

OFFICE OF INSPECTOR GENERAL

Cost Benefit Analysis of Employee Transportation Subsidies

**Inspection Report
OIG-IR-02-00**



December 20, 1999

Cost Benefit Analysis of Employee Transportation Subsidies

I. INTRODUCTION

A. Background

On December 2, 1993, PL 103-72, Federal Employees Clean Air Incentives Act, was enacted “to improve air quality and to reduce traffic congestion by providing for the establishment of programs to encourage Federal employees to commute by means other than single-occupancy motor vehicles”. The act provided Federal agencies with the authority to establish their own programs for accomplishing this purpose. Options that an agency head might consider include: (1) transit passes (i.e. cash subsidy) in addition to salary, (2) furnishing space, facilities, or services to bicyclists; and (3) any non-monetary incentive which the agency head may otherwise offer under any other provision of law or other authority.

B. Recent Developments

An additional option for mass transit subsidy programs was provided by the enactment of PL 105-78, the Transportation Equity Act for the 21st Century (TEA-21), dated June 9, 1998. TEA-21 amended the Internal Revenue Code ¹ to allow employees to receive mass transit or van pool benefits in lieu of current salary. This tax treatment had already been in effect for employee parking benefits.

For Federal employees, this change to the tax code means that they can receive a Pre-Tax deduction in the amount of qualifying mass transit and van pool expenses. See Fig. 1, Line 2. The benefit to employees is a reduction in Federal, State, OADSI and Medicare taxes. See Fig.1, Lines 5-8. Total take home pay actually increases because the Pre-Tax deduction is added back to net pay. See Fig. 1, Lines 16-17. Employer agencies also benefit from a reduction in matching OADSI and Medicare taxes.

Under TEA-21, the limit on nontaxable mass transit and van pool benefits will be increased from the current \$65 per month limit to \$100 per month for taxable years

Figure 2 G13(6) VA Employee with Pre-Tax Deduction

Pay	Rate	Hours	Standard Pay	With Pre-Tax Deduction
1	GS-13(6)	32.44	80	
			\$2,595.20	
2				Pre-Tax Deduction
				\$32.50
3			\$2,595.20	\$2,562.70
Deductions				Deductions
4	Retirem	0.013	\$33.74	\$33.74
5	OASDI	0.062	\$160.90	\$158.89
6	Medicare	0.015	\$37.89	\$37.42
7	Fed Tax	0.28	\$726.66	\$717.56
8	State Tax	0.058	\$149.22	\$147.36
9	Health		\$45.37	\$45.37
10	FEGLI		\$7.76	\$7.76
11	FEGLI Option		\$4.81	\$4.81
12	Bonds		\$25.00	\$25.00
13	TSP Fund		\$184.64	\$184.64
14	Total Deductions		\$1,375.99	\$1,362.53
15	Net Pay		\$1,219.21	\$1,200.17
16				Add-Back Deduction
				\$32.50
17				New Net Pay
				\$1,232.67

The actual amount of take home pay increase will depend upon W-2 filing status and number of withholding deductions allowed.

¹ 26 U.S.C. 132 (1999).

beginning after December 31, 2001. TEA-21 also provides for indexing these limits for inflation after calendar year 1999.

The TEA-21 limit on nontaxable parking benefits is currently \$175 per month. This limit is also indexed for inflation after calendar year 1999.

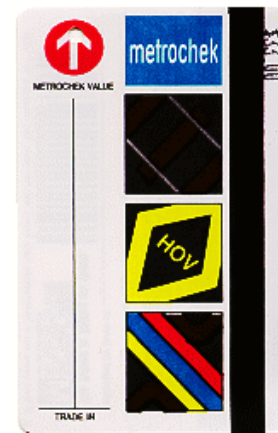
C. Commission’s Current Program

Pursuant to the authority granted by PL 103-72, the Commission established a Mass Transit Subsidy program.² The general requirement for participation in the program is that employees regularly commute via mass transit and are not named as car pool members at the Commission or any other Federal agency. The Director, Office of Facilities Management (OFM) is responsible for enrolling and checking eligibility of participants, determining the subsidy amount, and issuing fare cards.

The Commission’s program distributes a metro fare card each month with a face value of \$33 to each of the employees in the program. As shown in Figure 2, the Commission spent \$65,700 for the Mass Transit Subsidy Program in FY 1999 and distributed 2189 Metro fare cards at a cost of \$30 each.³ Since the value of the transit benefit is less than \$65 a month, the entire benefit is excluded from taxable income. Fare cards received by employees can be used directly on the Metrorail or can be exchanged for the purchase of fares on other providers of public transportation, including MARC, VRE, Metrobus, county and commuter buses and qualified van pool operators.

**Figure 2 Commission’s FY 1998-1999
Mass Transit Subsidy Program**

Fiscal Year	Budget Costs	Actual Costs	Total # of Cards	Avg Users per month
1998	\$60k	\$59.5k	1985	165
1999	\$72k	\$65.7k	2189	182



II. OBJECTIVE

The objective of this inspection is to define and evaluate alternatives for transportation subsidies that the Commission may consider implementing under the authority of PL 103-72 and in light of the amendments to the Internal Revenue Code made by TEA-21.

² USITC Administrative Notice 3001, dated May 15, 1997.

³ Metro provides a 10% bonus on fare cards purchased with a value greater than \$20.

III. SCOPE AND METHODOLOGY

OIG reviewed the following laws and regulations and other applicable documents:

- PL 103-172, Federal Employees Clean Air Incentives Act, dated December 2, 1993, effective January 1, 1994.
- PL 105-178, Transportation Equity Act for the 21st Century, dated June 9, 1998.
- USITC Administrative Notice, USITC-N-3001, Mass Transit subsidy program, dated November 23, 1998.
- GAO Interim Order 2820.1, Transportation Benefit Program, dated July 30, 1999.
- Internal Revenue Code, Section 132, Certain Fringe Benefits.
- IRS Notice 94-3, Qualified Transportation Fringes Under Section 132(f), January 18, 1994.
- Department of Interior Financial Administration Memorandum No. 99-021, Guidelines for Participation in the Transportation Fringe Benefit Program, effective June 1, 1999.
- Subject area information from the Web sites of the WMATA, U.S. Department of Transportation, State of Virginia, State of Maryland and District of Columbia.

OFM provided a list of 221 employees that were initially listed as receiving mass transit subsidies in October 1999. OIG conducted an e-mail survey of the 221 employees on November 4-17, 1999. Employees were requested to estimate their monthly mass transit related expenses (including parking) and provide the state in which they pay state taxes. OIG received responses from 209 employees.⁴ Additionally, OIG obtained from the Office of Personnel grade/step level and retirement plan type for each of the 221 employees.

Using the survey and personnel data, a spread sheet analysis was conducted comparing the costs and benefits of five mass transit subsidy alternatives:

1. No subsidy (base case)
2. Current cash subsidy (\$33 fare card per month)
3. Maximum cash subsidy alone (up to the current \$65 per month limit)
4. Maximum Pre-Tax deduction alone (up to the current \$65 per month limit)
5. Combination of current cash subsidy and Pre-Tax deduction (\$33 fare card plus a Pre-Tax deduction up to the current \$65 per month limit)

Yearly individual and total employee benefits and agency costs for each alternative were calculated and compared for the 209 employees. For calculation purposes, salary, tax rates and transportation costs were assumed to be those in effect as of October 1999.

In addition, yearly employee benefits and agency costs for cash and pre-tax deduction parking subsidy alternatives were calculated for a typical employee. The parking subsidy alternatives considered were those that could be authorized under PL 103-72.

⁴ Four employees were removed from the list due to retirement, 2 due to hospitalization, and 3 who had previously withdrawn from the program. Additionally, the 3 OIG employees receiving benefits were excluded from this Inspection, to avoid the appearance of any conflict of interest.

IV. FINDINGS

A. Survey Data

Figure 3 *Distribution of Employees Monthly Mass Transit Expenses*

General characteristics of the population of survey respondents in terms of grade level and locality are provided in Appendix I.

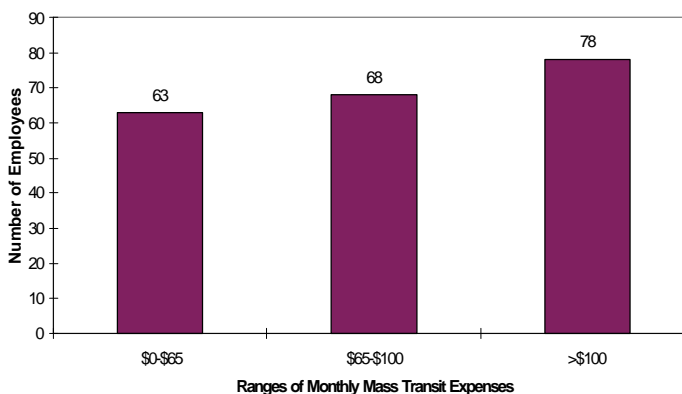


Figure 3, shows the number of employees with monthly transit expenses between \$0-\$65, between \$66-\$100 and greater than \$100. These divisions correspond to the current deductible limit (\$65) on transportation fringe benefits and the limit that becomes effective in 2002 (\$100). If the Commission were considering raising

the fare card subsidy level to \$65 or higher, this figure shows that a large number of employees would not qualify for the full benefit. The Commission would either have to provide these employees with lesser valued fare cards or the employees would have to return to the Commission used fare cards with more than \$5.00 in remaining value at the end of the month. Either case would result in an increased administrative burden. Providing an additional Pre-Tax deduction on the other hand, would not result in a significant increase in the administrative burden because the benefit could be handled through payroll processing. More detail on the distribution of monthly mass transit expenses is shown in Figure 4.

Figure 4 *Detailed Distribution of Employees Monthly Mass Transit Expenses*

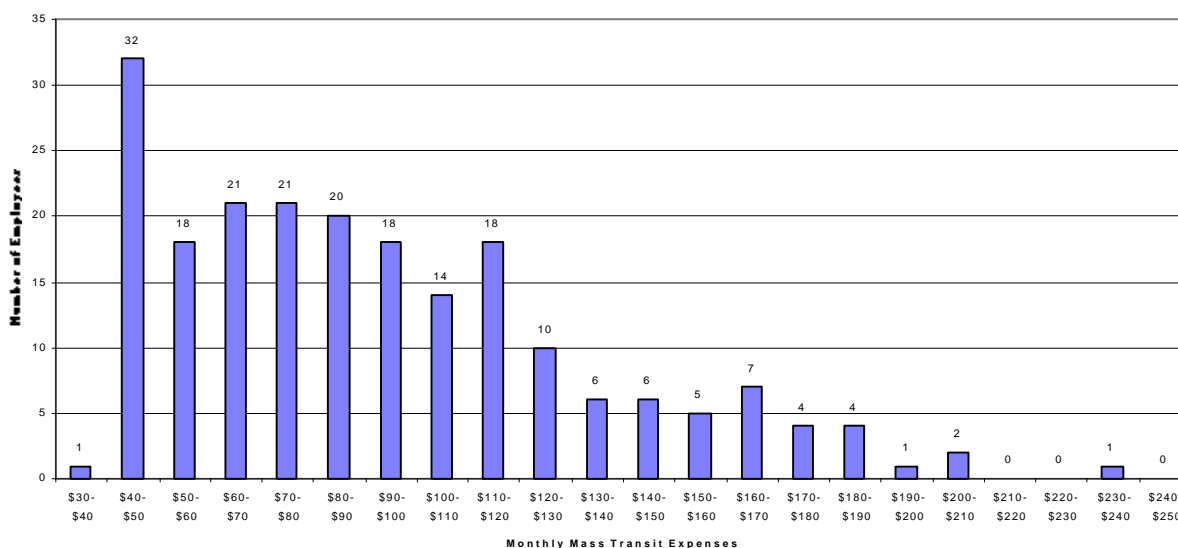
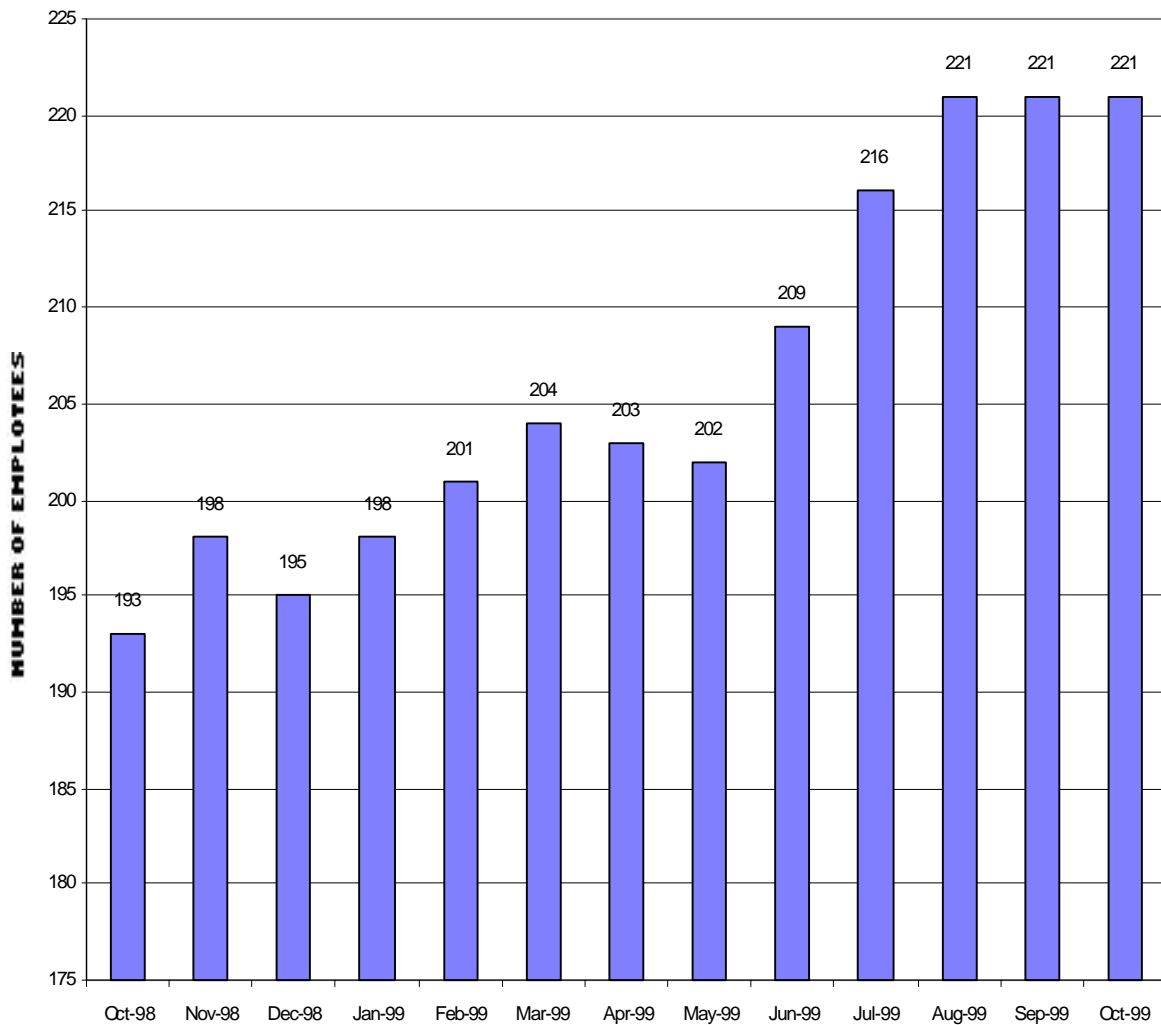


Figure 5, shows how the number of mass transit users participating in the program has changed month to month since October 1998. The upward trend in mass transit usage since October 1998 would appear to indicate the Commission's mass transit subsidy program has been successful in meeting the goal of PL 103-72 of reducing the number of single occupancy vehicles being used to commute to work.

Figure 5 *Number of Employees Participating in Commission's Transit Subsidy Program*



B. Analysis of Mass Transit Subsidy Alternatives

Figure 6 provides a summary of the costs and benefits for each of the five alternatives OIG analyzed.

Figure 6 Commission Mass Transit Subsidy Alternatives

Alternatives	Total Cash Equivalent Employee Benefits Per Year			Commission Cost Per Year
	15% Tax Bracket	28% Tax Bracket	31% Tax Bracket	
1 - No Subsidy	\$0.00	\$0.00	\$0.00	\$0.00
2 - Current (Partial Cash Subsidy)	\$82,764.00	\$82,764.00	\$82,764.00	\$75,240.00
3 - Maximum Cash Subsidy Alone	\$153,384.00	\$153,384.00	\$153,384.00	\$153,384.00
4 - Maximum Pre-Tax Subsidy Alone	\$40,424.24	\$60,364.16	\$64,965.68	(\$6,250.78)
5 - Combination Cash/Pre-Tax Subsidy	\$101,268.61	\$110,449.21	\$112,567.81	\$70,189.30

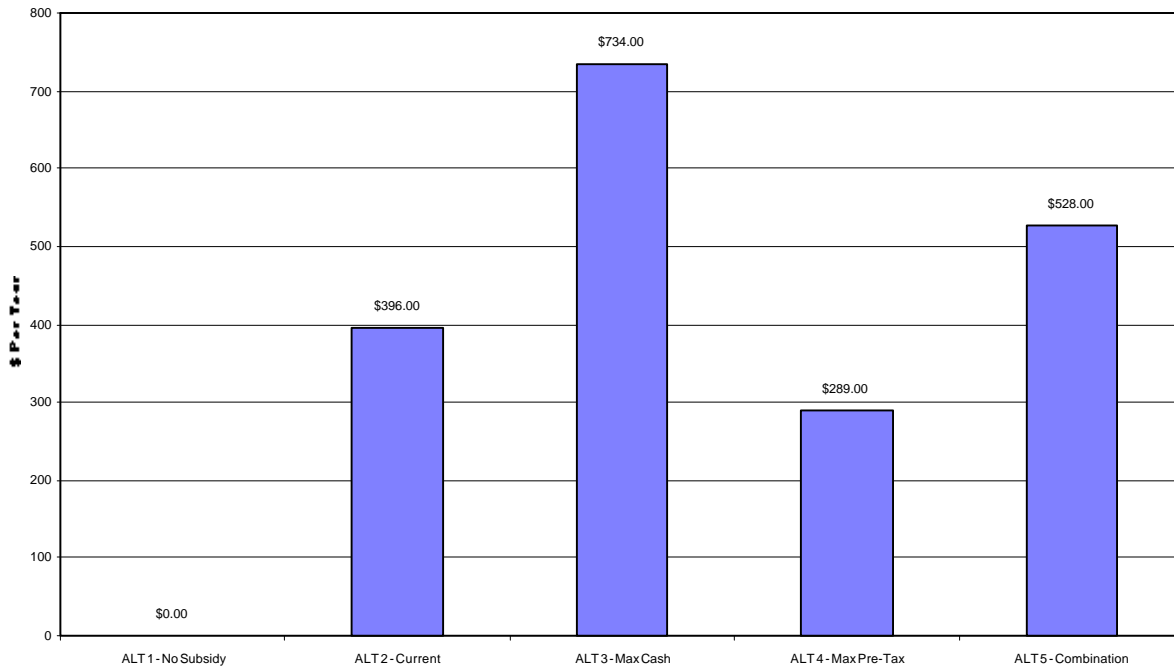
Alternative 1 is to provide no mass transit subsidy. This alternative would save the Commission the approximately \$75,240⁵ that would be spent on transit subsidy plus the administrative costs of the current program. However, this option does not advance the goals of PL 103-72 to reduce the number of commuting single occupancy vehicles. Additionally, this option would likely have an adverse effect on employee morale. This alternative should only be considered in the event the Commission faces an extreme fiscal challenge.

Alternative 2 would maintain the Commission's current mass transit program at the current benefit level (\$33 fare card per month). This alternative provides slightly more than half of the \$65/mo. deductible benefit currently allowed under the tax code. As shown in Figure 5, the subsidy has provided an incentive for increased use of mass transit. This alternative also has relatively low administrative costs. However, this alternative does not maximize allowable transportation benefits and the Pre-Tax deduction allowed under TEA-21 allows the Commission to provide a larger benefit at less cost.

Alternative 3 provides the maximum cash subsidy (\$65/mo.) currently allowed as an excludable benefit. As shown in Figure 7, this alternative provides the greatest total benefit to the Commission mass transit users. As such, this is the highest incentive for employees to use mass transit. However, this alternative also is the most costly alternative from the Commission's standpoint. Additionally, this alternative is more difficult and more expensive to administer than the current program, because a significant number of employees would not qualify for the full benefit. This alternative would be preferred in a benign fiscal environment.

⁵ 209 Current Users x \$30 fare card per month x 12 months = \$75,240

Figure 7 Average Yearly Benefit Per Employee for Mass Transit Subsidy Alternatives(28% Tax Bracket)



Alternative 4 would replace the current cash subsidy with the maximum Pre-Tax deduction allowed by TEA-21. The employee benefits for this alternative would be about 27% less than the current cash subsidy and would be achieved entirely through reduced taxes. The amount of benefits would increase with higher tax brackets. There would be an actual net savings to the Commission from the base case (no subsidy) under this alternative due to a decrease in matching OADSI and Medicare contributions. Administrative expense for this alternative would also be low because this alternative can be implemented entirely through payroll processing. This alternative would be preferred in a stringent fiscal environment where funds are not available for a cash subsidy.

Alternative 5 would supplement the current cash subsidy with a Pre-Tax deduction up to the allowable limit (\$65/mo.). This alternative would provide about 33% more benefits than the current subsidy at about a 7% less cost to the Commission. Administrative costs would not be appreciably greater because the supplementary Pre-Tax deduction can be provided through payroll processing. The greatest advantage of this alternative is flexibility. The cash portion of the subsidy can be increased or decreased as required by the fiscal environment with a corresponding decrease or increase in the Pre-Tax deduction portion. If the cash portion of the subsidy had to be eliminated entirely because of fiscal constraints, employees would still have a benefit equivalent to Alternative 4. For this reason, Alternative 5 is the best alternative for implementation by the Commission.

Appendix II provides detailed benefits levels for all employees surveyed. Figure 8, summarizes the benefits available to a typical Commission employee under each of the 5 subsidy alternatives. In this figure the current cash subsidy is assumed to be a monthly \$33 fare card. Since the employee’s actual mass transit expenses exceed the current deductible limit of \$65 per month, the maximum subsidy, either cash or Pre-Tax deduction, is assumed to be \$65 per month. The cash subsidy plus Pre-Tax deduction is assumed to be a monthly \$33 fare card plus a Pre-Tax deduction of \$32 per month.

Figure 8 Typical Employee Benefits per Year for Alternative Mass Transit Subsidies

Benefits	Alternatives				
	Alternative 1 No Subsidy	Alternative 2 Current Subsidy- Metro Fare Card	Alternative 3 Max Cash Subsidy	Alternative 4 Max Pre-Tax Deduction	Alternative 5 Cash Subsidy + Pre-Tax Deduct.
Cash Subsidy	\$0.00	\$396.00	\$780.00	\$0.00	\$396.00
FICA Savings	\$0.00	\$0.00	\$0.00	\$48.36	\$23.81
Medicare Tax Savings	\$0.00	\$0.00	\$0.00	\$11.31	\$5.57
Federal Tax Savings	\$0.00	\$0.00	\$0.00	\$218.40	\$107.52
State/Local Tax Savings	\$0.00	\$0.00	\$0.00	\$60.84	\$29.95
TOTAL BENEFIT	\$0.00	\$396.00	\$780.00	\$338.91	\$562.85

Typical Employee - GS-13 Step 6, Paying for SS coverage, residing in Prince Georges County, MD., 28% Federal Tax Bracket, \$100 per month in mass transit expenses.

As indicated by Figure 8, Alternative 3 - Maximum Cash Subsidy provides the greatest benefit to this typical employee followed in order by Alternative 5 - Cash plus Pre-Tax deduction, Alternative 2 - Current Subsidy, Alternative 4 - Maximum Pre-Tax deduction and lastly, Alternative 1 - No Subsidy.

C. Parking Subsidy

Section 132 (f) of the IRS Code allows an employer to provide an employee up to \$175 per month in nontaxable benefits for qualified parking. As defined in this section, qualified parking means:

- Parking on or near a location from which the employee commutes to work by mass transit, by commuter highway vehicle or by car pool.
- Parking provided to an employee on or near the business premises.

Based on this definition, the Commission has the authority under PL 103-72 to establish a program for providing a nontaxable benefit for all forms of qualified parking. This benefit can be provided either as cash or a Pre-Tax deduction.

Figure 9, summarizes the benefits and costs of cash or Pre-Tax deduction alternatives for the qualified parking expense of a typical Commission employee at a mass transit facility. As shown, the cash alternative provides high benefits, but at a high cost. On the other hand, the Pre-Tax deduction alternative provides moderate benefits with an actual cost savings to the Commission. The Pre-Tax deduction alternative is also easier and less expensive to administer than the cash alternative. As in

Figure 9 Typical Employee Benefits per Year for Alternative Parking Subsidies

Benefit	ALTERNATIVES		
	No Subsidy	Maximum Cash Subsidy	Max Pre-Tax Deduction
Cash Subsidy	\$0.00	\$2,100.00	\$0.00
FICA Savings	\$0.00	\$0.00	\$130.20
Medicare Tax Savings	\$0.00	\$0.00	\$30.45
Federal Tax Savings	\$0.00	\$0.00	\$588.00
State/Local Tax Savings	\$0.00	\$0.00	\$163.80

the mass transit analysis, the best alternative would be one which combines a cash subsidy with a Pre-Tax deduction up to the allowable limit (currently \$175). This would allow employees to receive some tax reduction benefits even if the Commission were unable to provide a cash benefit. The mass transit users in our e-mail survey were asked to list their expense for parking at mass transit facilities. The table in Appendix III shows the employee savings and the Commission costs if a Pre-Tax deduction were allowed for these parking expenses. As shown, the Commission would actually save approximately \$1,138 per year if a Pre-Tax deduction were allowed.

Under Administrative Notice 3702, Car Pool Program, dated April 19, 1999, the Commission has established a program for partial subsidization of employee car pools. If the Commission established a program for Pre-Tax deduction of qualified parking expenses, car pool participants could receive a Pre-Tax deduction for their share of parking expense.

Figure 10, shows the savings that would have been available to typical car pool participants in 1999 with a Pre-Tax deduction. Their savings would have amounted to 41% of total car pool parking expense. In addition, the Commission’s expenses would have been reduced by 2.4%. This would have resulted from a lower matching contribution for OADSI and Medicare taxes.

Figure 10 Pre-Tax Deduction Savings For Commission and Typical Employee Car Pool (GS-13 VA residents under FERS 28% Tax Bracket)

Expenditure Source	Yearly Expense Without Pre-Tax Deduction	Yearly Expense With Pre-Tax Deduction	Yearly Savings	
			Amount	%
Commission	\$1,544.40	\$1,507.07	\$37.33	2.42%
Employees	\$487.92	\$285.92	\$202.00	41.40%

D. Administrative Costs

PL 103-72 contains a stipulation that agencies will provide any mass transit subsidy benefit in the form of vouchers where readily available. Subsequently, IRS Notice 94-3, dated January 18, 1994, indicated that employers do not have to provide a transportation fringe in the form of transit vouchers instead of cash, if doing so incurred “significant administrative cost”. In the specific case of the Commission, providing the TEA-21 allowed transportation fringe in the form of fare cards would involve significant administrative cost to the Commission for the following reasons:

- The Commission would have to customize the fare card order every month to meet the varying requirements of employees.
- The need to forecast on a month-to-month basis the revenue to be obtained from employee payroll deductions for the purchase of fare cards would be very difficult.
- A revolving capital fund would have to be set up and administered to receive funds from employees and disburse funds for fare cards.

Because of this administrative cost, IRS Notice 94-3 allows agencies like the Commission to provide a transportation cash benefit through payroll processing rather than through vouchers. Other agencies, including the General Accounting Office and the Department of the Interior (DOI) (our payroll processor), have also adopted this approach.

Administrative costs for the Commission’s current cash subsidy program are relatively low because the current program does not have to provide a varying subsidy for employees with varying levels of mass transit expenses. Under the current program, the Commission also does not have to collect payroll deductions from employees to pay for fare cards. Instead, the current program uses appropriated funds to make bulk purchases of fare cards, all of the same denomination, and hands

them out on a monthly basis to employees who have completed an application form. According to OFM, approximately 15 employee-hours per month are utilized in administering the current program.⁶

Adding or substituting a Pre-Tax deduction would require employees to fill out a slightly different application form which identifies the amount of Pre-Tax deduction allowed. DOI, the Commission's payroll contractor, already has procedures in place for adding qualifying Pre-Tax deductions to employee payroll processing. The only administrative procedure required of the Commission would be for the Office of Finance and Budget accountant to enter the deduction amounts from the completed forms into the DOI system. This is estimated to require 1 hour for every 150 forms.

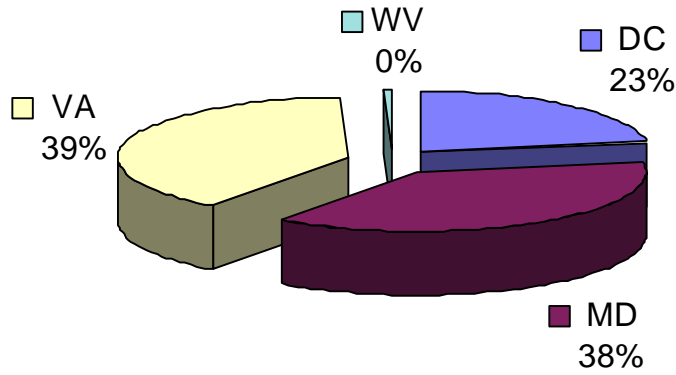
III. CONCLUSIONS

Based on our analysis, the Commission should:

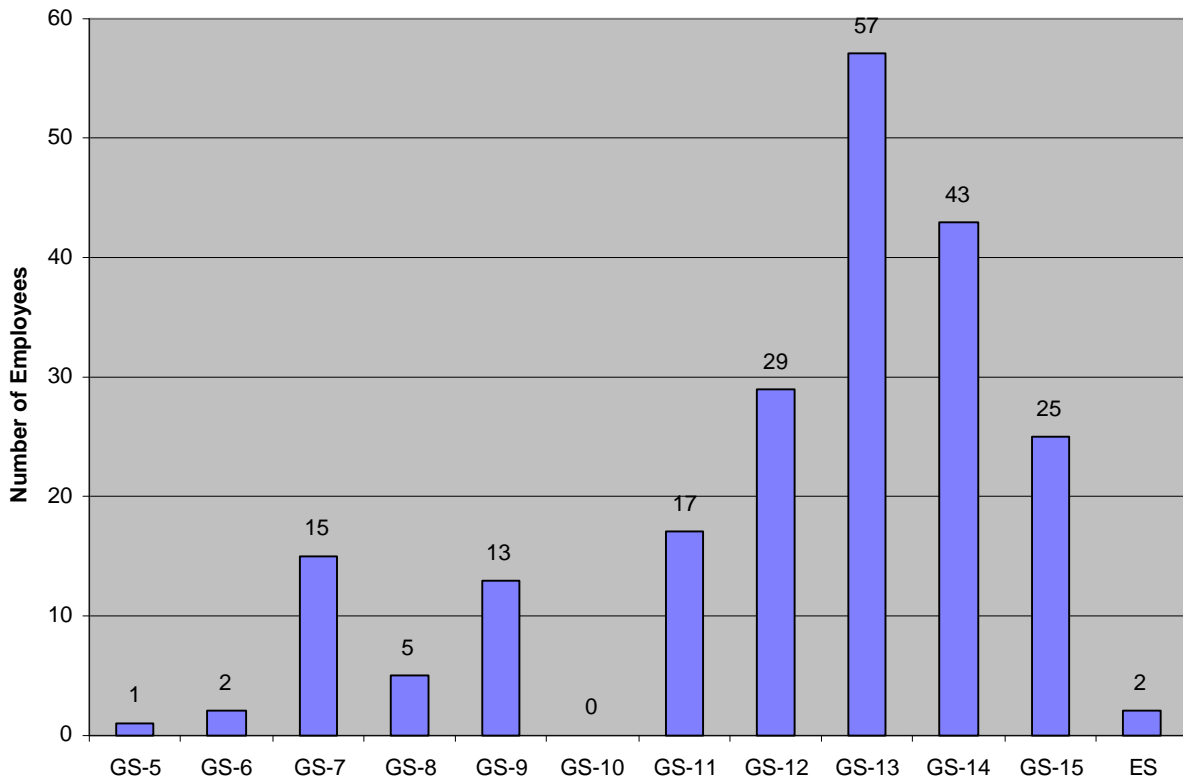
1. Modify the mass transit subsidy program to allow a Pre-Tax deduction transportation benefit up to the maximum allowable rate (presently \$65/mo) less any cash subsidy the Commission may elect to provide in the form of fare cards.
2. Establish a parking subsidy program to allow a Pre-Tax deduction transportation benefit for designated parking up to the maximum allowable rate (presently \$175/mo) less any cash subsidy the Commission may elect to provide.
3. Designate qualified parking to be subsidized under Number 2 as:
 - a. Parking on or near a location from which an employee commutes to work via mass transit or a car pool
 - b. Car pool parking on or near the Commission.

⁶ To participate in the current Mass Transit Subsidy program an employee completes and signs an Application for Transit Benefit form certifying eligibility to receive the benefit. Near the beginning of each month, enrolled employees are advised to pick up their fare cards from OFM. Before receiving their \$33 fare card, they sign a form certifying their continuing eligibility to receive the transit subsidy.

ORIGIN OF COMMISSION'S MASS TRANSIT USERS



COMMISSION'S MASS TRANSIT USERS BY GRADE LEVEL



EMPLOYEE DATA					ESTIMATED EMPLOYEE SAVINGS PER YEAR (\$)										
Employee	Grade	Step	Jurisdiction	Monthly Transit Expense	Allowable Transit Deduction	ALT 1 NO Subsidy	ALT 2 Current Subsidy	ALT 3 Max Cash Sub Alone	ALT 4 -Max Pre-tax Deduction Alone			ALT 5 -\$33 Cash + Pre-Tax Ded.			
									Tax Brackets			Tax Brackets			
									15%	28%	31%	15%	28%	31%	
1	14	8	MD	87.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
2	9	10	MD	88.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
3	13	7	MD	173.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
4	12	4	DC	70.00	65.00	0.00	396.00	780.00	250.77	352.17	375.57	519.46	569.38	580.90	
5	14	8	DC	51.00	51.00	0.00	396.00	612.00	158.81	238.37	256.73	452.05	480.13	486.61	
6	13	7	VA	117.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
7	15	7	VA	46.00	46.00	0.00	396.00	552.00	122.54	194.30	210.86	430.63	450.91	455.59	
8	12	9	MD	95.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
9	14	10	VA	134.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
10	12	1	MD	85.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
11	13	10	MD	90.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
12	7	10	DC	46.00	46.00	0.00	396.00	552.00	143.24	215.00	231.56	436.48	456.76	461.44	
13	9	8	MD	52.00	52.00	0.00	396.00	624.00	151.32	232.44	251.16	451.29	480.93	487.77	
14	15	10	MD	70.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
15	15	6	DC	48.00	48.00	0.00	396.00	576.00	149.47	224.35	241.63	442.71	466.11	471.51	
16	9	6	VA	73.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
17	11	1	MD	143.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
18	12	9	DC	44.00	44.00	0.00	396.00	528.00	137.02	205.66	221.50	430.25	447.41	451.37	
19	9	1	VA	46.00	46.00	0.00	396.00	552.00	156.77	228.53	245.09	440.30	460.58	465.26	
20	11	10	MD	171.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
21	13	7	MD	106.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
22	12	4	VA	200.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
23	8	10	MD	73.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
24	15	5	VA	88.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
25	14	7	MD	69.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
26	14	4	DC	88.00	65.00	0.00	396.00	780.00	202.41	303.81	327.21	495.65	545.57	557.09	
27	15	6	VA	188.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
28	9	9	DC	82.00	65.00	0.00	396.00	780.00	202.41	303.81	327.21	495.65	545.57	557.09	
29	12	8	DC	60.00	60.00	0.00	396.00	720.00	186.84	280.44	302.04	480.08	522.20	531.92	
30	14	10	VA	122.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
31	15	10	VA	100.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
32	11	10	VA	125.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
33	11	11	MD	50.00	50.00	0.00	396.00	600.00	145.50	223.50	241.50	445.47	471.99	478.11	
34	7	7	MD	71.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
35	13	1	VA	94.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
36	12	1	VA	45.00	45.00	0.00	396.00	540.00	153.36	223.56	239.76	436.90	455.62	459.94	
37	13	1	MD	75.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
38	13	1	DC	51.00	51.00	0.00	396.00	612.00	196.76	276.32	294.68	465.44	493.52	500.00	
39	14	9	DC	48.00	48.00	0.00	396.00	576.00	149.47	224.35	241.63	442.71	466.11	471.51	
40	13	8	MD	65.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
41	13	1	DC	44.00	44.00	0.00	396.00	528.00	169.75	238.39	254.23	438.44	455.60	459.56	
42	13	9	MD	90.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
43	12	10	DC	62.00	62.00	0.00	396.00	744.00	193.07	289.79	312.11	486.31	531.55	541.99	
44	7	8	VA	128.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
45	13	8	VA	163.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
46	13	8	VA	46.00	46.00	0.00	396.00	552.00	122.54	194.30	210.86	430.63	450.91	455.59	
47	7	10	DC	102.00	65.00	0.00	396.00	780.00	250.77	352.17	375.57	519.46	569.38	580.90	
48	12	5	DC	89.00	65.00	0.00	396.00	780.00	250.77	352.17	375.57	519.46	569.38	580.90	
49	13	3	VA	169.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
50	14	9	MD	106.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
51	13	7	VA	80.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
52	13	3	DC	40.00	40.00	0.00	396.00	480.00	154.32	216.72	231.12	423.01	433.93	436.45	
53	14	3	MD	110.00	65.00	0.00	396.00	780.00	222.69	324.09	347.49	489.12	539.04	550.56	
54	7	10	MD	62.00	62.00	0.00	396.00	744.00	180.42	277.14	299.46	480.39	525.63	536.07	
55	15	8	MD	174.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
56	11	6	DC	46.00	46.00	0.00	396.00	552.00	143.24	215.00	231.56	436.48	456.76	461.44	
57	9	10	MD	160.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
58	14	6	VA	186.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
59	13	1	VA	57.00	57.00	0.00	396.00	684.00	194.26	283.18	303.70	477.79	515.23	523.87	
60	15	6	MD	100.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
61	13	4	VA	145.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
62	12	1	VA	48.00	48.00	0.00	396.00	576.00	163.58	238.46	255.74	447.12	470.52	475.92	
63	14	10	MD	135.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
64	15	6	MD	150.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
65	15	10	VA	61.00	61.00	0.00	396.00	732.00	162.50	257.66	279.62	470.59	514.27	524.35	
66	12	1	MD	88.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
67	12	2	MD	100.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37	
68	14	10	MD	86.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56	
69	14	2	DC	53.00	53.00	0.00	396.00	636.00	204.47	287.15	306.23	473.16	504.36	511.56	
70	9	1	NT	52.00	52.00	0.00	396.00	624.00	141.34	222.46	241.18	447.64	477.28	484.12	
71	13	1	VA	75.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
72	12	1	VA	117.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
73	13	5	DC	50.00	50.00	0.00	396.00	600.00	192.90	270.90	288.90	461.59	488.11	494.23	
74	13	5	VA	94.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50	
75	15	0	VA	132.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69	
76	14	10	DC	50.00	50.00	0.00	396.00	600.00	155.70	233.70	251.70	448.94	475.46	481.58	
77	12	1	VA	60.00	60.00	0.00	396.00	720.00	204.48	298.08	319.68	488.02	530.14	539.86	
78	9	7	DC	47.00	47.00	0.00	396.00	564.00	181.33	254.65	271.57	450.01	471.85	476.89	
79	14	4	DC	50.00	50.00	0.00	396.00	600.00	155.70	233.70	251.70	448.94	475.46	481.58	
80	14	3	MD	80.00	65.00	0.00	396.00	780.00	222.69	324.09	347.49	489.12	539.04	550.56	

EMPLOYEE DATA				ESTIMATED EMPLOYEE SAVINGS PER YEAR (\$)										
Employee	Grade	Step	Jurisdiction	Monthly Transit Expense	Allowable Transit Deduction	ALT 1 NO Subsidy	ALT 2 Current Subsidy	ALT 3 Max Cash Sub Alone	ALT 4 -Max Pre-tax Deduction Alone			ALT 5 -\$33 Cash + Pre-Tax Ded.		
									Tax Brackets			Tax Brackets		
									15%	28%	31%	15%	28%	31%
81	11	1	DC	60.00	60.00	0.00	396.00	720.00	231.48	325.08	346.68	500.17	542.29	552.01
82	15	0	DC	64.00	64.00	0.00	396.00	768.00	199.30	299.14	322.18	492.53	540.89	552.05
83	11	1	VA	77.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
84	13	10	VA	90.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
85	7	10	MD	133.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
86	13	10	MD	55.00	55.00	0.00	396.00	660.00	160.05	245.85	265.65	460.02	494.34	502.26
87	12	2	MD	117.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
88	15	0	VA	85.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
89	15	6	VA	95.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
90	7	5	MD	82.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
91	14	8	VA	124.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
92	14	10	MD	90.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
93	13	10	MD	120.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
94	14	10	VA	126.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
95	14	1	MD	119.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
96	11	1	DC	55.00	55.00	0.00	396.00	660.00	212.19	297.99	317.79	480.88	515.20	523.12
97	15	2	VA	50.00	50.00	0.00	396.00	600.00	133.20	211.20	229.20	441.29	467.81	473.93
98	13	5	MD	201.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
99	13	3	DC	43.00	43.00	0.00	396.00	516.00	165.89	232.97	248.45	434.58	450.18	453.78
100	11	2	VA	163.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
101	13	10	VA	116.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
102	13	10	MD	90.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
103	9	10	VA	75.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
104	13	10	MD	124.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
105	14	2	MD	111.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
106	9	7	DC	62.00	62.00	0.00	396.00	744.00	193.07	289.79	312.11	486.31	531.55	541.99
107	15	0	VA	175.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
108	6	10	DC	68.00	65.00	0.00	396.00	780.00	250.77	352.17	375.57	519.46	569.38	580.90
109	12	1	VA	186.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
110	15	0	VA	66.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
111	14	10	VA	124.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
112	13	10	VA	100.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
113	13	10	VA	81.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
114	11	1	MD	88.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
115	13	10	MD	137.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
116	15	8	VA	107.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
117	14	6	VA	58.00	58.00	0.00	396.00	696.00	154.51	244.99	265.87	462.60	501.60	510.60
118	13	10	VA	130.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
119	7	10	MD	157.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
120	12	10	VA	67.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
121	14	0	VA	80.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
122	12	1	MD	120.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
123	14	2	VA	118.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
124	13	10	MD	150.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
125	14	5	MD	120.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
126	8	10	MD	80.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
127	12	1	MD	100.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
128	13	10	MD	160.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
129	8	9	MD	120.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
130	12	1	VA	47.00	47.00	0.00	396.00	564.00	160.18	233.50	250.42	443.71	465.55	470.59
131	9	10	MD	188.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
132	13	10	MD	90.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
133	13	8	VA	94.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
134	14	0	MD	120.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
135	13	1	VA	64.00	64.00	0.00	396.00	768.00	218.11	317.95	340.99	501.65	550.01	561.17
136	13	1	DC	44.00	44.00	0.00	396.00	528.00	169.75	238.39	254.23	438.44	455.60	459.56
137	14	5	VA	109.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
138	14	9	VA	80.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
139	9	7	DC	64.00	64.00	0.00	396.00	768.00	199.30	299.14	322.18	492.53	540.89	552.05
140	12	1	DC	51.00	51.00	0.00	396.00	612.00	196.76	276.32	294.68	465.44	493.52	500.00
141	6	10	DC	71.00	65.00	0.00	396.00	780.00	202.41	303.81	327.21	495.65	545.57	557.09
142	11	1	VA	48.00	48.00	0.00	396.00	576.00	163.58	238.46	255.74	447.12	470.52	475.92
143	14	0	VA	118.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
144	7	10	MD	80.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
145	7	0	VA	99.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
146	15	4	MD	112.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
147	15	4	VA	46.00	46.00	0.00	396.00	552.00	122.54	194.30	210.86	430.63	450.91	455.59
148	13	9	VA	103.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
149	12	10	MD	103.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
150	12	1	MD	108.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
151	13	8	VA	100.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
152	11	1	VA	60.00	60.00	0.00	396.00	720.00	204.48	298.08	319.68	488.02	530.14	539.86
153	13	5	MD	161.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
154	13	0	MD	106.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
155	13	2	MD	75.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
156	ES	6	MD	48.00	48.00	0.00	396.00	576.00	139.68	214.56	231.84	439.65	463.05	468.45
157	14	6	VA	153.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
158	15	7	VA	60.00	60.00	0.00	396.00	720.00	159.84	253.44	275.04	467.93	510.05	519.77
159	13	10	VA	67.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
160	7	1	DC	48.00	48.00	0.00	396.00	576.00	185.18	260.06	277.34	453		

EMPLOYEE DATA				ESTIMATED EMPLOYEE SAVINGS PER YEAR (\$)										
Employee	Grade	Step	Jurisdiction	Monthly Transit Expense	Allowable Transit Deduction	ALT 1 NO Subsidy	ALT 2 Current Subsidy	ALT 3 Max Cash Sub Alone	ALT 4 -Max Pre-tax Deduction Alone			ALT 5 -\$33 Cash + Pre-Tax Ded.		
									Tax Brackets			Tax Brackets		
									15%	28%	31%	15%	28%	31%
161	13	10	DC	70.00	65.00	0.00	396.00	780.00	202.41	303.81	327.21	495.65	545.57	557.09
162	13	10	MD	130.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
163	12	1	DC	57.00	57.00	0.00	396.00	684.00	219.91	308.83	329.35	488.59	526.03	534.67
164	14	7	MD	143.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
165	13	9	VA	144.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
166	ES	5	VA	162.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
167	14	1	DC	45.00	45.00	0.00	396.00	540.00	173.61	243.81	260.01	442.30	461.02	465.34
168	5	1	MD	103.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
169	13	5	VA	120.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
170	14	6	MD	80.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
171	11	10	MD	169.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
172	14	3	DC	50.00	50.00	0.00	396.00	600.00	189.24	267.24	285.24	448.94	475.46	481.58
173	13	9	VA	80.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
174	14	10	MD	64.00	64.00	0.00	396.00	768.00	186.24	286.08	309.12	486.21	534.57	545.73
175	14	6	DC	44.00	44.00	0.00	396.00	528.00	137.02	205.66	221.50	430.25	447.41	451.37
176	14	10	MD	130.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
177	13	10	DC	68.00	65.00	0.00	396.00	780.00	202.41	303.81	327.21	495.65	545.57	557.09
178	12	6	DC	46.00	46.00	0.00	396.00	552.00	143.24	215.00	231.56	436.48	456.76	461.44
179	13	10	VA	75.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
180	11	1	VA	110.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
181	8	5	VA	100.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
182	7	10	MD	103.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
183	12	1	DC	64.00	64.00	0.00	396.00	768.00	246.91	346.75	369.79	515.60	563.96	575.12
184	13	8	MD	100.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
185	13	3	VA	120.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
186	7	10	DC	84.00	65.00	0.00	396.00	780.00	202.41	303.81	327.21	495.65	545.57	557.09
187	15	3	VA	44.00	44.00	0.00	396.00	528.00	117.22	185.86	201.70	425.30	442.46	446.42
188	7	1	VA	113.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
189	13	2	DC	62.00	62.00	0.00	396.00	744.00	239.20	335.92	358.24	507.88	553.12	563.56
190	13	7	VA	58.00	58.00	0.00	396.00	696.00	197.66	288.14	309.02	481.20	520.20	529.20
191	13	6	VA	97.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
192	14	10	MD	208.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
193	14	1	VA	65.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
194	9	1	DC	92.00	65.00	0.00	396.00	780.00	250.77	352.17	375.57	519.46	569.38	580.90
195	14	0	VA	97.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
196	14	0	MD	101.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
197	15	2	DC	57.00	57.00	0.00	396.00	684.00	177.50	266.42	286.94	470.74	508.18	516.82
198	15	0	MD	160.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
199	12	3	WV	235.00	65.00	0.00	396.00	780.00	175.11	276.51	299.91	482.21	532.13	543.65
200	11	9	DC	44.00	44.00	0.00	396.00	528.00	137.02	205.66	221.50	430.25	447.41	451.37
201	8	10	MD	75.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
202	7	10	DC	42.00	42.00	0.00	396.00	504.00	130.79	196.31	211.43	424.03	438.07	441.31
203	12	2	MD	72.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
204	14	6	MD	100.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56
205	11	1	DC	43.00	43.00	0.00	396.00	516.00	165.89	232.97	248.45	434.58	450.18	453.78
206	15	0	VA	119.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
207	11	1	VA	162.00	65.00	0.00	396.00	780.00	221.52	322.92	346.32	505.06	554.98	566.50
208	13	8	MD	136.00	65.00	0.00	396.00	780.00	237.51	338.91	362.31	512.93	562.85	574.37
209	12	10	VA	80.00	65.00	0.00	396.00	780.00	173.16	274.56	297.96	481.25	531.17	542.69
TOTALS				19,775.00	12,782.00	0.00	82,764.00	153,384.00	40,424.24	60,364.16	64,965.68	101,268.61	110,449.21	112,567.81
AVERAGE				94.62	61.16	0.00	396.00	733.89	193.42	288.82	310.84	484.54	528.47	538.60
MEDIAN				88.00	65.00	0.00	396.00	780.00	189.15	290.55	313.95	489.12	539.04	550.56

**Estimated Employee And Commission Savings for
Pre-Tax Deduction of Mass Transit Parking Expense**

Employee Data				Monthly Parking Expense	Estimated Employee Total Savings Per Year			Commission Total Savings Per Year
Employee*	Grade	Step	Jurisdiction		Tax Brackets			
					15%	28%	31%	
6	13	7	VA	\$42.00	\$111.89	\$177.41	\$192.53	\$7.31
11	13	10	MD	\$35.00	\$101.85	\$156.45	\$169.05	\$6.09
12	7	10	DC	\$40.00	\$124.56	\$186.96	\$201.36	\$6.96
14	15	10	MD	\$85.00	\$247.35	\$379.95	\$410.55	\$14.79
17	11	1	MD	\$49.00	\$179.05	\$255.49	\$273.13	\$44.98
21	13	7	MD	\$92.00	\$336.17	\$479.69	\$512.81	\$84.46
22	12	4	VA	\$10.00	\$34.08	\$49.68	\$53.28	\$9.18
23	8	10	MD	\$34.00	\$124.24	\$177.28	\$189.52	\$31.21
24	15	5	VA	\$25.00	\$66.60	\$105.60	\$114.60	\$4.35
25	14	7	MD	\$34.00	\$98.94	\$151.98	\$164.22	\$5.92
29	12	8	DC	\$32.00	\$99.65	\$149.57	\$161.09	\$5.57
33	11	11	MD	\$46.00	\$133.86	\$205.62	\$222.18	\$8.00
35	13	1	VA	\$47.00	\$160.18	\$233.50	\$250.42	\$43.15
43	12	10	DC	\$40.00	\$124.56	\$186.96	\$201.36	\$6.96
44	7	8	VA	\$45.00	\$153.36	\$223.56	\$239.76	\$41.31
45	13	8	VA	\$12.00	\$40.90	\$59.62	\$63.94	\$11.02
50	14	9	MD	\$43.00	\$125.13	\$192.21	\$207.69	\$7.48
53	14	3	MD	\$10.00	\$62.64	\$78.24	\$81.84	\$35.28
60	15	6	MD	\$40.00	\$116.40	\$178.80	\$193.20	\$6.96
61	13	4	VA	\$34.00	\$115.87	\$168.91	\$181.15	\$31.21
67	12	2	MD	\$55.00	\$200.97	\$286.77	\$306.57	\$50.49
68	14	10	MD	\$55.00	\$160.05	\$245.85	\$265.65	\$9.57
72	12	1	VA	\$45.00	\$153.36	\$223.56	\$239.76	\$41.31
74	13	5	VA	\$45.00	\$153.36	\$223.56	\$239.76	\$41.31
75	15	0	VA	\$45.00	\$119.88	\$190.08	\$206.28	\$7.83
87	12	2	MD	\$40.00	\$146.16	\$208.56	\$222.96	\$36.72
89	15	6	VA	\$66.00	\$175.82	\$278.78	\$302.54	\$11.48
90	7	5	MD	\$44.00	\$160.78	\$229.42	\$245.26	\$40.39
91	14	8	VA	\$45.00	\$119.88	\$190.08	\$206.28	\$7.83
102	13	10	MD	\$75.00	\$218.25	\$335.25	\$362.25	\$13.05
105	14	2	MD	\$37.00	\$135.20	\$192.92	\$206.24	\$33.97
111	14	10	VA	\$45.00	\$119.88	\$190.08	\$206.28	\$7.83
115	13	10	MD	\$47.00	\$136.77	\$210.09	\$227.01	\$8.18
117	14	6	VA	\$70.00	\$186.48	\$295.68	\$320.88	\$12.18
118	13	10	VA	\$50.00	\$133.20	\$211.20	\$229.20	\$8.70
124	13	10	MD	\$30.00	\$87.30	\$134.10	\$144.90	\$5.22
127	12	1	MD	\$45.00	\$164.43	\$234.63	\$250.83	\$41.31
128	13	10	MD	\$50.00	\$145.50	\$223.50	\$241.50	\$8.70

**Estimated Employee And Commission Savings for
Pre-Tax Deduction of Mass Transit Parking Expense**

Employee Data				Monthly Parking Expense	Estimated Employee Total Savings Per Year			Commission Total Savings Per Year
Employee*	Grade	Step	Jurisdiction		15%	Tax Brackets 28%	31%	
133	13	8	VA	\$45.00	\$119.88	\$190.08	\$206.28	\$7.83
134	14	0	MD	\$10.00	\$36.54	\$52.14	\$55.74	\$9.18
146	15	4	MD	\$45.00	\$130.95	\$201.15	\$217.35	\$7.83
147	15	4	VA	\$12.00	\$31.97	\$50.69	\$55.01	\$2.09
149	12	10	MD	\$50.00	\$145.50	\$223.50	\$241.50	\$8.70
154	13	0	MD	\$35.00	\$101.85	\$156.45	\$169.05	\$6.09
155	13	2	MD	\$34.00	\$124.24	\$177.28	\$189.52	\$31.21
156	0	6	MD	\$45.00	\$130.95	\$201.15	\$217.35	\$7.83
170	14	6	MD	\$50.00	\$145.50	\$223.50	\$241.50	\$8.70
173	13	9	VA	\$45.00	\$119.88	\$190.08	\$206.28	\$7.83
174	14	10	MD	\$50.00	\$145.50	\$223.50	\$241.50	\$8.70
176	14	10	MD	\$45.00	\$130.95	\$201.15	\$217.35	\$7.83
180	11	1	VA	\$50.00	\$170.40	\$248.40	\$266.40	\$45.90
192	14	10	MD	\$55.00	\$160.05	\$245.85	\$265.65	\$9.57
193	14	1	VA	\$45.00	\$153.36	\$223.56	\$239.76	\$41.31
206	15	0	VA	\$50.00	\$133.20	\$211.20	\$229.20	\$8.70
208	13	8	MD	\$50.00	\$182.70	\$260.70	\$278.70	\$45.90
209	12	10	VA	\$43.00	\$114.55	\$181.63	\$197.11	\$7.48
Totals				\$2,443.00	\$7,619.58	\$11,430.66	\$12,310.14	\$1,138.02
Average				\$43.00	\$136.00	\$204.00	\$219.00	\$20.00