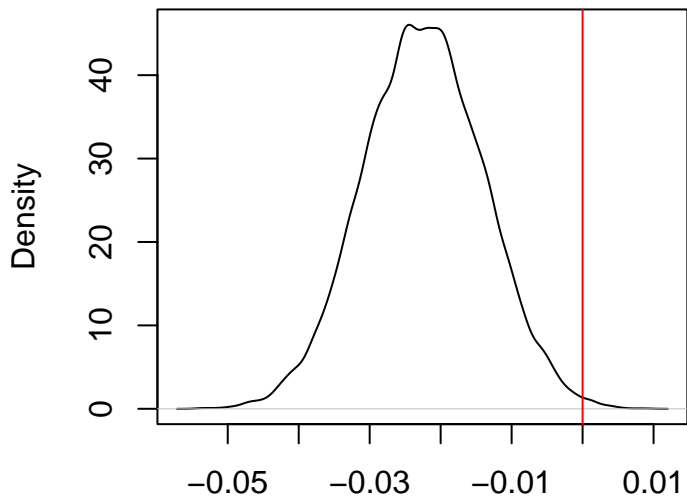# Phi t0 Congruent – Phi t0 Incongrunet

N = 36018   Bandwidth = 0.0009332
CI Lower = −0.04 , CI Upper = −0.01