

Community Colleges Working for Texas



The Socioeconomic Benefits Generated by 50 Community College Districts in Texas

State of Texas

Volume 2: Detailed Results

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INTRODUCTION

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

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

On the input side, gender and ethnicity are important variables that help characterize the student body profile. We collect the profile data and link it to national statistical databases which themselves are also broken out by gender and ethnic differences. The student body profile, to a large extent, drives the magnitudes of the results as presented in detail in this volume and in a consolidated fashion in the Main Report and the Executive Summary.

Tables 19 and **20** in this report are particularly important. They provide the data needed for computing the investment analysis results in **Tables 3.7** and **3.8** in the **Main Report** – the broad and narrow taxpayer perspectives. In **Table 19**, every other column (the higher taxes and the avoided cost columns) provides the data needed for the narrow taxpayer perspective. The remaining columns provide the data needed for the broad taxpayer perspective. **Table 20** provides the detailed calculations on student earnings that feed into the first column of **Table 19**.

DETAILED RESULTS

Table 1. Higher Annual Earnings Based on Achievements During Analysis Year, Aggregate

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	\$16,948,211	\$12,349,782	\$11,605,734	\$10,813,677	\$51,717,404
HS/GED equivalent	\$21,764,023	\$15,858,957	\$15,034,888	\$14,008,801	\$66,666,669
1 year post HS or less	\$172,548,745	\$95,504,478	\$108,346,123	\$87,042,283	\$463,441,629
2 years post HS or less	\$181,119,906	\$83,736,962	\$109,178,159	\$84,140,737	\$458,175,764
> Associate Degree	\$61,097,213	\$24,659,770	\$43,344,389	\$27,791,818	\$156,893,189
Total	\$453,478,099	\$232,109,949	\$287,509,292	\$223,797,315	\$1,196,894,654

Table 2. No. of Days Reduced Absenteeism/Year

	Male		Female		Reduce Absent.
	White	Minority	White	Minority	
< HS/GED	6,787	8,818	10,749	22,552	48,906
HS/GED equivalent	5,909	7,678	9,359	19,637	42,584
1 year post HS or less	19,565	39,670	28,522	104,771	192,529
2 years post HS or less	8,234	13,433	11,355	39,137	72,158
> Associate Degree	3,597	5,149	5,836	16,758	31,340
Total	44,092	74,748	65,821	202,855	387,516

Table 3. Employer Savings from Reduced Absenteeism, \$ per Year

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	\$564,819	\$453,280	\$460,145	\$774,876	\$2,253,119
HS/GED equivalent	\$756,369	\$607,002	\$636,480	\$1,071,822	\$3,071,674
1 year post HS or less	\$2,895,655	\$3,626,199	\$2,261,113	\$6,666,240	\$15,449,207
2 years post HS or less	\$1,427,778	\$1,438,602	\$1,063,912	\$2,943,096	\$6,873,388
> Associate Degree	\$708,407	\$626,265	\$624,878	\$1,440,130	\$3,399,679
Total	\$6,353,028	\$6,751,347	\$5,046,528	\$12,896,164	\$31,047,068

Table 4. Fewer Smokers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	106	245	63	197	611
HS/GED equivalent	93	213	55	172	532
1 year post HS or less	2,060	2,014	2,054	1,728	7,856
2 years post HS or less	1,713	1,368	1,621	1,291	5,994
> Associate Degree	749	524	833	553	2,659
Total	4,721	4,365	4,625	3,941	17,652

Table 5. Medical Savings from Reduced Smoking, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$315,434	\$725,050	\$185,522	\$584,591	\$1,810,598
HS/GED equivalent	\$274,657	\$631,321	\$161,539	\$509,019	\$1,576,536
1 year post HS or less	\$6,102,705	\$5,966,183	\$6,084,748	\$5,117,844	\$23,271,481
2 years post HS or less	\$5,075,602	\$4,053,049	\$4,801,584	\$3,825,604	\$17,755,838
> Associate Degree	\$2,217,378	\$1,553,563	\$2,467,803	\$1,638,076	\$7,876,820
Total	\$13,985,775	\$12,929,166	\$13,701,196	\$11,675,135	\$52,291,273

Table 6. Fewer Alcohol Abusers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	18	22	22	26	88
HS/GED equivalent	16	19	19	23	77
1 year post HS or less	675	616	378	379	2,048
2 years post HS or less	562	418	298	143	1,421
> Associate Degree	245	160	153	61	620
Total	1,517	1,235	871	632	4,254

Table 7. Medical Savings from Reduced Alcohol Abuse, \$/Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$145,871	\$172,098	\$177,715	\$206,313	\$701,997
HS/GED equivalent	\$127,013	\$149,851	\$154,742	\$179,642	\$611,248
1 year post HS or less	\$5,366,728	\$4,893,683	\$3,000,066	\$3,011,589	\$16,272,066
2 years post HS or less	\$4,463,492	\$3,324,460	\$2,367,405	\$1,135,060	\$11,290,417
> Associate Degree	\$1,949,965	\$1,274,290	\$1,216,742	\$486,018	\$4,927,016
Total	\$12,053,069	\$9,814,382	\$6,916,670	\$5,018,622	\$33,802,743

Table 8. Fewer Incarcerated, Aggregate for Student Body

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	148.2	92.8	2.3	18.4	261.7
HS/GED equivalent	129.1	80.8	2.0	16.0	227.9
1 year post HS or less	1,058.1	3,222.9	11.9	721.6	5,014.5
2 years post HS or less	4.0	294.5	0.7	104.7	403.9
> Associate Degree	1.8	112.9	0.4	69.3	184.3
Total	1,341	3,804	17	930	6,092

Table 9. Savings from Reduced Incarceration, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$1,754,866	\$1,098,457	\$27,750	\$218,002	\$3,099,074
HS/GED equivalent	\$1,528,009	\$956,456	\$24,162	\$189,820	\$2,698,447
1 year post HS or less	\$12,527,937	\$38,160,010	\$140,752	\$8,543,665	\$59,372,364
2 years post HS or less	\$47,598	\$3,487,120	\$8,463	\$1,239,293	\$4,782,474
> Associate Degree	\$20,794	\$1,336,639	\$4,350	\$820,821	\$2,182,604
Total	\$15,879,204	\$45,038,681	\$205,477	\$11,011,601	\$72,134,963

Table 10. Crime Victim Savings, Aggregate for Student Body, \$/Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$368,540	\$230,687	\$5,828	\$45,783	\$650,837
HS/GED equivalent	\$320,898	\$200,866	\$5,074	\$39,864	\$566,702
1 year post HS or less	\$2,630,996	\$8,013,996	\$29,559	\$1,794,258	\$12,468,809
2 years post HS or less	\$9,996	\$732,331	\$1,777	\$260,264	\$1,004,369
> Associate Degree	\$4,367	\$280,708	\$913	\$172,381	\$458,369
Total	\$3,334,797	\$9,458,587	\$43,152	\$2,312,550	\$15,149,086

Table 11. Productivity Gained (Fewer Incarcerated), \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$537,545	\$207,817	\$4,426	\$27,910	\$777,698
HS/GED equivalent	\$617,011	\$238,538	\$5,184	\$32,686	\$893,419
1 year post HS or less	\$5,543,934	\$10,429,733	\$33,265	\$1,620,608	\$17,627,541
2 years post HS or less	\$24,440	\$1,105,886	\$2,340	\$275,036	\$1,407,703
> Associate Degree	\$12,147	\$482,246	\$1,378	\$208,634	\$704,404
Total	\$6,735,077	\$12,464,220	\$46,593	\$2,164,874	\$21,410,765

Table 12. Fewer People on Welfare

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	0.9	10.2	5.9	512.6	529.6
HS/GED equivalent	0.7	8.1	4.7	407.0	420.4
1 year post HS or less	5.2	47.3	32.0	2437.2	2521.7
2 years post HS or less	0.2	1.6	1.2	85.7	88.7
> Associate Degree	0.1	0.6	0.6	36.7	38.0
Total	7	68	44	3,479	3,598

Table 13. Community Welfare Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$3,450	\$39,784	\$23,020	\$2,000,273	\$2,066,527
HS/GED equivalent	\$2,739	\$31,585	\$18,276	\$1,588,057	\$1,640,657
1 year post HS or less	\$20,294	\$184,488	\$124,781	\$9,510,553	\$9,840,116
2 years post HS or less	\$836	\$6,087	\$4,858	\$334,469	\$346,250
> Associate Degree	\$365	\$2,333	\$2,497	\$143,215	\$148,411
Total	\$27,684	\$264,278	\$173,433	\$13,576,567	\$14,041,962

Table 14. Fewer People on Unemployment

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	71	152	109	232	563
HS/GED equivalent	61	132	95	202	490
1 year post HS or less	203	683	290	1,076	2,252
2 years post HS or less	86	231	116	402	834
> Associate Degree	37	89	59	172	357
Total	458	1,286	670	2,083	4,497

Table 15. Unemployment Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$570,316	\$1,227,158	\$884,808	\$1,873,377	\$4,555,659
HS/GED equivalent	\$496,590	\$1,068,519	\$770,426	\$1,631,199	\$3,966,735
1 year post HS or less	\$1,644,179	\$5,520,539	\$2,347,905	\$8,703,169	\$18,215,792
2 years post HS or less	\$691,955	\$1,869,327	\$934,719	\$3,251,010	\$6,747,011
> Associate Degree	\$302,294	\$716,527	\$480,405	\$1,392,042	\$2,891,267
Total	\$3,705,335	\$10,402,069	\$5,418,263	\$16,850,797	\$36,376,464

Table 16. Summary of Annual Impacts, \$ per Year

	Male		Female		Total
	White	Minority	White	Minority	
Higher earnings	\$453,478,099	\$232,109,949	\$287,509,292	\$223,797,315	\$1,196,894,654
Absenteeism Savings	\$6,353,028	\$6,751,347	\$5,046,528	\$12,896,164	\$31,047,068
Medical Cost Savings	\$26,038,844	\$22,743,548	\$20,617,867	\$16,693,757	\$86,094,016
Incarceration Savings	\$15,879,204	\$45,038,681	\$205,477	\$11,011,601	\$72,134,963
Crime Victim Savings	\$3,334,797	\$9,458,587	\$43,152	\$2,312,550	\$15,149,086
Add Prod. (fewer incarceration.)	\$6,735,077	\$12,464,220	\$46,593	\$2,164,874	\$21,410,765
Welfare Savings	\$27,684	\$264,278	\$173,433	\$13,576,567	\$14,041,962
Unemployment Savings	\$3,705,335	\$10,402,069	\$5,418,263	\$16,850,797	\$36,376,464
Total	\$515,552,068	\$339,232,680	\$319,060,606	\$299,303,625	\$1,473,148,978

Table 17. Annual Impacts per Credit Hour Equivalent, \$ per Year

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 178	\$ 114	\$ 99	\$ 83	\$ 117
Absenteeism Savings	\$ 2	\$ 3	\$ 2	\$ 5	\$ 3
Medical Cost Savings	\$ 10	\$ 11	\$ 7	\$ 6	\$ 8
Incarceration Savings	\$ 6	\$ 22	\$ 0	\$ 4	\$ 7
Crime Victim Savings	\$ 1	\$ 5	\$ 0	\$ 1	\$ 1
Add Prod. (fewer incarceration.)	\$ 3	\$ 6	\$ 0	\$ 1	\$ 2
Welfare Savings	\$ 0	\$ 0	\$ 0	\$ 5	\$ 1
Unemployment Savings	\$ 1	\$ 5	\$ 2	\$ 6	\$ 4
Total	\$ 203	\$ 167	\$ 110	\$ 111	\$ 144

Table 18. Annual Impacts per Student, \$ per Year

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 1,711	\$ 1,096	\$ 954	\$ 794	\$ 1,244
Absenteeism Savings	\$ 24	\$ 32	\$ 17	\$ 46	\$ 33
Medical Cost Savings	\$ 98	\$ 107	\$ 68	\$ 59	\$ 88
Incarceration Savings	\$ 60	\$ 213	\$ 1	\$ 39	\$ 161
Crime Victim Savings	\$ 13	\$ 45	\$ 0	\$ 8	\$ 34
Add Prod. (fewer incarceration.)	\$ 25	\$ 59	\$ 0	\$ 8	\$ 45
Welfare Savings	\$ 0	\$ 1	\$ 1	\$ 48	\$ 46
Unemployment Savings	\$ 14	\$ 49	\$ 18	\$ 60	\$ 46
Total	\$ 1,945	\$ 1,602	\$ 1,059	\$ 1,061	\$ 1,699

Detailed Results

Table 19. Cumulative Impact Over Time (\$'000), Details for Both Taxpayer Perspectives

Year	Health						Crime				Welfare / Unemployment					
	Earnings Net	Added Taxes	Reduced Absent.	Avoided Cost	Medical Saving	Avoided Cost	Incarceration	Avoided Cost	Avoided Victims	Product. Gained	Avoided Cost	Reduced Welfare	Avoided Cost	Reduced Unempl.	Avoided Cost	
1	\$2,293,271	\$327,650	\$31,047	\$3,137	\$86,094	\$5,166	\$72,135	\$57,708	\$15,149	\$0	\$21,411	\$3,059	\$14,042	\$2,247	\$36,376	\$0
2	\$294,347	\$42,055	\$30,909	\$3,123	\$85,623	\$5,137	\$71,740	\$57,392	\$15,066	\$0	\$21,209	\$3,030	\$13,965	\$2,234	\$36,034	\$0
3	\$543,216	\$77,612	\$30,771	\$3,109	\$85,155	\$5,109	\$71,348	\$57,078	\$14,984	\$0	\$21,010	\$3,002	\$13,889	\$2,222	\$35,695	\$0
4	\$595,385	\$85,065	\$30,634	\$3,096	\$84,689	\$5,081	\$70,958	\$56,766	\$14,902	\$0	\$20,812	\$2,974	\$13,813	\$2,210	\$35,359	\$0
5	\$649,675	\$92,822	\$30,497	\$3,082	\$84,226	\$5,054	\$70,570	\$56,456	\$14,820	\$0	\$20,616	\$2,946	\$13,737	\$2,198	\$35,026	\$0
6	\$705,898	\$100,855	\$30,361	\$3,068	\$83,765	\$5,026	\$70,184	\$56,147	\$14,739	\$0	\$20,422	\$2,918	\$13,662	\$2,186	\$34,697	\$0
7	\$763,838	\$109,133	\$30,226	\$3,054	\$83,307	\$4,998	\$69,800	\$55,840	\$14,659	\$0	\$20,230	\$2,890	\$13,587	\$2,174	\$34,370	\$0
8	\$823,251	\$117,622	\$30,091	\$3,041	\$82,851	\$4,971	\$69,418	\$55,534	\$14,578	\$0	\$20,040	\$2,863	\$13,513	\$2,162	\$34,047	\$0
9	\$883,866	\$126,282	\$29,957	\$3,027	\$82,398	\$4,944	\$69,038	\$55,231	\$14,499	\$0	\$19,851	\$2,836	\$13,439	\$2,150	\$33,726	\$0
10	\$945,387	\$135,072	\$29,823	\$3,014	\$81,947	\$4,917	\$68,661	\$54,928	\$14,419	\$0	\$19,664	\$2,810	\$13,366	\$2,138	\$33,409	\$0
11	\$1,007,495	\$143,946	\$29,691	\$3,000	\$81,499	\$4,890	\$68,285	\$54,628	\$14,341	\$0	\$19,479	\$2,783	\$13,293	\$2,127	\$33,095	\$0
12	\$1,069,850	\$152,854	\$29,558	\$2,987	\$81,053	\$4,863	\$67,911	\$54,329	\$14,262	\$0	\$19,296	\$2,757	\$13,220	\$2,115	\$32,783	\$0
13	\$1,132,096	\$161,748	\$29,426	\$2,974	\$80,610	\$4,837	\$67,540	\$54,032	\$14,184	\$0	\$19,114	\$2,731	\$13,147	\$2,104	\$32,475	\$0
14	\$1,193,861	\$170,573	\$29,295	\$2,960	\$80,169	\$4,810	\$67,171	\$53,736	\$14,107	\$0	\$18,934	\$2,705	\$13,076	\$2,092	\$32,169	\$0
15	\$1,254,765	\$179,274	\$29,165	\$2,947	\$79,730	\$4,784	\$66,803	\$53,442	\$14,029	\$0	\$18,756	\$2,680	\$13,004	\$2,081	\$31,866	\$0
16	\$1,314,419	\$187,797	\$29,035	\$2,934	\$79,294	\$4,758	\$66,438	\$53,150	\$13,953	\$0	\$18,580	\$2,655	\$12,933	\$2,069	\$31,566	\$0
17	\$1,372,432	\$196,086	\$28,905	\$2,921	\$78,861	\$4,732	\$66,074	\$52,859	\$13,876	\$0	\$18,405	\$2,630	\$12,862	\$2,058	\$31,269	\$0
18	\$1,428,414	\$204,084	\$28,776	\$2,908	\$78,429	\$4,706	\$65,713	\$52,570	\$13,800	\$0	\$18,232	\$2,605	\$12,792	\$2,047	\$30,975	\$0
19	\$1,481,983	\$211,738	\$28,648	\$2,895	\$78,000	\$4,680	\$65,353	\$52,283	\$13,725	\$0	\$18,060	\$2,580	\$12,722	\$2,035	\$30,684	\$0
20	\$1,532,764	\$218,993	\$28,520	\$2,882	\$77,574	\$4,654	\$64,996	\$51,997	\$13,650	\$0	\$17,890	\$2,556	\$12,652	\$2,024	\$30,395	\$0
21	\$1,580,400	\$225,799	\$28,393	\$2,869	\$77,149	\$4,629	\$64,640	\$51,712	\$13,575	\$0	\$17,722	\$2,532	\$12,583	\$2,013	\$30,109	\$0
22	\$1,624,551	\$232,107	\$28,267	\$2,856	\$76,727	\$4,604	\$64,287	\$51,429	\$13,501	\$0	\$17,555	\$2,508	\$12,514	\$2,002	\$29,825	\$0
23	\$1,664,899	\$237,872	\$28,141	\$2,844	\$76,308	\$4,578	\$63,935	\$51,148	\$13,427	\$0	\$17,390	\$2,485	\$12,446	\$1,991	\$29,545	\$0
24	\$1,701,156	\$243,052	\$28,015	\$2,831	\$75,890	\$4,553	\$63,585	\$50,868	\$13,354	\$0	\$17,226	\$2,461	\$12,378	\$1,980	\$29,267	\$0
25	\$1,733,060	\$247,610	\$27,890	\$2,818	\$75,475	\$4,529	\$63,238	\$50,590	\$13,281	\$0	\$17,064	\$2,438	\$12,310	\$1,970	\$28,991	\$0
26	\$1,760,385	\$251,515	\$27,766	\$2,806	\$75,062	\$4,504	\$62,892	\$50,313	\$13,208	\$0	\$16,903	\$2,415	\$12,243	\$1,959	\$28,719	\$0
27	\$1,782,940	\$254,737	\$27,642	\$2,793	\$74,652	\$4,479	\$62,548	\$50,038	\$13,136	\$0	\$16,744	\$2,392	\$12,176	\$1,948	\$28,448	\$0
28	\$1,800,573	\$257,256	\$27,519	\$2,781	\$74,243	\$4,455	\$62,206	\$49,765	\$13,064	\$0	\$16,587	\$2,370	\$12,109	\$1,937	\$28,181	\$0
29	\$1,813,170	\$259,056	\$27,396	\$2,768	\$73,837	\$4,430	\$61,865	\$49,492	\$12,992	\$0	\$16,431	\$2,348	\$12,043	\$1,927	\$27,915	\$0
30	\$1,820,660	\$260,126	\$27,274	\$2,756	\$73,433	\$4,406	\$61,527	\$49,222	\$12,921	\$0	\$16,276	\$2,325	\$11,977	\$1,916	\$27,653	\$0
31	\$1,823,013	\$260,462	\$27,153	\$2,744	\$73,032	\$4,382	\$61,190	\$48,952	\$12,851	\$0	\$16,123	\$2,304	\$11,911	\$1,906	\$27,392	\$0
32	\$1,820,240	\$260,066	\$27,032	\$2,732	\$72,632	\$4,358	\$60,856	\$48,685	\$12,780	\$0	\$15,971	\$2,282	\$11,846	\$1,895	\$27,135	\$0
33	\$1,812,394	\$258,945	\$26,911	\$2,719	\$72,235	\$4,334	\$60,523	\$48,418	\$12,710	\$0	\$15,821	\$2,260	\$11,782	\$1,885	\$26,879	\$0
34	\$1,799,569	\$257,113	\$26,791	\$2,707	\$71,840	\$4,310	\$60,192	\$48,153	\$12,641	\$0	\$15,672	\$2,239	\$11,717	\$1,875	\$26,626	\$0
35	\$1,781,896	\$254,588	\$26,672	\$2,695	\$71,447	\$4,287	\$59,863	\$47,890	\$12,572	\$0	\$15,524	\$2,218	\$11,653	\$1,864	\$26,376	\$0
36	\$1,759,545	\$251,394	\$26,553	\$2,683	\$71,056	\$4,263	\$59,535	\$47,628	\$12,503	\$0	\$15,378	\$2,197	\$11,589	\$1,854	\$26,128	\$0
37	\$1,732,718	\$247,562	\$26,435	\$2,671	\$70,667	\$4,240	\$59,209	\$47,368	\$12,435	\$0	\$15,234	\$2,177	\$11,526	\$1,844	\$25,882	\$0
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PV	\$23,587,135	\$3,370,005	\$559,660	\$56,553	\$1,531,286	\$91,877	\$1,283,008	\$1,026,406	\$269,445	\$0	\$361,768	\$51,687	\$249,753	\$39,961	\$614,636	\$0

Table 20. Earnings Calculations, Taxpayer Perspectives (\$'000)

Year	Gross Student Earnings	Net of Attrition	Direct Earnings Net	Indirect Student Earnings	Net Total Student Earnings	Total CC Earnings	Total Earnings Net
1	\$345,302	\$345,302	\$113,950	\$133,577	\$247,527	\$2,045,744	\$2,293,271
2	\$414,517	\$410,616	\$135,503	\$158,844	\$294,347	\$0	\$294,347
3	\$772,257	\$757,790	\$250,071	\$293,145	\$543,216	\$0	\$543,216
4	\$854,462	\$830,566	\$274,087	\$321,298	\$595,385	\$0	\$595,385
5	\$941,234	\$906,300	\$299,079	\$350,595	\$649,675	\$0	\$649,675
6	\$1,032,404	\$984,732	\$324,962	\$380,936	\$705,898	\$0	\$705,898
7	\$1,127,757	\$1,065,559	\$351,635	\$412,204	\$763,838	\$0	\$763,838
8	\$1,227,024	\$1,148,441	\$378,986	\$444,266	\$823,251	\$0	\$823,251
9	\$1,329,883	\$1,232,999	\$406,890	\$476,977	\$883,866	\$0	\$883,866
10	\$1,435,962	\$1,318,821	\$435,211	\$510,176	\$945,387	\$0	\$945,387
11	\$1,544,836	\$1,405,462	\$463,802	\$543,692	\$1,007,495	\$0	\$1,007,495
12	\$1,656,032	\$1,492,448	\$492,508	\$577,342	\$1,069,850	\$0	\$1,069,850
13	\$1,769,030	\$1,579,281	\$521,163	\$610,933	\$1,132,096	\$0	\$1,132,096
14	\$1,883,269	\$1,665,445	\$549,597	\$644,265	\$1,193,861	\$0	\$1,193,861
15	\$1,998,146	\$1,750,406	\$577,634	\$677,131	\$1,254,765	\$0	\$1,254,765
16	\$2,113,027	\$1,833,623	\$605,096	\$709,323	\$1,314,419	\$0	\$1,314,419
17	\$2,227,246	\$1,914,552	\$631,802	\$740,630	\$1,372,432	\$0	\$1,372,432
18	\$2,340,119	\$1,992,647	\$657,574	\$770,841	\$1,428,414	\$0	\$1,428,414
19	\$2,450,943	\$2,067,376	\$682,234	\$799,749	\$1,481,983	\$0	\$1,481,983
20	\$2,559,008	\$2,138,216	\$705,611	\$827,153	\$1,532,764	\$0	\$1,532,764
21	\$2,663,604	\$2,204,668	\$727,541	\$852,859	\$1,580,400	\$0	\$1,580,400
22	\$2,764,027	\$2,266,259	\$747,865	\$876,685	\$1,624,551	\$0	\$1,624,551
23	\$2,859,587	\$2,322,545	\$766,440	\$898,459	\$1,664,899	\$0	\$1,664,899
24	\$2,949,618	\$2,373,123	\$783,131	\$918,025	\$1,701,156	\$0	\$1,701,156
25	\$3,033,483	\$2,417,630	\$797,818	\$935,242	\$1,733,060	\$0	\$1,733,060
26	\$3,110,584	\$2,455,749	\$810,397	\$949,988	\$1,760,385	\$0	\$1,760,385
27	\$3,180,369	\$2,487,213	\$820,780	\$962,160	\$1,782,940	\$0	\$1,782,940
28	\$3,242,334	\$2,511,811	\$828,898	\$971,675	\$1,800,573	\$0	\$1,800,573
29	\$3,296,036	\$2,529,385	\$834,697	\$978,473	\$1,813,170	\$0	\$1,813,170
30	\$3,341,093	\$2,539,833	\$838,145	\$982,515	\$1,820,660	\$0	\$1,820,660
31	\$3,377,192	\$2,543,115	\$839,228	\$983,785	\$1,823,013	\$0	\$1,823,013
32	\$3,404,089	\$2,539,247	\$837,951	\$982,289	\$1,820,240	\$0	\$1,820,240
33	\$3,421,616	\$2,528,302	\$834,340	\$978,054	\$1,812,394	\$0	\$1,812,394
34	\$3,429,678	\$2,510,410	\$828,435	\$971,133	\$1,799,569	\$0	\$1,799,569
35	\$3,428,259	\$2,485,756	\$820,300	\$961,596	\$1,781,896	\$0	\$1,781,896
36	\$3,417,416	\$2,454,576	\$810,010	\$949,534	\$1,759,545	\$0	\$1,759,545
37	\$3,397,284	\$2,417,153	\$797,661	\$935,058	\$1,732,718	\$0	\$1,732,718
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0