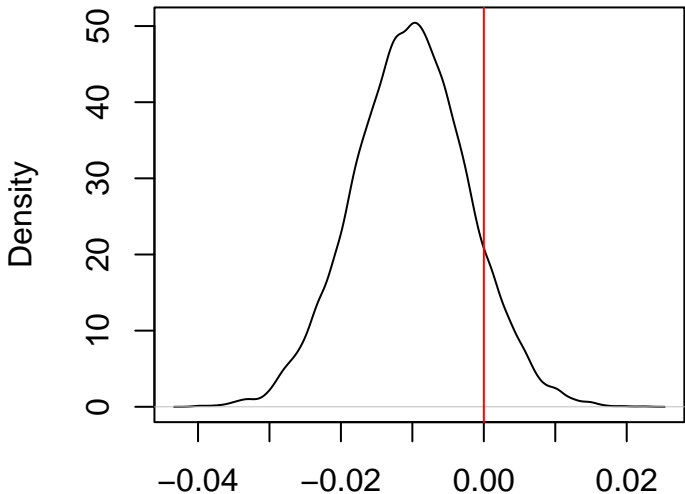


Phi t0 Congruent – Phi t0 Incongruent



N = 36018 Bandwidth = 0.000882
CI Lower = -0.03 , CI Upper = 0.01