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Using Data Bases for Community Analysis

Lee A. Reynis

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THIRD ANNUAL NEW MEXICO DATA USERS CONFERENCE

**USING DATA BASES
FOR COMMUNITY ANALYSIS**

August 28, 2001

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University of New Mexico
Bureau of Business and Economic Research**

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The University of New Mexico

ASSESSING THE LOCAL ECONOMY

May do this as part of a SWOT Analysis (Strengths, Weaknesses, Opportunities and Threats)

Step 1. Define the “local economy” -- the geographic area, the jurisdiction interested in. Consider ease of getting information. MSA or County data easiest, most complete.

Probably also want to look also at the economy of the larger region, which may be comprised of several counties and could overlap state border.

What are the historical trends in employment and income?

How does the local economy compare and contrast with those for other areas -- the U.S., New Mexico, and the larger economic region (which may include portions of other state(s))?

What makes this economy tick? What is the underlying structure of this economy? How does the local economy fit into the larger region?

A great source of data for this analysis is the Bureau of Economic Analysis (BEA). On employment might also use Department of Labor statistics on “Covered Employment”.

BUREAU OF ECONOMIC ANALYSIS DATA

Regional Economic Accounts

Long term annual data series on income and employment variables. Series for counties back to 1969.

Data series available for counties, metro areas, economic areas, states, and the US, including all metro areas and all non-metro areas. Comparable data.

Series provide considerable sectoral detail, particularly for earnings.

Data are readily available in electronic form for downloading on the BEA website. Data are also available on Regional Economic Information System (REIS) CD-ROM.

Extremely easy to use.

Downsides to BEA Estimates

Series lag. Local area data released in June 2001 covered up through calendar 1999.

Population totals (and per capita calculations) are based on The Decennial Census and the Census Bureau's intercensal estimates. Substantial revisions likely for the 1990's.

All series subject to revisions. Revisions for income series may be substantial and the entire series may be revised.

BEA estimates derive from a variety of sources. Something of a "black box". What's in the data? What's being measured? How do the BEA figures track with other series?

Local Area Personal Income - Netscape

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CA25 Total full-time and part-time employment by industry -- Chave

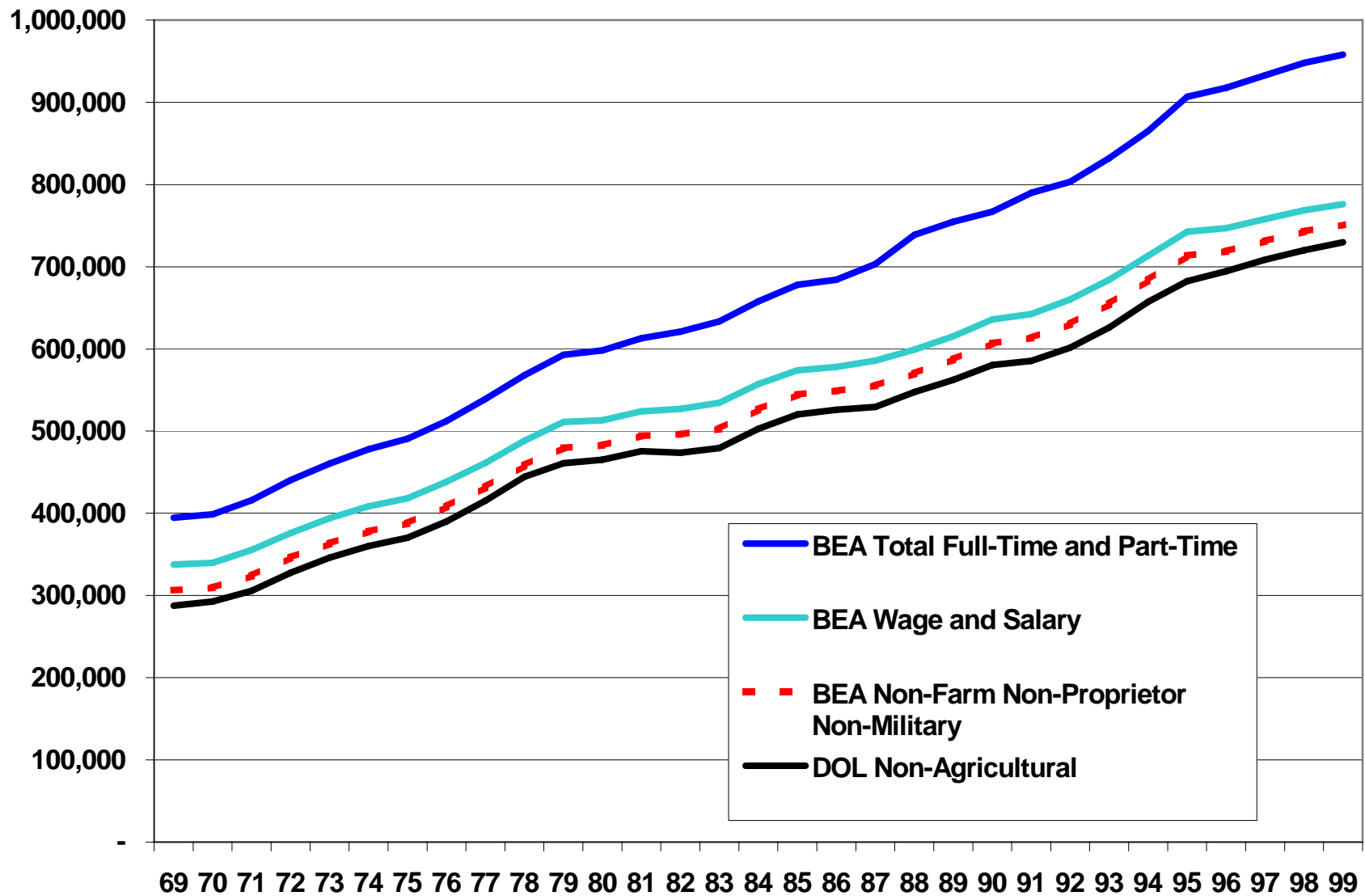
(number of jobs)

Item	1990	1991	1992	1993	1994	1995	1996	1997
<i>Employment by place of work</i>								
Total full-time and part-time employment	27,110	26,750	25,992	26,722	27,702	28,352	28,078	28,352
<i>By type</i>								
Wage and salary employment	22,196	20,925	20,652	21,200	22,080	22,395	22,263	22,263
Proprietors' employment	4,914	5,825	5,340	5,522	5,622	5,957	5,815	6,089
Farm proprietors' employment	576	569	565	625	619	618	632	618
Nonfarm proprietors' employment 2/	4,338	5,256	4,775	4,897	5,003	5,339	5,183	5,471
<i>By industry</i>								
Farm employment	1,445	1,505	1,658	1,590	1,625	1,613	1,658	1,590
Nonfarm employment	25,665	25,245	24,334	25,132	26,077	26,739	26,420	26,762

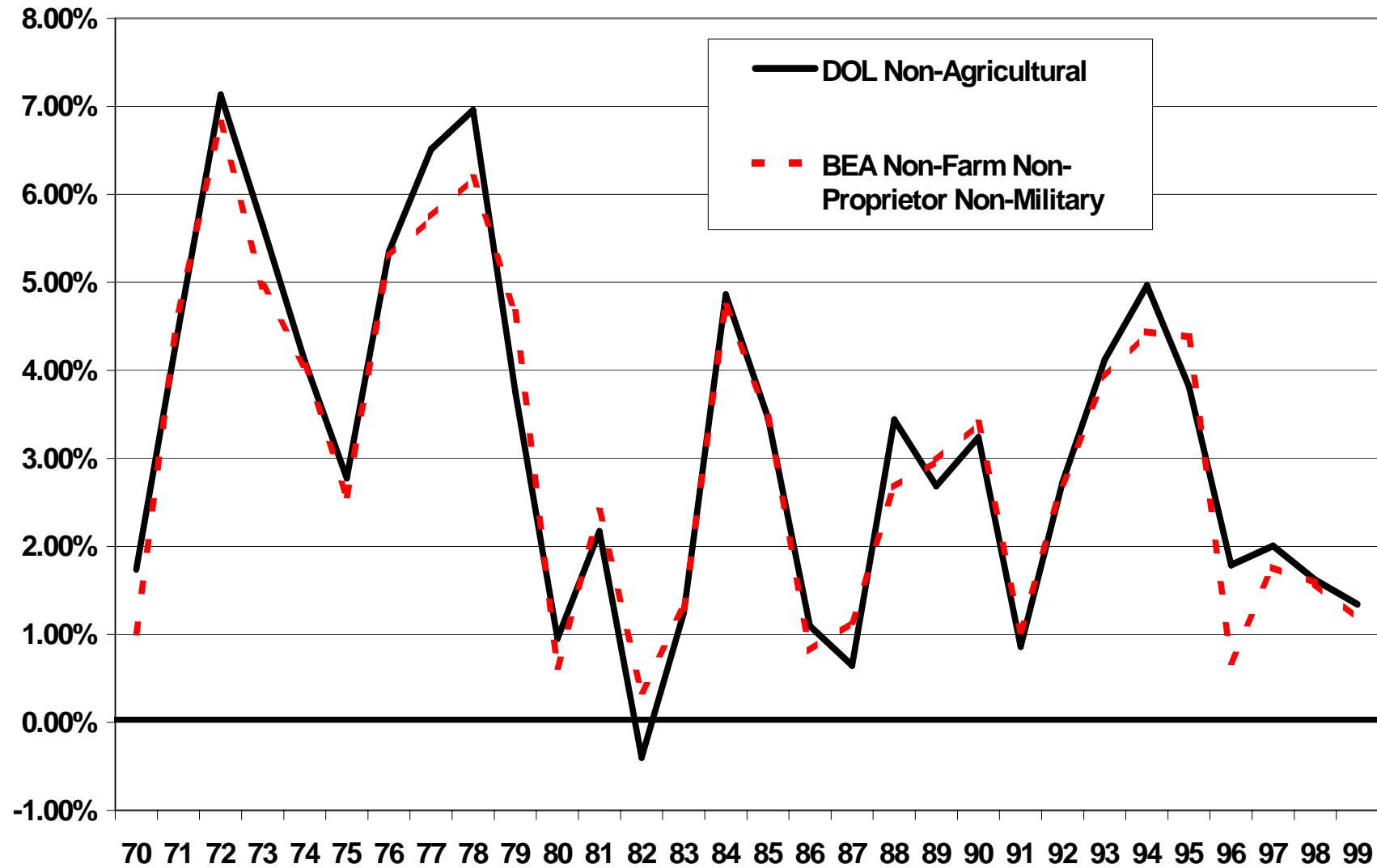
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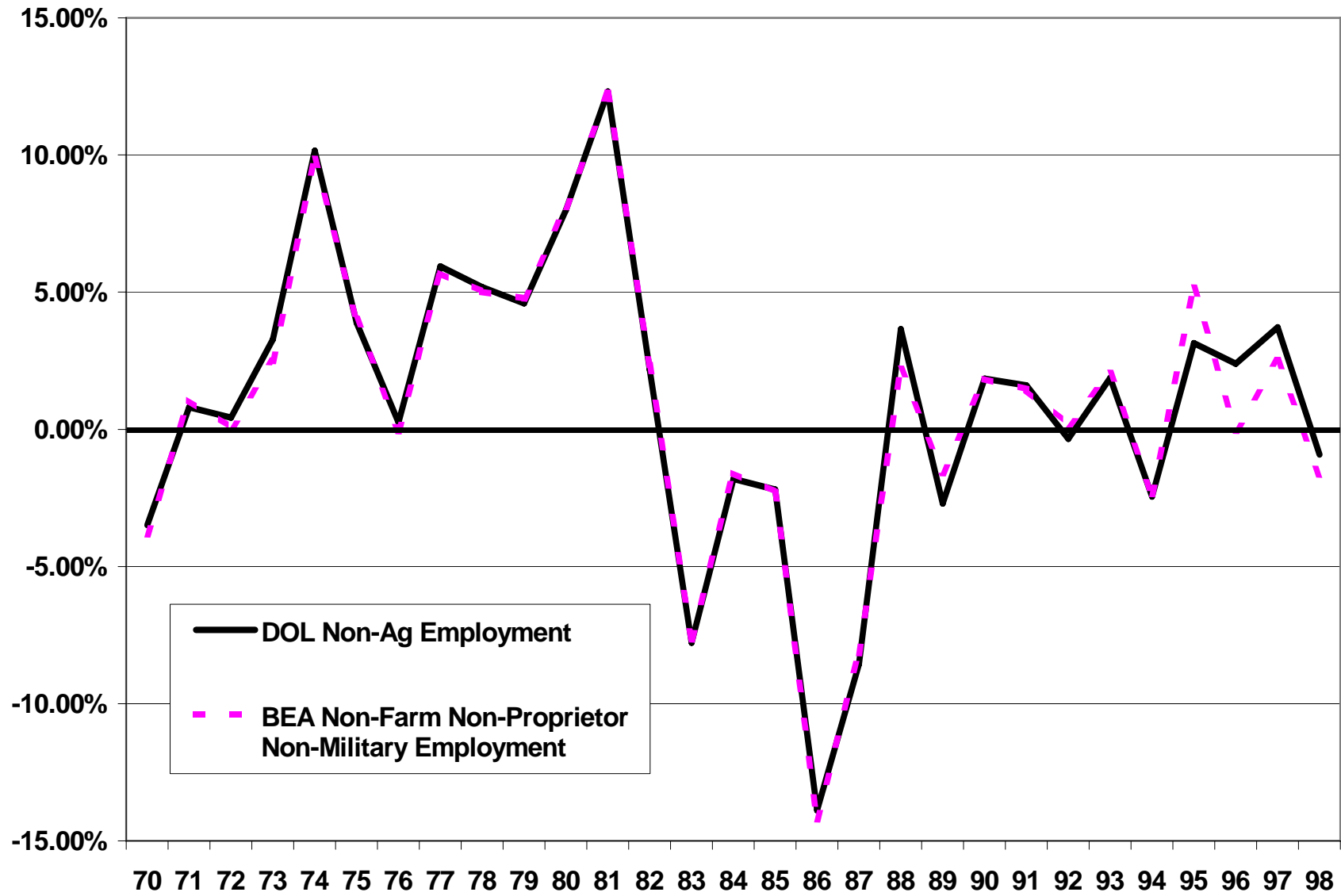
NEW MEXICO EMPLOYMENT DATA COMPARED



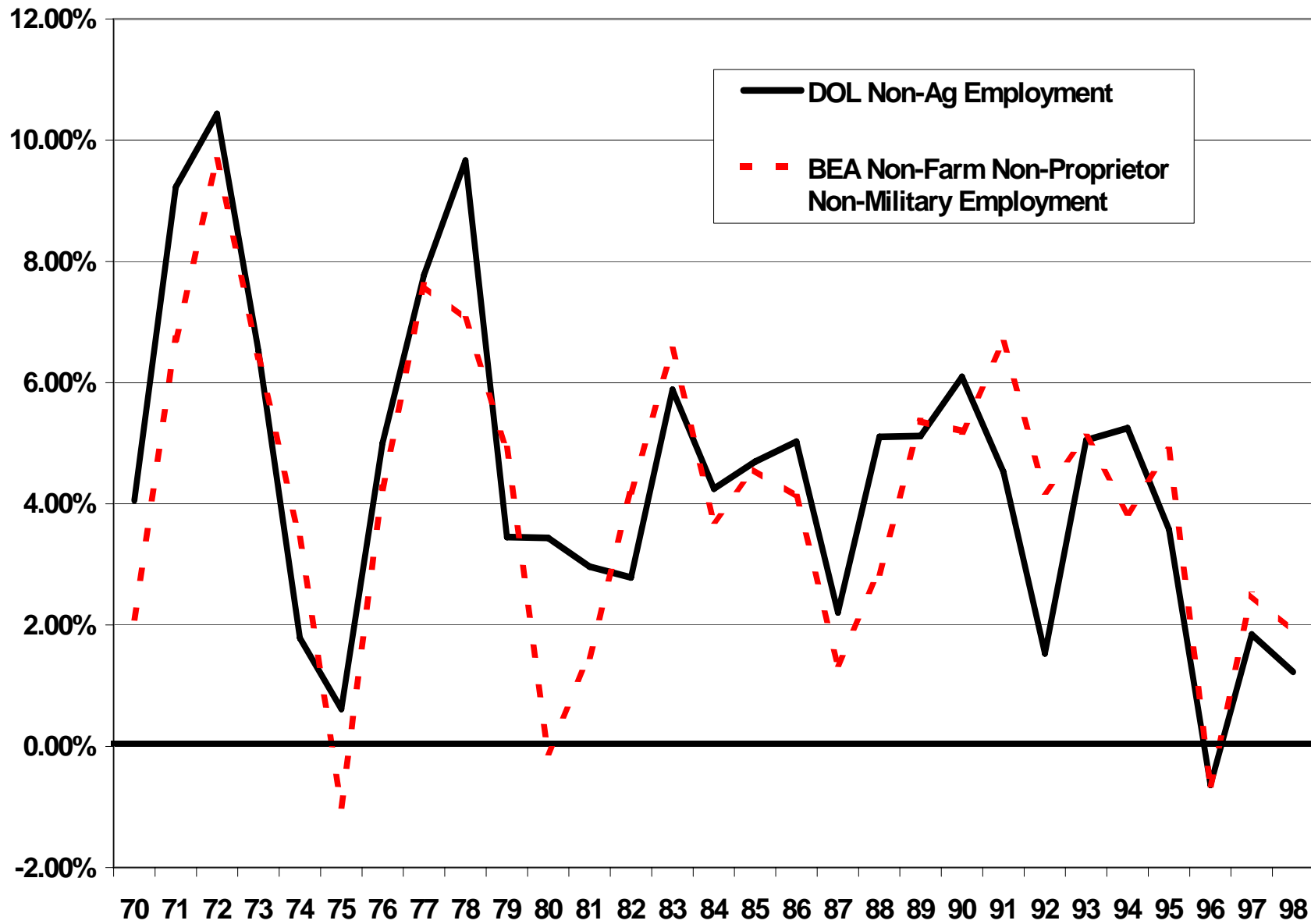
ANNUAL GROWTH NEW MEXICO EMPLOYMENT



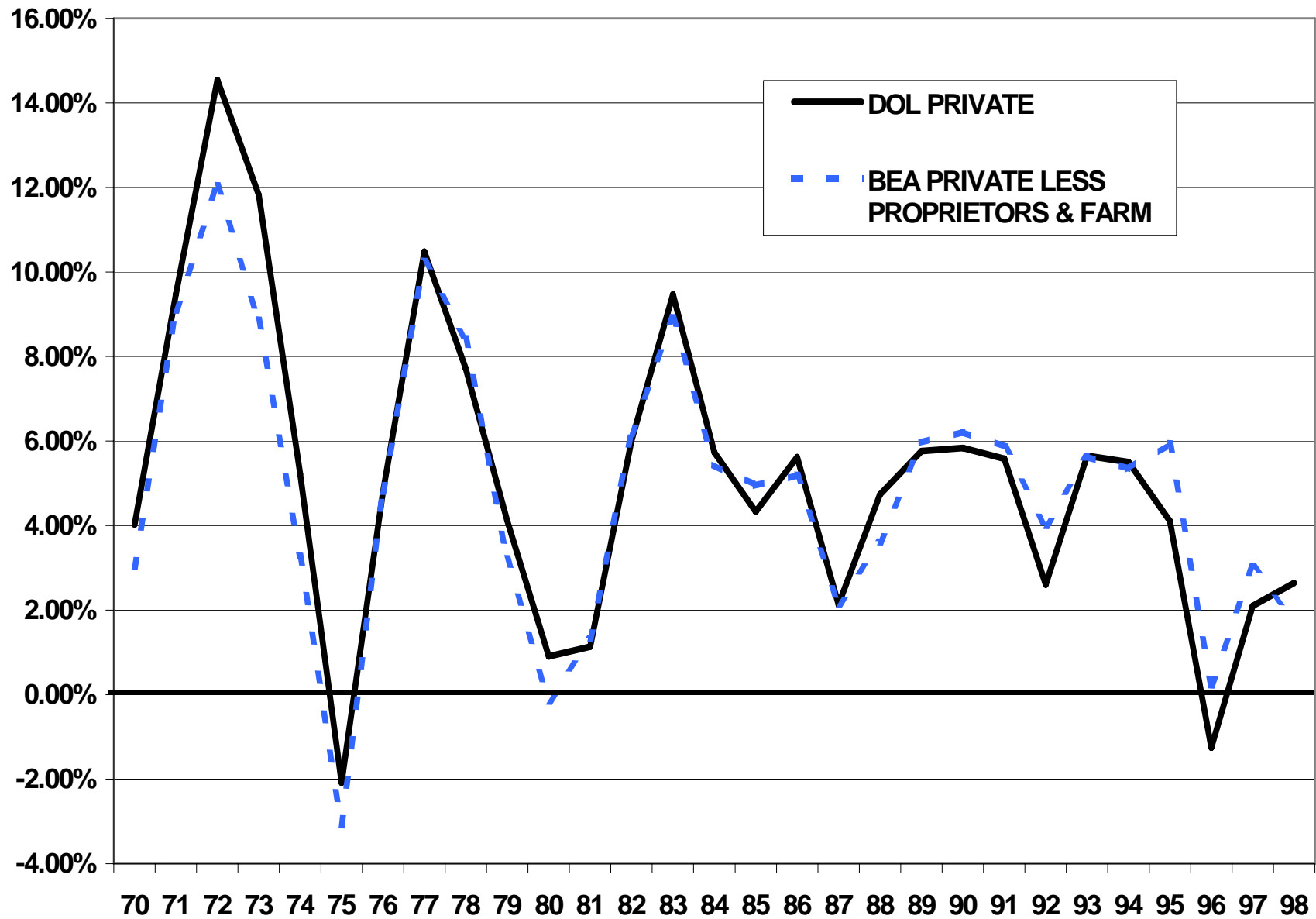
ANNUAL CHANGE IN LEA COUNTY EMPLOYMENT



ANNUAL CHANGE SANTA FE EMPLOYMENT

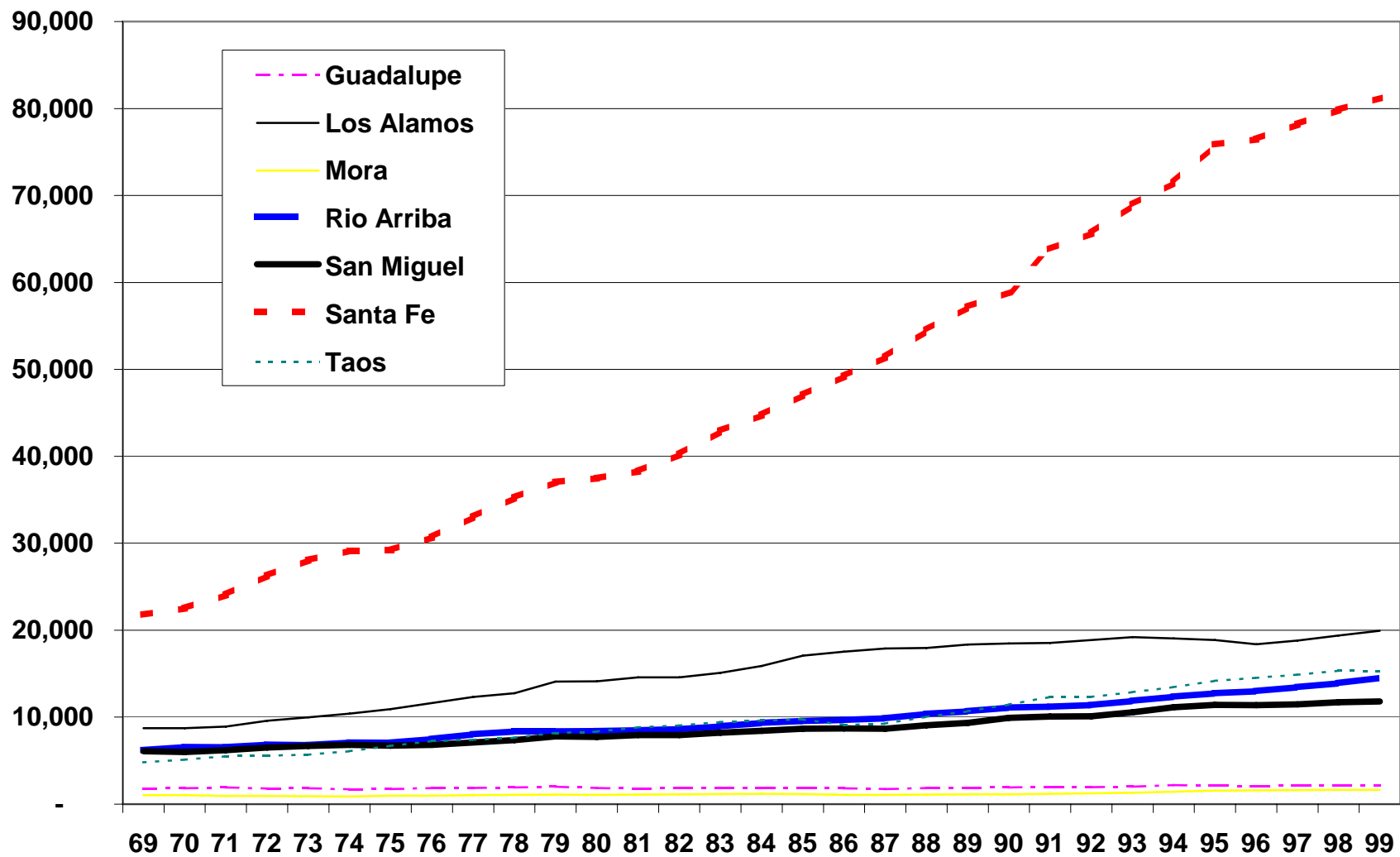


ANNUAL CHANGE SANTA FE PRIVATE SECTOR EMPLOYMENT

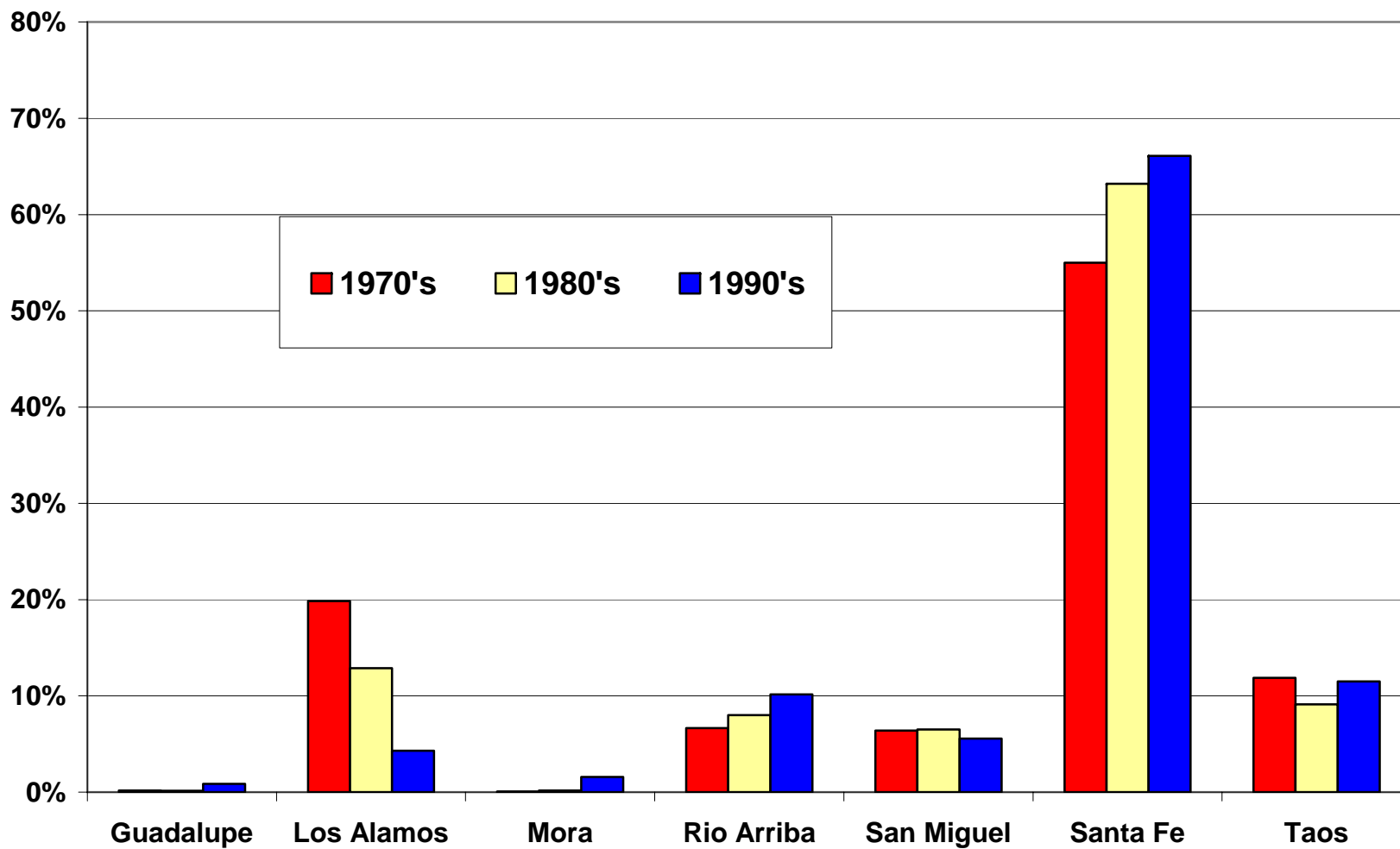


LONG TERM TRENDS, COMPARISONS

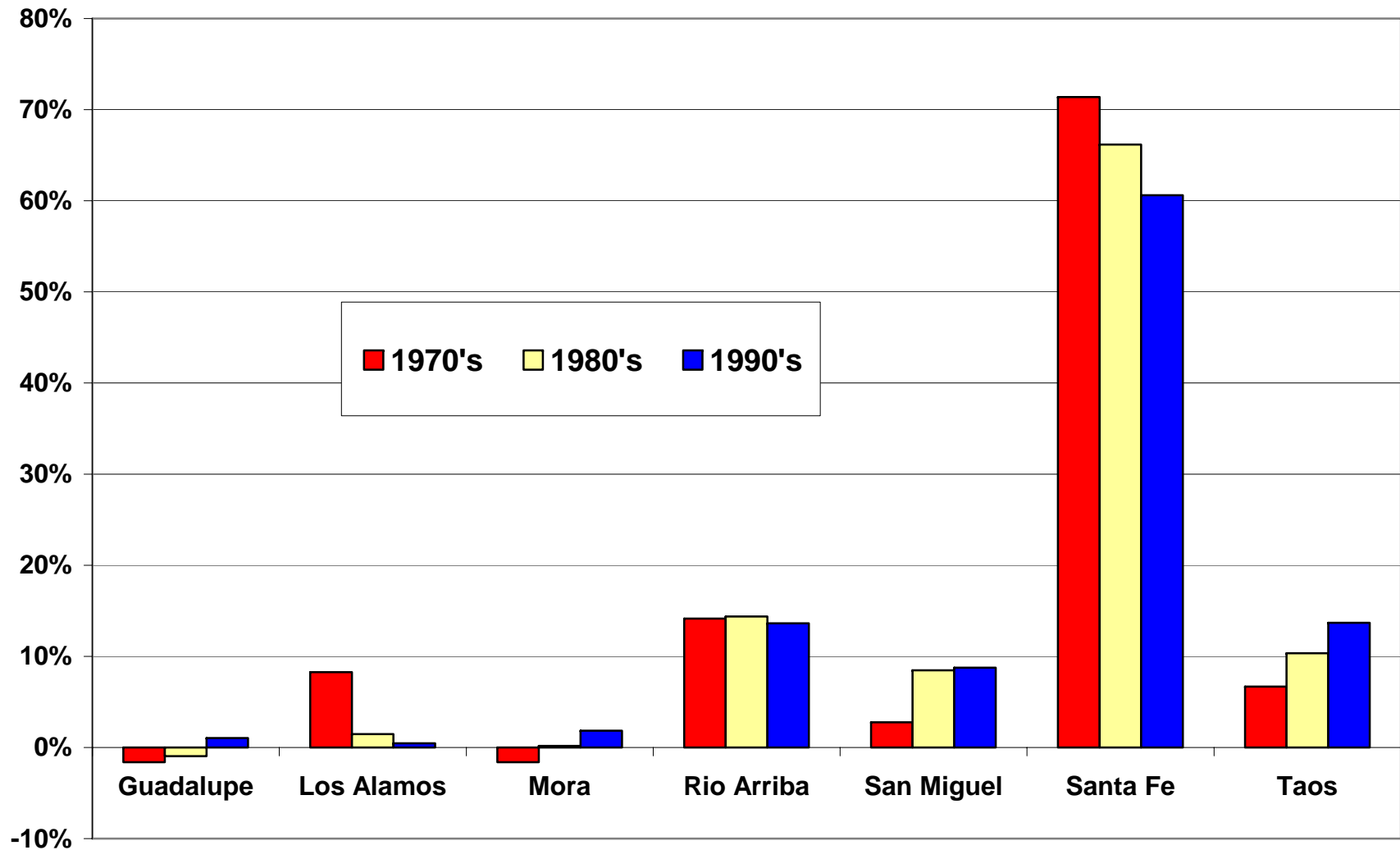
GROWTH IN TOTAL EMPLOYMENT SANTA FE ECONOMIC AREA COUNTIES



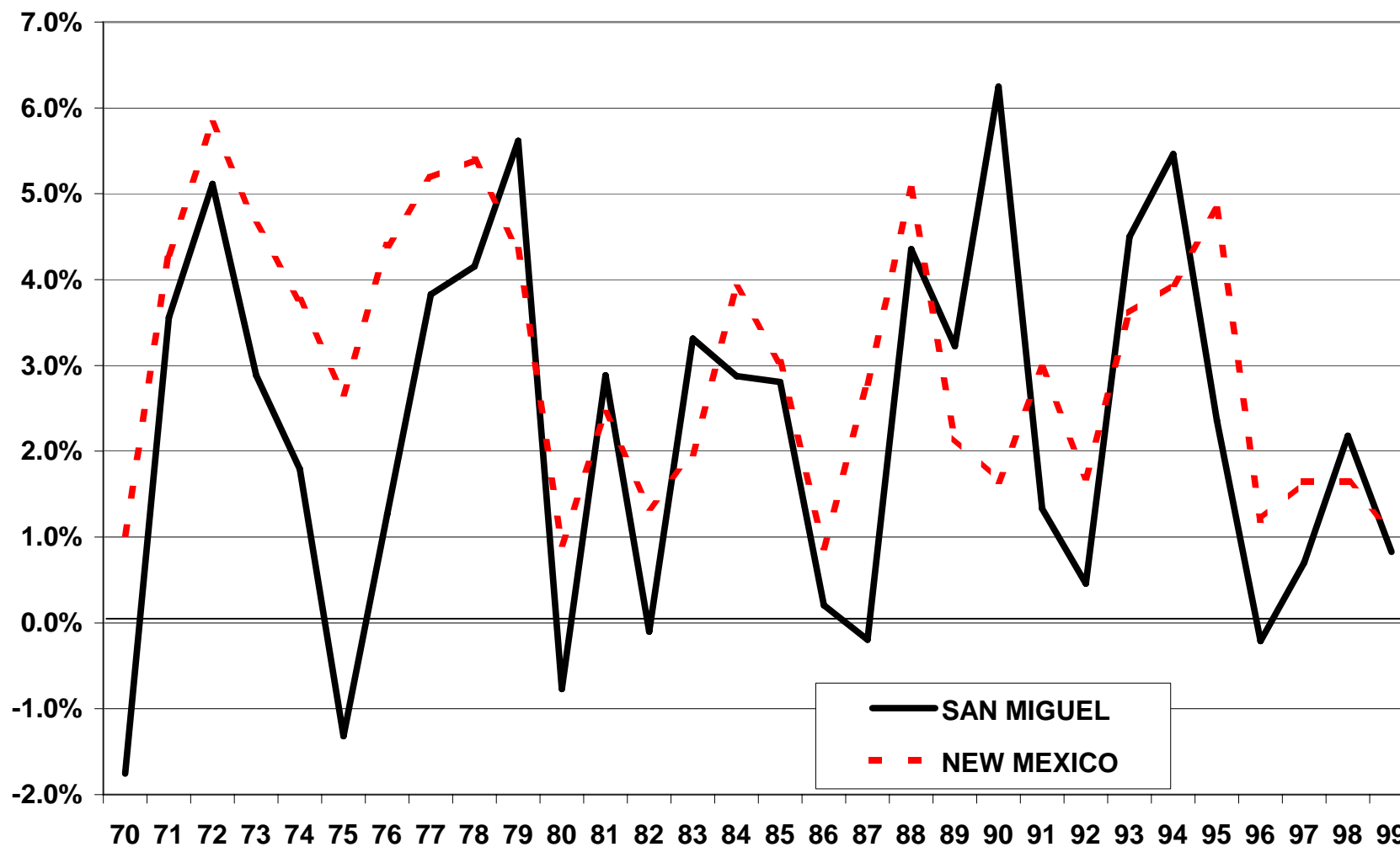
**PERCENT OF REGIONAL JOB GROWTH CAPTURED BY DECADE
COUNTIES IN THE SANTA FE ECONOMIC AREA**



**PERCENT OF REGIONAL POPULATION GROWTH CAPTURED BY DECADE
COUNTIES IN SANTA FE ECONOMIC AREA**



ANNUAL GROWTH IN TOTAL EMPLOYMENT SAN MIGUEL COUNTY AND NEW MEXICO



Trend: Annual compound growth 1969-99: San Miguel = 2.2%, NM = 3.0%

RICH OR POOR COUNTY?
ALL DATA ARE FROM BEA FOR 1997 (1999 RELEASE)

	New Mexico	Chaves	San Juan	San Miguel	Valencia
Per Capita Income	19,298	16,614	16,749	13,363	16,175
Transfers (\$000)	6,703,883	256,826	348,821	133,202	211,433
Income Maint.(\$000)	720,928	30,956	39,993	25,166	24,674
Total Income (\$000)	33,268,754	1,037,908	1,731,528	387,566	1,016,146
% Transfers	20.15%	24.74%	20.15%	34.37%	20.81%
% Income Maint.	2.17%	2.98%	2.31%	6.49%	2.43%
Population	1,723,965	62,471	103,380	29,004	62,823
Transfers per capita	3,889	4,111	3,374	4,593	3,366
Inc Maint per capita	418	496	387	868	393

Note: Poverty figures by county are available from the decennial census. Poverty estimates by county are available from the Small Area Income and Poverty Estimates program of the U.S. Bureau of the Census. Figures on foodstamp and TANF caseloads by county are published in the NM Human Services Department *Montly Statistical Report*.

Pull down menu for counties

Local Area Personal Income - Netscape

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00 - New Mexico Display Download

CA05 Personal income by major source and earnings by industry -- New M

(thousands of dollars)

Code	Item	1990	1991	1992	1993	1994	1995	1996
	<i>Income by place of residence</i>							
	Personal income	22,738,521	24,357,693	25,964,036	27,818,749	29,670,305	31,716,159	33,231,751
	Nonfarm personal income	22,325,362	23,944,209	25,496,088	27,285,832	29,213,139	31,333,444	32,846,151
	Farm income 2/	413,159	413,484	467,948	532,917	457,166	382,715	385,599
	Population (number of persons) 3/	1,519,933	1,547,115	1,580,750	1,614,937	1,653,329	1,682,417	1,706,151
	Per capita personal income (dollars)	14,960	15,744	16,425	17,226	17,946	18,852	19,471
	<i>Derivation of personal income</i>							
	Earnings by place of work	16,008,339	17,098,688	18,334,192	19,791,594	20,955,011	22,146,288	22,809,171
	less: Personal contrb. for social insurance 4/	884,264	968,205	1,021,868	1,109,050	1,210,655	1,310,990	1,349,221
	plus: Adjustment for residence 5/	48,000	50,861	55,475	61,443	71,973	73,980	81,551

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CA35 Transfer payments -- New Mexico (thousands of dollars)

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Code	Item	1990	1991	1992	1993	1994	1995	1996
010	Total transfer payments	2,987,769	3,354,699	3,755,028	4,069,405	4,389,946	4,870,421	5,260,000
020	Government payments to individuals	2,786,256	3,156,198	3,538,388	3,843,846	4,132,031	4,586,389	4,980,000
030	Retirement & disability insur. benefit pymts.	1,330,674	1,452,139	1,566,793	1,672,272	1,772,582	1,886,418	1,980,000
040	Old age, survivors, & disability ins. pymts.	1,242,656	1,359,767	1,472,609	1,578,337	1,678,977	1,792,808	1,890,000
050	Railroad retirement and disability payments	54,667	57,415	60,565	60,964	62,728	62,039	60,000
090	Worker's compensation payments (Fed & State)	28,094	29,712	27,771	26,852	24,752	25,464	20,000
100	Other govt. disability ins. & ret. pymts. 1/	5,257	5,245	5,848	6,119	6,125	6,107	0
110	Medical payments	770,159	915,338	1,054,776	1,188,728	1,297,109	1,558,537	1,760,000
111	Medicare payments	431,294	467,541	517,416	550,852	617,146	736,474	820,000
113	Public assistance medical care 2/	310,754	415,650	506,552	610,143	655,353	801,493	910,000
114	Military medical insurance payments 3/	28,111	32,147	30,808	27,733	24,610	20,570	0
120	Income maintenance benefit payments	367,876	434,821	533,027	582,979	644,932	706,233	760,000
130	Supplemental security income (SSI) payments	90,229	102,775	125,981	139,621	154,398	165,867	170,000
140	Family assistance 4/	65,110	91,822	108,280	123,728	148,794	153,803	150,000
150	Food stamps	122,885	156,303	186,047	194,776	194,301	196,087	190,000

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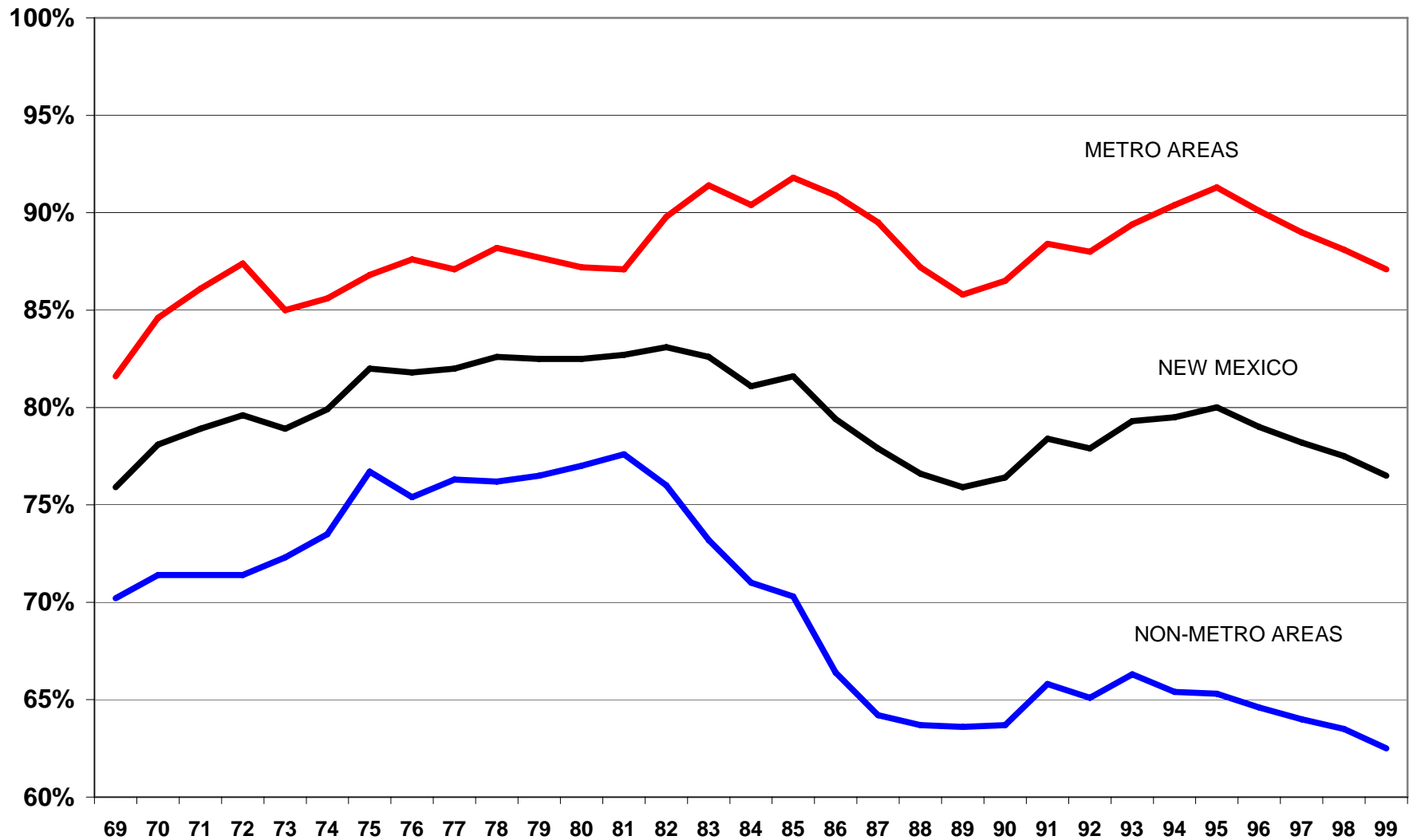
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RICH OR POOR COUNTY?
ALL DATA ARE FROM BEA FOR 1997 (1999 RELEASE)

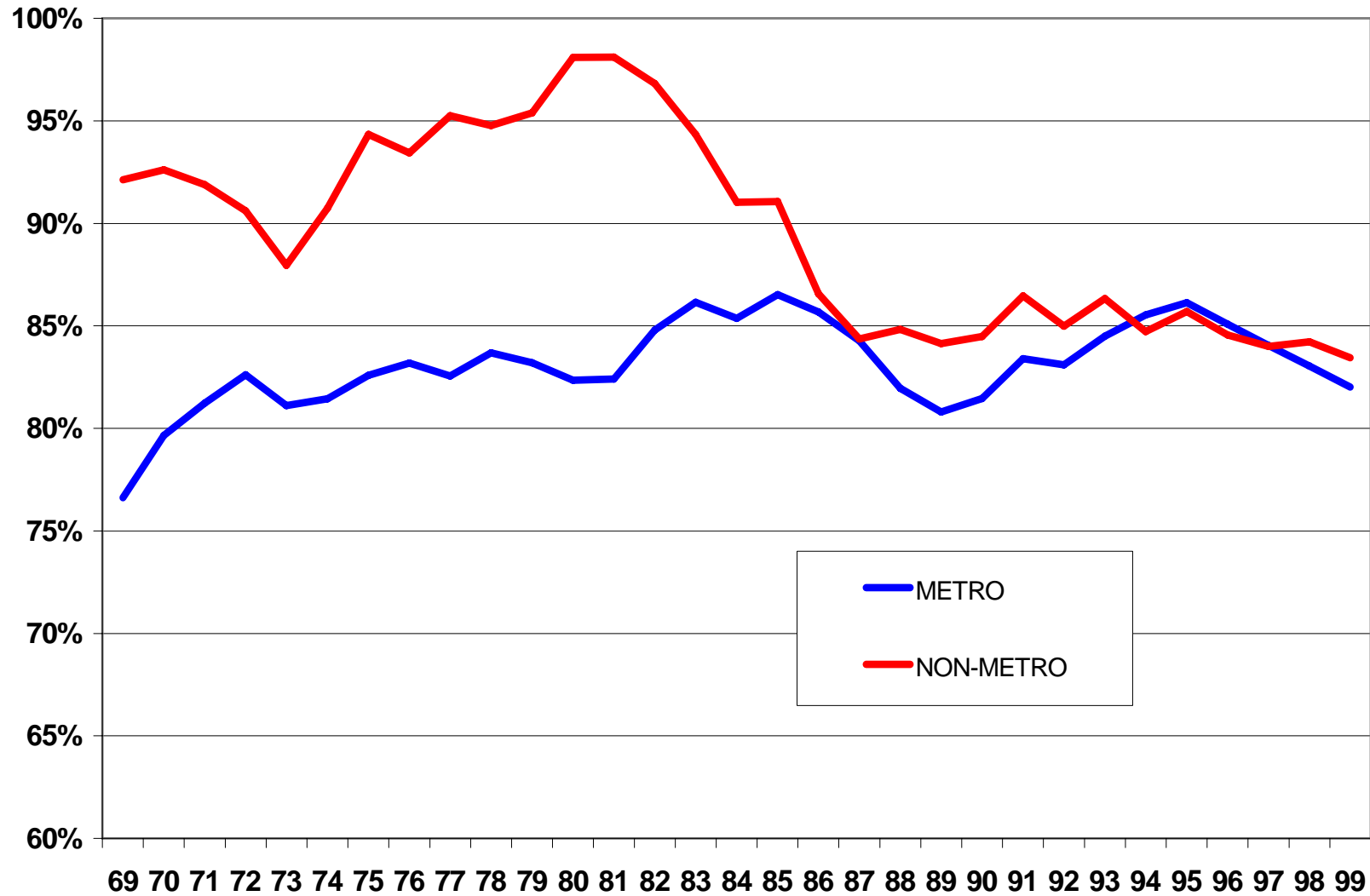
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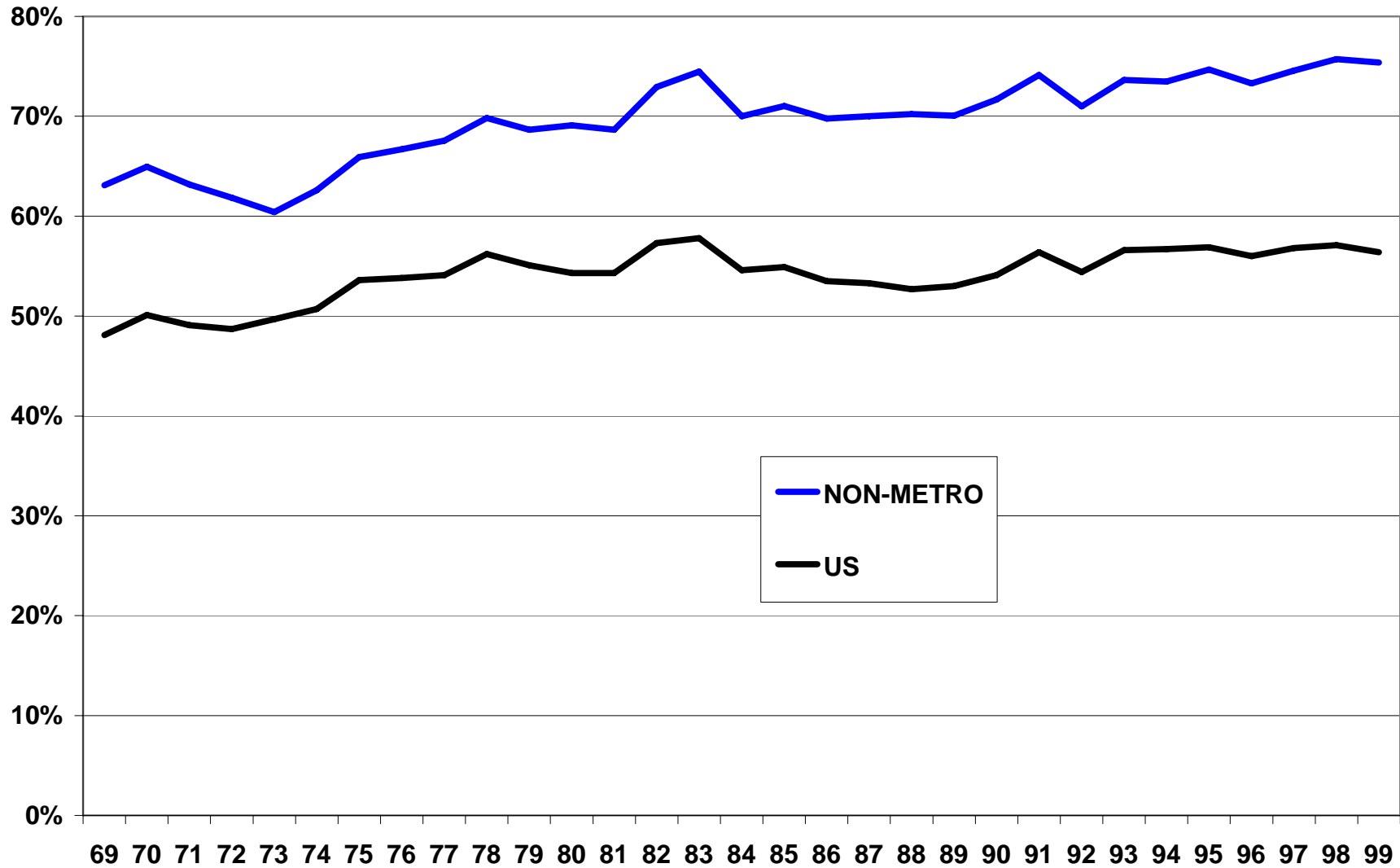
NEW MEXICO PER CAPITA INCOME AS A PERCENT OF U.S.



**NEW MEXICO METRO AND NON-METRO PER CAPITA INCOME AS A PERCENT
RESPECTIVELY OF US METRO AND NON-METRO PER CAPITA INCOME**



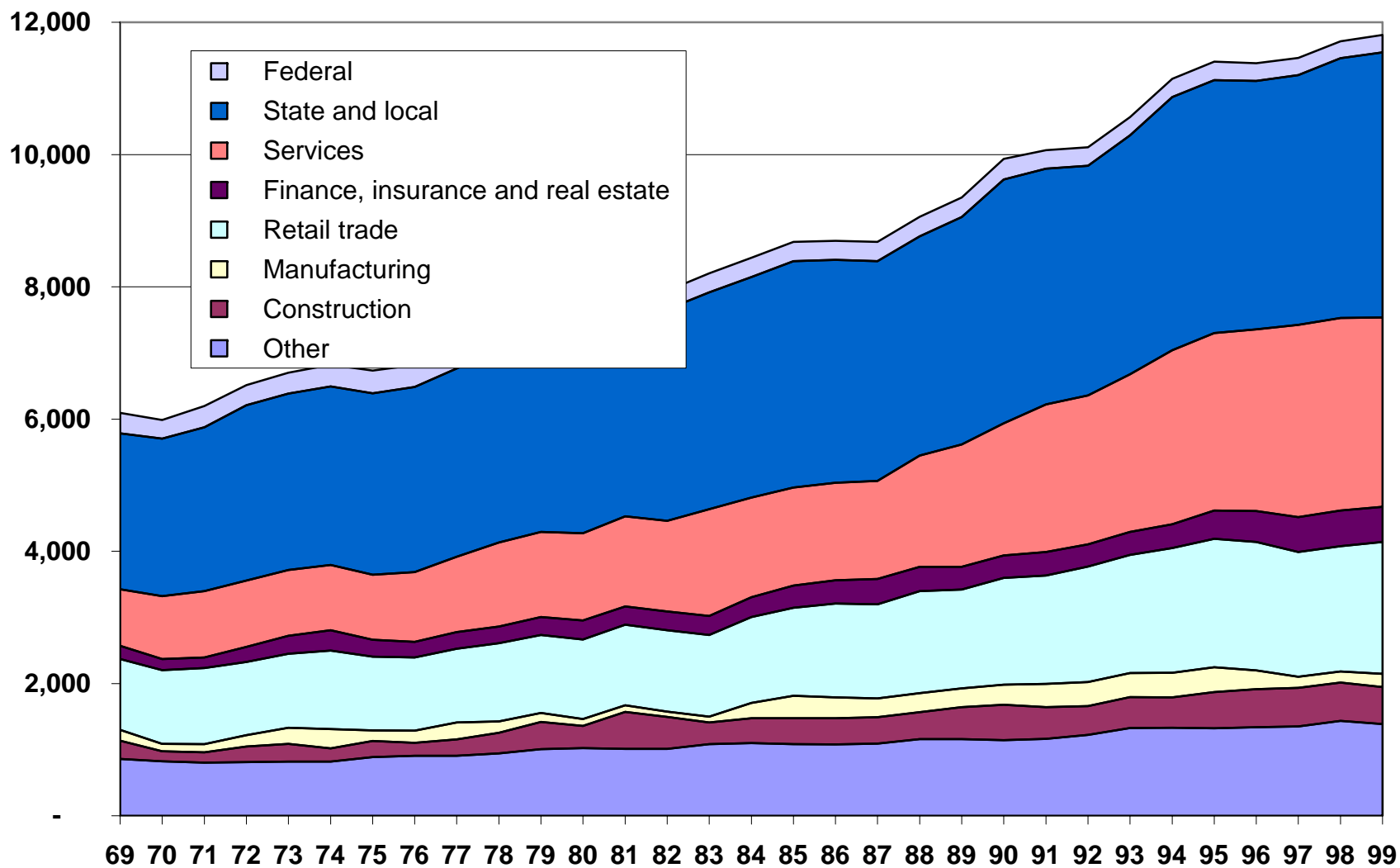
SAN MIGUEL COUNTY PER CAPITA INCOME COMPARED WITH US AND WITH NON-METRO US



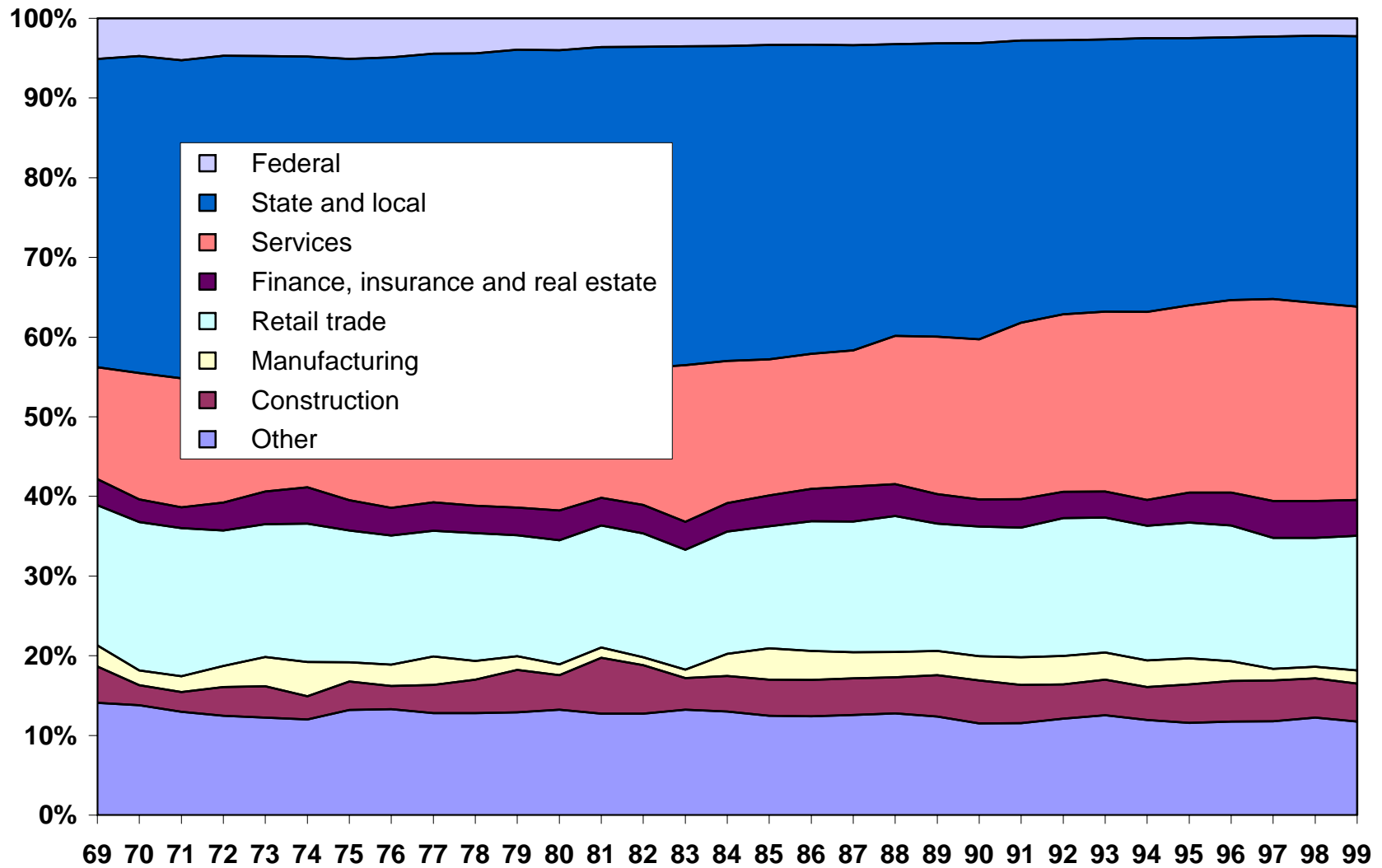
WHAT MAKES THE ECONOMY TICK?

What sectors are important in explaining the long-term trends in overall income and employment?

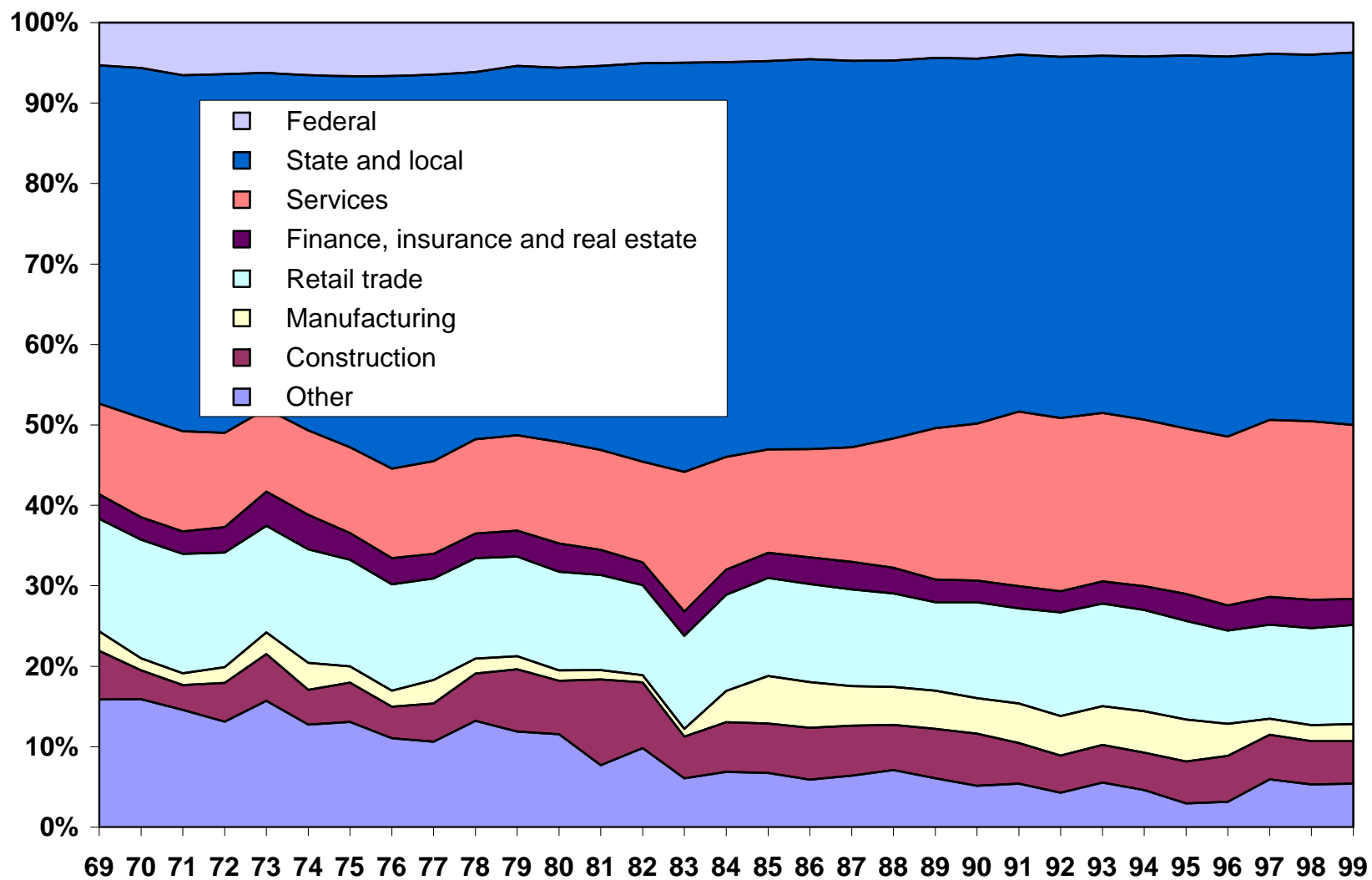
SECTOR COMPOSITION OF EMPLOYMENT GROWTH SAN MIGUEL COUNTY

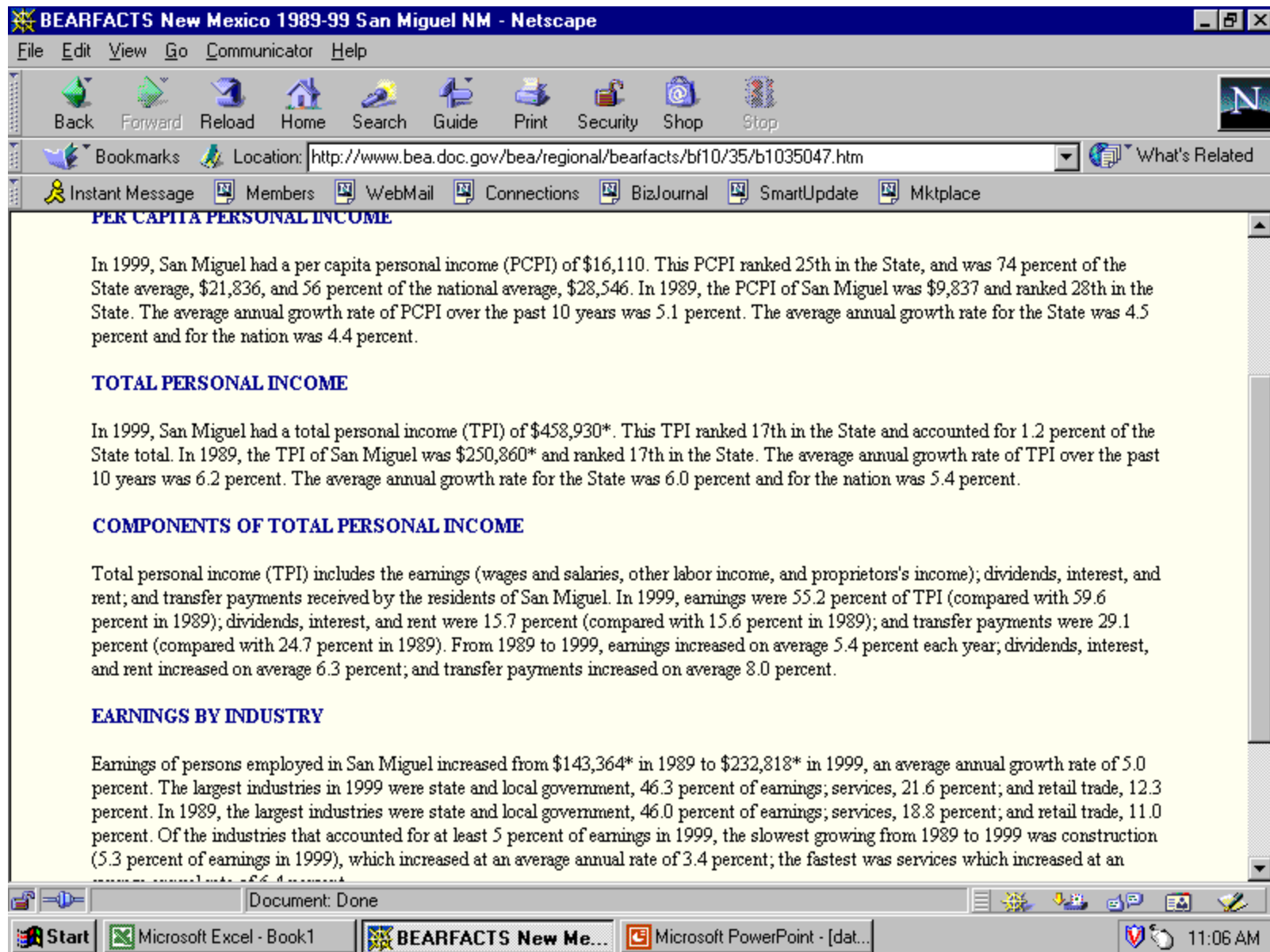


SECTOR COMPOSITION OF EMPLOYMENT SAN MIGUEL COUNTY

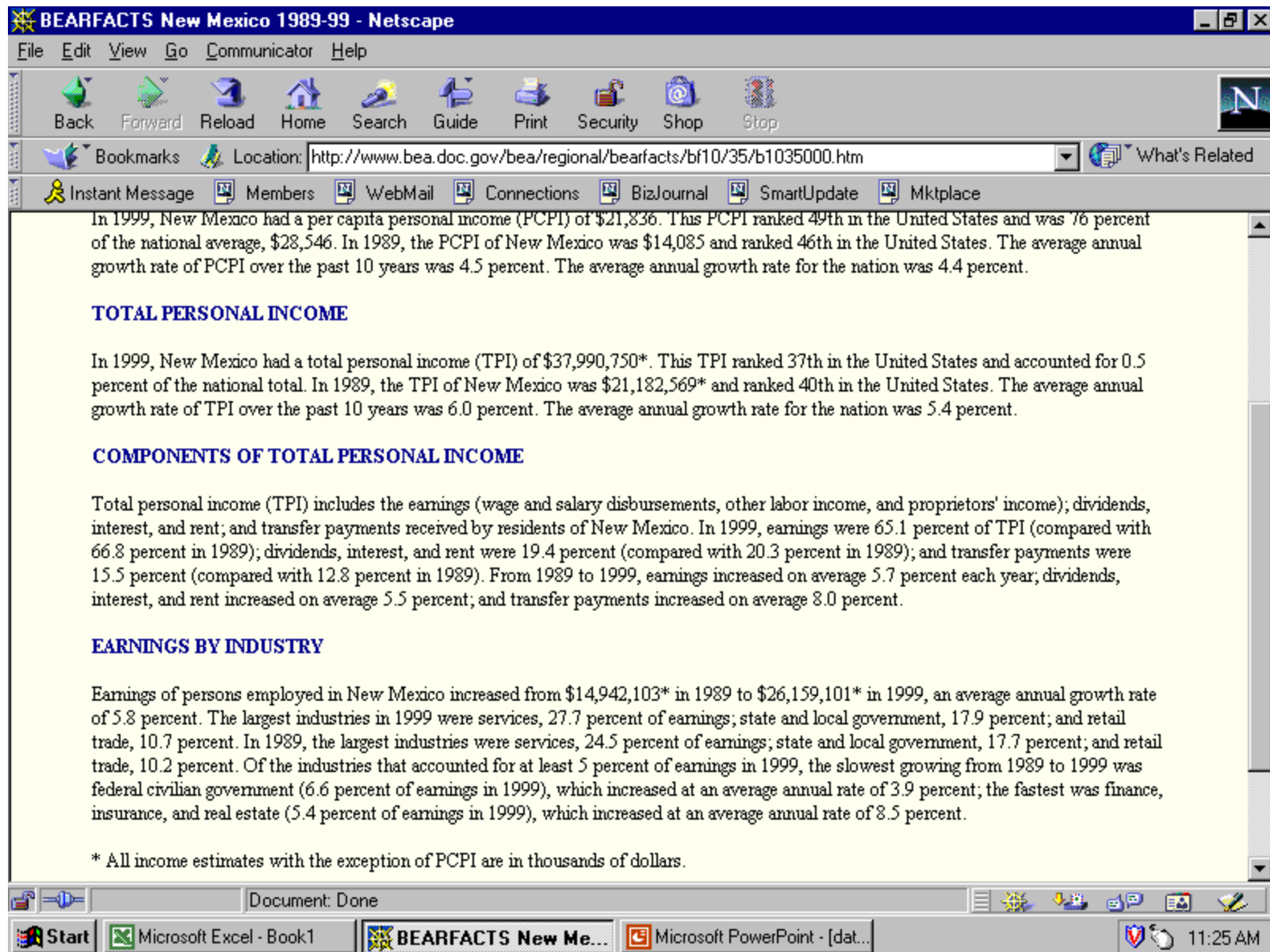


SECTORAL COMPOSITION OF EARNINGS SAN MIGUEL COUNTY



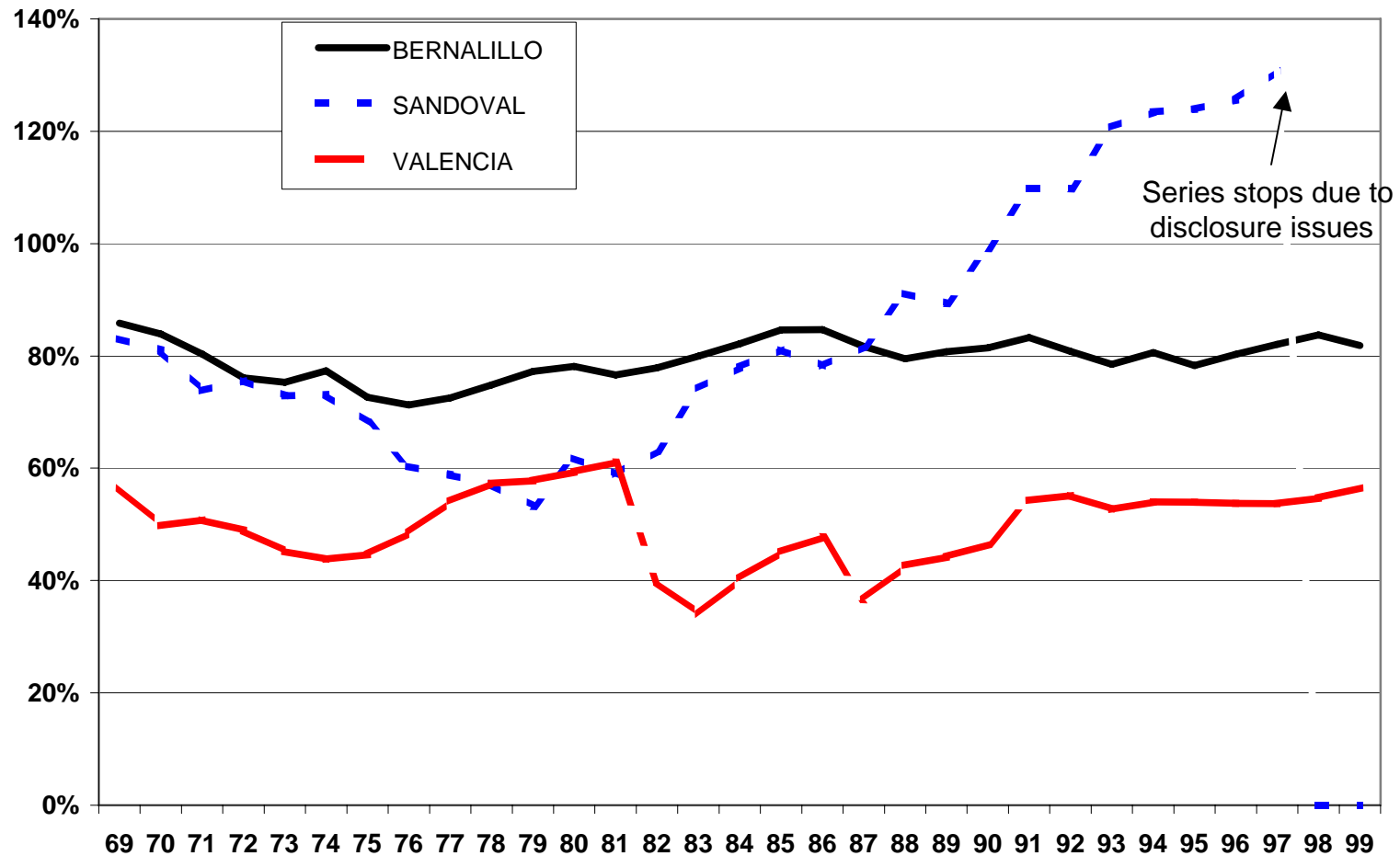


State and local government – 46.3% of earnings in 1999



State and local government – 17.9% of earnings in 1999

MANUFACTURING EARNINGS PER EMPLOYEE AS A PERCENT OF US BERNALILLO, SANDOVAL AND VALENCIA COUNTIES



HOW IMPORTANT IS AGRICULTURE?
ALL DATA ARE FOR 1997

	New Mexico	Chaves	San Juan	San Miguel	Valencia
Total Personal Income (\$000)	33,268,754	1,037,908	1,731,528	387,566	1,016,146
Farm Income (\$000)	379,452	67,203	28,388	3,064	7,635
Farm Employment	20,289	1,583	894	765	640
Crops (\$000)	556,074	51,413	48,205	457	7,621
Livestock (\$000)	1,353,701	232,060	27,491	22,860	20,659
Total Cash Receipts	1,909,775	283,473	75,696	23,317	28,280
Farm as a % of Total Income	1.14%	6.47%	1.64%	0.79%	0.75%
Farm as a % of Total Employment	2.20%	5.56%	1.74%	7.00%	3.77%
Crops as a % of Cash Receipts	29.1%	18.1%	63.7%	2.0%	26.9%
Livestock as a % of Cash Receipts	70.9%	81.9%	36.3%	98.0%	73.1%
Farm Income/Farm Employee	18,702	42,453	31,754	4,005	11,930

Local Area Personal Income - Netscape

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CA45 Farm income and expenses -- New Mexico

(thousands of dollars)

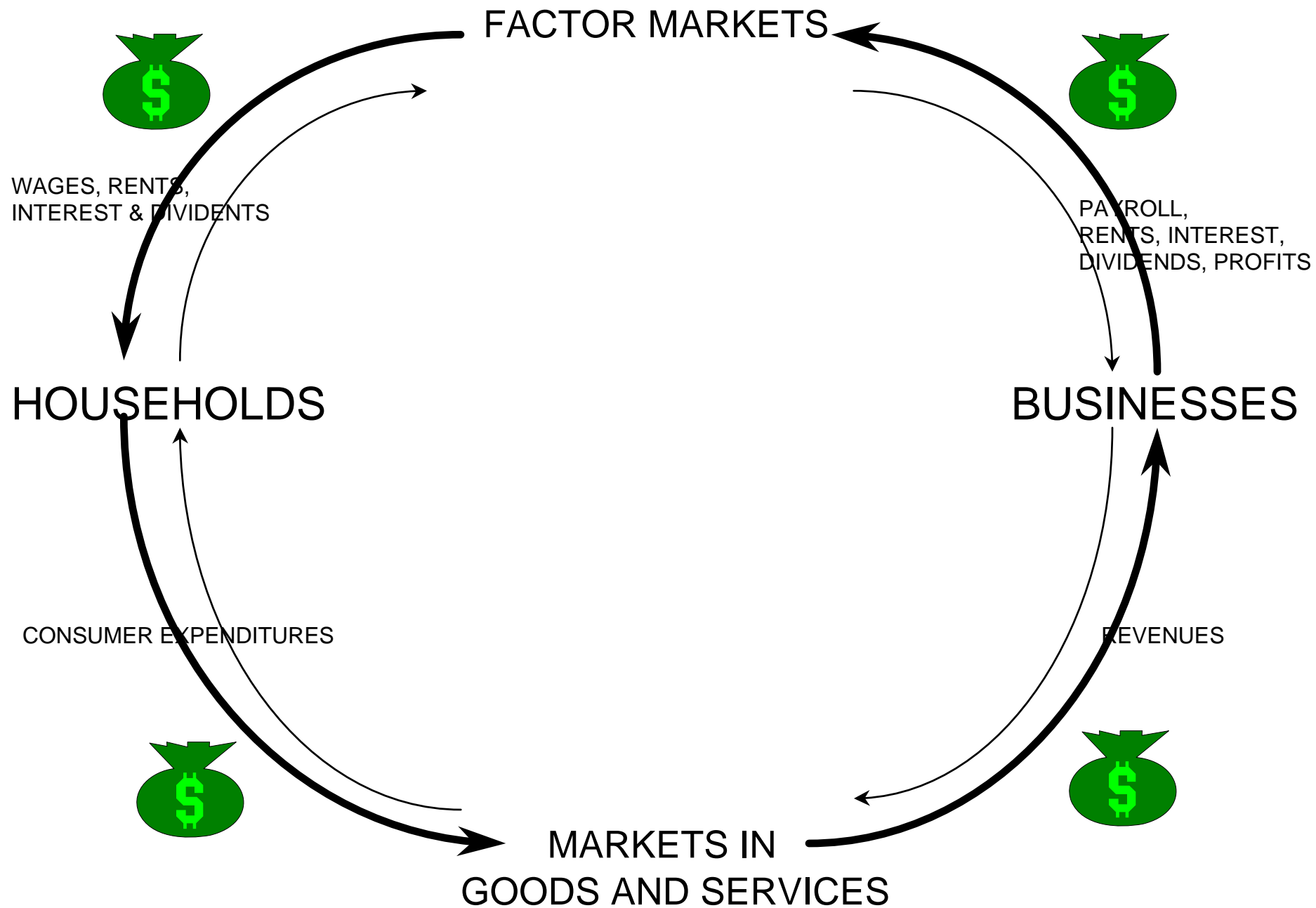
Code	Item	1990	1991	1992	1993	1994
010	Total cash receipts from marketings (\$000)	1,501,362	1,455,766	1,505,734	1,600,570	1,612,900
020	Cash receipts: livestock and products	1,017,659	1,030,644	1,025,172	1,137,263	1,138,900
060	Cash receipts: crops	483,703	425,122	480,562	463,307	474,000
120	Other income	146,349	145,795	138,227	160,713	147,900
130	Government payments	63,840	58,447	60,267	76,442	61,000
140	Imputed and miscellaneous income received 1/	82,509	87,348	77,960	84,271	86,900
150	Total production expenses	1,261,640	1,276,969	1,204,157	1,286,899	1,447,000
160	Feed purchased	146,130	136,212	145,396	163,668	219,600
170	Livestock purchased	382,096	419,584	342,419	353,743	321,800
180	Seed purchased	15,658	18,168	17,012	18,053	21,000

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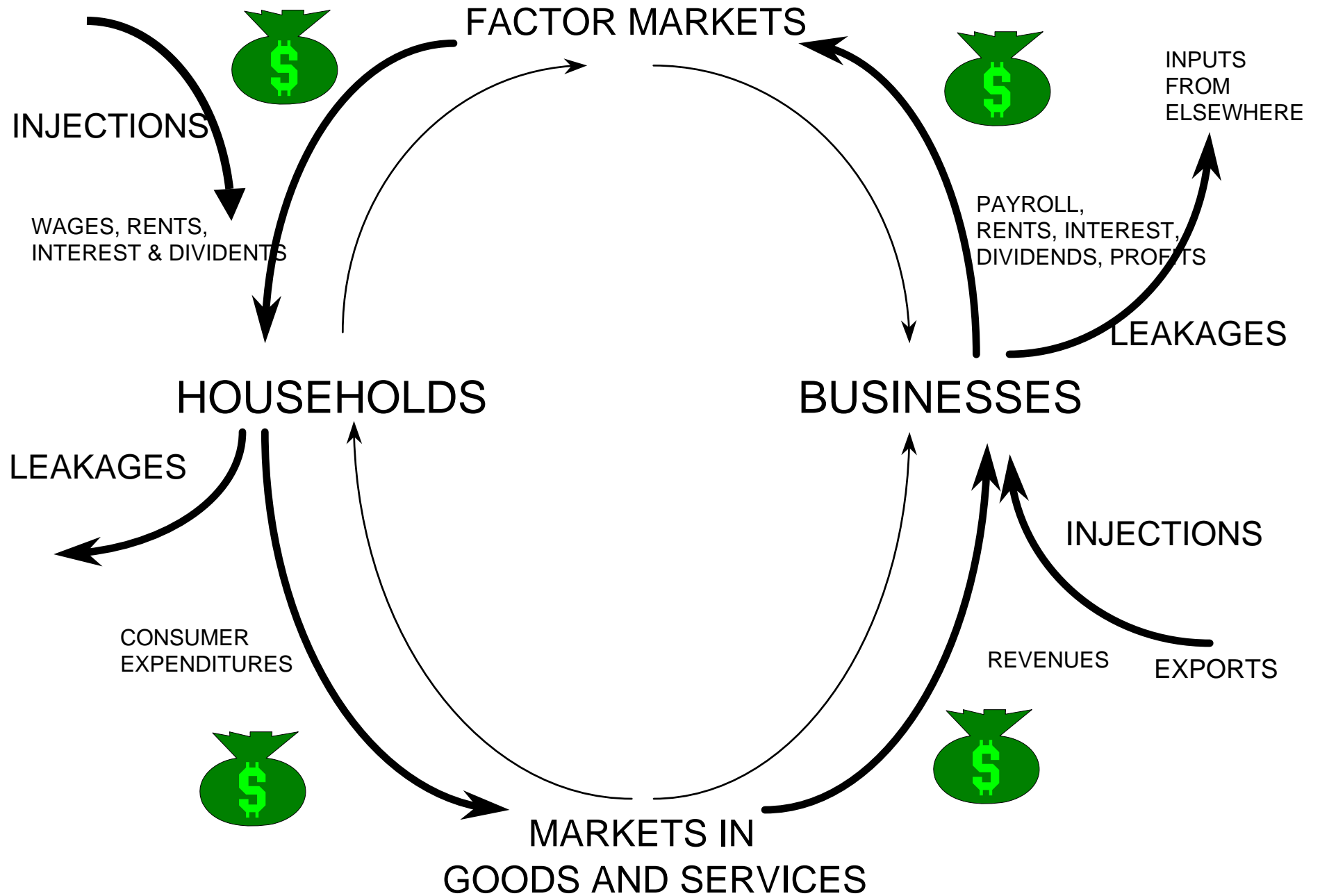
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LINKAGES, LEAKAGES AND INJECTIONS

THE CIRCULAR FLOW



THE CIRCULAR FLOW



What brings money into the local economy?

What are the Injections?

Households:

How do people in the local area make their living?

Sources of personal income:

Earnings from employment, including wages & salaries, other labor income, proprietary income

Are most workers employed at jobs in the community or do they commute elsewhere?

Interest, dividends, rents

Deposits in local financial institutions vs investments elsewhere; pension income

Transfer payments -- Social Security, TANF cash assistance, Medicare & Medicaid

Pension income

Gifts and inheritance

CA05 Personal income by major source and earnings by industry -- Valencia, NM (thousands of dollars)

Local Area Personal Income - Netscape

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(thousands of dollars)

Item	1990	1991	1992	1993	1994	1995	1996	1997	1998
<i>Income by place of residence</i>									
Personal income	596,493	646,939	697,061	755,138	831,784	903,720	971,998	1,062,439	1,134,4
Nonfarm personal income	589,585	638,332	689,194	748,210	824,456	896,580	965,799	1,055,245	1,124,9
Farm income 2/	6,908	8,607	7,867	6,928	7,328	7,140	6,199	7,194	9,4
Population (number of persons) 3/	45,579	46,582	48,086	50,681	53,134	56,906	59,509	62,120	63,8
Per capita personal income (dollars)	13,087	13,888	14,496	14,900	15,654	15,881	16,334	17,103	17,7
<i>Derivation of personal income</i>									
Earnings by place of work	199,657	216,938	232,513	259,800	285,415	307,871	312,814	328,262	357,1
less: Personal contrib. for social insurance 4/	11,341	12,748	13,628	15,329	17,453	19,184	19,633	20,226	21,7
plus: Adjustment for residence 5/	208,158	218,219	236,937	259,704	295,950	326,146	364,848	425,982	462,2
equals: Net earnings by place of residence	396,474	422,409	455,822	504,175	563,912	614,833	658,029	734,018	797,7
plus: Dividends, interest, and rent 6/	91,932	100,846	100,657	102,082	114,263	117,431	128,138	141,045	148,2
plus: Transfer payments	108,087	123,684	140,582	148,881	153,609	171,456	185,831	187,376	188,4

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CA05 Personal income by major source and earnings by industry -- San Juan, N

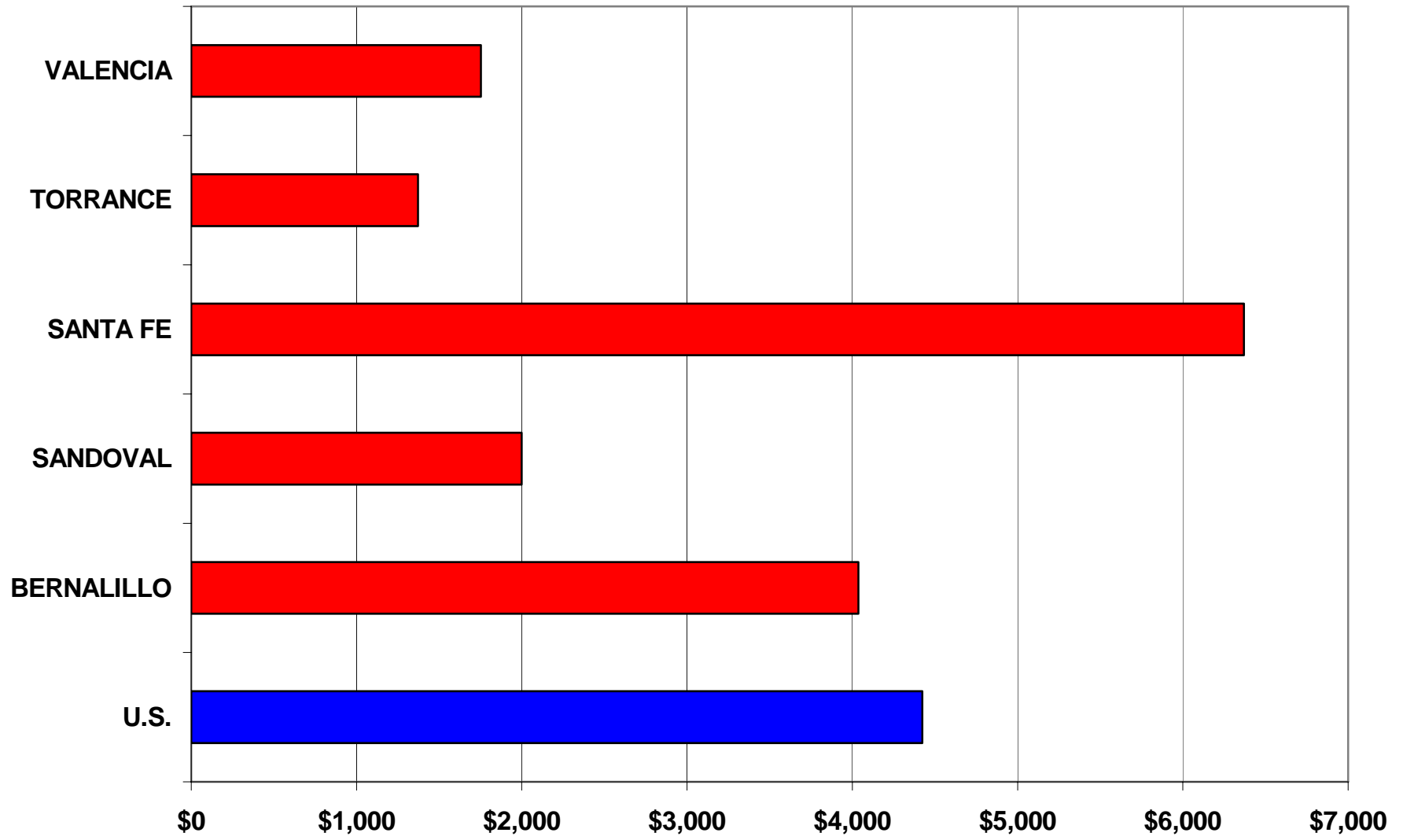
(thousands of dollars)

Code	Item	1990	1991	1992	1993	1994	1995	1996	1997
	<i>Income by place of residence</i>								
	Personal income	1,153,309	1,251,665	1,328,553	1,430,454	1,545,027	1,649,877	1,718,314	1,811,111
	Nonfarm personal income	1,123,795	1,225,582	1,298,481	1,391,044	1,503,077	1,608,365	1,681,894	1,761,111
	Farm income 2/	29,514	26,083	30,072	39,410	41,950	41,512	36,420	50,000
	Population (number of persons) 3/	91,504	93,428	94,638	96,940	98,939	99,931	102,142	104,111
	Per capita personal income (dollars)	12,604	13,397	14,038	14,756	15,616	16,510	16,823	17,444
	<i>Derivation of personal income</i>								
	Earnings by place of work	926,989	993,591	1,054,127	1,140,876	1,223,257	1,293,605	1,310,607	1,361,111
	less: Personal contrb. for social insurance 4/	56,857	62,644	65,442	70,211	76,607	82,091	83,449	88,111
	plus: Adjustment for residence 5/	-27,680	-29,665	-30,405	-33,581	-35,990	-38,959	-37,778	-40,111
	equals: Net earnings by place of residence	842,452	901,282	958,280	1,037,084	1,110,660	1,172,555	1,189,380	1,233,111
	plus: Dividends, interest, and rent 6/	161,378	180,113	179,059	187,273	204,599	221,233	242,145	268,000

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**DIVIDENDS, INTEREST AND RENT PER CAPITA COMPARED WITH U.S.
MRGCOG COUNTIES 1996**



Data: BEA

Businesses:

What is the export base? What goods & services do local businesses sell to customers from outside the community that bring dollars into the local economy?

**Products produced locally and sent elsewhere –
agricultural products, manufactured goods,
oil, gas or other minerals sold elsewhere**

**Services, like telemarketing, technical
assistance, R&D, for customers elsewhere**

Tourism & conventions

Resort communities

**Goods and services to customers from surrounding
region**

Federal or state government operations

What takes money out of the local economy?

What are the Leakages?

Households:

Purchases of goods and services elsewhere

Where do local residents shop? Go for services?

From businesses in the community? From store in neighboring communities? From catalogues or on the internet?

Travel

Taxes paid to other levels of government

Gifts or donations to individuals or organizations outside the community

Businesses:

Purchase equipment elsewhere

Purchase goods and services (inputs) elsewhere

Business travel

Pay taxes to other levels of government

**Wages and salaries paid to workers who live elsewhere
Where do they spend their income?**

**Outside owners take their profits elsewhere; dividends,
interest and rents paid to individuals/business elsewhere**

A SIMPLIFIED ECONOMIC DEVELOPMENT STRATEGY

INCREASE INJECTIONS

FILL LEAKAGES

FOSTER LINKAGES

Location Quotients

Sectoral composition of jobs in local economy is compared against a standard like the US economy or the New Mexico economy. Often use the US economy on the assumption that it is highly diversified and more self-sufficient, but could also calculate for the region.

1. Calculate percentage of total employment accounted for by each sector in the local economy (usually a county or an MSA) and in the U.S. or other comparison area.
2. Take the ratio of local percent over that for the standard for each sector.
3. Ratios greater than 1 indicate that the local economy has relatively more of this industry and may indicate that this is an export industry in which the local economy has some comparative advantage.

Location quotients can be used to do a “shift-share” analysis to identify more dynamic sectors.

**IMPORTANCE OF DIFFERENT SECTORS
ALL DATA ARE FOR 1997**

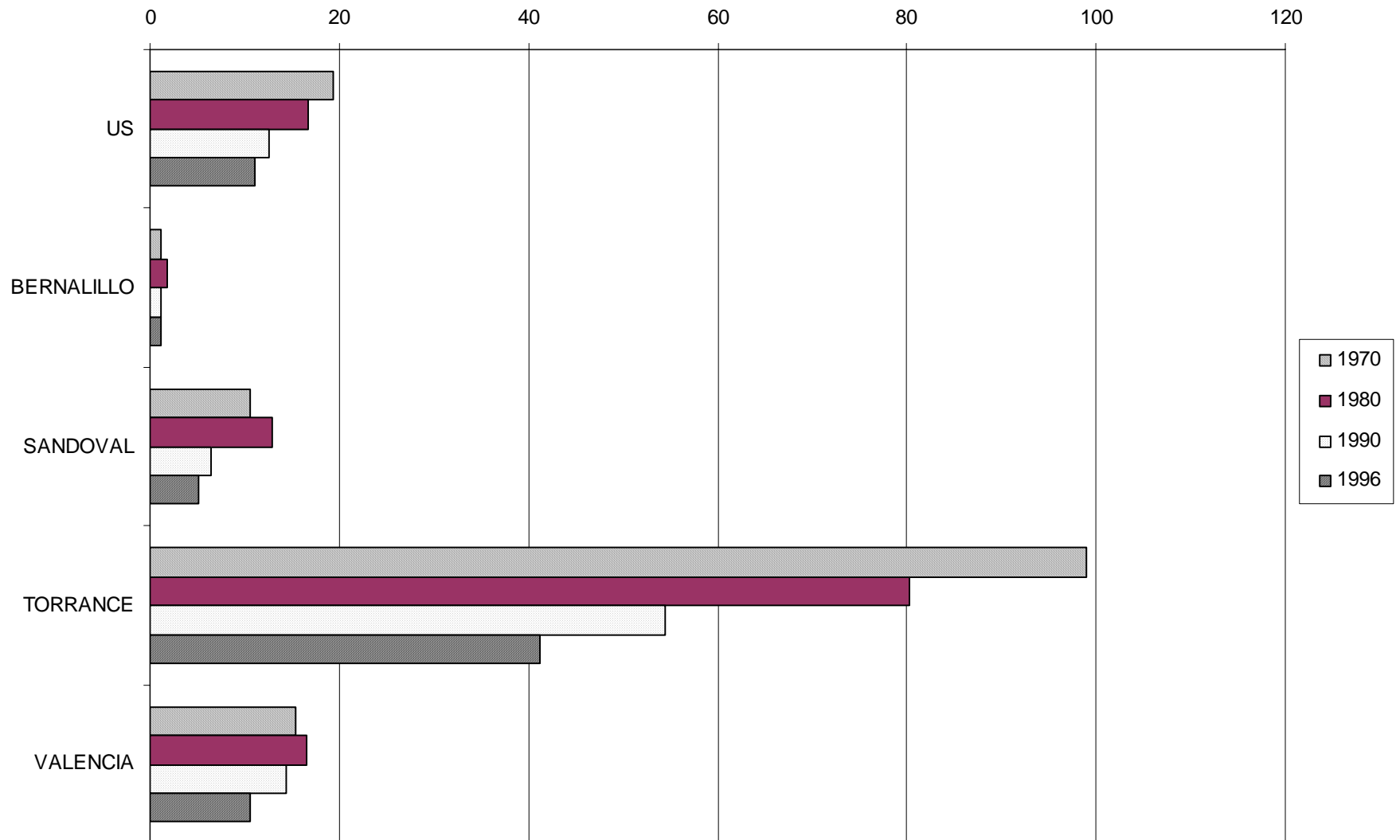
	New Mexico	Chaves	San Juan	San Miguel	Valencia
<u>By Industry</u>					
Employment					
Farm	20,289	1,583	894	765	640
Mining	19,131	1,152	4,375	15	53
Manufacture	52,883	2,888	1,601	165	936
Government	188,566	5,622	7,512	4,016	4,249
State & Local	138,769	4,998	5,503	3,756	3,884
Fed Civilian & Military	49,797	624	2,009	260	365
Total	923,358	28,493	51,289	10,921	16,964
Percent of Total Employment					
Farm	2.2%	5.6%	1.7%	7.0%	3.8%
Mining	2.1%	4.0%	8.5%	0.1%	0.3%
Manufacture	5.7%	10.1%	3.1%	1.5%	5.5%
Government	20.4%	19.7%	14.6%	36.8%	25.0%
State & Local	15.0%	17.5%	10.7%	34.4%	22.9%
Fed Civilian & Military	5.4%	2.2%	3.9%	2.4%	2.2%
Location Quotient Relative to New Mexico					
Farm	1.00	2.53	0.79	3.19	1.72
Mining	1.00	1.95	4.12	0.07	0.15
Manufacture	1.00	1.77	0.55	0.26	0.96
Government	1.00	0.97	0.72	1.80	1.23
State & Local	1.00	1.17	0.71	2.29	1.52
Fed Civilian & Military	1.00	0.41	0.73	0.44	0.40

Jobs per 1,000 residents

Location quotients can be misleading if local economic activity is very limited. One sector may dominate and yet this sector may be relatively small.

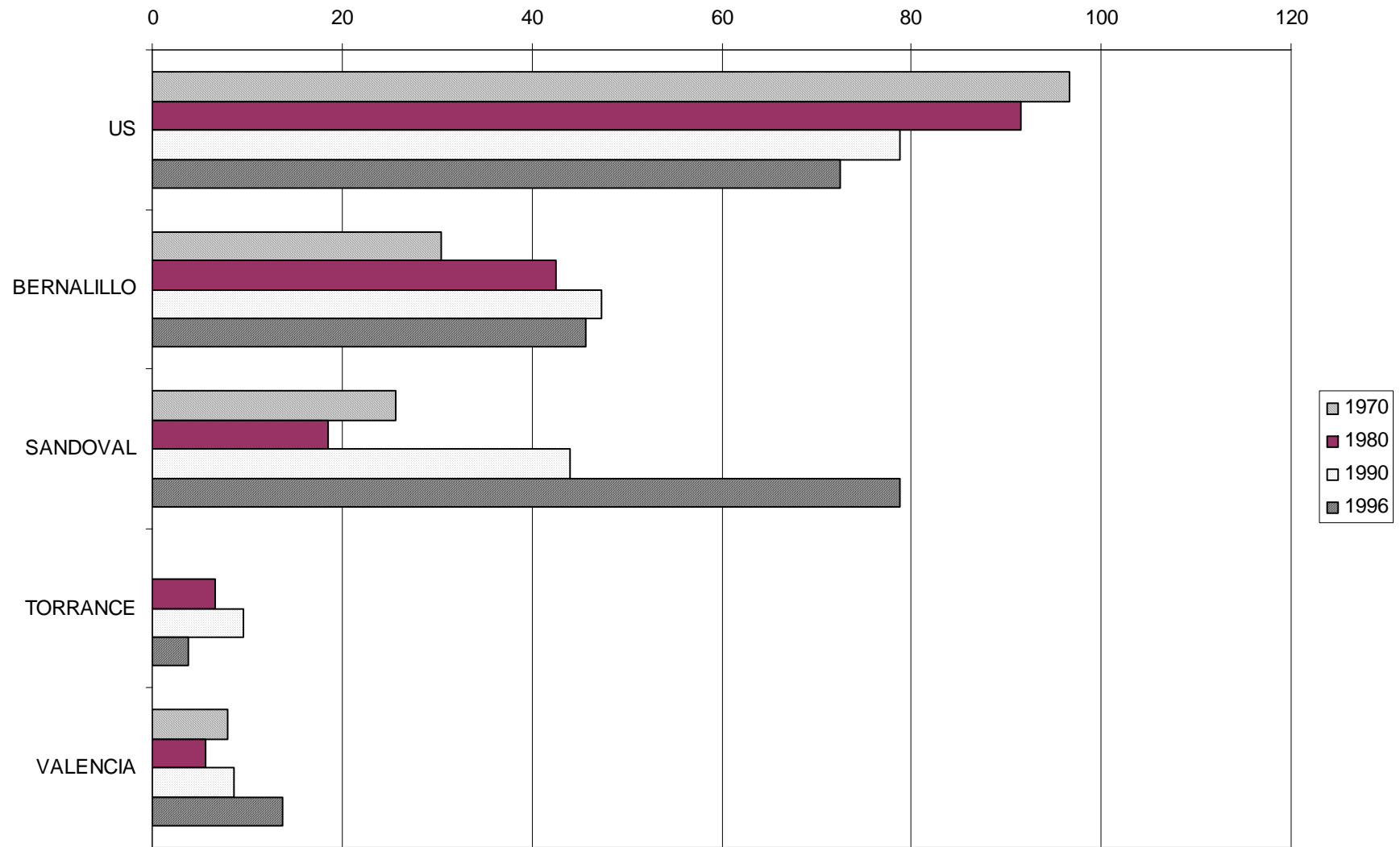
Can also calculate jobs per 1,000 residents for each Industry and compare with U.S. or other standard.

FARM EMPLOYMENT PER 1,000 PEOPLE



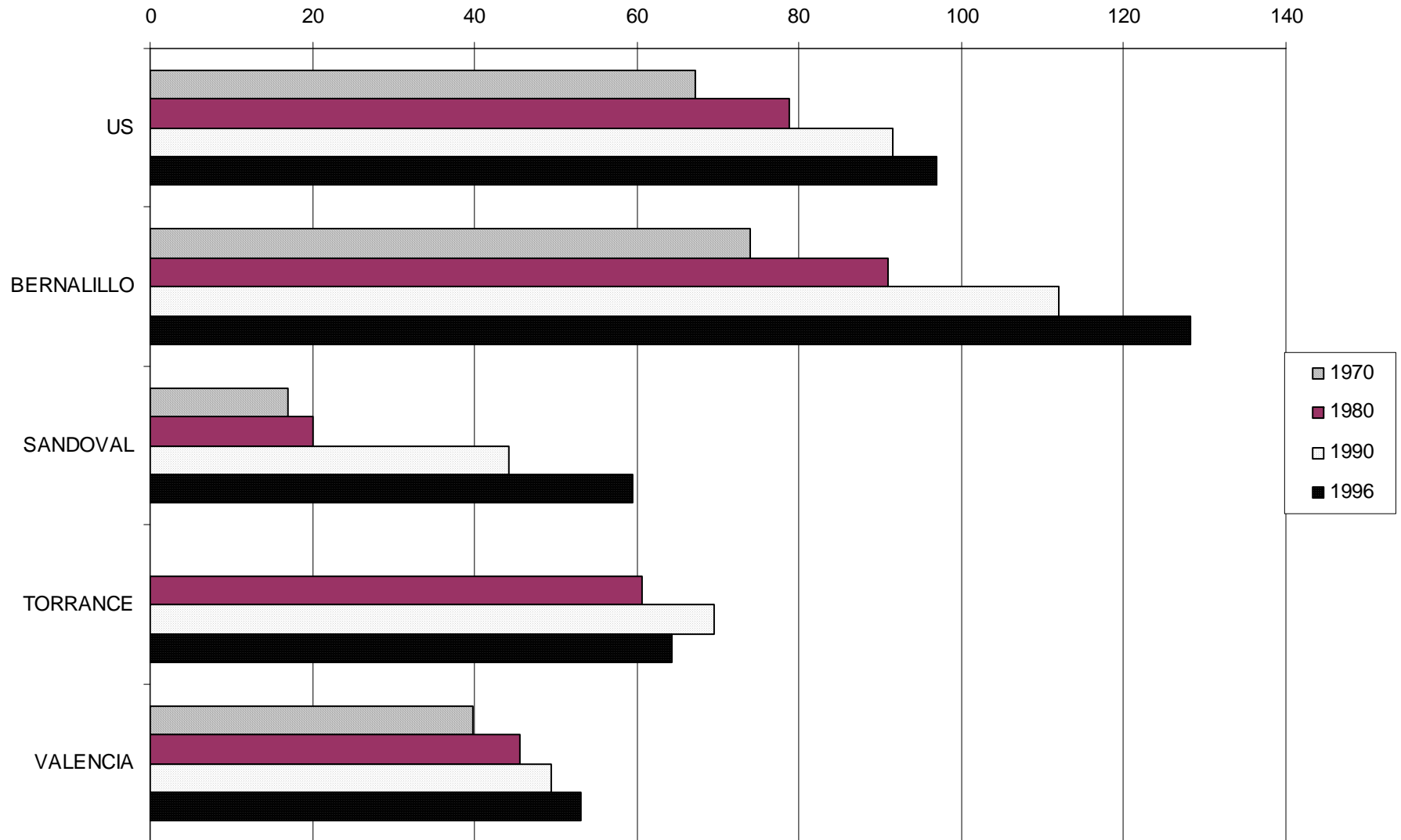
Data: BEA

JOBS IN MANUFACTURING PER 1,000 PEOPLE



Data: BEA

JOBS IN RETAIL TRADE PER 1,000 PEOPLE



Pull Factors

In NM, one can use gross receipts tax data to analyze whether a community is pulling in customers from outside (an injection) or whether local residents are doing lots of their shopping elsewhere (a leakage).

1. Calculate ratio of gross receipts per dollar of personal income for local economy vs. state. Works for counties.
2. For municipalities, calculate ratio gross receipts per capita for local economy vs. state.
3. Look at per capita and per dollar for larger region.

IS THE COUNTY A MARKET CENTER?
ALL DATA ARE FOR 1997

	New Mexico		Chaves		San Juan		San Miguel		Valencia	
Figures in Millions:										
Gross Receipts - Retail Trade	\$	14,729	\$	381	\$	836	\$	135	\$	245
Population		1.72		0.06		0.10		0.03		0.06
Personal Income	\$	33,269	\$	1,038	\$	1,732	\$	388	\$	1,016
Retail GRT per Capita	\$	8,543	\$	6,094	\$	8,088	\$	4,666	\$	3,900
Retail GRT per Dollar of PI	\$	0.44	\$	0.37	\$	0.48	\$	0.35	\$	0.24
Ratio County per Capita/NM		1.00		0.71		0.95		0.55		0.46
Ratio County per Dollar/NM		1.00		0.83		1.09		0.79		0.54


BBER-UNM: Gross Receipts from Retail Trade by County - Netscape

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The University of New Mexico

Gross Receipts from Retail Trade

For a Microsoft Excel file containing Total Reported Retail Receipts data for New Mexico counties,  [Click Here](#).

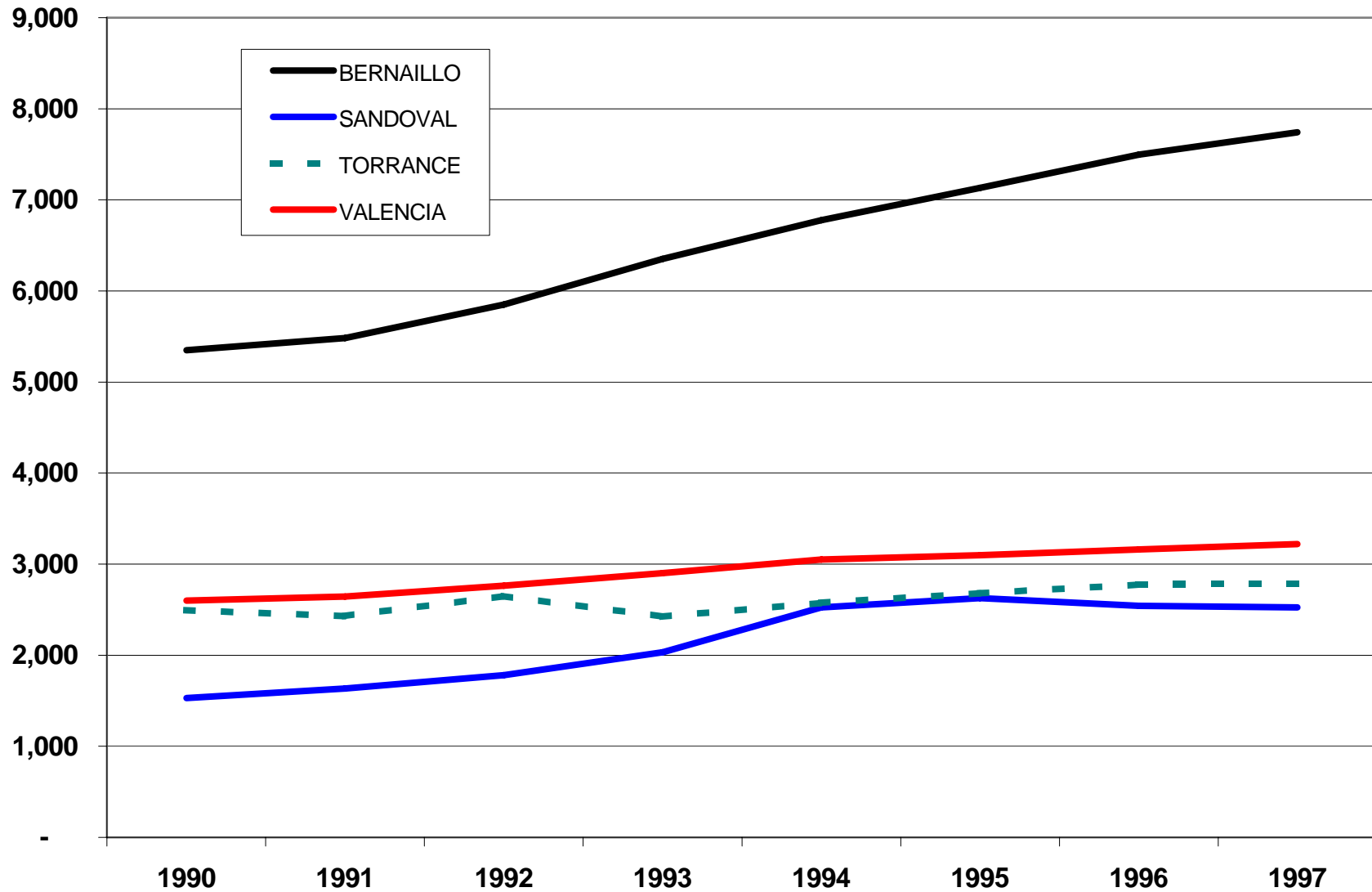
Gross Receipts from Retail Trade 1/, by County (\$000s)*, 1990-2000

County	2000	1999	1998	1997
Bernalillo	\$6,293,030	\$5,735,750	\$5,500,279	\$5,289,417
Catron	7,584	7,084	7,476	6,677
Chaves	441,040	424,282	404,353	380,704
Cibola	163,023	131,791	113,861	112,405
Colfax	115,578	116,716	105,435	97,271
Curry	346,378	330,400	327,941	303,945
De Baca	11,848	11,133	10,658	11,095
Dona Ana	1,054,578	1,000,986	954,463	885,620

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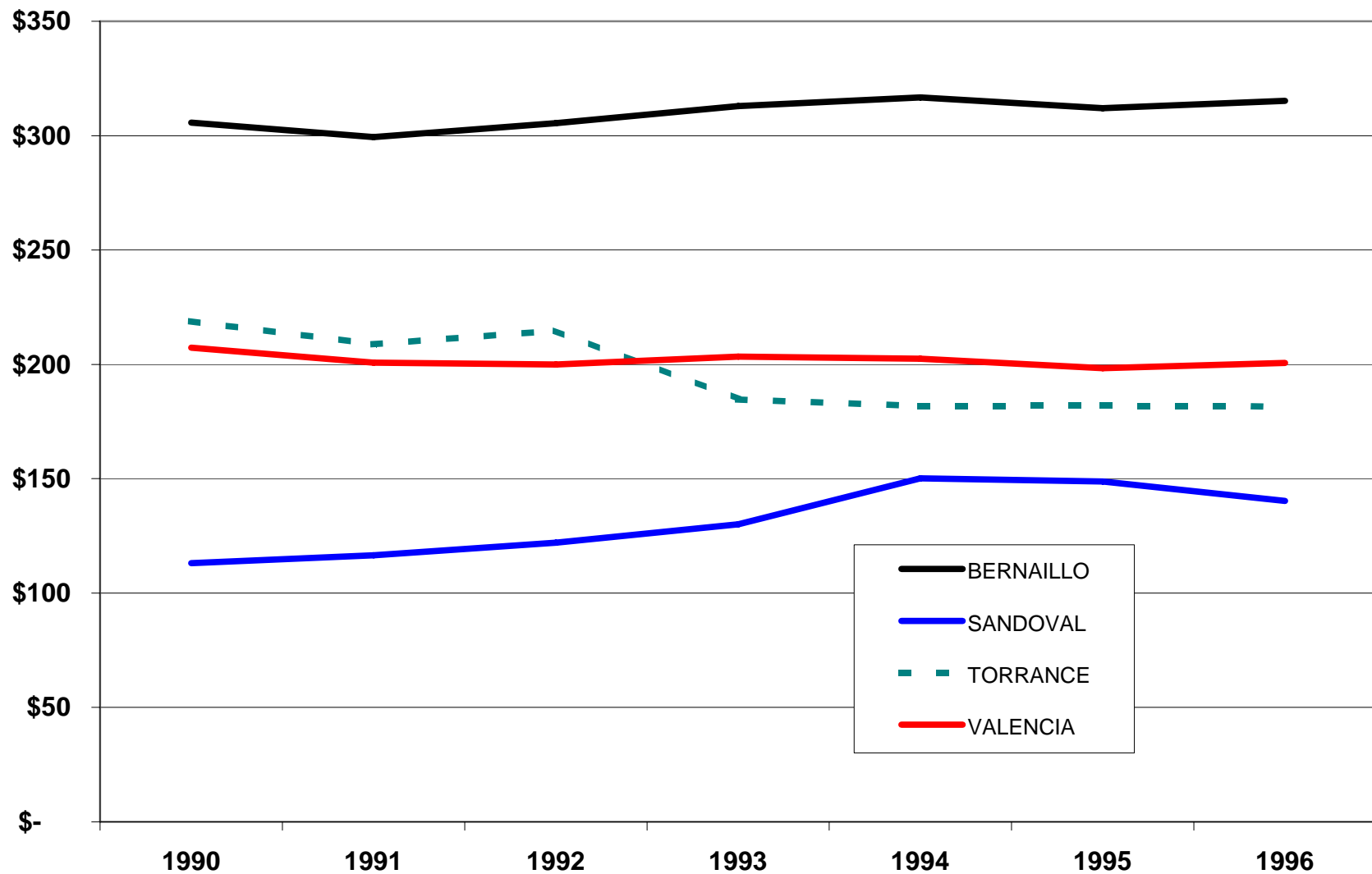
Start Microsoft Excel - SilverOn BBER-UNM: Gross R... Microsoft PowerPoint - [dat... 12:24 PM

RETAIL TRADE TAXABLE GROSS RECEIPTS PER CAPITA







Data: NM Taxation and Revenue Department, US Bureau of the Census

RETAIL TAXABLE GROSS RECEIPTS PER \$1,000 OF PERSONAL INCOME



Data: NM Taxation and Revenue Department, BEA

MRGCOG MUNICIPAL "PULL FACTORS" BASED ON PER CAPITA TAXABLE GROSS RECEIPTS

MUNICIPALITIES	TAXABLE GROSS RECEIPTS		TGR PER CAPITA		RATIO TO REGIONAL TGR PER CAPITA	
	1990	1997	1990	1997	1990	1997
Albuquerque & State Fair						
Building Materials	79,894,162	88,457,048	207.56	205.24	1.46	1.34
Hardware Stores	13,056,648	7,259,695	33.92	16.84	1.24	1.21
Retail Food Stores	454,425,173	562,698,133	1,180.59	1,305.56	1.21	1.24
Eating and Drinking	329,246,822	450,573,341	855.38	1,045.41	1.32	1.34
Liquor by the Drink	66,521,419	73,731,741	172.82	171.07	1.18	1.18
Retail	2,445,152,389	3,827,733,577	6,352.45	8,881.05	1.35	1.37 
Hotels, Motels	106,267,179	171,904,600	276.08	398.85	1.50	1.54
Amusement Services	24,168,775	30,107,130	62.79	69.85	1.24	1.23
Physicians, Dentists, & Health F	270,478,368	334,501,406	702.70	776.11	1.49	1.51 
Hospitals and Health Services	177,798,229	233,921,987	461.92	542.74	1.48	1.46
Services	1,980,106,785	3,031,824,768	5,144.27	7,034.40	1.06	1.14
Total Taxable G.R.	6,316,377,906	9,718,302,244	16,409.80	22,548.27	1.21	1.23
Rio Rancho (Sandoval & Bernalillo Co.)						
Building Materials	1,397,430	861,958	42.98	18.34	0.30	0.12
Hardware Stores	-	106,396	-	2.26	-	0.16
Retail Food Stores	31,515,150	49,028,705	969.34	1,043.16	0.99	0.99
Eating and Drinking	9,167,861	18,035,876	281.98	383.74	0.44	0.49
Liquor by the Drink	3,939,963	4,669,495	121.18	99.35	0.83	0.68
Retail	69,579,056	167,607,022	2,140.10	3,566.11	0.46	0.55 
Hotels, Motels	-	3,508,842	-	74.66	-	0.29
Amusement Services	102,648	1,236,532	3.16	26.31	0.06	0.46
Physicians, Dentists, & Health F	3,433,689	7,816,529	105.61	166.31	0.22	0.32 
Hospitals and Health Services	2,901,799	7,596,317	89.25	161.62	0.29	0.43
Services	26,488,507	95,597,402	814.73	2,033.99	0.17	0.33
Total Taxable G.R.	185,031,937	471,188,570	5,691.19	10,025.29	0.42	0.55