

DEMOGRAPHIC CHARACTERISTICS (LHS)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel	Panel																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
Panel Averages	40.61 (24.77)	40.70 (25.79)	40.80 (26.77)	40.90 (27.75)	41.00 (28.73)	41.10 (29.71)	41.20 (30.69)	41.30 (31.67)	41.40 (32.65)	41.50 (33.63)	41.60 (34.61)	41.70 (35.59)	41.80 (36.57)	41.90 (37.55)	42.00 (38.53)	42.10 (39.51)	42.20 (40.49)	42.30 (41.47)	42.40 (42.45)	42.50 (43.43)	42.60 (44.41)	42.70 (45.39)	42.80 (46.37)	42.90 (47.35)	43.00 (48.33)	43.10 (49.31)	43.20 (50.29)	43.30 (51.27)	43.40 (52.25)	43.50 (53.23)	43.60 (54.21)	43.70 (55.19)	43.80 (56.17)	43.90 (57.15)	44.00 (58.13)	44.10 (59.11)	44.20 (60.09)	44.30 (61.07)	44.40 (62.05)	44.50 (63.03)	44.60 (64.01)	44.70 (64.99)	44.80 (65.97)	44.90 (66.95)	45.00 (67.93)	45.10 (68.91)	45.20 (69.89)	45.30 (70.87)	45.40 (71.85)	45.50 (72.83)	45.60 (73.81)	45.70 (74.79)	45.80 (75.77)	45.90 (76.75)	46.00 (77.73)	46.10 (78.71)	46.20 (79.69)	46.30 (80.67)	46.40 (81.65)	46.50 (82.63)	46.60 (83.61)	46.70 (84.59)	46.80 (85.57)	46.90 (86.55)	47.00 (87.53)	47.10 (88.51)	47.20 (89.49)	47.30 (90.47)	47.40 (91.45)	47.50 (92.43)	47.60 (93.41)	47.70 (94.39)	47.80 (95.37)	47.90 (96.35)	48.00 (97.33)	48.10 (98.31)	48.20 (99.29)	48.30 (100.27)	48.40 (101.25)	48.50 (102.23)	48.60 (103.21)	48.70 (104.19)	48.80 (105.17)	48.90 (106.15)	49.00 (107.13)	49.10 (108.11)	49.20 (109.09)	49.30 (110.07)	49.40 (111.05)	49.50 (112.03)	49.60 (113.01)	49.70 (114.01)	49.80 (115.01)	49.90 (116.01)	50.00 (117.01)	50.10 (118.01)	50.20 (119.01)	50.30 (120.01)	50.40 (121.01)	50.50 (122.01)	50.60 (123.01)	50.70 (124.01)	50.80 (125.01)	50.90 (126.01)	51.00 (127.01)	51.10 (128.01)	51.20 (129.01)	51.30 (130.01)	51.40 (131.01)	51.50 (132.01)	51.60 (133.01)	51.70 (134.01)	51.80 (135.01)	51.90 (136.01)	52.00 (137.01)	52.10 (138.01)	52.20 (139.01)	52.30 (140.01)	52.40 (141.01)	52.50 (142.01)	52.60 (143.01)	52.70 (144.01)	52.80 (145.01)	52.90 (146.01)	53.00 (147.01)	53.10 (148.01)	53.20 (149.01)	53.30 (150.01)	53.40 (151.01)	53.50 (152.01)	53.60 (153.01)	53.70 (154.01)	53.80 (155.01)	53.90 (156.01)	54.00 (157.01)	54.10 (158.01)	54.20 (159.01)	54.30 (160.01)	54.40 (161.01)	54.50 (162.01)	54.60 (163.01)	54.70 (164.01)	54.80 (165.01)	54.90 (166.01)	55.00 (167.01)	55.10 (168.01)	55.20 (169.01)	55.30 (170.01)	55.40 (171.01)	55.50 (172.01)	55.60 (173.01)	55.70 (174.01)	55.80 (175.01)	55.90 (176.01)	56.00 (177.01)	56.10 (178.01)	56.20 (179.01)	56.30 (180.01)	56.40 (181.01)	56.50 (182.01)	56.60 (183.01)	56.70 (184.01)	56.80 (185.01)	56.90 (186.01)	57.00 (187.01)	57.10 (188.01)	57.20 (189.01)	57.30 (190.01)	57.40 (191.01)	57.50 (192.01)	57.60 (193.01)	57.70 (194.01)	57.80 (195.01)	57.90 (196.01)	58.00 (197.01)	58.10 (198.01)	58.20 (199.01)	58.30 (200.01)	58.40 (201.01)	58.50 (202.01)	58.60 (203.01)	58.70 (204.01)	58.80 (205.01)	58.90 (206.01)	59.00 (207.01)	59.10 (208.01)	59.20 (209.01)	59.30 (210.01)	59.40 (211.01)	59.50 (212.01)	59.60 (213.01)	59.70 (214.01)	59.80 (215.01)	59.90 (216.01)	60.00 (217.01)	60.10 (218.01)	60.20 (219.01)	60.30 (220.01)	60.40 (221.01)	60.50 (222.01)	60.60 (223.01)	60.70 (224.01)	60.80 (225.01)	60.90 (226.01)	61.00 (227.01)	61.10 (228.01)	61.20 (229.01)	61.30 (230.01)	61.40 (231.01)	61.50 (232.01)	61.60 (233.01)	61.70 (234.01)	61.80 (235.01)	61.90 (236.01)	62.00 (237.01)	62.10 (238.01)	62.20 (239.01)	62.30 (240.01)	62.40 (241.01)	62.50 (242.01)	62.60 (243.01)	62.70 (244.01)	62.80 (245.01)	62.90 (246.01)	63.00 (247.01)	63.10 (248.01)	63.20 (249.01)	63.30 (250.01)	63.40 (251.01)	63.50 (252.01)	63.60 (253.01)	63.70 (254.01)	63.80 (255.01)	63.90 (256.01)	64.00 (257.01)	64.10 (258.01)	64.20 (259.01)	64.30 (260.01)	64.40 (261.01)	64.50 (262.01)	64.60 (263.01)	64.70 (264.01)	64.80 (265.01)	64.90 (266.01)	65.00 (267.01)	65.10 (268.01)	65.20 (269.01)	65.30 (270.01)	65.40 (271.01)	65.50 (272.01)	65.60 (273.01)	65.70 (274.01)	65.80 (275.01)	65.90 (276.01)	66.00 (277.01)	66.10 (278.01)	66.20 (279.01)	66.30 (280.01)	66.40 (281.01)	66.50 (282.01)	66.60 (283.01)	66.70 (284.01)	66.80 (285.01)	66.90 (286.01)	67.00 (287.01)	67.10 (288.01)	67.20 (289.01)	67.30 (290.01)	67.40 (291.01)	67.50 (292.01)	67.60 (293.01)	67.70 (294.01)	67.80 (295.01)	67.90 (296.01)	68.00 (297.01)	68.10 (298.01)	68.20 (299.01)	68.30 (300.01)	68.40 (301.01)	68.50 (302.01)	68.60 (303.01)	68.70 (304.01)	68.80 (305.01)	68.90 (306.01)	69.00 (307.01)	69.10 (308.01)	69.20 (309.01)	69.30 (310.01)	69.40 (311.01)	69.50 (312.01)	69.60 (313.01)	69.70 (314.01)	69.80 (315.01)	69.90 (316.01)	70.00 (317.01)	70.10 (318.01)	70.20 (319.01)	70.30 (320.01)	70.40 (321.01)	70.50 (322.01)	70.60 (323.01)	70.70 (324.01)	70.80 (325.01)	70.90 (326.01)	71.00 (327.01)	71.10 (328.01)	71.20 (329.01)	71.30 (330.01)	71.40 (331.01)	71.50 (332.01)	71.60 (333.01)	71.70 (334.01)	71.80 (335.01)	71.90 (336.01)	72.00 (337.01)	72.10 (338.01)	72.20 (339.01)	72.30 (340.01)	72.40 (341.01)	72.50 (342.01)	72.60 (343.01)	72.70 (344.01)	72.80 (345.01)	72.90 (346.01)	73.00 (347.01)	73.10 (348.01)	73.20 (349.01)	73.30 (350.01)	73.40 (351.01)	73.50 (352.01)	73.60 (353.01)	73.70 (354.01)	73.80 (355.01)	73.90 (356.01)	74.00 (357.01)	74.10 (358.01)	74.20 (359.01)	74.30 (360.01)	74.40 (361.01)	74.50 (362.01)	74.60 (363.01)	74.70 (364.01)	74.80 (365.01)	74.90 (366.01)	75.00 (367.01)	75.10 (368.01)	75.20 (369.01)	75.30 (370.01)	75.40 (371.01)	75.50 (372.01)	75.60 (373.01)	75.70 (374.01)	75.80 (375.01)	75.90 (376.01)	76.00 (377.01)	76.10 (378.01)	76.20 (379.01)	76.30 (380.01)	76.40 (381.01)	76.50 (382.01)	76.60 (383.01)	76.70 (384.01)	76.80 (385.01)	76.90 (386.01)	77.00 (387.01)	77.10 (388.01)	77.20 (389.01)	77.30 (390.01)	77.40 (391.01)	77.50 (392.01)	77.60 (393.01)	77.70 (394.01)	77.80 (395.01)	77.90 (396.01)	78.00 (397.01)	78.10 (398.01)	78.20 (399.01)	78.30 (400.01)	78.40 (401.01)	78.50 (402.01)	78.60 (403.01)	78.70 (404.01)	78.80 (405.01)	78.90 (406.01)	79.00 (407.01)	79.10 (408.01)	79.20 (409.01)	79.30 (410.01)	79.40 (411.01)	79.50 (412.01)	79.60 (413.01)	79.70 (414.01)	79.80 (415.01)	79.90 (416.01)	80.00 (417.01)	80.10 (418.01)	80.20 (419.01)	80.30 (420.01)	80.40 (421.01)	80.50 (422.01)	80.60 (423.01)	80.70 (424.01)	80.80 (425.01)	80.90 (426.01)	81.00 (427.01)	81.10 (428.01)	81.20 (429.01)	81.30 (430.01)	81.40 (431.01)	81.50 (432.01)	81.60 (433.01)	81.70 (434.01)	81.80 (435.01)	81.90 (436.01)	82.00 (437.01)	82.10 (438.01)	82.20 (439.01)	82.30 (440.01)	82.40 (441.01)	82.50 (442.01)	82.60 (443.01)	82.70 (444.01)	82.80 (445.01)	82.90 (446.01)	83.00 (447.01)	83.10 (448.01)	83.20 (449.01)	83.30 (450.01)	83.40 (451.01)	83.50 (452.01)	83.60 (453.01)	83.70 (454.01)	83.80 (455.01)	83.90 (456.01)	84.00 (457.01)	84.10 (458.01)	84.20 (459.01)	84.30 (460.01)	84.40 (461.01)	84.50 (462.01)	84.60 (463.01)	84.70 (464.01)	84.80 (465.01)	84.90 (466.01)	85.00 (467.01)	85.10 (468.01)	85.20 (469.01)	85.30 (470.01)	85.40 (471.01)	85.50 (472.01)	85.60 (473.01)	85.70 (474.01)	85.80 (475.01)	85.90 (476.01)	86.00 (477.01)	86.10 (478.01)	86.20 (479.01)	86.30 (480.01)	86.40 (481.01)	86.50 (482.01)	86.60 (483.01)	86.70 (484.01)	86.80 (485.01)	86.90 (486.01)	87.00 (487.01)	87.10 (488.01)	87.20 (489.01)	87.30 (490.01)	87.40 (491.01)	87.50 (492.01)	87.60 (493.01)	87.70 (494.01)	87.80 (495.01)	87.90 (496.01)	88.00 (497.01)	88.10 (498.01)	88.20 (499.01)	88.30 (500.01)	88.40 (501.01)	88.50 (502.01)	88.60 (503.01)	88.70 (504.01)	88.80 (505.01)	88.90 (506.01)	89.00 (507.01)	89.10 (508.01)	89.20 (509.01)	89.30 (510.01)	89.40 (511.01)	89.50 (512.01)	89.60 (513.01)	89.70 (514.01)	89.80 (515.01)	89.90 (516.01)	90.00 (517.01)	90.10 (518.01)	90.20 (519.01)	90.30 (520.01)	90.40 (521.01)	90.50 (522.01)	90.60 (523.01)	90.70 (524.01)	90.80 (525.01)	90.90 (526.01)	91.00 (527.01)	91.10 (528.01)	91.20 (529.01)	91.30 (530.01)	91.40 (531.01)	91.50 (532.01)	91.60 (533.01)	91.70 (534.01)	91.80 (535.01)	91.90 (536.01)	92.00 (537.01)	92.10 (538.01)	92.20 (539.01)	92.30 (540.01)	92.40 (541.01)	92.50 (542.01)	92.60 (543.01)	92.70 (544.01)	92.80 (545.01)	92.90 (546.01)	93.00 (547.01)	93.10 (548.01)	93.20 (549.01)	93.30 (550.01)	93.40 (551.01)	93.50 (552.01)	93.60 (553.01)	93.70 (554.01)	93.80 (555.01)	93.90 (556.01)	94.00 (557.01)	94.10 (558.01)	94.20 (559.01)	94.30 (560.01)	94.40 (561.01)	94.50 (562.01)	94.60 (563.01)	94.70 (564.01)	94.80 (565.01)	94.90 (566.01)	95.00 (567.01)	95.10 (568.01)	95.20 (569.01)	95.30 (570.01)	95.40 (571.01)	95.50 (572.01)	95.60 (573.01)	95.70 (574.01)	95.80 (575.01)	95.90 (576.01)	96.00 (577.01)	96.10 (578.01)	96.20 (579.01)	96.30 (580.01)	96.40 (581.01)	96.50 (582.01)	96.60 (583.01)	96.70 (584.01)	96.80 (585.01)	96.90 (586.01)	97.00 (587.01)	97.10 (588.01)	97.20 (589.01)	97.30 (590.01)	97.40 (591.01)	97.50 (592.01)	97.60 (593.01)	97.70 (594.01)	97.80 (595.01)	97.90 (596.01)	98.00 (597.01)	98.10 (598.01)	98.20 (599.01)	98.30 (600.01)	98.40 (601.01)	98.50 (602.01)	98.60 (603.01)	98.70 (604.01)	98.80 (605.01)	98.90 (606.01)	99.00 (607.01)	99.10 (608.01)	99.20 (609.01)	99.30 (610.01)	99.40 (611.01)	99.50 (612.01)	99.60 (613.01)	99.70 (614.01)	99.80 (615.01)	99.90 (616.01)	100.00 (617.01)	100.10 (618.01)	100.20 (619.01)	100.30 (620.01)	100.40 (621.01)	100.50 (622.01)	100.60 (623.01)	100.70 (624.01)	100.80 (625.01)	100.90 (626.01)	101.00 (627.01)	101.10 (628.01)	101.20 (629.01)	101.