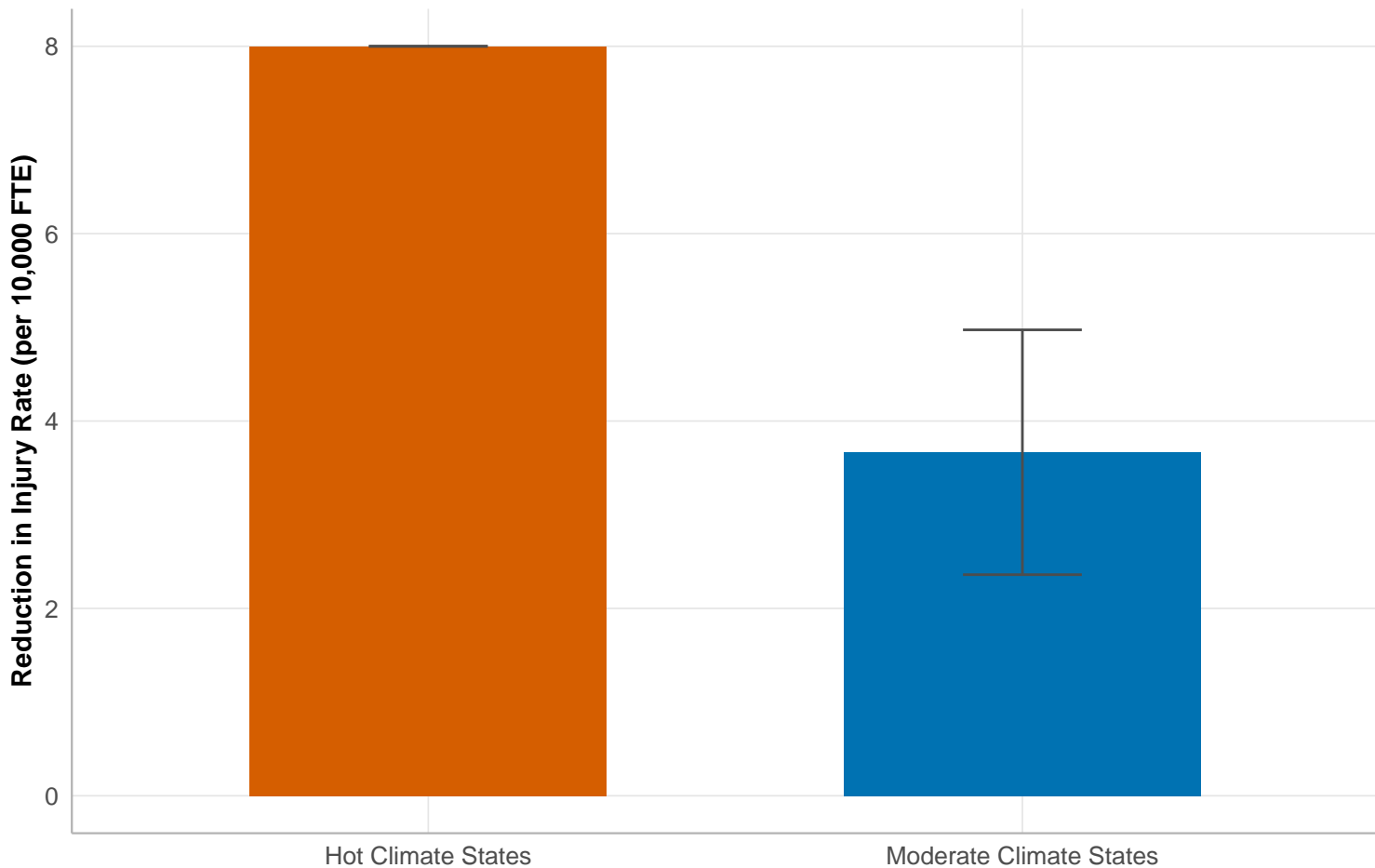


Heterogeneous Effects by Climate Zone

Effect magnitude larger in hot climate states



Note: Hot climate states: AZ, TX, FL, LA, MS, AL, GA, SC, NM, NV, CA.