



# The Socioeconomic Benefits Generated by Del Mar 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	\$182,975	\$841,299	\$137,121	\$843,747	\$2,005,142
HS/GED equivalent	\$233,572	\$1,073,939	\$176,589	\$1,086,600	\$2,570,700
1 year post HS or less	\$2,908,508	\$2,781,497	\$2,023,289	\$2,409,790	\$10,123,083
2 years post HS or less	\$3,074,152	\$2,178,999	\$2,128,849	\$1,887,311	\$9,269,311
> Associate Degree	\$992,257	\$572,801	\$709,214	\$495,770	\$2,770,041
<b>Total</b>	<b>\$7,391,464</b>	<b>\$7,448,534</b>	<b>\$5,175,062</b>	<b>\$6,723,217</b>	<b>\$26,738,277</b>

Table 2. No. of Days Reduced Absenteeism/Year

	Male		Female		Reduce Absent.
	White	Minority	White	Minority	
< HS/GED	73	600	127	1,757	2,557
HS/GED equivalent	63	520	110	1,523	2,216
1 year post HS or less	325	1,318	525	3,416	5,585
2 years post HS or less	139	348	221	871	1,578
> Associate Degree	649	606	734	994	2,983
<b>Total</b>	<b>1,250</b>	<b>3,392</b>	<b>1,716</b>	<b>8,562</b>	<b>14,920</b>

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

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	\$6,089	\$30,834	\$5,429	\$60,375	\$102,726
HS/GED equivalent	\$8,117	\$41,105	\$7,476	\$83,136	\$139,835
1 year post HS or less	\$48,157	\$120,521	\$41,620	\$217,338	\$427,636
2 years post HS or less	\$24,132	\$37,219	\$20,670	\$65,490	\$147,511
> Associate Degree	\$127,745	\$73,744	\$78,596	\$85,465	\$365,549
<b>Total</b>	<b>\$214,241</b>	<b>\$303,422</b>	<b>\$153,790</b>	<b>\$511,803</b>	<b>\$1,183,257</b>

Table 4. Fewer Smokers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	1	16	1	15	33
HS/GED equivalent	1	14	1	13	29
1 year post HS or less	34	62	38	52	185
2 years post HS or less	29	35	31	28	123
> Associate Degree	22	10	11	11	54
<b>Total</b>	<b>86</b>	<b>138</b>	<b>81</b>	<b>119</b>	<b>424</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$3,356	\$48,672	\$2,160	\$44,950	\$99,138
HS/GED equivalent	\$2,909	\$42,190	\$1,872	\$38,964	\$85,935
1 year post HS or less	\$100,896	\$184,170	\$111,407	\$152,792	\$549,265
2 years post HS or less	\$84,660	\$103,481	\$92,059	\$84,009	\$364,210
> Associate Degree	\$64,086	\$29,405	\$32,230	\$33,176	\$158,896
<b>Total</b>	<b>\$255,906</b>	<b>\$407,919</b>	<b>\$239,730</b>	<b>\$353,890</b>	<b>\$1,257,445</b>

Table 6. Fewer Alcohol Abusers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	0	1	0	2	4
HS/GED equivalent	0	1	0	2	3
1 year post HS or less	11	19	7	11	48
2 years post HS or less	9	11	6	3	29
> Associate Degree	3	6	4	7	21
<b>Total</b>	<b>24</b>	<b>39</b>	<b>17</b>	<b>25</b>	<b>105</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$1,552	\$11,553	\$2,069	\$15,864	\$31,038
HS/GED equivalent	\$1,345	\$10,014	\$1,794	\$13,751	\$26,904
1 year post HS or less	\$88,728	\$151,063	\$54,929	\$89,669	\$384,389
2 years post HS or less	\$74,451	\$84,879	\$45,390	\$24,926	\$229,645
> Associate Degree	\$26,044	\$48,684	\$32,745	\$57,040	\$164,513
<b>Total</b>	<b>\$192,119</b>	<b>\$306,194</b>	<b>\$136,927</b>	<b>\$201,250</b>	<b>\$836,489</b>

Table 8. Fewer Incarcerated, Aggregate for Student Body

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	1.6	6.2	0.0	1.4	9.2
HS/GED equivalent	1.4	5.4	0.0	1.2	8.0
1 year post HS or less	17.4	108.5	0.2	22.6	148.6
2 years post HS or less	0.1	7.5	0.0	2.3	9.9
> Associate Degree	1.0	3.6	0.0	1.4	6.1
<b>Total</b>	<b>21</b>	<b>131</b>	<b>0</b>	<b>29</b>	<b>182</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$19,137	\$75,583	\$331	\$17,182	\$112,233
HS/GED equivalent	\$16,588	\$65,517	\$287	\$14,893	\$97,285
1 year post HS or less	\$211,226	\$1,316,316	\$2,629	\$273,871	\$1,804,044
2 years post HS or less	\$814	\$91,259	\$166	\$27,647	\$119,886
> Associate Degree	\$12,438	\$44,038	\$504	\$17,425	\$74,405
<b>Total</b>	<b>\$260,202</b>	<b>\$1,592,714</b>	<b>\$3,918</b>	<b>\$351,019</b>	<b>\$2,207,853</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$4,019	\$15,873	\$70	\$3,608	\$23,570
HS/GED equivalent	\$3,484	\$13,759	\$60	\$3,128	\$20,431
1 year post HS or less	\$44,360	\$276,440	\$552	\$57,516	\$378,868
2 years post HS or less	\$171	\$19,165	\$35	\$5,806	\$25,177
> Associate Degree	\$2,612	\$9,249	\$106	\$3,659	\$15,626
<b>Total</b>	<b>\$54,645</b>	<b>\$334,486</b>	<b>\$823</b>	<b>\$73,718</b>	<b>\$463,672</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$5,862	\$14,300	\$53	\$2,200	\$22,414
HS/GED equivalent	\$6,698	\$16,340	\$62	\$2,565	\$25,664
1 year post HS or less	\$93,473	\$359,770	\$621	\$51,949	\$505,814
2 years post HS or less	\$418	\$28,941	\$46	\$6,136	\$35,541
> Associate Degree	\$7,265	\$15,889	\$160	\$4,429	\$27,743
<b>Total</b>	<b>\$113,716</b>	<b>\$435,239</b>	<b>\$941</b>	<b>\$67,279</b>	<b>\$617,176</b>

Table 12. Fewer People on Welfare

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	0.0	0.7	0.1	39.5	40
HS/GED equivalent	0.0	0.5	0.1	31.2	32
1 year post HS or less	0.1	1.6	0.6	80.5	83
2 years post HS or less	0.0	0.0	0.0	1.9	2
> Associate Degree	0.0	0.0	0.0	5.0	5
<b>Total</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>158</b>	<b>162</b>

Table 13. Community Welfare Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$36	\$2,628	\$264	\$264	\$3,191
HS/GED equivalent	\$28	\$2,073	\$208	\$208	\$2,517
1 year post HS or less	\$326	\$6,060	\$2,219	\$2,219	\$10,825
2 years post HS or less	\$14	\$153	\$91	\$91	\$349
> Associate Degree	\$0	\$153	\$0	\$0	\$153
<b>Total</b>	<b>\$405</b>	<b>\$11,067</b>	<b>\$2,783</b>	<b>\$2,783</b>	<b>\$17,037</b>

Table 14. Fewer People on Unemployment

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	1	10	1	18	30
HS/GED equivalent	1	9	1	15	26
1 year post HS or less	3	22	5	35	66
2 years post HS or less	1	6	2	9	18
> Associate Degree	1	0	1	1	3
<b>Total</b>	<b>7</b>	<b>48</b>	<b>11</b>	<b>78</b>	<b>144</b>

Table 15. Unemployment Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$5,959	\$80,900	\$10,117	\$141,460	\$238,436
HS/GED equivalent	\$5,165	\$70,125	\$8,770	\$122,621	\$206,680
1 year post HS or less	\$26,500	\$177,820	\$41,884	\$274,991	\$521,195
2 years post HS or less	\$11,334	\$46,870	\$17,599	\$70,110	\$145,914
> Associate Degree	\$7,477	\$1,952	\$11,510	\$6,742	\$27,681
<b>Total</b>	<b>\$56,435</b>	<b>\$377,667</b>	<b>\$89,880</b>	<b>\$615,924</b>	<b>\$1,139,906</b>

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

	Male		Female		Total
	White	Minority	White	Minority	
Higher earnings	\$7,391,464	\$7,448,534	\$5,175,062	\$6,723,217	\$26,738,277
Absenteeism Savings	\$214,241	\$303,422	\$153,790	\$511,803	\$1,183,257
Medical Cost Savings	\$448,025	\$714,113	\$376,656	\$555,140	\$2,093,934
Incarceration Savings	\$260,202	\$1,592,714	\$3,918	\$351,019	\$2,207,853
Crime Victim Savings	\$54,645	\$334,486	\$823	\$73,718	\$463,672
Add Prod. (fewer incarceration)	\$113,716	\$435,239	\$941	\$67,279	\$617,176
Welfare Savings	\$405	\$11,067	\$2,783	\$2,783	\$17,037
Unemployment Savings	\$56,435	\$377,667	\$89,880	\$615,924	\$1,139,906
<b>Total</b>	<b>\$8,539,134</b>	<b>\$11,217,243</b>	<b>\$5,803,853</b>	<b>\$8,900,882</b>	<b>\$34,461,111</b>

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

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 178	\$ 124	\$ 100	\$ 93	\$ 119
Absenteeism Savings	\$ 5.15	\$ 5.07	\$ 2.99	\$ 7.11	\$ 5.50
Medical Cost Savings	\$ 10.77	\$ 11.93	\$ 7.31	\$ 7.71	\$ 9.84
Incarceration Savings	\$ 6.25	\$ 26.62	\$ 0.08	\$ 4.88	\$ 20.40
Crime Victim Savings	\$ 1.31	\$ 5.59	\$ 0.02	\$ 1.02	\$ 4.28
Add Prod. (fewer incarceration.)	\$ 2.73	\$ 7.27	\$ 0.02	\$ 0.93	\$ 5.59
Welfare Savings	\$ 0.01	\$ 0.18	\$ 0.05	\$ 0.04	\$ 0.13
Unemployment Savings	\$ 1.36	\$ 6.31	\$ 1.74	\$ 8.56	\$ 6.56
<b>Total</b>	<b>\$ 205</b>	<b>\$ 187</b>	<b>\$ 113</b>	<b>\$ 124</b>	<b>\$ 171</b>

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

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 1,725	\$ 1,209	\$ 976	\$ 907	\$ 1,289
Absenteeism Savings	\$ 50	\$ 49	\$ 29	\$ 69	\$ 53
Medical Cost Savings	\$ 105	\$ 116	\$ 71	\$ 75	\$ 96
Incarceration Savings	\$ 61	\$ 258	\$ 1	\$ 47	\$ 198
Crime Victim Savings	\$ 13	\$ 54	\$ 0	\$ 10	\$ 42
Add Prod. (fewer incarceration.)	\$ 27	\$ 71	\$ 0	\$ 9	\$ 54
Welfare Savings	\$ 0	\$ 2	\$ 1	\$ 0	\$ 1
Unemployment Savings	\$ 13	\$ 61	\$ 17	\$ 83	\$ 64
<b>Total</b>	<b>\$ 1,992</b>	<b>\$ 1,820</b>	<b>\$ 1,094</b>	<b>\$ 1,201</b>	<b>\$ 1,797</b>

Detailed Results

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

Year	Earnings Net	Added Taxes	Health				Crime				Welfare / Unemployment				
			Reduced Absent.	Avoided Cost	Medical Saving	Avoided Cost	Incarceration	Avoided Cost	Victims	Avoided Cost	Product. Gained	Avoided Cost	Reduced Welfare	Avoided Cost	Reduced Unempl.
1	\$57,530	\$8,220	\$1,183	\$120	\$2,094	\$126	\$2,208	\$1,766	\$464	\$0	\$617	\$88	\$17	\$3	\$1,140
2	\$7,483	\$1,069	\$1,178	\$119	\$2,082	\$125	\$2,196	\$1,757	\$461	\$0	\$611	\$87	\$17	\$3	\$1,129
3	\$12,135	\$1,734	\$1,173	\$119	\$2,071	\$124	\$2,184	\$1,747	\$459	\$0	\$606	\$87	\$17	\$3	\$1,119
4	\$13,301	\$1,900	\$1,168	\$118	\$2,060	\$124	\$2,172	\$1,737	\$456	\$0	\$600	\$86	\$17	\$3	\$1,108
5	\$14,514	\$2,074	\$1,162	\$117	\$2,048	\$123	\$2,160	\$1,728	\$454	\$0	\$594	\$85	\$17	\$3	\$1,098
6	\$15,770	\$2,253	\$1,157	\$117	\$2,037	\$122	\$2,148	\$1,719	\$451	\$0	\$589	\$84	\$17	\$3	\$1,087
7	\$17,064	\$2,438	\$1,152	\$116	\$2,026	\$122	\$2,136	\$1,709	\$449	\$0	\$583	\$83	\$16	\$3	\$1,077
8	\$18,391	\$2,628	\$1,147	\$116	\$2,015	\$121	\$2,125	\$1,700	\$446	\$0	\$578	\$83	\$16	\$3	\$1,067
9	\$19,745	\$2,821	\$1,142	\$115	\$2,004	\$120	\$2,113	\$1,690	\$444	\$0	\$572	\$82	\$16	\$3	\$1,057
10	\$21,120	\$3,017	\$1,137	\$115	\$1,993	\$120	\$2,102	\$1,681	\$441	\$0	\$567	\$81	\$16	\$3	\$1,047
11	\$22,507	\$3,216	\$1,132	\$114	\$1,982	\$119	\$2,090	\$1,672	\$439	\$0	\$561	\$80	\$16	\$3	\$1,037
12	\$23,900	\$3,415	\$1,127	\$114	\$1,971	\$118	\$2,079	\$1,663	\$437	\$0	\$556	\$79	\$16	\$3	\$1,027
13	\$25,291	\$3,613	\$1,121	\$113	\$1,961	\$118	\$2,067	\$1,654	\$434	\$0	\$551	\$79	\$16	\$3	\$1,018
14	\$26,671	\$3,811	\$1,116	\$113	\$1,950	\$117	\$2,056	\$1,645	\$432	\$0	\$546	\$78	\$16	\$3	\$1,008
15	\$28,031	\$4,005	\$1,112	\$112	\$1,939	\$116	\$2,045	\$1,636	\$429	\$0	\$541	\$77	\$16	\$3	\$999
16	\$29,364	\$4,195	\$1,107	\$112	\$1,929	\$116	\$2,033	\$1,627	\$427	\$0	\$536	\$77	\$16	\$3	\$989
17	\$30,660	\$4,381	\$1,102	\$111	\$1,918	\$115	\$2,022	\$1,618	\$425	\$0	\$531	\$76	\$16	\$2	\$980
18	\$31,910	\$4,559	\$1,097	\$111	\$1,908	\$114	\$2,011	\$1,609	\$422	\$0	\$526	\$75	\$16	\$2	\$971
19	\$33,107	\$4,730	\$1,092	\$110	\$1,897	\$114	\$2,000	\$1,600	\$420	\$0	\$521	\$74	\$15	\$2	\$962
20	\$34,242	\$4,892	\$1,087	\$110	\$1,887	\$113	\$1,989	\$1,591	\$418	\$0	\$516	\$74	\$15	\$2	\$952
21	\$35,306	\$5,044	\$1,082	\$109	\$1,876	\$113	\$1,978	\$1,583	\$415	\$0	\$511	\$73	\$15	\$2	\$944
22	\$36,292	\$5,185	\$1,077	\$109	\$1,866	\$112	\$1,968	\$1,574	\$413	\$0	\$506	\$72	\$15	\$2	\$935
23	\$37,193	\$5,314	\$1,072	\$108	\$1,856	\$111	\$1,957	\$1,566	\$411	\$0	\$501	\$72	\$15	\$2	\$926
24	\$38,003	\$5,430	\$1,068	\$108	\$1,846	\$111	\$1,946	\$1,557	\$409	\$0	\$497	\$71	\$15	\$2	\$917
25	\$38,716	\$5,532	\$1,063	\$107	\$1,836	\$110	\$1,936	\$1,548	\$406	\$0	\$492	\$70	\$15	\$2	\$908
26	\$39,326	\$5,619	\$1,058	\$107	\$1,826	\$110	\$1,925	\$1,540	\$404	\$0	\$487	\$70	\$15	\$2	\$900
27	\$39,830	\$5,691	\$1,053	\$106	\$1,816	\$109	\$1,914	\$1,532	\$402	\$0	\$483	\$69	\$15	\$2	\$891
28	\$40,224	\$5,747	\$1,049	\$106	\$1,806	\$108	\$1,904	\$1,523	\$400	\$0	\$478	\$68	\$15	\$2	\$883
29	\$40,506	\$5,787	\$1,044	\$106	\$1,796	\$108	\$1,894	\$1,515	\$398	\$0	\$474	\$68	\$15	\$2	\$875
30	\$40,673	\$5,811	\$1,039	\$105	\$1,786	\$107	\$1,883	\$1,507	\$395	\$0	\$469	\$67	\$15	\$2	\$867
31	\$40,726	\$5,819	\$1,035	\$105	\$1,776	\$107	\$1,873	\$1,498	\$393	\$0	\$465	\$66	\$14	\$2	\$858
32	\$40,664	\$5,810	\$1,030	\$104	\$1,767	\$106	\$1,863	\$1,490	\$391	\$0	\$460	\$66	\$14	\$2	\$850
33	\$40,488	\$5,785	\$1,026	\$104	\$1,757	\$105	\$1,852	\$1,482	\$389	\$0	\$456	\$65	\$14	\$2	\$842
34	\$40,202	\$5,744	\$1,021	\$103	\$1,747	\$105	\$1,842	\$1,474	\$387	\$0	\$452	\$65	\$14	\$2	\$834
35	\$39,807	\$5,687	\$1,017	\$103	\$1,738	\$104	\$1,832	\$1,466	\$385	\$0	\$448	\$64	\$14	\$2	\$827
36	\$39,308	\$5,616	\$1,012	\$102	\$1,728	\$104	\$1,822	\$1,458	\$383	\$0	\$443	\$63	\$14	\$2	\$819
37	\$38,708	\$5,530	\$1,007	\$102	\$1,719	\$103	\$1,812	\$1,450	\$381	\$0	\$439	\$63	\$14	\$2	\$811
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	\$533,826	\$76,270	\$21,330	\$2,155	\$37,243	\$2,235	\$39,269	\$31,415	\$8,247	\$0	\$10,428	\$1,490	\$303	\$48	\$19,260

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	\$9,004	\$9,004	\$2,971	\$3,483	\$6,454	\$51,076	\$57,530
2	\$10,538	\$10,439	\$3,445	\$4,038	\$7,483	\$0	\$7,483
3	\$17,252	\$16,929	\$5,587	\$6,549	\$12,135	\$0	\$12,135
4	\$19,088	\$18,555	\$6,123	\$7,178	\$13,301	\$0	\$13,301
5	\$21,027	\$20,246	\$6,681	\$7,832	\$14,514	\$0	\$14,514
6	\$23,064	\$21,999	\$7,260	\$8,510	\$15,770	\$0	\$15,770
7	\$25,194	\$23,804	\$7,855	\$9,209	\$17,064	\$0	\$17,064
8	\$27,411	\$25,656	\$8,466	\$9,925	\$18,391	\$0	\$18,391
9	\$29,709	\$27,545	\$9,090	\$10,656	\$19,745	\$0	\$19,745
10	\$32,079	\$29,462	\$9,722	\$11,397	\$21,120	\$0	\$21,120
11	\$34,511	\$31,398	\$10,361	\$12,146	\$22,507	\$0	\$22,507
12	\$36,995	\$33,341	\$11,002	\$12,898	\$23,900	\$0	\$23,900
13	\$39,520	\$35,281	\$11,643	\$13,648	\$25,291	\$0	\$25,291
14	\$42,072	\$37,206	\$12,278	\$14,393	\$26,671	\$0	\$26,671
15	\$44,638	\$39,104	\$12,904	\$15,127	\$28,031	\$0	\$28,031
16	\$47,204	\$40,963	\$13,518	\$15,846	\$29,364	\$0	\$29,364
17	\$49,756	\$42,771	\$14,114	\$16,545	\$30,660	\$0	\$30,660
18	\$52,278	\$44,515	\$14,690	\$17,220	\$31,910	\$0	\$31,910
19	\$54,753	\$46,185	\$15,241	\$17,866	\$33,107	\$0	\$33,107
20	\$57,168	\$47,767	\$15,763	\$18,478	\$34,242	\$0	\$34,242
21	\$59,504	\$49,252	\$16,253	\$19,053	\$35,306	\$0	\$35,306
22	\$61,748	\$50,628	\$16,707	\$19,585	\$36,292	\$0	\$36,292
23	\$63,882	\$51,885	\$17,122	\$20,071	\$37,193	\$0	\$37,193
24	\$65,894	\$53,015	\$17,495	\$20,508	\$38,003	\$0	\$38,003
25	\$67,767	\$54,009	\$17,823	\$20,893	\$38,716	\$0	\$38,716
26	\$69,490	\$54,861	\$18,104	\$21,222	\$39,326	\$0	\$39,326
27	\$71,049	\$55,564	\$18,336	\$21,494	\$39,830	\$0	\$39,830
28	\$72,433	\$56,113	\$18,517	\$21,707	\$40,224	\$0	\$40,224
29	\$73,632	\$56,506	\$18,647	\$21,859	\$40,506	\$0	\$40,506
30	\$74,639	\$56,739	\$18,724	\$21,949	\$40,673	\$0	\$40,673
31	\$75,445	\$56,812	\$18,748	\$21,977	\$40,726	\$0	\$40,726
32	\$76,046	\$56,726	\$18,720	\$21,944	\$40,664	\$0	\$40,664
33	\$76,438	\$56,482	\$18,639	\$21,849	\$40,488	\$0	\$40,488
34	\$76,618	\$56,082	\$18,507	\$21,695	\$40,202	\$0	\$40,202
35	\$76,586	\$55,531	\$18,325	\$21,482	\$39,807	\$0	\$39,807
36	\$76,344	\$54,835	\$18,095	\$21,212	\$39,308	\$0	\$39,308
37	\$75,894	\$53,998	\$17,820	\$20,889	\$38,708	\$0	\$38,708
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0