Out-of-province attrition applied in Table 18.

Source: Adapted from National Council of Welfare, Welfare Incomes 2005: Fact Sheet # 9; Human Resources and Social Development Canada (HRSDC), Social Assistance Statistical Report: 2004.

Table 12: Annual Community Welfare Savings, Aggregate

	MALE	FEMALE	TOTAL
< HS/GED	\$2,565	\$3,575	\$6,140
HS/GED equivalent	\$129	\$180	\$309
One year post HS or less	\$5,618	\$7,830	\$13,449
Two years post HS or less	\$2,116	\$2,949	\$5,065
> Two years post HS	\$580	\$808	\$1,388
TOTAL	\$11,008	\$15,342	\$26,351

Source: Adapted from Statistics Canada, Government transfer payments to persons. See also Table 11.

Table 13. Fewer People Receiving Employment Insurance, Aggregate^{1,2}

	MALE	FEMALE	TOTAL
< HS/GED	<10	12	21
HS/GED equivalent	<10	<10	<10
One year post HS or less	21	26	47
Two years post HS or less	<10	<10	18
> Two years post HS	<10	<10	<10
TOTAL	41	51	92

1. Numbers may not add due to rounding.

2. Results adjusted for out-migration, but not attrition over time. Out-of-province attrition applied in Table 18.

Source: Adapted from Statistics Canada, Labour force characteristics, unadjusted, by province (monthly); Statistics Canada, Labour force survey estimates (LFS), by educational attainment, sex and age group, annual, CANSIM Table 282-0004.

Table 14. Employment Insurance Savings per Year, Aggregate

	MALE	FEMALE	TOTAL
< HS/GED	\$2,525	\$3,101	\$5,626
HS/GED equivalent	\$127	\$156	\$283
One year post HS or less	\$5,531	\$6,792	\$12,323
Two years post HS or less	\$2,083	\$2,558	\$4,641
> Two years post HS	\$571	\$701	\$1,272
TOTAL	\$10,837	\$13,308	\$24,144

Source: Adapted from Statistics Canada, Labour force survey estimates (LFS), duration of unemployment by sex and age group, annual (persons unless otherwise noted), CANSIM Table 282-0048; Statistics Canada, Average weekly employment insurance benefits. See also Table 13.

TABLES 15 – 17: SUMMARY TABLES

Summary tables show the sum totals of values presented in **Tables 1** through **14** (**Table 15**), as well as annualized values per credit hour equivalent (**Table 16**) and per student (**Table 17**). Numbers in the last column of **Table 15** also appear in **Table 3.4** of the Main Report. Weighted averages in **Tables 16** are reproduced in **Table 3.9**.

Table 15: Summary of Annual Impacts

	MALE	FEMALE	TOTAL
Higher earnings	\$18,571,934	\$12,984,548	\$31,556,482
Absenteeism savings	\$541,123	\$275,120	\$816,243
Substance abuse savings	\$1,246,779	\$640,991	\$1,887,770
Crime savings	\$24,529	\$5,879	\$30,409
Crime victim savings	\$23,527	\$5,639	\$29,166
Social assistance savings	\$11,008	\$15,342	\$26,351
Employment insurance savings	\$10,837	\$13,308	\$24,144
TOTAL	\$20,429,737	\$13,940,827	\$34,370,564

Source: See Tables 1 through 14.

Table 16: Annual Impacts per Credit Hour Equivalent

	MALE	FEMALE	WEIGHTED AVERAGE
Higher earnings	\$ 152.06	\$ 94.27	\$ 121.43
Absenteeism savings	\$ 4.43	\$ 2.00	\$ 3.14
Substance abuse savings	\$ 10.21	\$ 4.65	\$ 7.26
Crime savings	\$ 0.20	\$ 0.04	\$ 0.12
Crime victim savings	\$ 0.19	\$ 0.04	\$ 0.11
Social assistance savings	\$ 0.09	\$ 0.11	\$ 0.10
Employment insurance savings	\$ 0.09	\$ 0.10	\$ 0.09
TOTAL	\$ 167.27	\$ 101.22	\$ 132.26

Source: See Table 2.4 in Volume 1: Main Report and Table 15 in this report.

Table 17: Annual Impacts per Student

	MALE	FEMALE	WEIGHTED AVERAGE
Higher earnings	\$ 2,288	\$ 1,418	\$ 1,827
Absenteeism savings	\$ 67	\$ 30	\$ 47
Medical Cost savings	\$ 154	\$ 70	\$ 109
Incarceration savings	\$ 3	\$ 1	\$ 2
Crime Victim savings	\$ 3	\$ 1	\$ 2
Social assistance savings	\$ 1	\$ 2	\$ 2
Employment insurance savings	\$ 1	\$ 1	\$ 1
TOTAL	\$ 2,517	\$ 1,523	\$ 1,990

Source: See Table 2.4 in Volume 1: Main Report and Table 16 in this report.

TABLES 18 – 19: TAXPAYER PERSPECTIVES

Tables 18 and **19** are particularly important, as they provide data needed for computing the investment analysis results in **Tables 3.4** to **3.7** in the Main Report —broad and narrow taxpayer perspectives. In **Table 18**, every other column (added government revenue and avoided cost columns) provides data needed for the narrow taxpayer perspective. Remaining columns provide data needed for the broad taxpayer perspective. **Table 19** provides detailed calculations on labour and non-labour income added to the regional economy as a result of higher student earnings. Total income growth figures feed into the first column of **Table 18**.

Table 18: Cumulative Impact Over Time (\$ Thousands)

Year	INCOME			HEALTH			CRIME			WELFARE/UNEMPLOYMENT				
	Increase in Income	Added Govt. Rev.	Reduced Absent.	Avoided Cost	Medical Savings	Avoided Cost	Criminal Offences	Avoided Cost	Avoided Victims	Avoided Cost	Social Asst.	Avoided Cost	Empl. Ins.	Avoided Cost
0	\$10,397	\$2,128	\$816	\$24	\$1,888	\$247	\$30	\$23	\$29	\$0	\$26	\$26	\$24	\$0
1	\$12,411	\$2,540	\$814	\$24	\$1,878	\$246	\$30	\$23	\$29	\$0	\$26	\$26	\$24	\$0
2	\$25,861	\$5,292	\$813	\$24	\$1,868	\$244	\$30	\$22	\$29	\$0	\$26	\$26	\$24	\$0
3	\$28,698	\$5,873	\$811	\$24	\$1,859	\$243	\$30	\$22	\$29	\$0	\$26	\$26	\$24	\$0
4	\$31,698	\$6,487	\$809	\$24	\$1,849	\$242	\$30	\$22	\$29	\$0	\$26	\$26	\$23	\$0
5	\$34,858	\$7,134	\$807	\$24	\$1,839	\$241	\$30	\$22	\$28	\$0	\$26	\$26	\$23	\$0
6	\$38,169	\$7,811	\$806	\$23	\$1,830	\$239	\$29	\$22	\$28	\$0	\$26	\$26	\$23	\$0
7	\$41,623	\$8,518	\$804	\$23	\$1,820	\$238	\$29	\$22	\$28	\$0	\$25	\$25	\$23	\$0
8	\$45,209	\$9,252	\$802	\$23	\$1,811	\$237	\$29	\$22	\$28	\$0	\$25	\$25	\$23	\$0
9	\$48,915	\$10,011	\$800	\$23	\$1,801	\$236	\$29	\$22	\$28	\$0	\$25	\$25	\$23	\$0
10	\$52,727	\$10,791	\$798	\$23	\$1,792	\$234	\$29	\$22	\$28	\$0	\$25	\$25	\$22	\$0
11	\$56,627	\$11,589	\$797	\$23	\$1,783	\$233	\$29	\$21	\$28	\$0	\$25	\$25	\$22	\$0
12	\$60,600	\$12,402	\$795	\$23	\$1,773	\$232	\$29	\$21	\$27	\$0	\$25	\$25	\$22	\$0
13	\$64,624	\$13,225	\$793	\$23	\$1,764	\$231	\$28	\$21	\$27	\$0	\$25	\$25	\$22	\$0
14	\$68,680	\$14,055	\$791	\$23	\$1,755	\$230	\$28	\$21	\$27	\$0	\$24	\$24	\$22	\$0
15	\$72,745	\$14,887	\$790	\$23	\$1,746	\$228	\$28	\$21	\$27	\$0	\$24	\$24	\$22	\$0
16	\$76,796	\$15,716	\$788	\$23	\$1,737	\$227	\$28	\$21	\$27	\$0	\$24	\$24	\$22	\$0
17	\$80,808	\$16,538	\$786	\$23	\$1,728	\$226	\$28	\$21	\$27	\$0	\$24	\$24	\$21	\$0
18	\$84,759	\$17,346	\$784	\$23	\$1,719	\$225	\$28	\$21	\$27	\$0	\$24	\$24	\$21	\$0
19	\$88,621	\$18,136	\$783	\$23	\$1,710	\$224	\$28	\$21	\$26	\$0	\$24	\$24	\$21	\$0
20	\$92,370	\$18,904	\$781	\$23	\$1,701	\$223	\$27	\$20	\$26	\$0	\$24	\$24	\$21	\$0
21	\$95,982	\$19,643	\$779	\$23	\$1,692	\$221	\$27	\$20	\$26	\$0	\$24	\$24	\$21	\$0
22	\$99,430	\$20,348	\$778	\$23	\$1,684	\$220	\$27	\$20	\$26	\$0	\$24	\$24	\$21	\$0
23	\$102,692	\$21,016	\$776	\$23	\$1,675	\$219	\$27	\$20	\$26	\$0	\$23	\$23	\$20	\$0
24	\$105,744	\$21,641	\$774	\$23	\$1,666	\$218	\$27	\$20	\$26	\$0	\$23	\$23	\$20	\$0
25	\$108,565	\$22,218	\$772	\$23	\$1,657	\$217	\$27	\$20	\$26	\$0	\$23	\$23	\$20	\$0
26	\$111,134	\$22,744	\$771	\$22	\$1,649	\$216	\$27	\$20	\$25	\$0	\$23	\$23	\$20	\$0
27	\$113,433	\$23,214	\$769	\$22	\$1,640	\$215	\$26	\$20	\$25	\$0	\$23	\$23	\$20	\$0
28	\$115,446	\$23,626	\$767	\$22	\$1,632	\$214	\$26	\$20	\$25	\$0	\$23	\$23	\$20	\$0
29	\$117,157	\$23,976	\$766	\$22	\$1,623	\$212	\$26	\$20	\$25	\$0	\$23	\$23	\$20	\$0
30	\$118,556	\$24,263	\$764	\$22	\$1,615	\$211	\$26	\$19	\$25	\$0	\$23	\$23	\$19	\$0
31	\$119,632	\$24,483	\$762	\$22	\$1,607	\$210	\$26	\$19	\$25	\$0	\$22	\$22	\$19	\$0
32	\$120,379	\$24,636	\$761	\$22	\$1,598	\$209	\$26	\$19	\$25	\$0	\$22	\$22	\$19	\$0
33	\$120,792	\$24,720	\$759	\$22	\$1,590	\$208	\$26	\$19	\$25	\$0	\$22	\$22	\$19	\$0
34	\$120,870	\$24,736	\$757	\$22	\$1,582	\$207	\$25	\$19	\$24	\$0	\$22	\$22	\$19	\$0
35	\$120,614	\$24,684	\$756	\$22	\$1,573	\$206	\$25	\$19	\$24	\$0	\$22	\$22	\$19	\$0
36	\$120,027	\$24,564	\$754	\$22	\$1,565	\$205	\$25	\$19	\$24	\$0	\$22	\$22	\$19	\$0
37	\$119,116	\$24,377	\$752	\$22	\$1,557	\$204	\$25	\$19	\$24	\$0	\$22	\$22	\$19	\$0
38	\$117,890	\$24,126	\$751	\$22	\$1,549	\$203	\$25	\$19	\$24	\$0	\$22	\$22	\$18	\$0
PV	\$1,343,146	\$274,876	\$16,116	\$470	\$35,762	\$4,680	\$576	\$430	\$553	\$0	\$499	\$499	\$445	\$0
Net Alt Ed¹	(\$67,157)	(\$13,744)	(\$806)	(\$23)	(\$1,788)	(\$234)	(\$29)	(\$22)	(\$28)	\$0	(\$25)	(\$25)	(\$22)	\$0
Net Shutdown¹	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PV Net Benefits	\$1,275,989	\$261,132	\$15,310	\$446	\$33,974	\$4,446	\$547	\$409	\$525	\$0	\$474	\$474	\$423	\$0

1. These refer to the alternative education variable ("Net Alt. Ed.") and shutdown point ("Shutdown"). See the Main Report for more details.

Source: Adapted from data supplied by Statistics Canada. See also Tables 1 through 14.

Table 19: Income Calculations, Taxpayer Perspectives (\$ Thousands)

Year	Labour Income Growth ¹	Net of Attrition	Indirect Labour Income	Non-Labour Income Growth	TOTAL Income Growth	% Reduction ²	NET Income Growth
0	\$4,965	\$4,805	\$1,102	\$4,489	\$10,397	5%	\$9,877
1	\$5,938	\$5,737	\$1,316	\$5,359	\$12,411	5%	\$11,791
2	\$12,393	\$11,953	\$2,741	\$11,167	\$25,861	5%	\$24,568
3	\$13,776	\$13,264	\$3,042	\$12,391	\$28,698	5%	\$27,263
4	\$15,242	\$14,651	\$3,360	\$13,687	\$31,698	5%	\$30,113
5	\$16,790	\$16,111	\$3,695	\$15,051	\$34,858	5%	\$33,115
6	\$18,416	\$17,642	\$4,046	\$16,481	\$38,169	5%	\$36,260
7	\$20,117	\$19,238	\$4,412	\$17,972	\$41,623	5%	\$39,542
8	\$21,888	\$20,896	\$4,792	\$19,521	\$45,209	5%	\$42,949
9	\$23,723	\$22,609	\$5,185	\$21,121	\$48,915	5%	\$46,469
10	\$25,615	\$24,371	\$5,589	\$22,767	\$52,727	5%	\$50,090
11	\$27,557	\$26,174	\$6,002	\$24,451	\$56,627	5%	\$53,796
12	\$29,541	\$28,010	\$6,423	\$26,167	\$60,600	5%	\$57,570
13	\$31,556	\$29,870	\$6,850	\$27,904	\$64,624	5%	\$61,393
14	\$33,594	\$31,744	\$7,280	\$29,656	\$68,680	5%	\$65,246
15	\$35,644	\$33,623	\$7,711	\$31,411	\$72,745	5%	\$69,107
16	\$37,693	\$35,496	\$8,140	\$33,160	\$76,796	5%	\$72,956
17	\$39,730	\$37,350	\$8,565	\$34,893	\$80,808	5%	\$76,768
18	\$41,744	\$39,176	\$8,984	\$36,598	\$84,759	5%	\$80,521
19	\$43,721	\$40,961	\$9,393	\$38,266	\$88,621	5%	\$84,190
20	\$45,648	\$42,694	\$9,791	\$39,885	\$92,370	5%	\$87,752
21	\$47,514	\$44,364	\$10,174	\$41,444	\$95,982	5%	\$91,183
22	\$49,306	\$45,958	\$10,539	\$42,933	\$99,430	5%	\$94,459
23	\$51,010	\$47,465	\$10,885	\$44,342	\$102,692	5%	\$97,557
24	\$52,616	\$48,876	\$11,208	\$45,660	\$105,744	5%	\$100,457
25	\$54,112	\$50,180	\$11,507	\$46,878	\$108,565	5%	\$103,137
26	\$55,488	\$51,367	\$11,780	\$47,987	\$111,134	5%	\$105,577
27	\$56,732	\$52,430	\$12,023	\$48,980	\$113,433	5%	\$107,762
28	\$57,838	\$53,360	\$12,237	\$49,849	\$115,446	5%	\$109,674
29	\$58,796	\$54,151	\$12,418	\$50,588	\$117,157	5%	\$111,300
30	\$59,599	\$54,798	\$12,566	\$51,192	\$118,556	5%	\$112,628
31	\$60,243	\$55,295	\$12,681	\$51,657	\$119,632	5%	\$113,651
32	\$60,723	\$55,640	\$12,760	\$51,979	\$120,379	5%	\$114,360
33	\$61,036	\$55,831	\$12,804	\$52,157	\$120,792	5%	\$114,753
34	\$61,180	\$55,867	\$12,812	\$52,191	\$120,870	5%	\$114,827
35	\$61,154	\$55,749	\$12,785	\$52,080	\$120,614	5%	\$114,583
36	\$60,961	\$55,477	\$12,722	\$51,827	\$120,027	5%	\$114,025
37	\$60,602	\$55,056	\$12,626	\$51,434	\$119,116	5%	\$113,160
38	\$60,081	\$54,490	\$12,496	\$50,904	\$117,890	5%	\$111,995

1. This column shows annual higher earnings achieved by the student body as a result of their education.

2. Reduction factors include the alternative education variable and shutdown variable used to estimate the level of education possible absent public support. See the Main Report for more information.

Source: Adapted from data supplied by Statistics Canada. See also Tables 1 through 14.