



# **The Socioeconomic Benefits Generated by Central Piedmont Community College**

*State of North Carolina*

## **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	\$1,434,862	\$1,266,014	\$691,016	\$955,163	\$4,347,055
HS/GED equivalent	\$1,726,414	\$1,523,257	\$839,076	\$1,159,820	\$5,248,567
1 year post HS or less	\$4,916,000	\$1,960,166	\$2,655,062	\$1,886,334	\$11,417,561
2 years post HS or less	\$4,018,596	\$1,330,757	\$2,386,447	\$1,407,530	\$9,143,328
> Associate Degree	\$4,241,228	\$1,045,153	\$2,673,235	\$1,092,756	\$9,052,371
<b>Total</b>	<b>\$16,337,098</b>	<b>\$7,125,345</b>	<b>\$9,244,836</b>	<b>\$6,501,603</b>	<b>\$39,208,883</b>

Table 2. No. of Days Reduced Absenteeism/Year

	Male		Female		Reduce Absent.
	White	Minority	White	Minority	
< HS/GED	537	846	599	1,864	3,846
HS/GED equivalent	445	700	496	1,544	3,186
1 year post HS or less	728	1,158	893	3,101	5,880
2 years post HS or less	169	198	230	606	1,202
> Associate Degree	2,633	1,051	2,628	2,082	8,393
<b>Total</b>	<b>4,512</b>	<b>3,952</b>	<b>4,845</b>	<b>9,197</b>	<b>22,506</b>

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

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	\$47,099	\$45,768	\$26,996	\$67,440	\$187,303
HS/GED equivalent	\$59,998	\$58,303	\$35,521	\$88,739	\$242,561
1 year post HS or less	\$113,423	\$111,446	\$74,547	\$207,759	\$507,174
2 years post HS or less	\$30,780	\$22,313	\$22,645	\$47,988	\$123,725
> Associate Degree	\$546,025	\$134,555	\$296,250	\$188,378	\$1,165,208
<b>Total</b>	<b>\$797,326</b>	<b>\$372,385</b>	<b>\$455,958</b>	<b>\$600,303</b>	<b>\$2,225,972</b>

Table 4. Fewer Smokers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	9	25	4	17	55
HS/GED equivalent	7	21	3	14	45
1 year post HS or less	70	52	60	46	228
2 years post HS or less	37	21	35	21	114
> Associate Degree	94	18	42	25	180
<b>Total</b>	<b>218</b>	<b>138</b>	<b>143</b>	<b>124</b>	<b>623</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$26,456	\$73,634	\$10,947	\$51,175	\$162,212
HS/GED equivalent	\$21,913	\$60,991	\$9,068	\$42,388	\$134,360
1 year post HS or less	\$208,515	\$154,824	\$176,655	\$136,833	\$676,826
2 years post HS or less	\$110,055	\$63,227	\$102,793	\$62,740	\$338,815
> Associate Degree	\$279,183	\$54,683	\$123,818	\$74,528	\$532,212
<b>Total</b>	<b>\$646,122</b>	<b>\$407,359</b>	<b>\$423,281</b>	<b>\$367,663</b>	<b>\$1,844,425</b>

Table 6. Fewer Alcohol Abusers

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	2	2	1	2	7
HS/GED equivalent	1	2	1	2	6
1 year post HS or less	23	16	11	10	60
2 years post HS or less	12	7	6	2	27
> Associate Degree	14	11	16	16	58
<b>Total</b>	<b>52</b>	<b>38</b>	<b>36</b>	<b>33</b>	<b>159</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$12,234	\$17,478	\$10,487	\$18,060	\$58,259
HS/GED equivalent	\$10,134	\$14,477	\$8,686	\$14,959	\$48,256
1 year post HS or less	\$183,368	\$126,992	\$87,099	\$80,561	\$478,020
2 years post HS or less	\$96,783	\$51,861	\$50,682	\$18,615	\$217,941
> Associate Degree	\$113,457	\$90,536	\$125,796	\$128,140	\$457,929
<b>Total</b>	<b>\$415,976</b>	<b>\$301,345</b>	<b>\$282,750</b>	<b>\$260,335</b>	<b>\$1,260,405</b>

Table 8. Fewer Incarcerated, Aggregate for Student Body

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	12.4	9.4	0.1	1.6	23.6
HS/GED equivalent	10.3	7.8	0.1	1.3	19.6
1 year post HS or less	39.9	106.9	0.4	21.5	168.7
2 years post HS or less	0.1	4.6	0.0	1.7	6.4
> Associate Degree	4.5	6.7	0.2	3.2	14.6
<b>Total</b>	<b>67</b>	<b>135</b>	<b>1</b>	<b>29</b>	<b>233</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$130,164	\$98,656	\$1,448	\$16,877	\$247,145
HS/GED equivalent	\$107,814	\$81,716	\$1,199	\$13,979	\$204,708
1 year post HS or less	\$417,870	\$1,119,269	\$3,890	\$225,250	\$1,766,279
2 years post HS or less	\$913	\$48,108	\$160	\$17,661	\$66,842
> Associate Degree	\$46,748	\$70,659	\$1,671	\$33,774	\$152,851
<b>Total</b>	<b>\$703,509</b>	<b>\$1,418,408</b>	<b>\$8,368</b>	<b>\$307,541</b>	<b>\$2,437,825</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$27,336	\$20,719	\$304	\$3,544	\$51,903
HS/GED equivalent	\$22,642	\$17,161	\$252	\$2,936	\$42,991
1 year post HS or less	\$87,757	\$235,058	\$817	\$47,305	\$370,937
2 years post HS or less	\$192	\$10,103	\$34	\$3,709	\$14,038
> Associate Degree	\$9,818	\$14,839	\$351	\$7,093	\$32,100
<b>Total</b>	<b>\$147,744</b>	<b>\$297,880</b>	<b>\$1,757</b>	<b>\$64,587</b>	<b>\$511,968</b>

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

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$41,984	\$19,654	\$243	\$2,275	\$64,156
HS/GED equivalent	\$45,842	\$21,460	\$271	\$2,535	\$70,108
1 year post HS or less	\$194,717	\$322,125	\$968	\$44,991	\$562,801
2 years post HS or less	\$493	\$16,065	\$47	\$4,127	\$20,733
> Associate Degree	\$28,755	\$26,844	\$557	\$9,039	\$65,196
<b>Total</b>	<b>\$311,793</b>	<b>\$406,148</b>	<b>\$2,086</b>	<b>\$62,967</b>	<b>\$782,994</b>

Table 12. Fewer People on Welfare

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	0.1	1.1	0.4	45.8	47.3
HS/GED equivalent	0.1	0.8	0.3	33.9	35.0
1 year post HS or less	0.2	1.5	1.1	80.7	83.6
2 years post HS or less	0.0	0.0	0.0	1.4	1.5
> Associate Degree	0.0	0.1	0.0	11.3	11.4
<b>Total</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>173</b>	<b>179</b>

Table 13. Community Welfare Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$327	\$4,571	\$1,537	\$198,119	\$204,555
HS/GED equivalent	\$242	\$3,383	\$1,137	\$146,607	\$151,370
1 year post HS or less	\$929	\$6,689	\$4,792	\$349,099	\$361,508
2 years post HS or less	\$20	\$105	\$115	\$6,081	\$6,322
> Associate Degree	\$0	\$322	\$0	\$48,837	\$49,159
<b>Total</b>	<b>\$1,518</b>	<b>\$15,071</b>	<b>\$7,581</b>	<b>\$748,743</b>	<b>\$772,914</b>

Table 14. Fewer People on Unemployment

	Male		Female		Total
	White	Minority	White	Minority	
< HS/GED	6	15	6	20	48
HS/GED equivalent	5	13	5	17	40
1 year post HS or less	8	21	10	34	72
2 years post HS or less	2	4	2	7	15
> Associate Degree	4	0	6	2	12
<b>Total</b>	<b>25</b>	<b>53</b>	<b>29</b>	<b>79</b>	<b>187</b>

Table 15. Unemployment Saving, \$ per Year

	Annual Costs, Male		Annual Costs, Female		Total
	White	Minority	White	Minority	
< HS/GED	\$53,030	\$138,164	\$57,883	\$181,808	\$430,884
HS/GED equivalent	\$43,924	\$114,441	\$47,944	\$150,590	\$356,899
1 year post HS or less	\$71,813	\$189,189	\$86,315	\$302,451	\$649,769
2 years post HS or less	\$16,634	\$32,329	\$22,184	\$59,108	\$130,255
> Associate Degree	\$36,772	\$4,098	\$49,917	\$17,098	\$107,884
<b>Total</b>	<b>\$222,172</b>	<b>\$478,221</b>	<b>\$264,243</b>	<b>\$711,055</b>	<b>\$1,675,691</b>

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

	Male		Female		Total
	White	Minority	White	Minority	
Higher earnings	\$16,337,098	\$7,125,345	\$9,244,836	\$6,501,603	\$39,208,883
Absenteeism Savings	\$797,326	\$372,385	\$455,958	\$600,303	\$2,225,972
Medical Cost Savings	\$1,062,098	\$708,704	\$706,031	\$627,998	\$3,104,831
Incarceration Savings	\$703,509	\$1,418,408	\$8,368	\$307,541	\$2,437,825
Crime Victim Savings	\$147,744	\$297,880	\$1,757	\$64,587	\$511,968
Add Prod. (fewer incar.)	\$311,793	\$406,148	\$2,086	\$62,967	\$782,994
Welfare Savings	\$1,518	\$15,071	\$7,581	\$748,743	\$772,914
Unemployment Savings	\$222,172	\$478,221	\$264,243	\$711,055	\$1,675,691
<b>Total</b>	<b>\$19,583,258</b>	<b>\$10,822,162</b>	<b>\$10,690,860</b>	<b>\$9,624,796</b>	<b>\$50,721,077</b>

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

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 187	\$ 133	\$ 104	\$ 94	\$ 131
Absenteeism Savings	\$ 9	\$ 7	\$ 5	\$ 9	\$ 7
Medical Cost Savings	\$ 12	\$ 13	\$ 8	\$ 9	\$ 10
Incarceration Savings	\$ 8	\$ 27	\$ 0	\$ 4	\$ 8
Crime Victim Savings	\$ 2	\$ 6	\$ 0	\$ 1	\$ 2
Add Prod. (fewer incarceration.)	\$ 4	\$ 8	\$ 0	\$ 1	\$ 3
Welfare Savings	\$ 0	\$ 0	\$ 0	\$ 11	\$ 3
Unemployment Savings	\$ 3	\$ 9	\$ 3	\$ 10	\$ 6
<b>Total</b>	<b>\$ 224</b>	<b>\$ 202</b>	<b>\$ 120</b>	<b>\$ 139</b>	<b>\$ 169</b>

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

	Male		Female		Weighted Average
	White	Minority	White	Minority	
Higher earnings	\$ 998	\$ 710	\$ 555	\$ 499	\$ 745
Absenteeism Savings	\$ 49	\$ 37	\$ 27	\$ 46	\$ 42
Medical Cost Savings	\$ 65	\$ 71	\$ 42	\$ 48	\$ 59
Incarceration Savings	\$ 43	\$ 141	\$ 1	\$ 24	\$ 107
Crime Victim Savings	\$ 9	\$ 30	\$ 0	\$ 5	\$ 23
Add Prod. (fewer incarceration.)	\$ 19	\$ 40	\$ 0	\$ 5	\$ 31
Welfare Savings	\$ 0	\$ 2	\$ 0	\$ 57	\$ 56
Unemployment Savings	\$ 14	\$ 48	\$ 16	\$ 55	\$ 43
<b>Total</b>	<b>\$ 1,196</b>	<b>\$ 1,078</b>	<b>\$ 642</b>	<b>\$ 738</b>	<b>\$ 1,105</b>

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	\$94,601	\$14,707	\$2,226	\$270	\$3,105	\$186	\$2,438	\$1,950	\$512	\$0	\$783	\$122	\$773	\$124	\$1,676	\$0
2	\$19,239	\$2,991	\$2,216	\$269	\$3,088	\$185	\$2,424	\$1,940	\$509	\$0	\$776	\$121	\$769	\$123	\$1,660	\$0
3	\$24,081	\$3,744	\$2,206	\$268	\$3,071	\$184	\$2,411	\$1,929	\$506	\$0	\$768	\$119	\$764	\$122	\$1,644	\$0
4	\$25,955	\$4,035	\$2,196	\$267	\$3,054	\$183	\$2,398	\$1,918	\$504	\$0	\$761	\$118	\$760	\$122	\$1,629	\$0
5	\$27,866	\$4,332	\$2,187	\$265	\$3,037	\$182	\$2,385	\$1,908	\$501	\$0	\$754	\$117	\$756	\$121	\$1,613	\$0
6	\$29,805	\$4,634	\$2,177	\$264	\$3,021	\$181	\$2,372	\$1,898	\$498	\$0	\$747	\$116	\$752	\$120	\$1,598	\$0
7	\$31,763	\$4,938	\$2,167	\$263	\$3,004	\$180	\$2,359	\$1,887	\$495	\$0	\$740	\$115	\$748	\$120	\$1,583	\$0
8	\$33,729	\$5,244	\$2,157	\$262	\$2,988	\$179	\$2,346	\$1,877	\$493	\$0	\$733	\$114	\$744	\$119	\$1,568	\$0
9	\$35,691	\$5,549	\$2,148	\$261	\$2,972	\$178	\$2,333	\$1,867	\$490	\$0	\$726	\$113	\$740	\$118	\$1,554	\$0
10	\$37,639	\$5,852	\$2,138	\$260	\$2,955	\$177	\$2,320	\$1,856	\$487	\$0	\$719	\$112	\$736	\$118	\$1,539	\$0
11	\$39,559	\$6,150	\$2,129	\$258	\$2,939	\$176	\$2,308	\$1,846	\$485	\$0	\$712	\$111	\$732	\$117	\$1,525	\$0
12	\$41,439	\$6,442	\$2,119	\$257	\$2,923	\$175	\$2,295	\$1,836	\$482	\$0	\$706	\$110	\$728	\$116	\$1,510	\$0
13	\$43,268	\$6,727	\$2,110	\$256	\$2,907	\$174	\$2,283	\$1,826	\$479	\$0	\$699	\$109	\$724	\$116	\$1,496	\$0
14	\$45,033	\$7,001	\$2,100	\$255	\$2,891	\$173	\$2,270	\$1,816	\$477	\$0	\$692	\$108	\$720	\$115	\$1,482	\$0
15	\$46,722	\$7,264	\$2,091	\$254	\$2,875	\$173	\$2,258	\$1,806	\$474	\$0	\$686	\$107	\$716	\$115	\$1,468	\$0
16	\$48,323	\$7,513	\$2,082	\$253	\$2,860	\$172	\$2,245	\$1,796	\$472	\$0	\$679	\$106	\$712	\$114	\$1,454	\$0
17	\$49,825	\$7,746	\$2,072	\$252	\$2,844	\$171	\$2,233	\$1,786	\$469	\$0	\$673	\$105	\$708	\$113	\$1,440	\$0
18	\$51,217	\$7,962	\$2,063	\$250	\$2,828	\$170	\$2,221	\$1,777	\$466	\$0	\$667	\$104	\$704	\$113	\$1,427	\$0
19	\$52,489	\$8,160	\$2,054	\$249	\$2,813	\$169	\$2,209	\$1,767	\$464	\$0	\$660	\$103	\$700	\$112	\$1,413	\$0
20	\$53,632	\$8,338	\$2,045	\$248	\$2,798	\$168	\$2,197	\$1,757	\$461	\$0	\$654	\$102	\$696	\$111	\$1,400	\$0
21	\$54,638	\$8,494	\$2,036	\$247	\$2,782	\$167	\$2,185	\$1,748	\$459	\$0	\$648	\$101	\$693	\$111	\$1,387	\$0
22	\$55,499	\$8,628	\$2,027	\$246	\$2,767	\$166	\$2,173	\$1,738	\$456	\$0	\$642	\$100	\$689	\$110	\$1,374	\$0
23	\$56,210	\$8,739	\$2,018	\$245	\$2,752	\$165	\$2,161	\$1,729	\$454	\$0	\$636	\$99	\$685	\$110	\$1,361	\$0
24	\$56,766	\$8,825	\$2,009	\$244	\$2,737	\$164	\$2,149	\$1,719	\$451	\$0	\$630	\$98	\$681	\$109	\$1,348	\$0
25	\$57,164	\$8,887	\$2,000	\$243	\$2,722	\$163	\$2,137	\$1,710	\$449	\$0	\$624	\$97	\$678	\$108	\$1,335	\$0
26	\$57,400	\$8,924	\$1,991	\$242	\$2,707	\$162	\$2,125	\$1,700	\$446	\$0	\$618	\$96	\$674	\$108	\$1,323	\$0
27	\$57,474	\$8,935	\$1,982	\$241	\$2,692	\$162	\$2,114	\$1,691	\$444	\$0	\$612	\$95	\$670	\$107	\$1,310	\$0
28	\$57,386	\$8,922	\$1,973	\$240	\$2,677	\$161	\$2,102	\$1,682	\$441	\$0	\$607	\$94	\$667	\$107	\$1,298	\$0
29	\$57,139	\$8,883	\$1,964	\$238	\$2,663	\$160	\$2,091	\$1,673	\$439	\$0	\$601	\$93	\$663	\$106	\$1,286	\$0
30	\$56,735	\$8,820	\$1,955	\$237	\$2,648	\$159	\$2,079	\$1,663	\$437	\$0	\$595	\$93	\$659	\$105	\$1,274	\$0
31	\$56,178	\$8,734	\$1,947	\$236	\$2,634	\$158	\$2,068	\$1,654	\$434	\$0	\$590	\$92	\$656	\$105	\$1,262	\$0
32	\$55,473	\$8,624	\$1,938	\$235	\$2,619	\$157	\$2,057	\$1,645	\$432	\$0	\$584	\$91	\$652	\$104	\$1,250	\$0
33	\$54,627	\$8,493	\$1,929	\$234	\$2,605	\$156	\$2,045	\$1,636	\$430	\$0	\$579	\$90	\$648	\$104	\$1,238	\$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
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	\$810,474	\$126,001	\$38,227	\$4,640	\$52,666	\$3,160	\$41,352	\$33,081	\$8,684	\$0	\$12,667	\$1,969	\$13,111	\$2,098	\$27,110	\$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	\$26,656	\$26,656	\$8,796	\$8,911	\$17,707	\$76,894	\$94,601
2	\$29,238	\$28,963	\$9,558	\$9,682	\$19,239	\$0	\$19,239
3	\$36,944	\$36,252	\$11,963	\$12,118	\$24,081	\$0	\$24,081
4	\$40,196	\$39,072	\$12,894	\$13,061	\$25,955	\$0	\$25,955
5	\$43,565	\$41,949	\$13,843	\$14,023	\$27,866	\$0	\$27,866
6	\$47,040	\$44,868	\$14,807	\$14,999	\$29,805	\$0	\$29,805
7	\$50,607	\$47,816	\$15,779	\$15,984	\$31,763	\$0	\$31,763
8	\$54,250	\$50,775	\$16,756	\$16,973	\$33,729	\$0	\$33,729
9	\$57,951	\$53,730	\$17,731	\$17,961	\$35,691	\$0	\$35,691
10	\$61,694	\$56,661	\$18,698	\$18,941	\$37,639	\$0	\$37,639
11	\$65,457	\$59,551	\$19,652	\$19,907	\$39,559	\$0	\$39,559
12	\$69,220	\$62,383	\$20,586	\$20,853	\$41,439	\$0	\$41,439
13	\$72,962	\$65,136	\$21,495	\$21,774	\$43,268	\$0	\$43,268
14	\$76,660	\$67,793	\$22,372	\$22,662	\$45,033	\$0	\$45,033
15	\$80,290	\$70,335	\$23,211	\$23,512	\$46,722	\$0	\$46,722
16	\$83,830	\$72,745	\$24,006	\$24,317	\$48,323	\$0	\$48,323
17	\$87,257	\$75,006	\$24,752	\$25,073	\$49,825	\$0	\$49,825
18	\$90,546	\$77,102	\$25,444	\$25,773	\$51,217	\$0	\$51,217
19	\$93,677	\$79,017	\$26,075	\$26,414	\$52,489	\$0	\$52,489
20	\$96,626	\$80,737	\$26,643	\$26,989	\$53,632	\$0	\$53,632
21	\$99,373	\$82,251	\$27,143	\$27,495	\$54,638	\$0	\$54,638
22	\$101,899	\$83,548	\$27,571	\$27,928	\$55,499	\$0	\$55,499
23	\$104,185	\$84,619	\$27,924	\$28,286	\$56,210	\$0	\$56,210
24	\$106,215	\$85,456	\$28,200	\$28,566	\$56,766	\$0	\$56,766
25	\$107,974	\$86,054	\$28,398	\$28,766	\$57,164	\$0	\$57,164
26	\$109,450	\$86,409	\$28,515	\$28,885	\$57,400	\$0	\$57,400
27	\$110,633	\$86,521	\$28,552	\$28,922	\$57,474	\$0	\$57,474
28	\$111,514	\$86,389	\$28,508	\$28,878	\$57,386	\$0	\$57,386
29	\$112,088	\$86,017	\$28,386	\$28,754	\$57,139	\$0	\$57,139
30	\$112,352	\$85,408	\$28,185	\$28,550	\$56,735	\$0	\$56,735
31	\$112,306	\$84,569	\$27,908	\$28,270	\$56,178	\$0	\$56,178
32	\$111,951	\$83,508	\$27,558	\$27,915	\$55,473	\$0	\$55,473
33	\$111,291	\$82,235	\$27,138	\$27,490	\$54,627	\$0	\$54,627
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