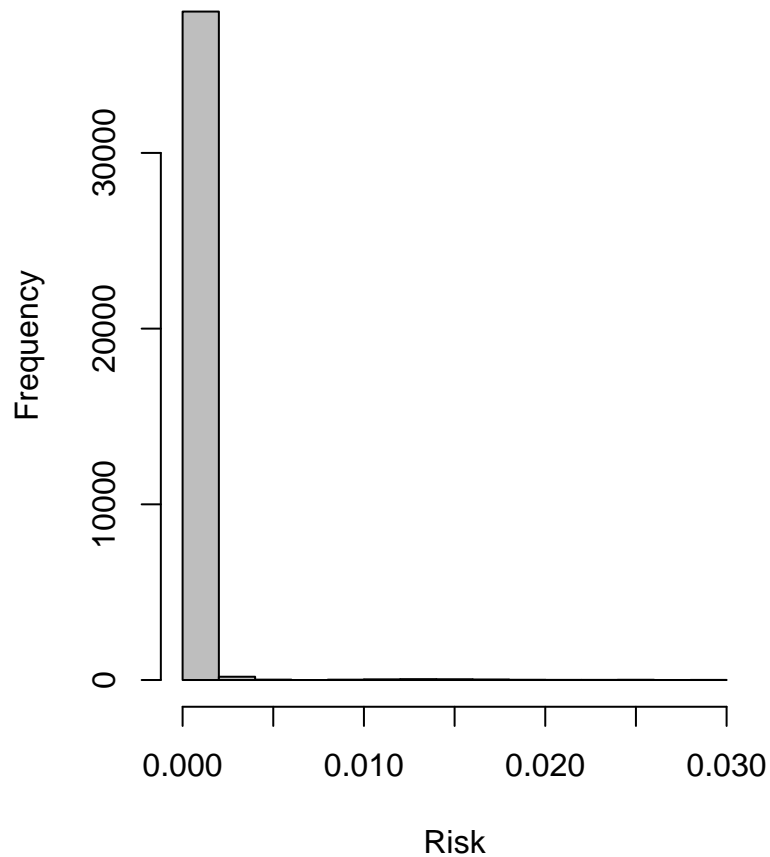**individual risk evaluation**
key−vars: region|age|sex|educ

empirical distribution function
of individual risks