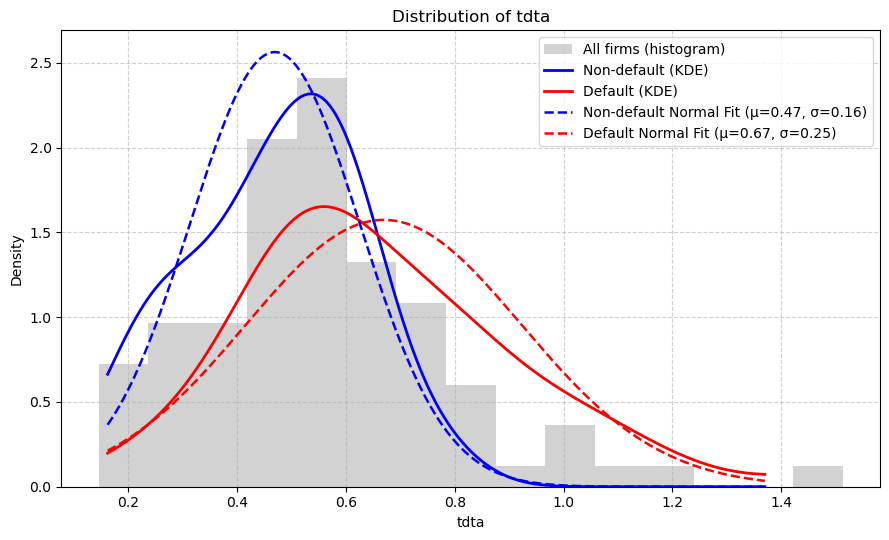
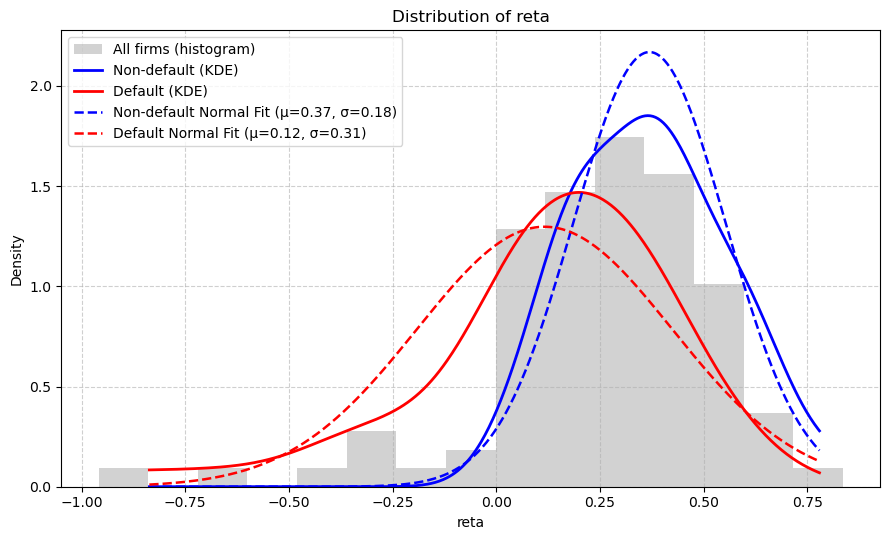
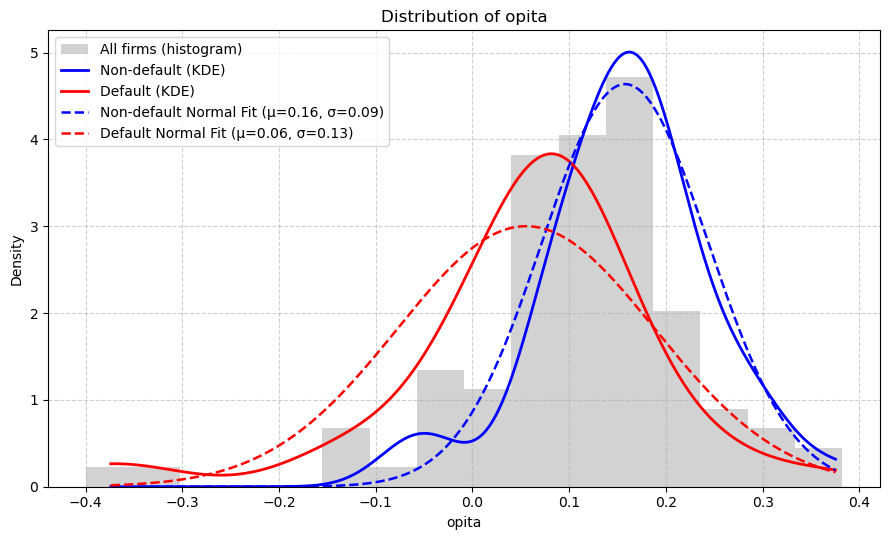
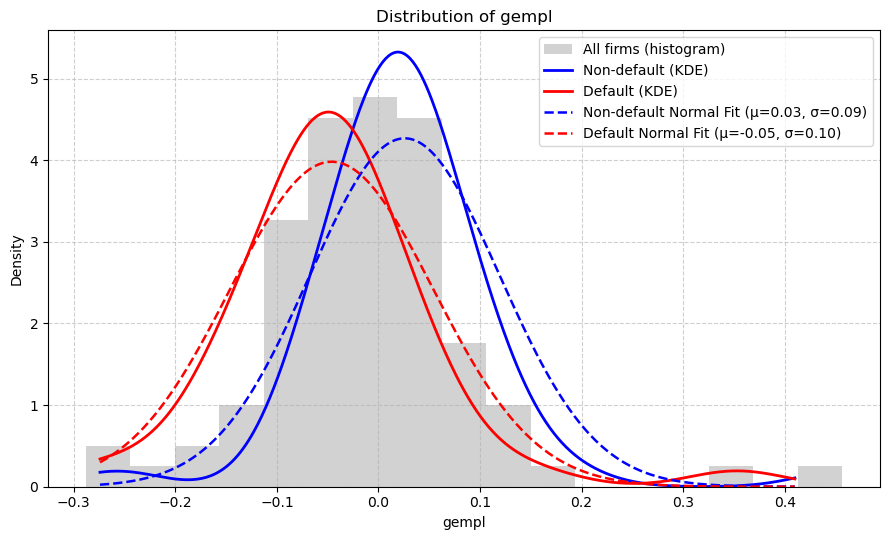
Appendix A: Distribution Plots

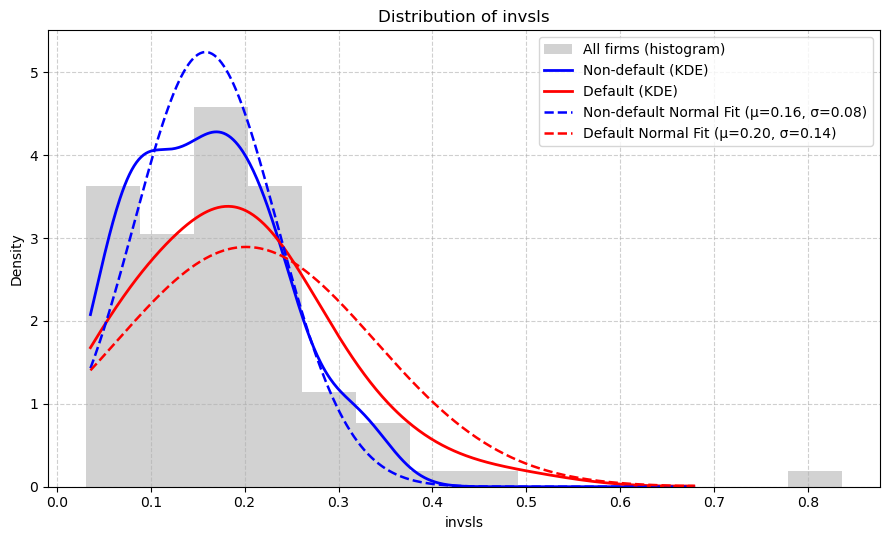
Reporting kernel density estimates and fitted normal curves for each explanatory variable in the estimation sample

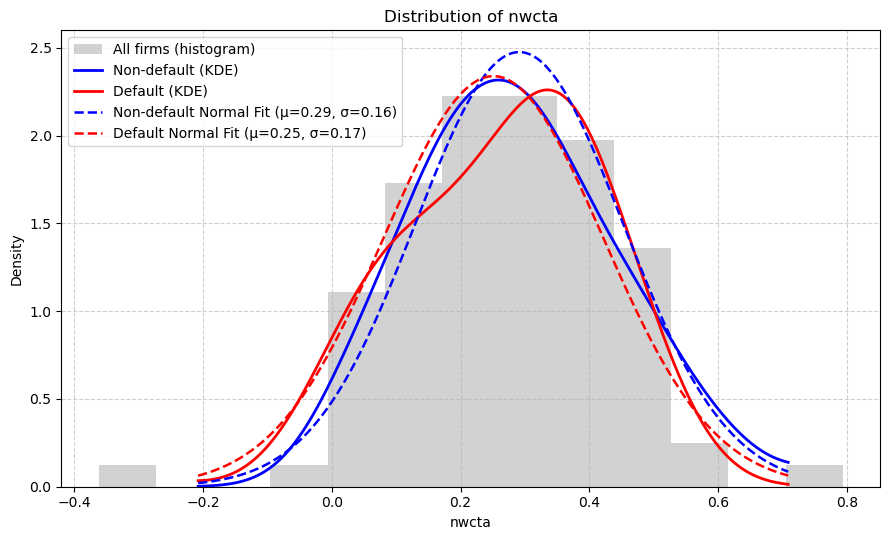


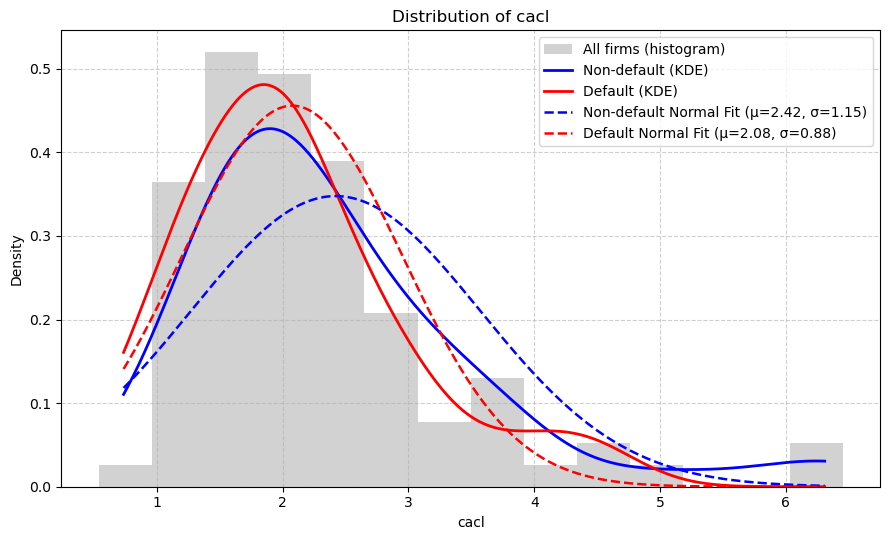


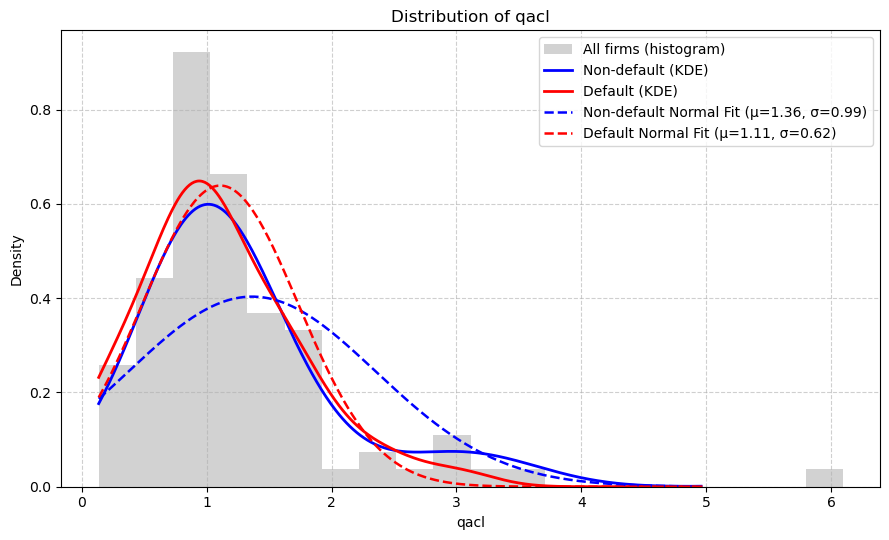










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