

EASI Demographics on Demand Updated Site Selection Reports & Analysis Professional Demographics Report

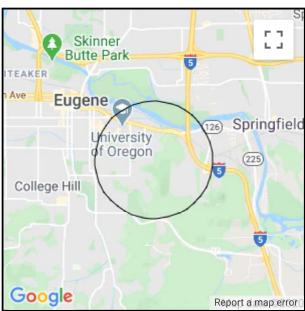
Location: EASI Northwest

Address: 2120 Summit Ave, Eugene, OR 97403

Latitude: 44°: 02′: 14" Longitude: -123°: 03′: 41"

Radius in miles: 1





			EASI
		EASI	Rank
Description	Value	Score	(of 217740)
Square Miles	4.355726	D+	141,136
Population Density	2,865.4	B-	75,728
POPULATION BY YEAR			
Population (4/1/1990)	11,511	C+	95,842
Population (4/1/2000)	10,077	D+	143,122
Population (4/1/2010)	11,593	D+	140,363
Population (1/1/2020)	12,481	N/A	N/A
Population (1/1/2025)	12,638	C	115,760
Growth (2020/2010)	7.66	B-	76,507
Forecast (2025/2020)	1.26	C	115,659
HOUSEHOLDS BY YEAR			
Households (4/1/1990)	3,565	C-	117,896
Households (4/1/2000)	3,493	D+	136,716
Households (4/1/2010)	3,677	D+	137,090
Households (1/1/2020)	4,108	C-	120,855
Households (1/1/2025)	4,213	C-	118,379
Growth (2020/2010)	11.72	В	66,723
Forecast (2025/2020)	2.56	B-	85,737

FAMILY CHADACTEDICTICS			
FAMILY CHARACTERISTICS	4 400	Б.	204.406
Family Population	4,499		204,406
Non-Family Population	4,577		43,300
Families Non-Family Households	1,613 2,495		188,178 67,449
Non-raining Households	2,493	ь	07,449
Married Families Characteristics			
Families, Married	1,225	D-	170,742
Married with Children Under 18	427		184,435
Families, Married with No Children Under 18	798		156,996
Other Families Characteristics			
Other Families	388	E+	186,658
Male Householder, No Wife Present	131	E+	180,583
Female Householder, No Husband Present	257	E+	184,494
Male Householder, No Wife Present with Children Under 18	66	E+	179,889
Male Householder, No Wife Present with No Children Under 18	65	D-	165,841
Female Householder, No Husband Present with Children Under 18	140	E+	181,782
Female Householder, No Husband Present with No Children Under 18	117	E+	177,293
Non Family Hausakalda Chamada Artin			
Non-Family Households Characteristics			
Non Family Male Householder, People Under 18 Present		D-	169,064
Non Family Male Householder, No People Under 18 Present	1,274		61,570
Non Family Female Householder, People Under 18 Present		C+	93,187
Non Family Female Householder, No People Under 18 Present	1,213	В-	73,643
POPULATION CHARACTERISTICS			
Urban	12,345	D	84,986
Rural	12,343		132,257
Kui ai	150	יע	132,237
Gender			
Male	6,274	D	76,081
Female	6,207		140,783
Temare	0,207		110,703
Poverty			
Population, In Poverty	4,262	Α-	33,090
1 opulation, in 1 of easy	1,202		22,070
Veterans			
Population, Veterans	231	E+	179,002
Age			
Median Age	23.7	D-	169,726
Aged 0 to 5 Years	320	E-	203,997
Aged 6 to 11 Years	356	Е	201,103
Aged 12 to17 Years	409		196,919
Aged 18 to 24 Years	6,384		5,246
Aged 25 to 34 Years	1,238		153,174
Aged 35 to 44 Years	786		193,826
Aged 45 to 54 Years	663		196,310
Aged 55 to 64 Years	1,219 708		140,829 165,021
Aged 65 to 74 Years Aged 75 to 84 Years	267		175,581
Aged 75 to 64 Tears Aged 85 Years and Older	131		149,676
Aged 05 Tears and Older	131	_	1 12,070
Male Population By Age			
Median Age	23.6	E±	175,633
Aged 0 to 5 Years	164		203,131
Aged 6 to 11 Years	173		201,249
Aged 12 to17 Years	197		196,603
Aged 18 to 24 Years	3,245	A+	3,515
Aged 25 to 34 Years	678	D+	136,420
Aged 35 to 44 Years	388	Е	191,382

Aged 45 to 54 Years	320		196,808
Aged 55 to 64 Years	598	D+	140,772
Aged 65 to 74 Years	336	D-	163,831
Aged 75 to 84 Years	124	D-	169,503
Aged 85 Years and Older	51	D	145,233
Female Population By Age			
Median Age	23.7	D-	162,649
Aged 0 to 5 Years	156		200,209
Aged 6 to 11 Years	183		198,154
Aged 12 to 17 Years	212		192,349
Aged 12 to 17 Tears Aged 18 to 24 Years	3,139		12,663
· ·			
Aged 25 to 34 Years	560		164,002
Aged 35 to 44 Years	398		190,935
Aged 45 to 54 Years	343		190,874
Aged 55 to 64 Years	621		141,483
Aged 65 to 74 Years	372		164,855
Aged 75 to 84 Years	143		177,647
Aged 85 Years and Older	80	D	148,883
Race			
White Alone	10,162	C+	94,838
Black Alone	-		
	170		155,886
Asian Alone	1,135		39,420
American Indian and Alaska Native Alone		C+	96,609
Other Race Alone	181		128,263
Two or More Races	759	B+	43,933
Ethniaity			
Ethnicity			
Hispanic	688		121,202
White Non-Hispanic	9,907	В-	85,244
Median Age by Race			
White Median Age	24.0	D	168,979
Black Median Age	22.8		173,720
Asian Median Age	22.6		155,487
American Indian and Alaska Native Median Age		D+	133,804
Other Race Median Age	48.0		141,047
Two or More Races Median Age	6.7	C	110,724
Median Age by Ethnicity			
Hispanic Median Age	22.4	D	154,945
White Non Hispanic Median Age	24.1	D-	173,977
Marital Status (Pop 15+)			
Males Never Married	4,315	A+	13,459
Males Married	1,214	E+	184,251
Males Widowed	40	D	148,994
Males Divorced	273	D	154,574
Females Never Married	4,002	A	16,658
Females Married	1,123		189,271
Females Widowed	137		180,570
Females Divorced	510		135,290
Males Currently Married (Pop 15+)			
Males Married	1,214	E+	184,251
Males Married and Together	1,155		175,877
Males Married and Separated		D+	131,634
Males Married and Absent		D+	138,410
			.,
Females Currently Married (Pop 15+)			
Females Married	1,123	Е	189,271
r cinates Platricu	1,123	~	107,271

Females Married and Together	1,059	E+	179,882
Females Married and Separated		D-	167,796
Females Married and Absent	64	C-	125,850
Primary Language (Pop 5+)			
Speaks English	10,768	C+	93,200
Speaks Spanish	221	D+	144,410
Speaks Other Indo-European Languages	370	B-	76,769
Speaks Asian or Pacific Island Language	737	A-	35,848
Speaks Other Language	114	В	62,343
Citizenship			
Native	11,462	C	113,474
	383		124,817
Foreign Born - Naturalized			
Foreign Born - Not a Citizen	636	В-	85,529
Group Quarters			
Total Group Quarters	3,405	B+	56,661
Institutional Group Quarters	0	C-	122,693
Non-Institutional Group Quarters	3,405	B+	51,315
HOUSEHOLD CHARACTERISTICS			
Household, Average Size	2.21	D-	171,712
Household, Average Size	2.21	D-	1/1,/12
Trl.II.I. D			
Households by Race			
White	3,496	С	109,261
Black	49	D-	162,854
Asian	300	В	65,374
American Indian and Alaska Native	24	C	108,907
Other Race	44	D+	138,525
Two or More Races	195	В	67,971
Households by Ethnicity			
Hispanic	177	C	129,057
White Non-Hispanic	3,381	-	105,680
with the hon-mapaine	3,361	C	103,000
Haysahald by Ass of Haad			
Household by Age of Head			
Median Age	38.7		167,717
Aged Under 25 Years	1,329		37,408
Aged 25 to 34 Years	553		121,102
Aged 35 to 44 Years	465	E+	175,009
Aged 45 to 54 Years	390	Е	200,190
Aged 55 to 64 Years	700	D+	145,082
Aged 65 to 74 Years	402	D-	160,893
Aged 75 to 84 Years	175	D-	169,337
Aged 85 Years and Over	94	D+	143,791
Household by Size			
Median Size	2.5	D	150,562
1 Person	1,290		118,021
2 Person	1,392		121,717
3 Person	656		120,697
4 Person	454		137,884
5 Person	209		151,637
6 Person	63		167,914
7 or More Person	44	ע	147,353
Household by Vehicles			
Median Vehicles	2.0	D+	142,703
No Vehicles	492	C+	97,086
1 Vehicle	1,537	C-	118,588
2 Vehicles	1,448		120,332
70	.,		,

3 Vehicles	543	C-	129,434
4+ Vehicles	88	E+	177,969
HOUSING UNITS CHARACTERISTICS			
Total Units	4,297	D+	139,601
Occupied Units	4,108		120,855
Vacant Units	189		171,406
vacant omes	107	D-	171,400
Ossumanar			
Occupancy			
Owner Occupied	1,782		159,600
Renter Occupied	2,326	В-	85,644
Occupied Structure with 1 Unit Detached	2,527	C-	122,652
Occupied Structure with 1 Unit Attached	135	C+	99,774
Occupied Structure with 2 Units	170	B-	82,310
Occupied Structure with 3-4 Units	149	C+	96,693
Occupied Structure with 5-9 Units	124	C	108,820
Occupied Structure with 10-19 Units	133	C	104,242
Occupied Structure with 20-49 Units	667	B-	74,310
Occupied Structure with 50+ Units	195	C+	97,851
Occupied Structure Trailer	8	D+	139,763
Occupied Structure Other	0	C	111,883
Vacancy			
Vacant Units For Rent	74	D+	132,356
Housing, Vacant Units Rented, Not Occupied		C+	91,972
Vacant Units For Sale	32		154,998
Housing, Vacant Units Sold, Not Occupied		D+	139,935
•		D+	
Housing, Vacant Units Seasonal, Recreational, or Occasional Use		D⊤ C	140,340
Housing, Vacant Units For Migrant Workers			113,273
Vacant Units Vacant Other	55	ט	157,731
Rent			
Median Rent (\$)	930	B-	82,139
Rent less than \$250	0	D	145,874
Rent \$250-\$499	234	C	112,833
Rent \$500-\$749	477	C	101,822
Rent \$750-\$999	548	В	62,441
Rent \$1,000-\$1,249	178	B-	74,044
Rent \$1,250-\$1,499	272	B-	73,904
Rent \$1,500-\$1,999	464	B+	53,993
Rent \$2,000+	39	C+	93,189
No Cash Rent	114	C+	88,176
Mortgage			
Any Mortgage	1,114	D	156,916
No Mortgage	668		151,370
To Mortgage	000	D	131,370
O			
Owner Occupied Home Value			
Median Value (\$)	384,055	B+	46,299
Housing, Owner Households Valued Less than \$10,000	0	D+	133,678
Housing, Owner Households Valued \$10,000-\$14,999	0	D+	132,027
Housing, Owner Households Valued \$15,000-\$19,999	17	C	115,799
Housing, Owner Households Valued \$20,000-\$24,999	0	C-	130,364
Housing, Owner Households Valued \$25,000-\$29,999	0	C-	128,899
Housing, Owner Households Valued \$30,000-\$34,999	0	D+	131,582
Housing, Owner Households Valued \$35,000-\$39,999	9	C	107,324
8,	0	D+	142,170
Housing, Owner Households Valued \$40,000-\$49,999			146 960
<u>-</u>	0	D	146,860
Housing, Owner Households Valued \$40,000-\$49,999		D D	140,800
Housing, Owner Households Valued \$40,000-\$49,999 Housing, Owner Households Valued \$50,000-\$59,999	0		
Housing, Owner Households Valued \$40,000-\$49,999 Housing, Owner Households Valued \$50,000-\$59,999 Housing, Owner Households Valued \$60,000-\$69,999	0	D	149,820
Housing, Owner Households Valued \$40,000-\$49,999 Housing, Owner Households Valued \$50,000-\$59,999 Housing, Owner Households Valued \$60,000-\$69,999 Housing, Owner Households Valued \$70,000-\$79,999	0 0 0	D D	149,820 154,308
Housing, Owner Households Valued \$40,000-\$49,999 Housing, Owner Households Valued \$50,000-\$59,999 Housing, Owner Households Valued \$60,000-\$69,999 Housing, Owner Households Valued \$70,000-\$79,999 Housing, Owner Households Valued \$80,000-\$89,999	0 0 0 1	D D D	149,820 154,308 158,883

Housing, Owner Households Valued \$125,000-\$149,999	9	D-	167,039
Housing, Owner Households Valued \$150,000-\$174,999	47	D-	164,278
Housing, Owner Households Valued \$175,000-\$199,999	42	D+	139,218
Housing, Owner Households Valued \$200,000-\$249,999	129		130,335
	230		112,762
Housing, Owner Households Valued \$250,000-\$299,999			-
Housing, Owner Households Valued \$300,000-\$399,999	439		73,054
Housing, Owner Households Valued \$400,000-\$499,999	352	B+	55,309
Housing, Owner Households Valued \$500,000-\$749,999	329	B+	52,429
Housing, Owner Households Valued \$750,000-\$999,999	98	B-	73,236
Housing, Owner Households Valued More than \$1,000,000	42	С	116,022
			,
W D 94			
Year Built			
Median Year Built	1972	C	108,870
Built 2010 or Later	848	C+	87,743
Built 2000 to 2009	370	C	102,788
Built 1990 to 1999	399		119,560
Built 1980 to 1989	218		158,856
		_	
Built 1970 to 1979	465		128,315
Built 1960 to 1969	513	С	104,177
Built 1950 to 1959	444	C-	121,419
Built 1940 to 1949	394	B-	78,447
Built 1939 or Earlier	646	C+	93,086
			,
X7 Mr 1 T .			
Year Moved In			
Median Year Moved In	2009	C	108,870
Year Moved in 2000 or Later	2,939	C+	96,912
Year Moved in 1995 to 1998	641	D+	140,717
Year Moved in 1990 to 1999	227		168,081
Year Moved in 1980 to 1989	171		135,758
			-
Year Moved in 1970 to 1979	86		145,479
Year Moved in 1969 or Earlier	44	D+	134,453
HOUSEHOLDS BY TYPE OF HEATING FUEL USED			
Home Heating Fuel: Utility gas	1,211	D	153,883
Home Heating Fuel: Bottled, tank, or LP gas		D+	140,067
Home Heating Fuel: Electricity	2,688		68,827
Home Heating Fuel: Fuel oil, kerosene, etc.	63	C+	88,352
Home Heating Fuel: Coal or coke	0	C	112,364
Home Heating Fuel: Wood	97	В	70,274
Home Heating Fuel: Solar energy	0	C	110,621
Home Heating Fuel: Other fuel	14	С	103,930
Home Heating Fuel: No fuel used	10		106,711
Trone freating I den no idea disea	10		100,711
WYGOLER GWY D I GWYDYGWYGG			
INCOME CHARACTERISTICS			
Total Personal Income (\$)	398,230,720	C-	124,393
Total Household Income (\$)	380,602,167	C-	127,527
Median Household Income (\$)	48,562	D-	163,265
Average Household Income (\$)	92,649		122,957
Per Capita Household Income (\$)	31,907		124,394
•			
Household High Income Average (\$)	341,078	Б-	79,115
Households By Income			
Less than \$15,000	981	B-	73,244
\$15,000 to \$24,999	487		90,742
\$25,000 to \$34,999	322		124,470
\$35,000 to \$49,999	292		162,959
\$50,000 to \$74,999	407		174,369
\$75,000 to \$99,999	303	E+	177,334
\$100,000 to \$124,999	282	D	153,668
\$125,000 to \$149,999	244	D+	131,125
\$150,000 to \$199,999	254		119,957
\$200,000 and Over	536		78,903
\$200,000 and Over	230		. 5,5 05

EMPLOYMENT CHARACTERISTICS			
Labor Force Characteristics (Pop 16+)			
Employment Potential	11,526	A+	12,235
Civilian Total	4,879		133,845
Civilian Males	2,364		146,536
Civilian Females	2,515	C-	121,848
Armed Forces Male	0	D+	132,945
Armed Forces Female	0	C-	116,253
Unemployed Male	96	C-	119,794
Unemployed Female	103	C+	97,872
Not in the Labor Force Male	3,284	A	26,272
Not in the Labor Force Female	3,164	B+	46,209
Industry (Pop 16+)			
Total Civilian Employment	4,879	D+	133,845
Employment, Agriculture, Forestry, Fishing and Hunting	99		77,729
Employment, Mining, Quarrying and Oil and Gas Extraction		C-	123,199
Employment, Construction	129	D	155,192
Employment, Manufacturing	262	D	151,989
Employment, Wholesale Trade	17	D-	165,988
Employment, Retail Trade(Pop 16+)	349	D	154,438
Employment, Transportation and Warehousing	40	D-	169,243
Employment, Utilities	0	D+	142,800
Employment, Information	164	В	64,946
Employment, Finance and Insurance	62	D	157,153
Employment, Real Estate and Rental and Leasing	113	C+	88,487
Employment, Professional, Scientific, and Technical Services	421	C+	92,835
Employment, Management of Companies and Enterprises		С	112,987
Employment, Administrative and Support and Waste Mgt. Services	165		117,082
Employment, Educational Services	1,347		17,963
Employment, Health Care and Social Assistance	685		121,808
Employment, Arts, Entertainment, and Recreation	116		85,737
Employment, Accommodation and Food Services, etc.	716		62,416
Employment, Other Services	112		150,798
Employment, Public Administration	82	ע	151,485
Occupation (Pop 16+)			
Management, Business, and Financial Operations	859	C+	100,984
Professional and Related	1,697	B-	72,652
Service	1,110	C+	99,121
Sales and Office	839	D	157,081
Farming, Fishing, and Forestry	27	C+	96,051
Construction, Extraction, and Maintenance	74	E+	184,821
Production, Transportation, and Material Moving	273	D-	169,205
General Employment Characteristics (Pop 16+)			
Total Civilian Potential	4,879	D+	133,845
White Collar	3,395		103,221
Blue Collar	347		189,932
Private for-Profit Wage and Salary Workers, Employee	2,312	E+	181,466
Private for-Profit Wage and Salary Workers, Employee	2,312		83,313
Private Not-for-Profit Wage and Salary Workers	565		93,422
Self-Employed Workers in Own Not Incorporated Business	479		83,290
Unpaid Family Workers		C-	117,010
Local Government Workers	251		134,382
State Government Workers	923		18,413
Federal Government Workers	58	C-	125,447
Transportation to Work (Fund 161)			
Transportation to Work (Empl 16+)	2.22	Г	10= 20:
Car, Truck, Van	2,309		197,384
Car, Truck, Van to Work Alone	1,928 381		195,918 126,361
Car, Truck, Van to Work Carpool	381	C-	120,301

Public Transportation	147	C+	98,231
Bus or Trolley Bus	147	B-	85,608
Streetcar or Trolley Car	0	C	110,844
Subway or Elevated	0	C-	120,974
Railroad	0	C-	120,445
Ferry	0	С	109,706
Taxi	0	С	112,771
Motorcycle		C+	92,975
Bicycle	560		5,484
Walked	1,319		14,193
	-		,
Other Transportation	14	C-	125,906
Travel Time to Work (Empl 16+)			
Less than 15 Min	2,217	B+	47,278
15-29 Min	1,768	С	115,933
30-59 Min	313		199,597
60-89 Min	65		154,122
90+ Min		D-	168,074
Work at Home	516	_	41,292
work at nome	310	A-	41,292
EDUCATION CHARACTERISTICS			
Education Enrollment (Pop 3+)			
` -	0	ъ	1.62.007
Public Preprimary		D-	162,997
Education, Enrolled School (Pop 3+)	8,128		9,737
Education Male, Enrolled School (Pop 3+)	4,092		20,416
Education Female, Enrolled School (Pop 3+)	4,036	A	22,608
Enrolled Public School	7,621	A+	10,076
Enrolled Private School	507	C+	91,994
Enrolled Public Preprimary	0	D-	162,997
Enrolled Private Preprimary	138	C	102,418
Enrolled Public Kindergarten	40	D+	137,504
Enrolled Private Kindergarten	19	C+	96,481
Enrolled Public Grades 1-4	236	D-	163,076
Enrolled Private Grades 1-4	14	D+	131,339
Enrolled Public Grades 5-8	217		167,104
Enrolled Private Grades 5-8	70		109,718
Enrolled Public Grades 9-12	268		159,374
Enrolled Private Grades 9-12		C-	130,130
Enrolled Public Undergraduate College	6,449		2,790
Enrolled Private Undergraduate College	201		83,584
Enrolled Public Graduate or Professional School	411		27,688
Enrolled Private Graduate or Professional School		C+	89,882
Not Enrolled in School	4,204	E-	203,450
Education Attainment (Pop 25+)			
Less Than High School	76	Е	201,960
High School	300		209,907
Some College	615		198,610
Associate's Degree	287		167,637
	1,680		94,140
Bachelor's Degree			
Master's Degree	1,157		65,955
Professional Degree	359		62,616
Doctorate Degree	538	A-	31,119
FAMILY CHARACTERISTICS			
Families By Size			
·	• 0 -	D	162.06
Median Size	3.00		163,068
1 Person		С	108,870
2 Person	808		156,644
3 Person	358	E+	186,983
4 Person	288	E+	184,915
5 Person	108	E	197,043

6 Person	28	E	198,557
7 or More Person	23	E+	175,836
Families By Age			
		_	
Median Age	55.1		105,943
Aged Under 25 Years	46	D+	134,012
Aged 25 to 34 Years	176	E+	188,189
Aged 35 to 44 Years	309	E+	187,781
Aged 45 to 54 Years	271	Е	190,115
Aged 55 to 64 Years	413	D	151,420
Aged 65 to 74 Years	252		155,539
Aged 75 Years and Over	146		
Ageu /5 Tears and Over	140	D	159,273
Family Income Characteristics			
Total Family Income(\$)	273.488.062	D+	137,508
Median Income (\$)	135,684		60,634
Average Income (\$)	169,552		58,417
Per Capita Income (\$)	60,789		51,550
High Income Average (\$)	351,733	C+	87,214
Families By Income			
Less than \$15,000	50	D-	168,687
\$15,000 to \$24,999		E+	179,507
\$25,000 to \$34,999	104		138,917
\$35,000 to \$49,999	112	D-	162,170
\$50,000 to \$74,999	137	E+	183,520
\$75,000 to \$99,999	187	D-	168,160
\$100,000 to \$124,999	95	E+	180,337
\$125,000 to \$149,999	179	D+	132,894
\$150,000 to \$199,999	239		114,627
\$200,000 and Over	465		82,116
\$200,000 and Over	403	D-	82,110
NON-FAMILY CHARACTERISTICS			
Non-Families By Size			
Median Size	1.97	۸	20.729
			30,738
1 Person	1,290		118,021
2 Person	584	_	47,079
3 Person	298	A-	29,380
4 Person	166	A	24,776
5 Person	101	A	18,980
6 Person	35	A	18,568
7 or More Person	21	A	20,116
Non Familias Dy Ago			
Non-Families By Age			
Median Age	24.3		190,592
Aged Under 25 Years	1,283	A-	30,420
Aged 25 to 34 Years	377	В	61,352
Aged 35 to 44 Years	156	C	110,105
Aged 45 to 54 Years	119		177,156
Aged 55 to 64 Years	287		137,730
Aged 65 to 74 Years	150		159,613
-			
Aged 75 Years and Over	123	D-	161,216
Non-Family Income Characteristics			
Total Income (\$)	107,114.105	C+	88,142
Median Income (\$)	22,173		168,366
Average Income (\$)	42,932		144,232
5			
Per Capita Income (\$)	23,403		178,804
High Income Average (\$)	271,294	B-	78,060
Non-Families By Income			
Less than \$15,000	929	B+	56,117
Eco chai \$15,000	727		55,117

\$15,000 to \$24,999	444 E	66,426
\$25,000 to \$34,999	218 (
\$35,000 to \$49,999	180 C	124,463
\$50,000 to \$74,999	270 (C- 116,243
\$75,000 to \$99,999	116 (126,763
\$100,000 to \$124,999	187 E	3- 75,094
\$125,000 to \$149,999	65 C	C+ 94,007
\$150,000 to \$199,999	15 (106,317
\$200,000 and Over	71 E	3- 78,372
BLOCK GROUP COUNT	7	

Footnotes:

EASI Rank: based on the concentration of the variable with a '1' being the highest rank and the number of areas in a geography being the lowest rank.

EASI Score: arranges the EASI Rank into a quintile frequency distribution ranging from 'A' (the highest concentration group and top 20%) through 'E' (the lowest concentration group and bottom 20%).

'(US Avg=100)' indicates an index value that has a range of 0 (low) to 200 (high).

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All estimates are as of 1/1/2020 unless otherwise stated.

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