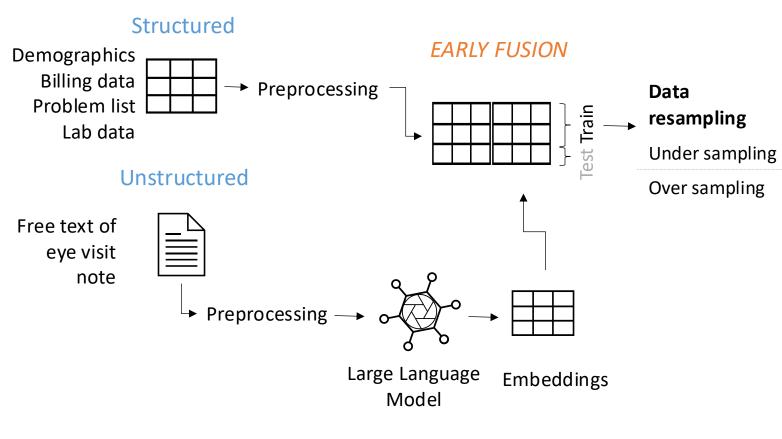
University of Michigan data



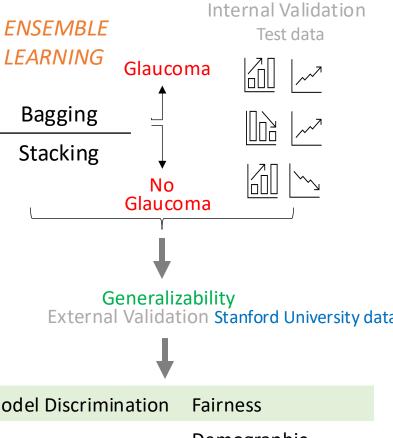


Model 1

Model 2

Model 3

- **Model Coefficients**
- **SHAP values**



Model Evaluation

Model Discrimination

Test set (UoM; SU)

Demographic groups (UoM + SU)