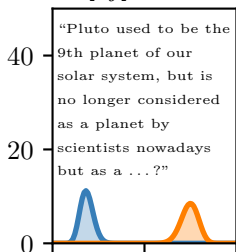


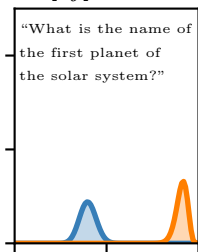
High-school or less ($z = 0$)

College ($z = 1$)

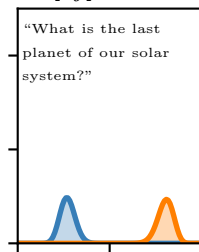
$$E[r_j] = 0.24$$



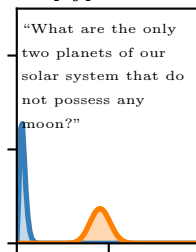
$$E[r_j] = 0.22$$



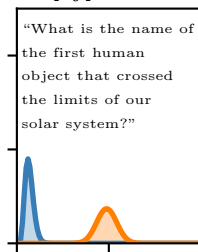
$$E[r_j] = 0.21$$



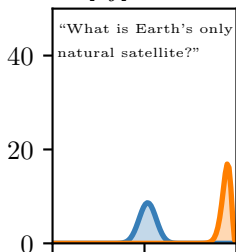
$$E[r_j] = 0.20$$



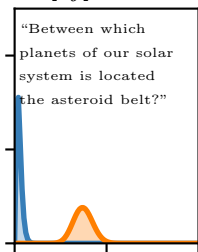
$$E[r_j] = 0.18$$



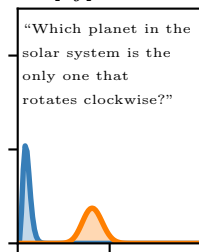
$$E[r_j] = 0.18$$



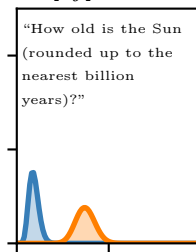
$$E[r_j] = 0.16$$



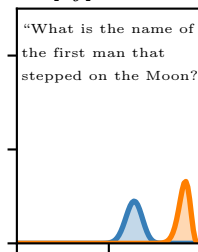
$$E[r_j] = 0.15$$



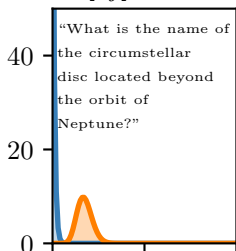
$$E[r_j] = 0.09$$



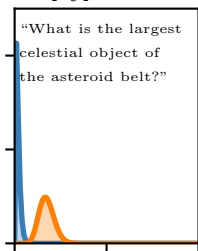
$$E[r_j] = 0.08$$



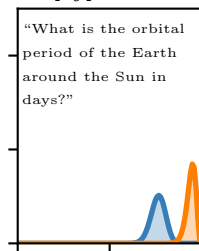
$$E[r_j] = 0.08$$



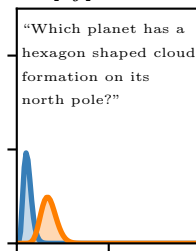
$$E[r_j] = 0.06$$



$$E[r_j] = 0.05$$



$$E[r_j] = 0.03$$



$$E[r_j] = 0.02$$

