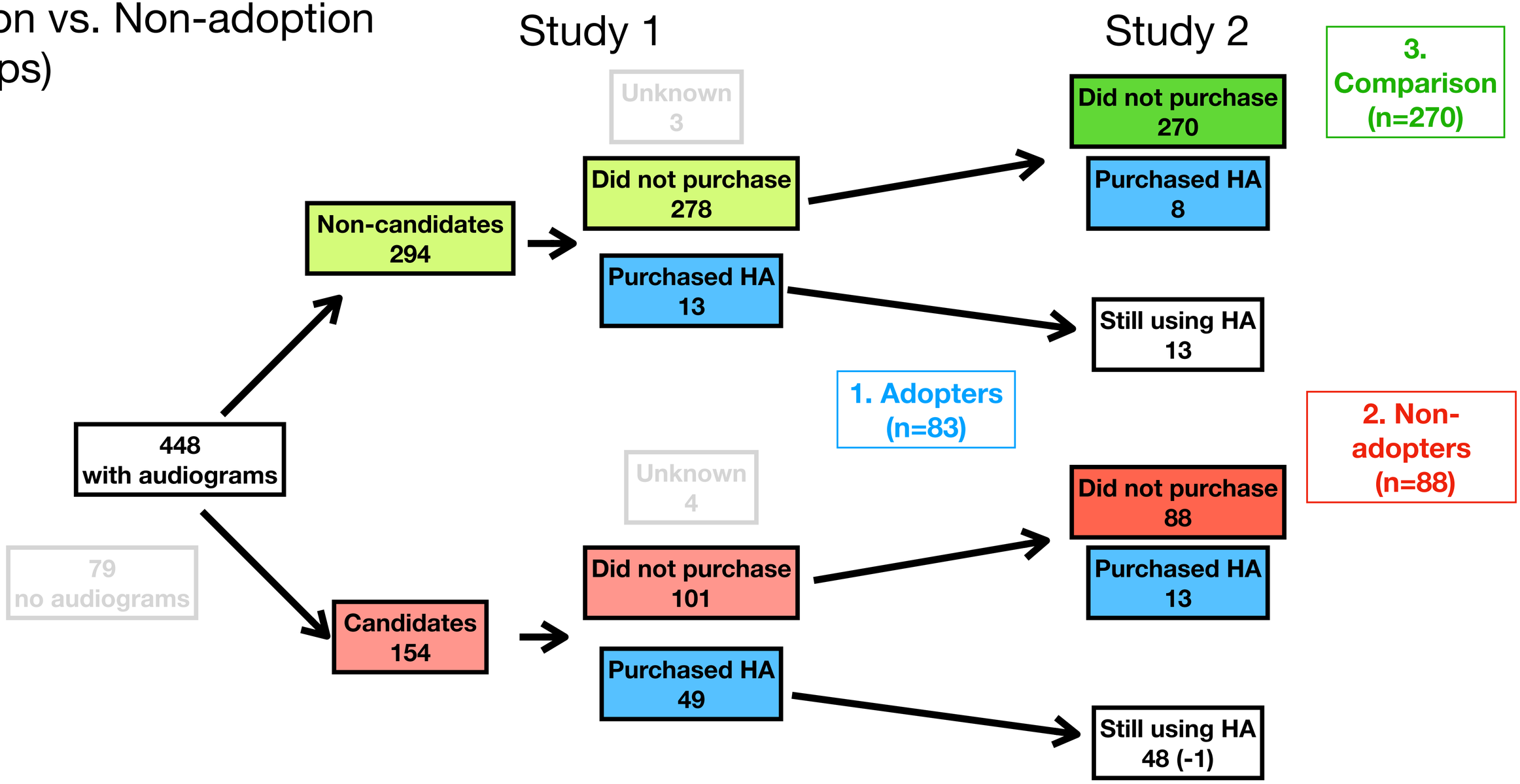Adoption vs. Non-adoption (3 groups)