



The Socioeconomic Benefits Generated by Austin Community College

State of Texas

Volume 2: Detailed Results

by

Entry Level of Education

Gender and Ethnicity

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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	\$641,012	\$791,813	\$504,478	\$578,421	\$2,515,725
HS/GED equivalent	\$841,041	\$1,038,899	\$667,650	\$765,509	\$3,313,099
1 year post HS or less	\$14,688,877	\$4,244,445	\$9,006,612	\$3,566,147	\$31,506,081
2 years post HS or less	\$15,521,559	\$4,197,230	\$10,038,604	\$3,924,575	\$33,681,968
> Associate Degree	\$5,184,010	\$1,397,088	\$3,382,869	\$1,452,142	\$11,416,110
Total	\$36,876,498	\$11,669,476	\$23,600,212	\$10,286,795	\$82,432,982

Table 2. No. of Days Reduced Absenteeism/Year

	Male		Female		Reduce Absent.
	White	Minority	White	Minority	
< HS/GED	258	568	470	1,212	2,508
HS/GED equivalent	228	503	416	1,073	2,220
1 year post HS or less	1,520	1,739	2,150	4,129	9,538
2 years post HS or less	701	673	1,040	1,824	4,238
> Associate Degree	305	292	455	876	1,928
Total	3,012	3,775	4,531	9,113	20,432

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

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	\$21,472	\$29,211	\$20,102	\$41,655	\$112,440
HS/GED equivalent	\$29,229	\$39,764	\$28,264	\$58,570	\$155,826
1 year post HS or less	\$224,905	\$158,974	\$170,475	\$262,685	\$817,039
2 years post HS or less	\$121,602	\$72,034	\$97,468	\$137,159	\$428,263
> Associate Degree	\$60,107	\$35,481	\$48,769	\$75,248	\$219,605
Total	\$457,315	\$335,465	\$365,077	\$575,317	\$1,733,174

Table 4. Fewer Smokers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	4	16	3	11	33
HS/GED equivalent	4	14	2	9	29
1 year post HS or less	166	88	161	69	485
2 years post HS or less	145	68	147	60	419
> Associate Degree	63	29	64	29	186
Total	382	215	378	177	1,152

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$11,888	\$46,322	\$8,035	\$31,155	\$97,400
HS/GED equivalent	\$10,522	\$41,000	\$7,112	\$27,575	\$86,209
1 year post HS or less	\$493,142	\$261,189	\$478,321	\$203,777	\$1,436,428
2 years post HS or less	\$428,551	\$201,195	\$436,090	\$176,749	\$1,242,584
> Associate Degree	\$186,517	\$87,257	\$190,941	\$84,852	\$549,567
Total	\$1,130,620	\$636,962	\$1,120,497	\$524,108	\$3,412,187

Table 6. Fewer Alcohol Abusers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	1	1	1	1	4
HS/GED equivalent	1	1	1	1	4
1 year post HS or less	55	27	30	15	126
2 years post HS or less	47	21	27	7	102
> Associate Degree	21	9	12	3	45
Total	124	59	70	27	281

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$5,498	\$10,995	\$7,697	\$10,995	\$35,184
HS/GED equivalent	\$4,866	\$9,732	\$6,812	\$9,732	\$31,142
1 year post HS or less	\$433,669	\$214,237	\$235,834	\$119,854	\$1,003,595
2 years post HS or less	\$376,868	\$165,027	\$215,013	\$52,441	\$809,350
> Associate Degree	\$164,024	\$71,571	\$94,143	\$25,176	\$354,913
Total	\$984,925	\$471,562	\$559,498	\$218,198	\$2,234,184

Table 8. Fewer Incarcerated, Aggregate for Student Body

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	5.6	5.9	0.1	1.0	12.6
HS/GED equivalent	4.9	5.2	0.1	0.9	11.1
1 year post HS or less	82.4	139.5	0.9	28.4	251.2
2 years post HS or less	0.3	14.6	0.1	4.8	19.9
> Associate Degree	0.1	6.3	0.0	3.6	10.1
Total	93	172	1	39	305

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$64,191	\$68,113	\$1,166	\$11,276	\$144,747
HS/GED equivalent	\$56,816	\$60,288	\$1,032	\$9,981	\$128,116
1 year post HS or less	\$947,459	\$1,603,624	\$10,430	\$325,804	\$2,887,317
2 years post HS or less	\$3,901	\$168,008	\$746	\$55,518	\$228,173
> Associate Degree	\$1,698	\$72,864	\$327	\$41,267	\$116,155
Total	\$1,074,064	\$1,972,897	\$13,702	\$443,846	\$3,504,508

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$13,481	\$14,305	\$245	\$2,368	\$30,398
HS/GED equivalent	\$11,932	\$12,661	\$217	\$2,096	\$26,906
1 year post HS or less	\$198,976	\$336,778	\$2,190	\$68,422	\$606,366
2 years post HS or less	\$819	\$35,283	\$157	\$11,659	\$47,919
> Associate Degree	\$357	\$15,302	\$69	\$8,667	\$24,394
Total	\$225,564	\$414,329	\$2,877	\$93,212	\$735,983

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$19,663	\$12,886	\$186	\$1,444	\$34,179
HS/GED equivalent	\$22,942	\$15,036	\$221	\$1,719	\$39,918
1 year post HS or less	\$419,275	\$438,296	\$2,465	\$61,800	\$921,836
2 years post HS or less	\$2,003	\$53,281	\$206	\$12,321	\$67,811
> Associate Degree	\$992	\$26,289	\$103	\$10,489	\$37,873
Total	\$464,874	\$545,787	\$3,182	\$87,773	\$1,101,617

Table 12. Fewer People on Welfare

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	0.0	0.6	0.3	27.1	28.1
HS/GED equivalent	0.0	0.5	0.2	22.0	22.8
1 year post HS or less	0.4	2.0	2.3	94.5	99.3
2 years post HS or less	0.0	0.1	0.1	4.0	4.2
> Associate Degree	0.0	0.0	0.0	1.9	2.0
Total	0	3	3	150	156

Table 13. Community Welfare Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$132	\$2,583	\$1,013	\$108,328	\$112,057
HS/GED equivalent	\$107	\$2,099	\$823	\$88,030	\$91,060
1 year post HS or less	\$1,568	\$8,175	\$9,357	\$377,282	\$396,382
2 years post HS or less	\$72	\$309	\$451	\$15,812	\$16,645
> Associate Degree	\$31	\$134	\$198	\$7,591	\$7,954
Total	\$1,911	\$13,300	\$11,842	\$597,044	\$624,098

Table 14. Fewer People on Unemployment

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	3	10	5	12	29
HS/GED equivalent	2	9	4	11	26
1 year post HS or less	16	30	22	42	109
2 years post HS or less	7	11	10	19	48
> Associate Degree	3	5	5	9	22
Total	31	64	46	93	234

Table 15. Unemployment Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$21,994	\$80,223	\$39,210	\$102,159	\$243,586
HS/GED equivalent	\$19,467	\$71,006	\$34,705	\$90,422	\$215,600
1 year post HS or less	\$129,544	\$245,512	\$179,570	\$347,894	\$902,520
2 years post HS or less	\$59,782	\$94,951	\$86,867	\$153,693	\$395,293
> Associate Degree	\$26,019	\$41,180	\$38,034	\$73,784	\$179,016
Total	\$256,805	\$532,872	\$378,386	\$767,952	\$1,936,015

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

	Male		Female		Total
	White	Minority	White	Minority	
Higher earnings	\$36,876,498	\$11,669,476	\$23,600,212	\$10,286,795	\$82,432,982
Absenteeism Savings	\$457,315	\$335,465	\$365,077	\$575,317	\$1,733,174
Medical Cost Savings	\$2,115,545	\$1,108,524	\$1,679,995	\$742,306	\$5,646,371
Incarceration Savings	\$1,074,064	\$1,972,897	\$13,702	\$443,846	\$3,504,508
Crime Victim Savings	\$225,564	\$414,329	\$2,877	\$93,212	\$735,983
Add Prod. (fewer incar.)	\$464,874	\$545,787	\$3,182	\$87,773	\$1,101,617
Welfare Savings	\$1,911	\$13,300	\$11,842	\$597,044	\$624,098
Unemployment Savings	\$256,805	\$532,872	\$378,386	\$767,952	\$1,936,015
Total	\$41,472,578	\$16,592,651	\$26,055,275	\$13,594,244	\$97,714,747

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

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 176	\$ 119	\$ 101	\$ 83	\$ 124
Absenteeism Savings	\$ 2	\$ 3	\$ 2	\$ 5	\$ 3
Medical Cost Savings	\$ 10	\$ 11	\$ 7	\$ 6	\$ 8
Incarceration Savings	\$ 5	\$ 20	\$ 0	\$ 4	\$ 5
Crime Victim Savings	\$ 1	\$ 4	\$ 0	\$ 1	\$ 1
Add Prod. (fewer incarceration.)	\$ 2	\$ 6	\$ 0	\$ 1	\$ 2
Welfare Savings	\$ 0	\$ 0	\$ 0	\$ 5	\$ 1
Unemployment Savings	\$ 1	\$ 5	\$ 2	\$ 6	\$ 3
Total	\$ 198	\$ 169	\$ 112	\$ 110	\$ 147

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

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 1,759	\$ 1,184	\$ 1,010	\$ 831	\$ 1,297
Absenteeism Savings	\$ 22	\$ 34	\$ 16	\$ 46	\$ 34
Medical Cost Savings	\$ 101	\$ 113	\$ 72	\$ 60	\$ 92
Incarceration Savings	\$ 51	\$ 200	\$ 1	\$ 36	\$ 153
Crime Victim Savings	\$ 11	\$ 42	\$ 0	\$ 8	\$ 32
Add Prod. (fewer incarceration.)	\$ 22	\$ 55	\$ 0	\$ 7	\$ 43
Welfare Savings	\$ 0	\$ 1	\$ 1	\$ 48	\$ 46
Unemployment Savings	\$ 12	\$ 54	\$ 16	\$ 62	\$ 50
Total	\$ 1,978	\$ 1,684	\$ 1,115	\$ 1,098	\$ 1,747

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	\$130,936	\$18,708	\$1,733	\$175	\$5,646	\$339	\$3,505	\$2,804	\$736	\$0	\$1,102	\$157	\$624	\$100	\$1,936	\$0
2	\$15,952	\$2,279	\$1,725	\$174	\$5,615	\$337	\$3,485	\$2,788	\$732	\$0	\$1,091	\$156	\$621	\$99	\$1,918	\$0
3	\$41,395	\$5,914	\$1,718	\$174	\$5,585	\$335	\$3,466	\$2,773	\$728	\$0	\$1,081	\$154	\$617	\$99	\$1,900	\$0
4	\$45,170	\$6,454	\$1,710	\$173	\$5,554	\$333	\$3,447	\$2,758	\$724	\$0	\$1,071	\$153	\$614	\$98	\$1,882	\$0
5	\$49,079	\$7,012	\$1,702	\$172	\$5,524	\$331	\$3,428	\$2,743	\$720	\$0	\$1,061	\$152	\$611	\$98	\$1,864	\$0
6	\$53,107	\$7,588	\$1,695	\$171	\$5,494	\$330	\$3,410	\$2,728	\$716	\$0	\$1,051	\$150	\$607	\$97	\$1,847	\$0
7	\$57,238	\$8,178	\$1,687	\$171	\$5,464	\$328	\$3,391	\$2,713	\$712	\$0	\$1,041	\$149	\$604	\$97	\$1,829	\$0
8	\$61,452	\$8,780	\$1,680	\$170	\$5,434	\$326	\$3,373	\$2,698	\$708	\$0	\$1,031	\$147	\$601	\$96	\$1,812	\$0
9	\$65,730	\$9,391	\$1,672	\$169	\$5,404	\$324	\$3,354	\$2,683	\$704	\$0	\$1,021	\$146	\$597	\$96	\$1,795	\$0
10	\$70,048	\$10,008	\$1,665	\$168	\$5,374	\$322	\$3,336	\$2,669	\$701	\$0	\$1,012	\$145	\$594	\$95	\$1,778	\$0
11	\$74,383	\$10,627	\$1,657	\$167	\$5,345	\$321	\$3,317	\$2,654	\$697	\$0	\$1,002	\$143	\$591	\$95	\$1,761	\$0
12	\$78,711	\$11,246	\$1,650	\$167	\$5,316	\$319	\$3,299	\$2,639	\$693	\$0	\$993	\$142	\$588	\$94	\$1,745	\$0
13	\$83,005	\$11,859	\$1,643	\$166	\$5,287	\$317	\$3,281	\$2,625	\$689	\$0	\$983	\$141	\$584	\$93	\$1,728	\$0
14	\$87,240	\$12,464	\$1,635	\$165	\$5,258	\$315	\$3,263	\$2,611	\$685	\$0	\$974	\$139	\$581	\$93	\$1,712	\$0
15	\$91,387	\$13,057	\$1,628	\$165	\$5,229	\$314	\$3,245	\$2,596	\$682	\$0	\$965	\$138	\$578	\$92	\$1,696	\$0
16	\$95,421	\$13,633	\$1,621	\$164	\$5,200	\$312	\$3,228	\$2,582	\$678	\$0	\$956	\$137	\$575	\$92	\$1,680	\$0
17	\$99,313	\$14,189	\$1,614	\$163	\$5,172	\$310	\$3,210	\$2,568	\$674	\$0	\$947	\$135	\$572	\$91	\$1,664	\$0
18	\$103,037	\$14,721	\$1,606	\$162	\$5,144	\$309	\$3,193	\$2,554	\$670	\$0	\$938	\$134	\$569	\$91	\$1,649	\$0
19	\$106,568	\$15,226	\$1,599	\$162	\$5,116	\$307	\$3,175	\$2,540	\$667	\$0	\$929	\$133	\$565	\$90	\$1,633	\$0
20	\$109,880	\$15,699	\$1,592	\$161	\$5,088	\$305	\$3,158	\$2,526	\$663	\$0	\$920	\$132	\$562	\$90	\$1,618	\$0
21	\$112,950	\$16,138	\$1,585	\$160	\$5,060	\$304	\$3,140	\$2,512	\$660	\$0	\$912	\$130	\$559	\$89	\$1,602	\$0
22	\$115,755	\$16,538	\$1,578	\$159	\$5,032	\$302	\$3,123	\$2,499	\$656	\$0	\$903	\$129	\$556	\$89	\$1,587	\$0
23	\$118,276	\$16,899	\$1,571	\$159	\$5,005	\$300	\$3,106	\$2,485	\$652	\$0	\$895	\$128	\$553	\$89	\$1,572	\$0
24	\$120,494	\$17,216	\$1,564	\$158	\$4,977	\$299	\$3,089	\$2,471	\$649	\$0	\$886	\$127	\$550	\$88	\$1,558	\$0
25	\$122,394	\$17,487	\$1,557	\$157	\$4,950	\$297	\$3,072	\$2,458	\$645	\$0	\$878	\$125	\$547	\$88	\$1,543	\$0
26	\$123,962	\$17,711	\$1,550	\$157	\$4,923	\$295	\$3,055	\$2,444	\$642	\$0	\$870	\$124	\$544	\$87	\$1,528	\$0
27	\$125,188	\$17,886	\$1,543	\$156	\$4,896	\$294	\$3,039	\$2,431	\$638	\$0	\$862	\$123	\$541	\$87	\$1,514	\$0
28	\$126,064	\$18,011	\$1,536	\$155	\$4,869	\$292	\$3,022	\$2,418	\$635	\$0	\$853	\$122	\$538	\$86	\$1,500	\$0
29	\$126,584	\$18,086	\$1,529	\$155	\$4,843	\$291	\$3,006	\$2,404	\$631	\$0	\$845	\$121	\$535	\$86	\$1,486	\$0
30	\$126,748	\$18,109	\$1,523	\$154	\$4,816	\$289	\$2,989	\$2,391	\$628	\$0	\$837	\$120	\$532	\$85	\$1,472	\$0
31	\$126,555	\$18,082	\$1,516	\$153	\$4,790	\$287	\$2,973	\$2,378	\$624	\$0	\$830	\$119	\$529	\$85	\$1,458	\$0
32	\$126,010	\$18,004	\$1,509	\$152	\$4,763	\$286	\$2,957	\$2,365	\$621	\$0	\$822	\$117	\$527	\$84	\$1,444	\$0
33	\$125,118	\$17,876	\$1,502	\$152	\$4,737	\$284	\$2,940	\$2,352	\$618	\$0	\$814	\$116	\$524	\$84	\$1,431	\$0
34	\$123,889	\$17,701	\$1,496	\$151	\$4,712	\$283	\$2,924	\$2,339	\$614	\$0	\$806	\$115	\$521	\$83	\$1,417	\$0
35	\$122,335	\$17,479	\$1,489	\$150	\$4,686	\$281	\$2,908	\$2,327	\$611	\$0	\$799	\$114	\$518	\$83	\$1,404	\$0
36	\$120,470	\$17,212	\$1,482	\$150	\$4,660	\$280	\$2,892	\$2,314	\$607	\$0	\$791	\$113	\$515	\$82	\$1,391	\$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
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PV	\$1,632,142	\$233,192	\$30,897	\$3,122	\$99,342	\$5,960	\$61,658	\$49,326	\$12,949	\$0	\$18,430	\$2,633	\$10,980	\$1,757	\$32,389	\$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	\$19,679	\$19,679	\$6,494	\$7,613	\$14,107	\$116,829	\$130,936
2	\$22,465	\$22,254	\$7,344	\$8,609	\$15,952	\$0	\$15,952
3	\$58,849	\$57,746	\$19,056	\$22,339	\$41,395	\$0	\$41,395
4	\$64,825	\$63,012	\$20,794	\$24,376	\$45,170	\$0	\$45,170
5	\$71,104	\$68,465	\$22,593	\$26,485	\$49,079	\$0	\$49,079
6	\$77,671	\$74,085	\$24,448	\$28,659	\$53,107	\$0	\$53,107
7	\$84,508	\$79,847	\$26,350	\$30,888	\$57,238	\$0	\$57,238
8	\$91,592	\$85,726	\$28,290	\$33,163	\$61,452	\$0	\$61,452
9	\$98,898	\$91,693	\$30,259	\$35,471	\$65,730	\$0	\$65,730
10	\$106,396	\$97,717	\$32,247	\$37,801	\$70,048	\$0	\$70,048
11	\$114,055	\$103,765	\$34,242	\$40,141	\$74,383	\$0	\$74,383
12	\$121,837	\$109,802	\$36,235	\$42,476	\$78,711	\$0	\$78,711
13	\$129,705	\$115,793	\$38,212	\$44,794	\$83,005	\$0	\$83,005
14	\$137,617	\$121,700	\$40,161	\$47,079	\$87,240	\$0	\$87,240
15	\$145,529	\$127,486	\$42,070	\$49,317	\$91,387	\$0	\$91,387
16	\$153,396	\$133,112	\$43,927	\$51,494	\$95,421	\$0	\$95,421
17	\$161,170	\$138,542	\$45,719	\$53,594	\$99,313	\$0	\$99,313
18	\$168,802	\$143,738	\$47,433	\$55,604	\$103,037	\$0	\$103,037
19	\$176,245	\$148,663	\$49,059	\$57,509	\$106,568	\$0	\$106,568
20	\$183,449	\$153,283	\$50,583	\$59,296	\$109,880	\$0	\$109,880
21	\$190,365	\$157,565	\$51,997	\$60,953	\$112,950	\$0	\$112,950
22	\$196,947	\$161,479	\$53,288	\$62,467	\$115,755	\$0	\$115,755
23	\$203,147	\$164,995	\$54,448	\$63,827	\$118,276	\$0	\$118,276
24	\$208,923	\$168,090	\$55,470	\$65,024	\$120,494	\$0	\$120,494
25	\$214,233	\$170,740	\$56,344	\$66,049	\$122,394	\$0	\$122,394
26	\$219,040	\$172,928	\$57,066	\$66,896	\$123,962	\$0	\$123,962
27	\$223,307	\$174,638	\$57,630	\$67,557	\$125,188	\$0	\$125,188
28	\$227,006	\$175,860	\$58,034	\$68,030	\$126,064	\$0	\$126,064
29	\$230,109	\$176,586	\$58,273	\$68,311	\$126,584	\$0	\$126,584
30	\$232,595	\$176,814	\$58,349	\$68,399	\$126,748	\$0	\$126,748
31	\$234,448	\$176,545	\$58,260	\$68,295	\$126,555	\$0	\$126,555
32	\$235,655	\$175,784	\$58,009	\$68,001	\$126,010	\$0	\$126,010
33	\$236,210	\$174,540	\$57,598	\$67,520	\$125,118	\$0	\$125,118
34	\$236,112	\$172,826	\$57,033	\$66,857	\$123,889	\$0	\$123,889
35	\$235,366	\$170,659	\$56,317	\$66,018	\$122,335	\$0	\$122,335
36	\$233,979	\$168,057	\$55,459	\$65,011	\$120,470	\$0	\$120,470
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0