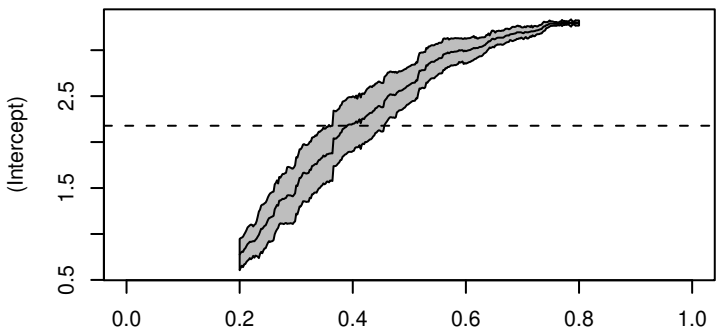
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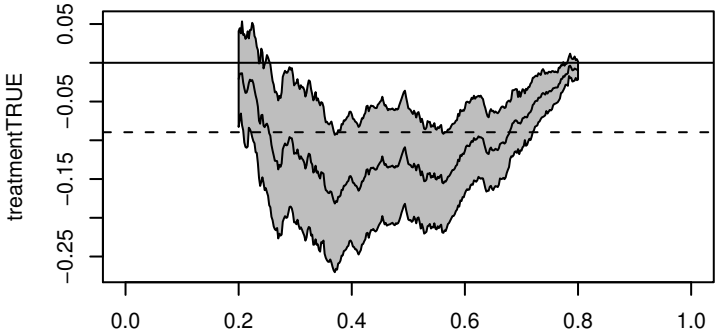
1.0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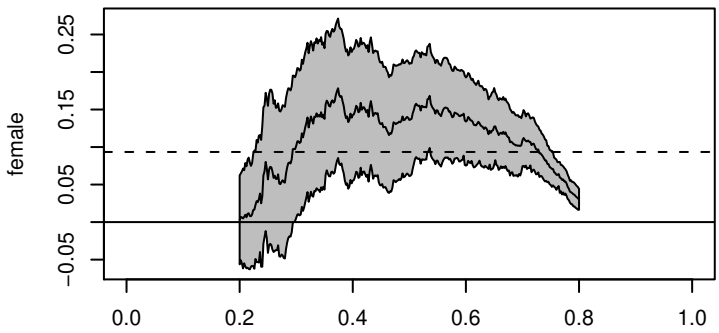
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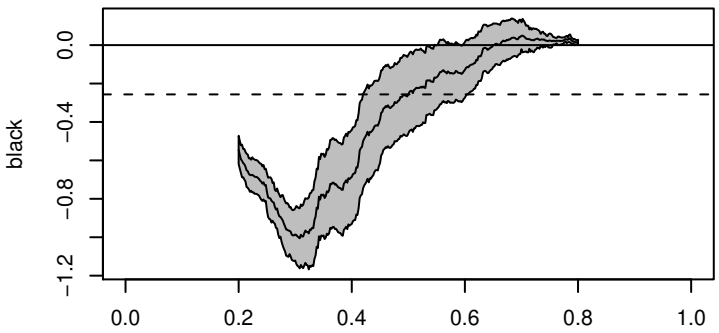
0.8
1.0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0.8
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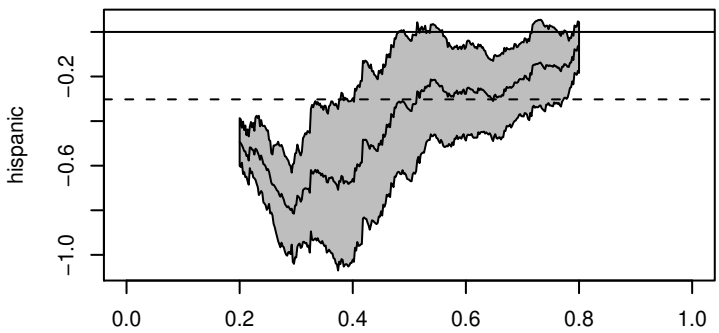
hispanic
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−0.6
−0.2
0.0
0.2
0.4
0.6
0.8
1.0

ndependents
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0.05
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0.2
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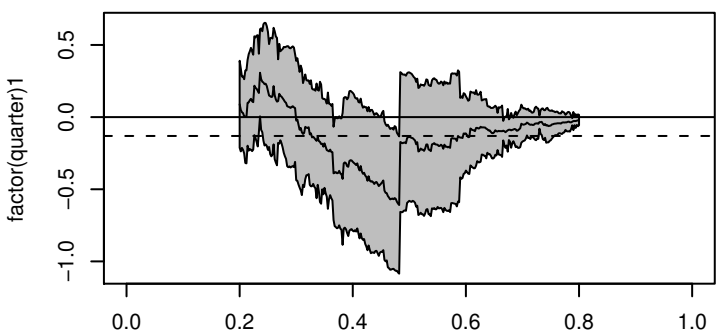
0.8
1.0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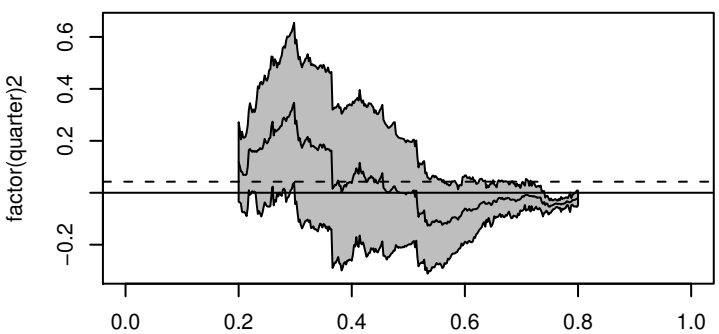
factor(quarter)2
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0.6
0.8
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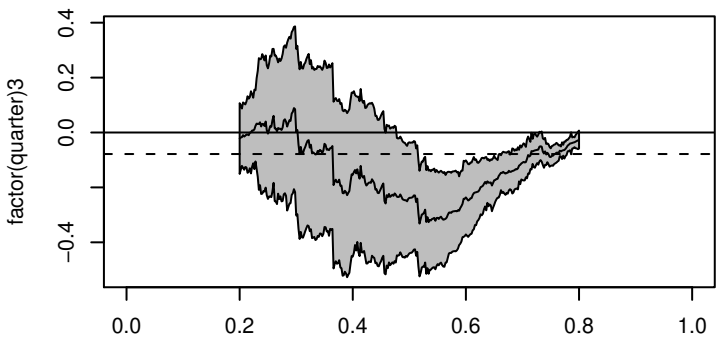
factor(quarter)3
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0.2
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0.8
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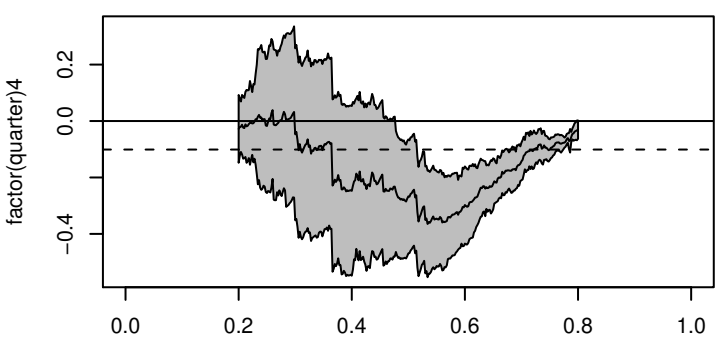
factor(quarter)4
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0.0
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0.0
0.2
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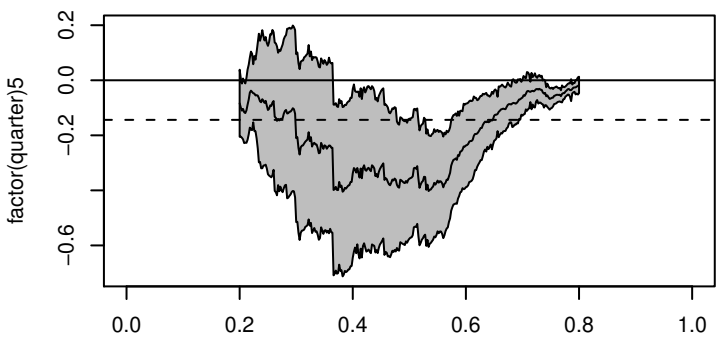
0.8
1.0


factor(quarter)5
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−0.6
0.0
0.2
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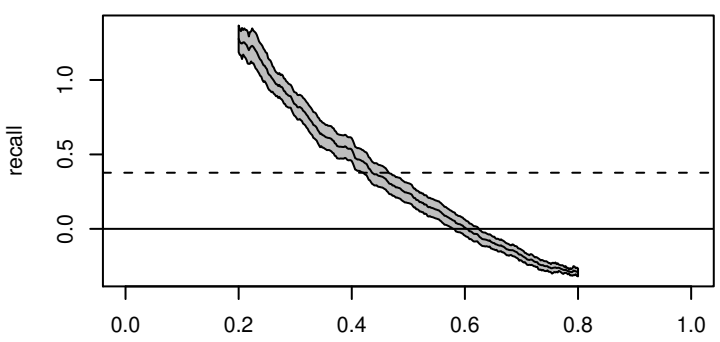
0.6
0.8
1.0


recall
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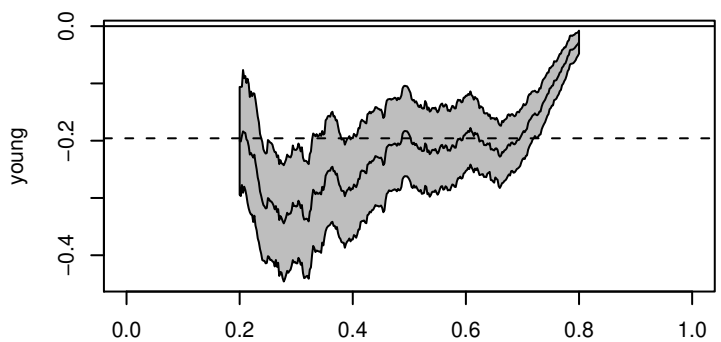
0.6
0.8
1.0


young
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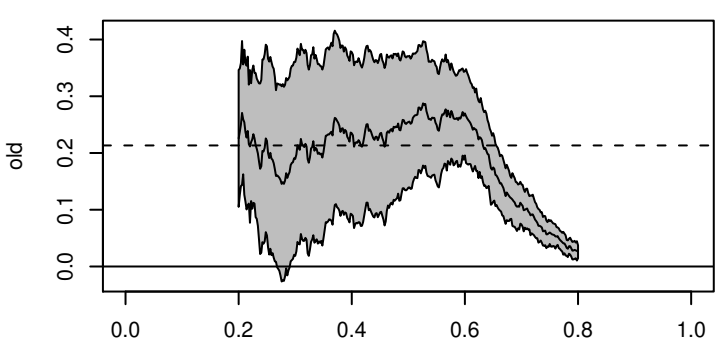
0.0
0.2
0.4
0.6
0.8
1.0


old
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0.2
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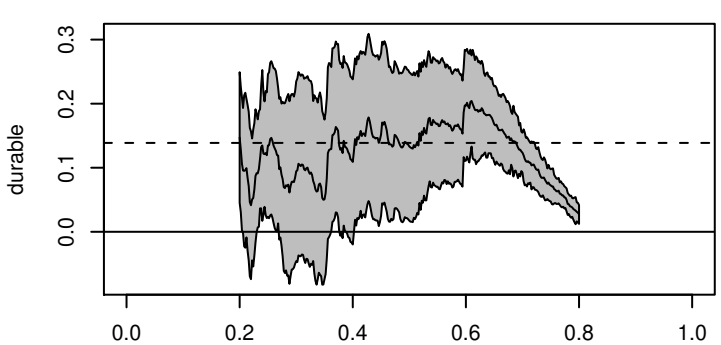
0.0
0.0
0.2
0.4
0.6
0.8
1.0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0.0
0.2
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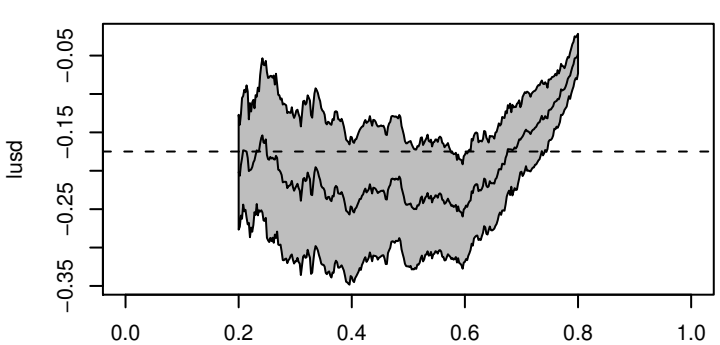
0.6
0.8
1.0


lusd
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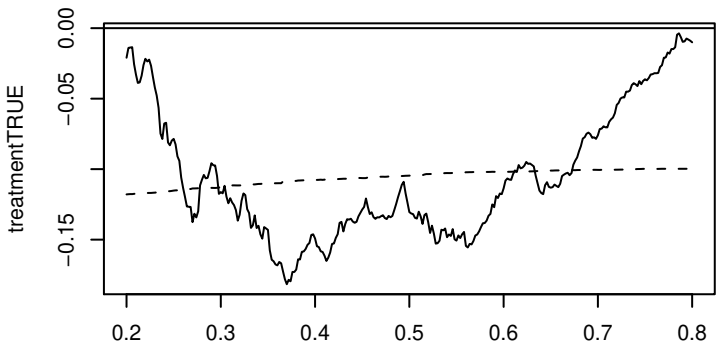
0.6
0.8
1.0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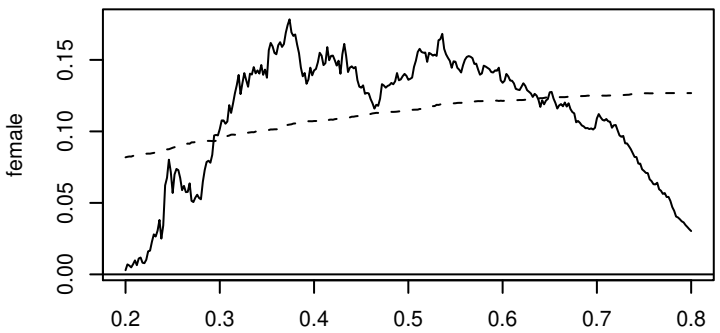
0.4
0.5
0.6
0.7
0.8


female
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0.05
0.00
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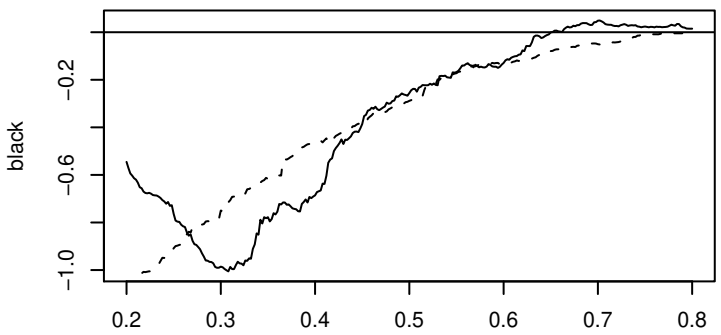
0.3
0.4
0.5
0.6
0.7
0.8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−1.0
0.2
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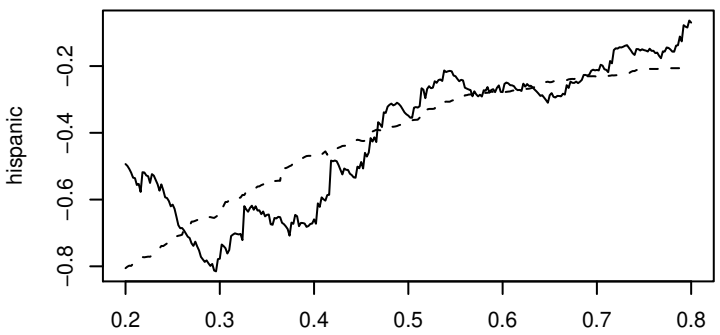
0.4
0.5
0.6
0.7
0.8


hispanic
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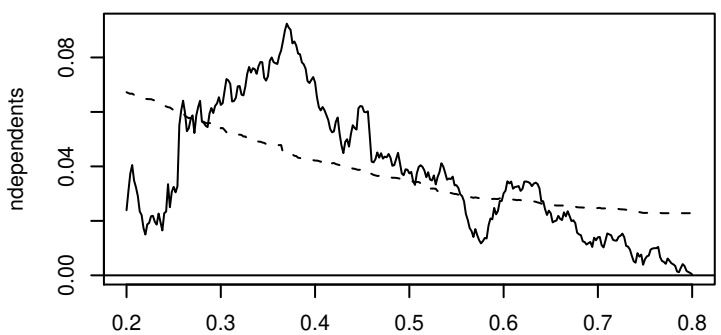
−0.6
−0.8
0.2
0.3
0.4
0.5
0.6
0.7
0.8


ndependents
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0.04
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0.4
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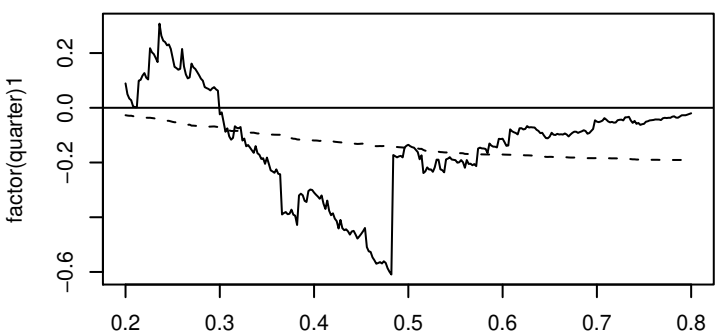
0.6
0.7
0.8


factor(quarter)1
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−0.2
−0.6
0.2
0.3
0.4
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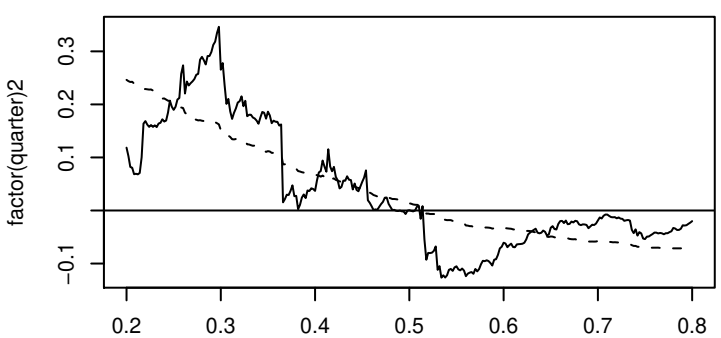
0.6
0.7
0.8


factor(quarter)2
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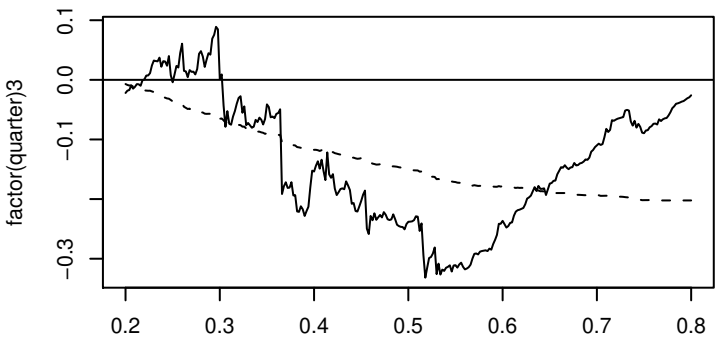
0.1
−0.1
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)3
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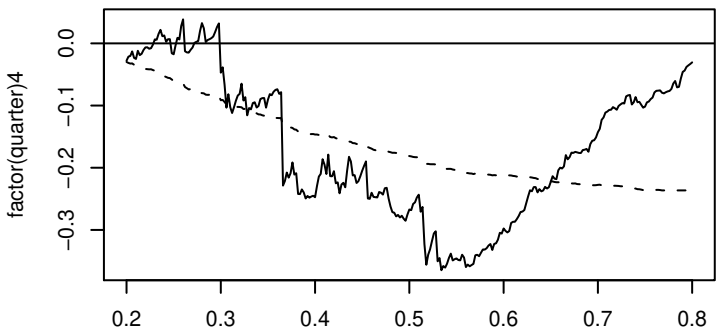
−0.1
−0.3
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)4
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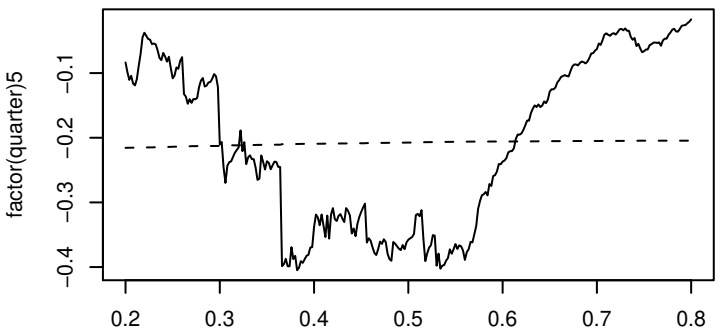
−0.2
−0.3
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)5
−0.1
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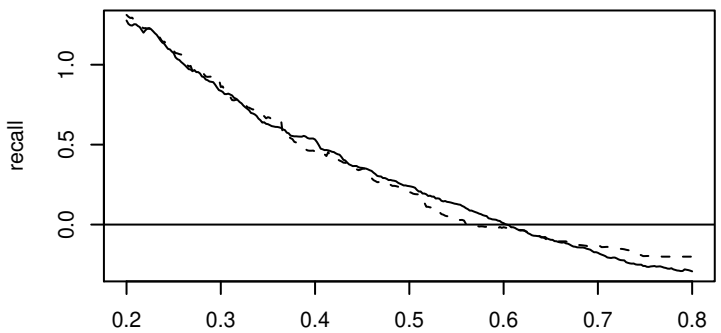
−0.3
−0.4
0.2
0.3
0.4
0.5
0.6
0.7
0.8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0.0
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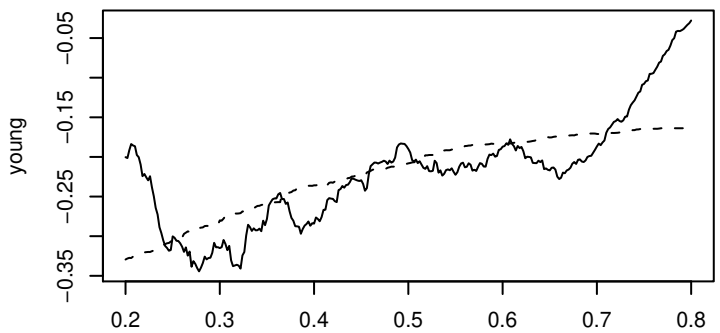
0.4
0.5
0.6
0.7
0.8


young
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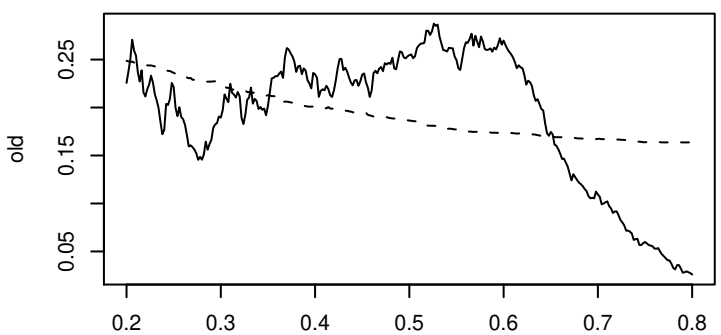
−0.25
−0.35
0.2
0.3
0.4
0.5
0.6
0.7
0.8


old
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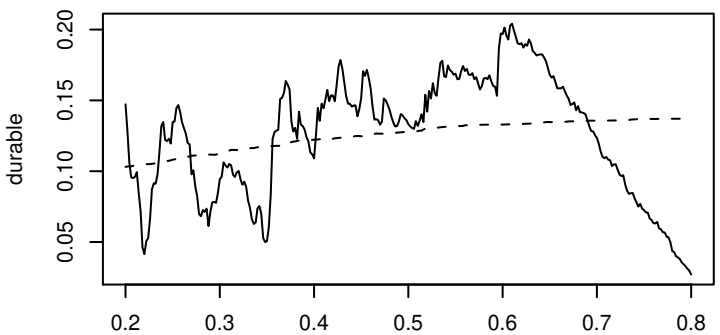
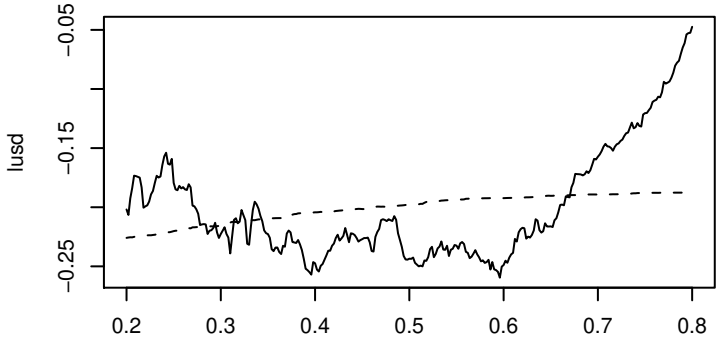
0.15
0.05
0.2
0.3
0.4
0.5
0.6
0.7
0.8


durable
0.20
0.15
0.10
0.05
0.2
0.3
0.4
0.5
0.6
0.7
0.8


lusd
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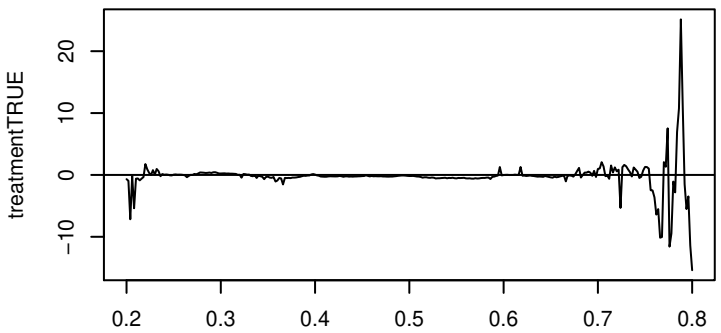
−0.15
−0.25
0.2
0.3
0.4
0.5
0.6
0.7
0.8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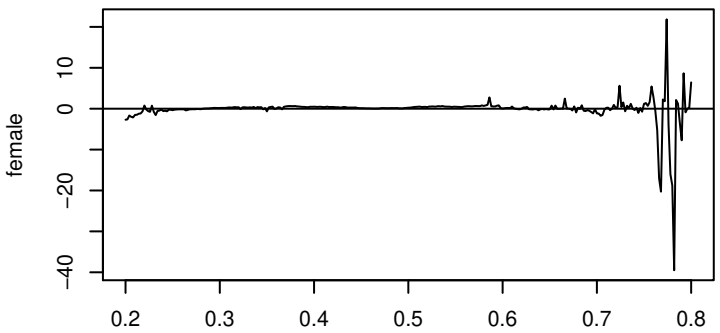
0.2
0.3
0.4
0.5
0.6
0.7
0.8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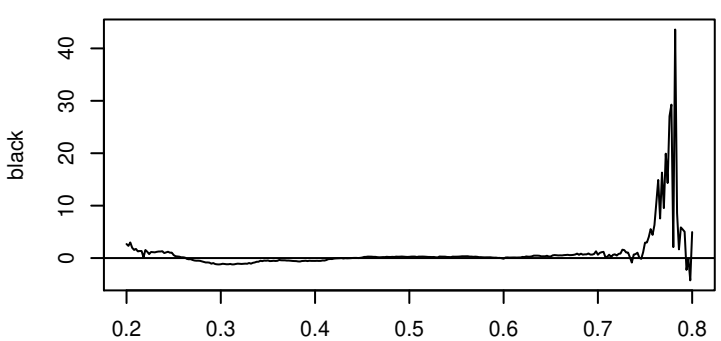
−20
−40
0.2
0.3
0.4
0.5
0.6
0.7
0.8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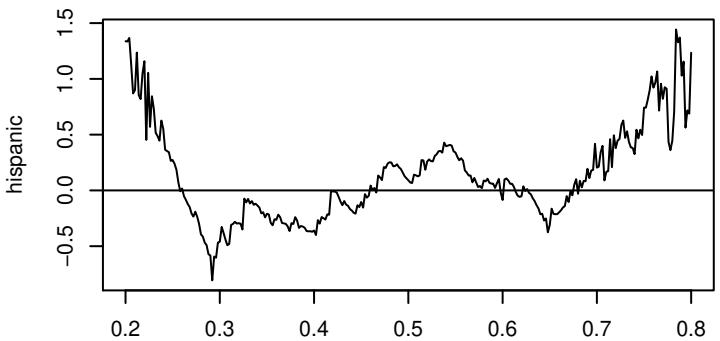
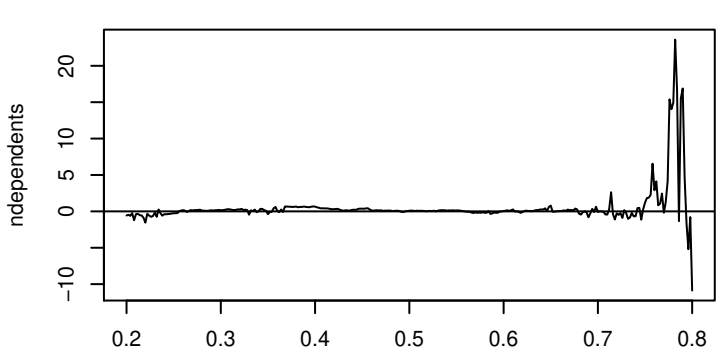
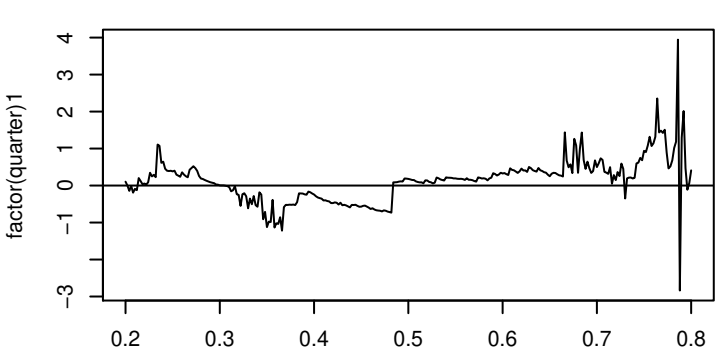
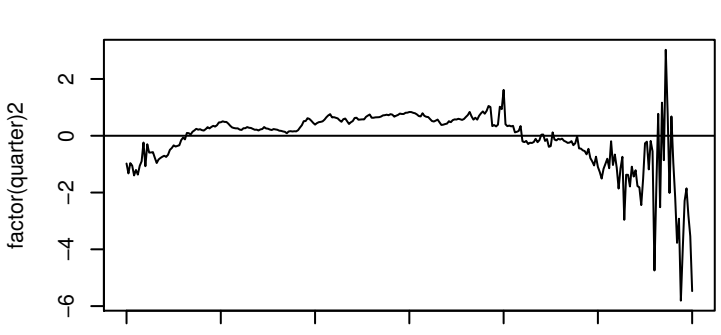
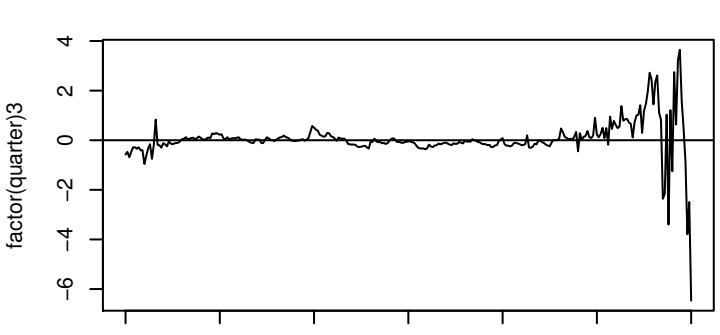
30
20
10
0
0.2
0.3
0.4
0.5
0.6
0.7
0.8


hispanic
1.5
1.0
0.5
0.0
−0.5
0.2
0.3
0.4
0.5
0.6
0.7
0.8


ndependents
20
10
5
0
−10
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)1
4
3
2
1
0
−1
−3
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)2
2
0
−2
−4
−6
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)3
4
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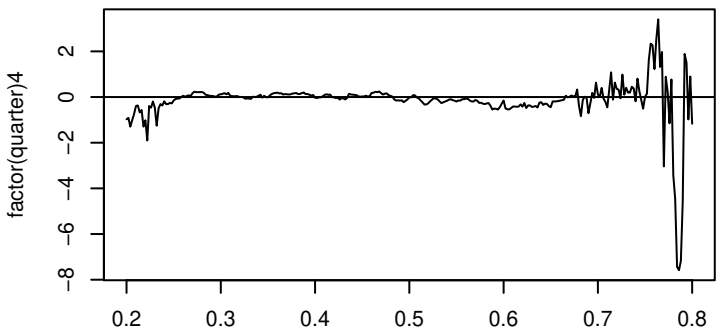
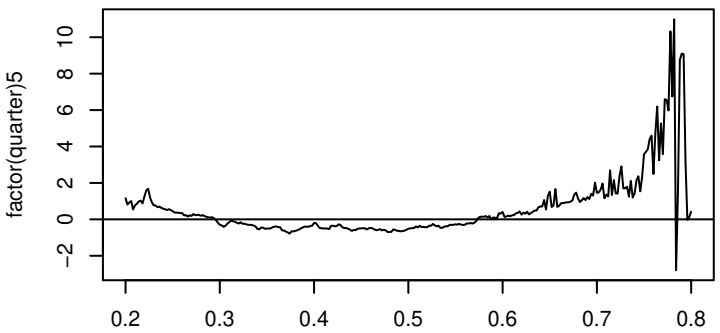
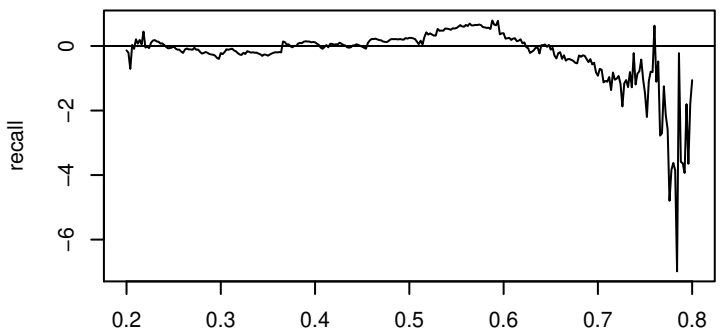
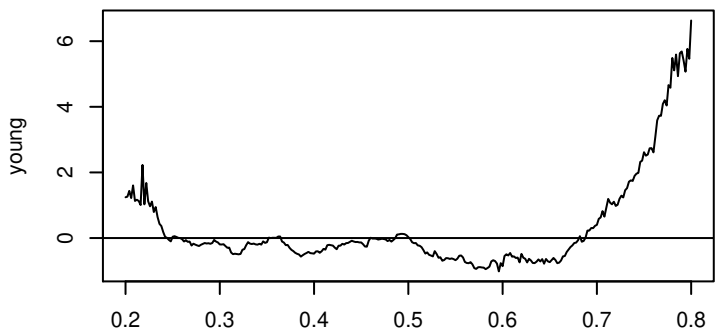
0
−2
−4
−6
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)4
2
0
−2
−4
−6
−8
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)5
10
8
6
4
2
0
−2
0.2
0.3
0.4
0.5
0.6
0.7
0.8


recall
0
−2
−4
−6
0.2
0.3
0.4
0.5
0.6
0.7
0.8


young
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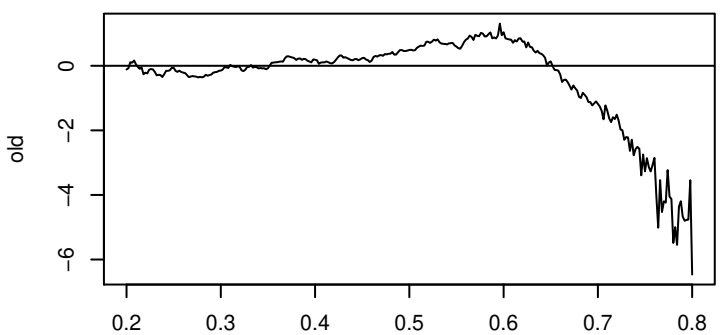
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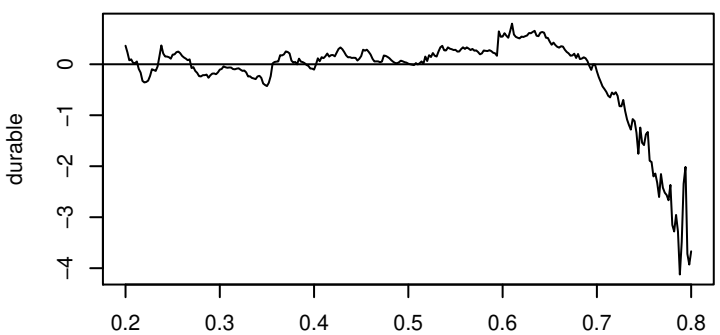
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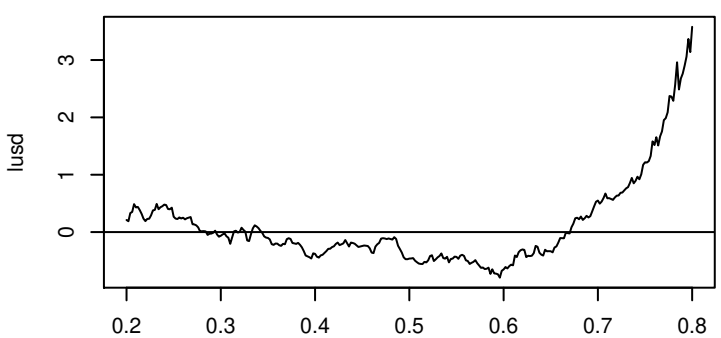
lusd
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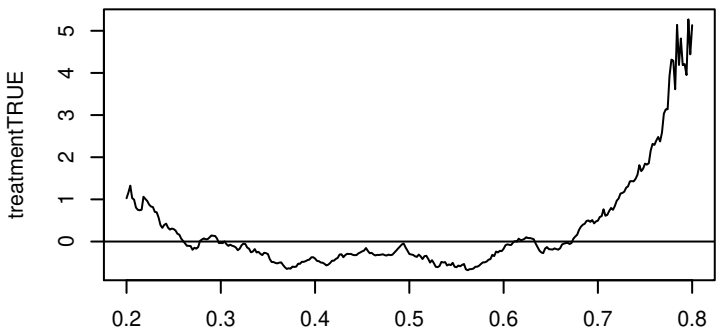
0.8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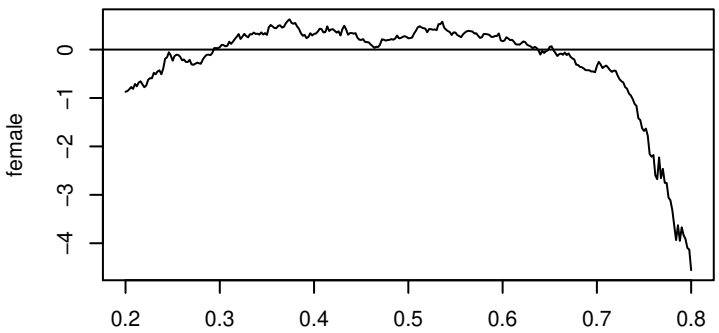
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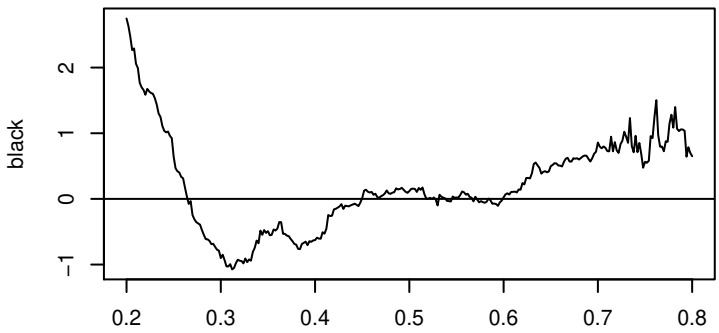
black
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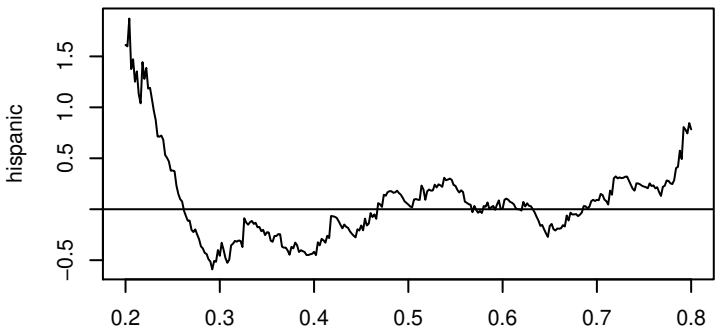
hispanic
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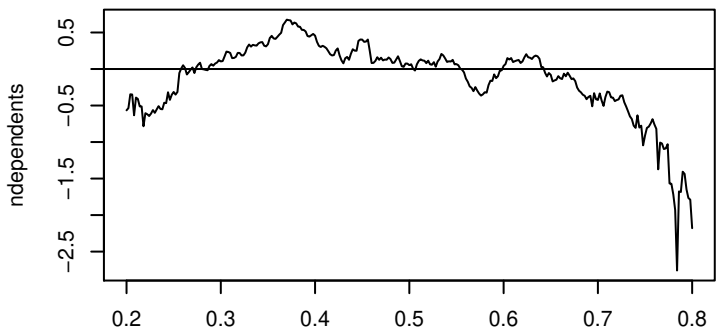
0.2 0.3 0.4 0.5 0.6 0.7 0.8


ndependents
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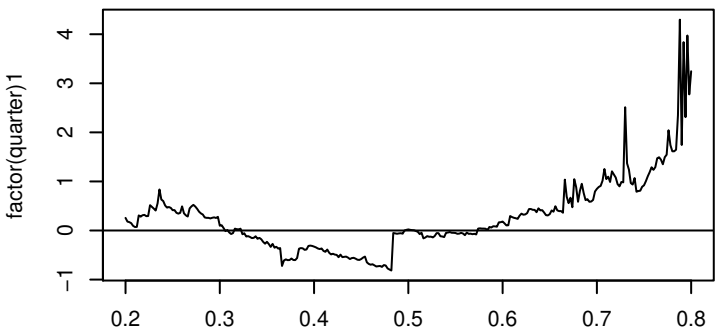
factor(quarter)1
−1 0 1 2 3 4
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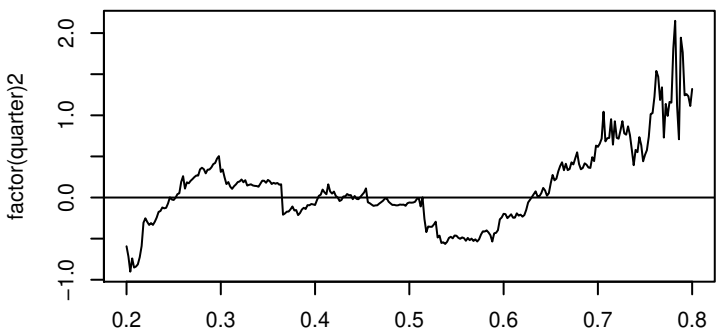
factor(quarter)2
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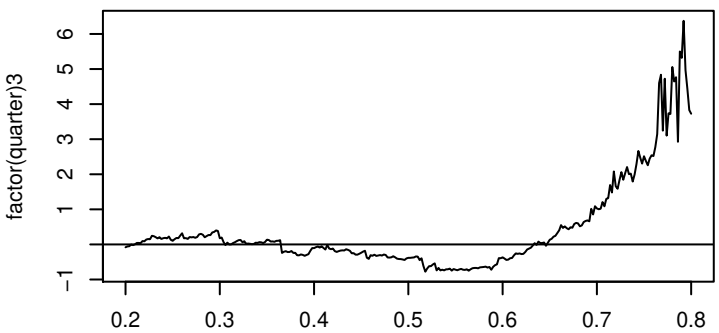
factor(quarter)3
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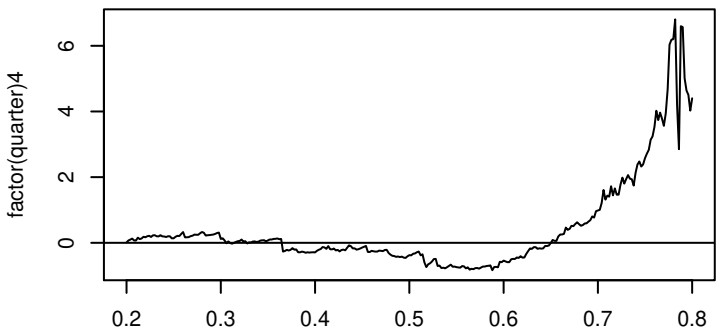
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2
4
6
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0.3
0.4
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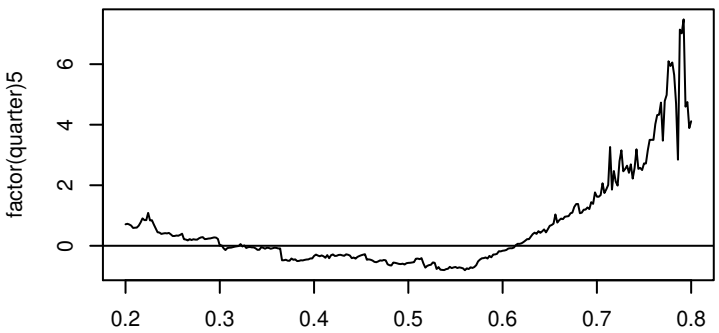
0.6
0.7
0.8


factor(quarter)5
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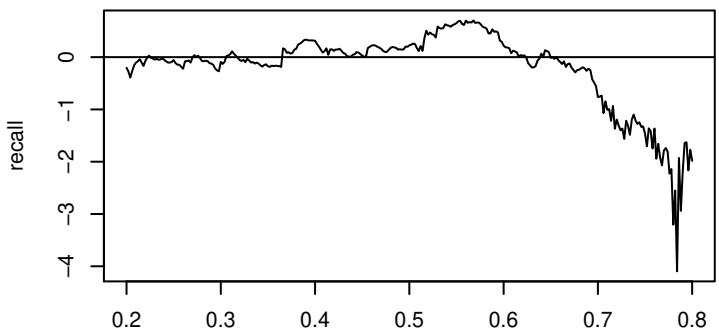
2
4
6
0.2
0.3
0.4
0.5
0.6
0.7
0.8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−1
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0.3
0.4
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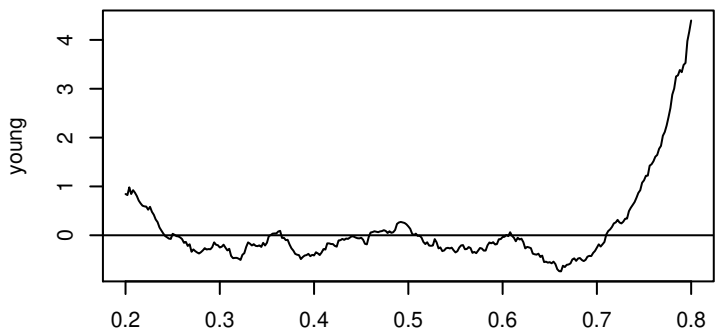
0.8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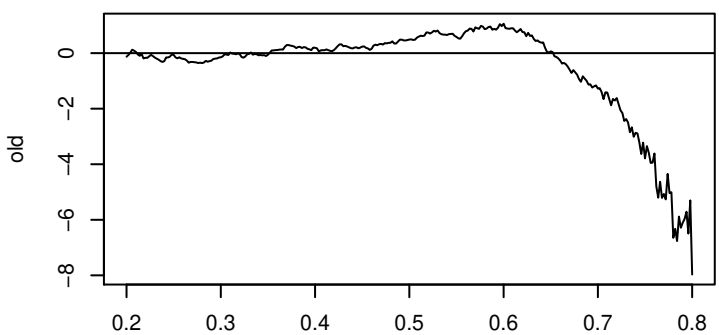
0.8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0.6
0.7
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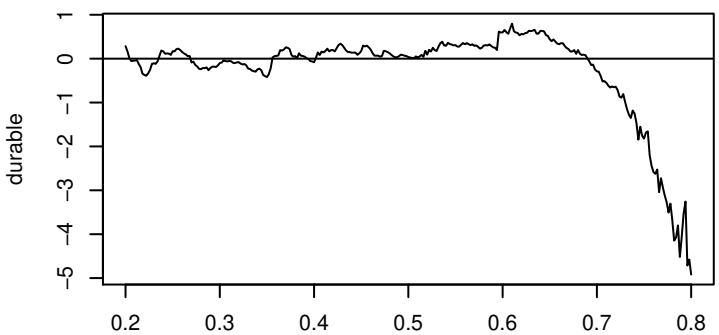
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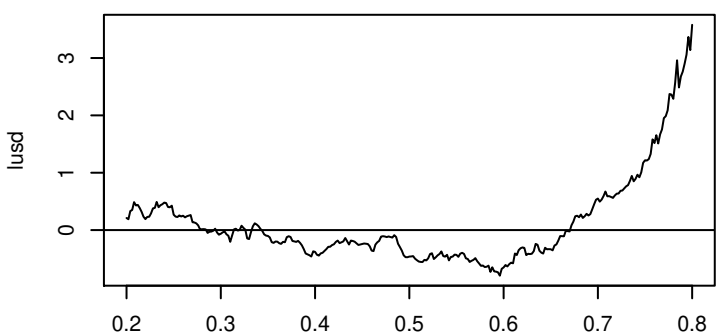
lusd
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3
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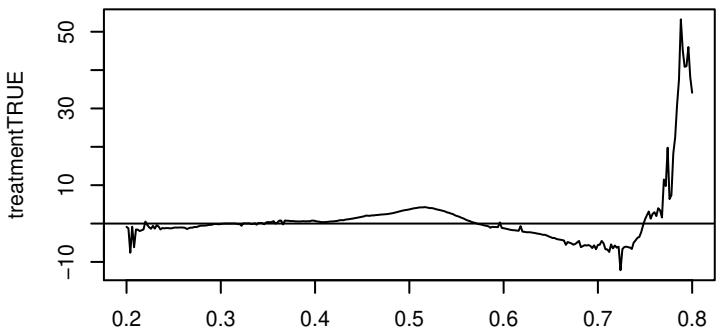
0.3
0.4
0.5
0.6
0.7
0.8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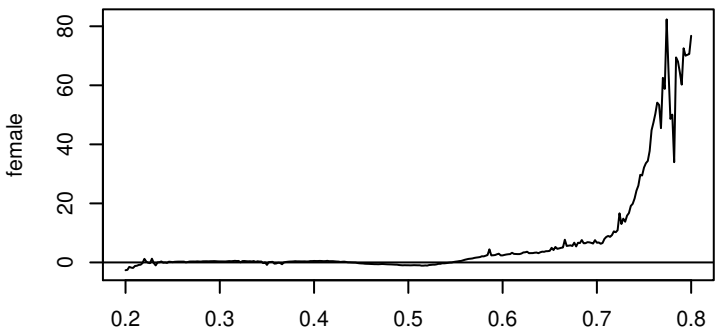
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0.3
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0.6
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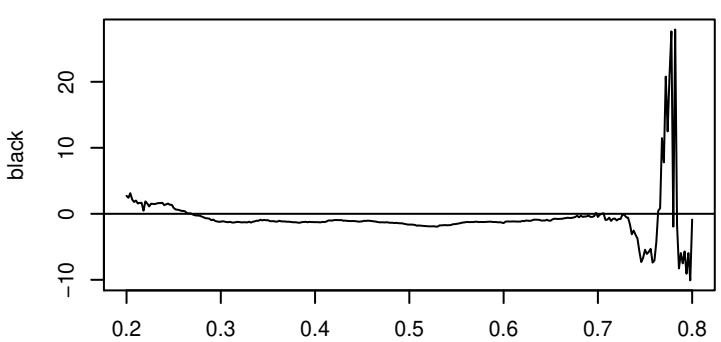
0.8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10
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−10
0.2
0.3
0.4
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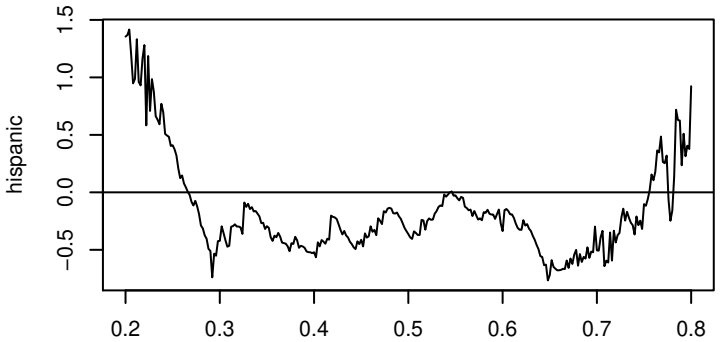
0.7
0.8


hispanic
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0.2
0.3
0.4
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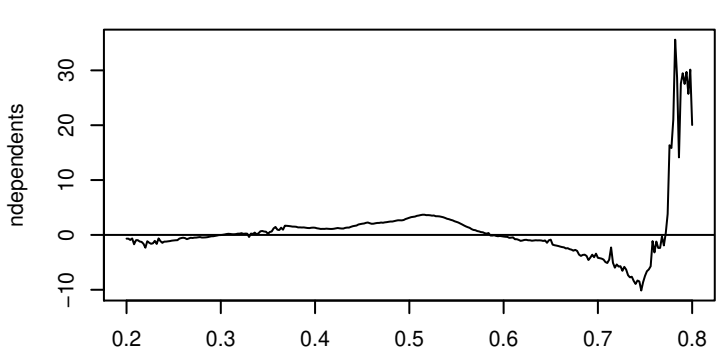
0.8


ndependents
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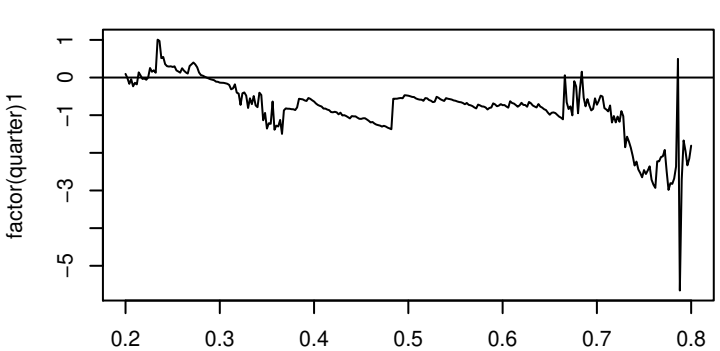
0.8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0.4
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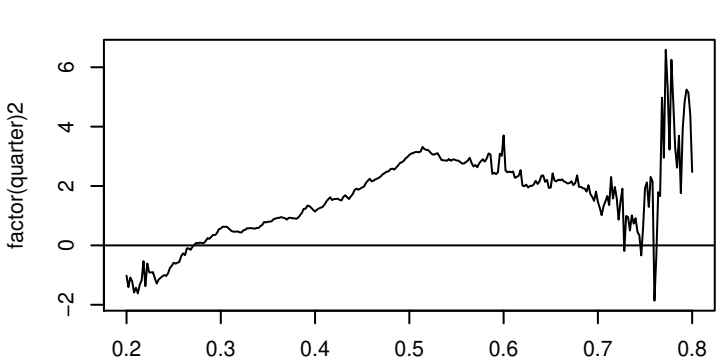
0.8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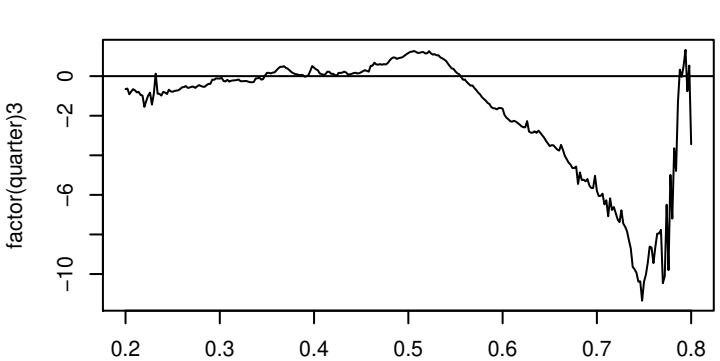
−2
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)3
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−6
−10
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0.3
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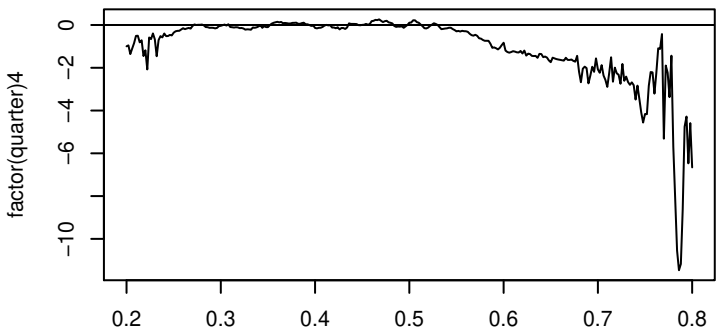
0.6
0.7
0.8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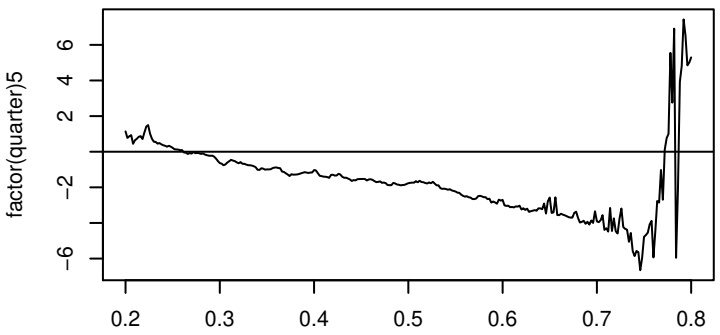
0.4
0.5
0.6
0.7
0.8


factor(quarter)5
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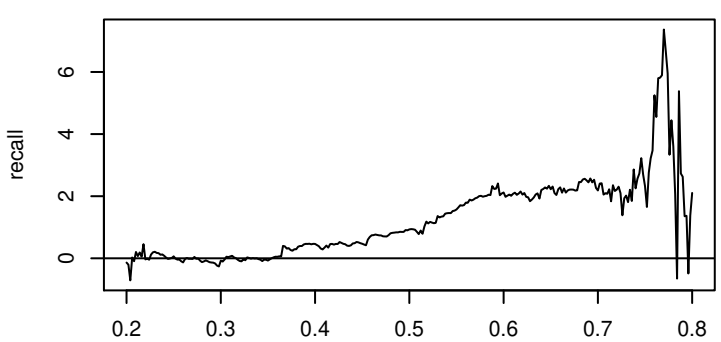
2
−2
−6
0.2
0.3
0.4
0.5
0.6
0.7
0.8


recall
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0.3
0.4
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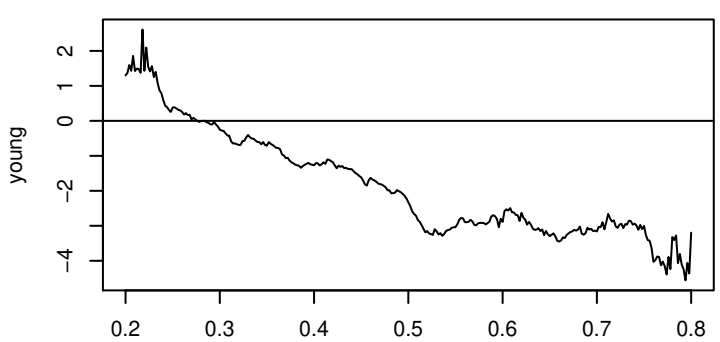
0.7
0.8


young
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−2
−4
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0.3
0.4
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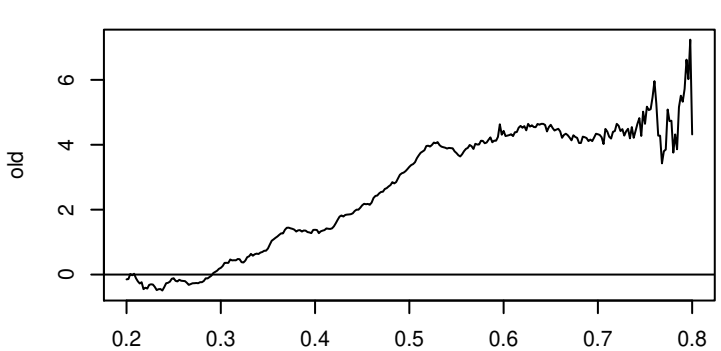
0.6
0.7
0.8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0.2
0.3
0.4
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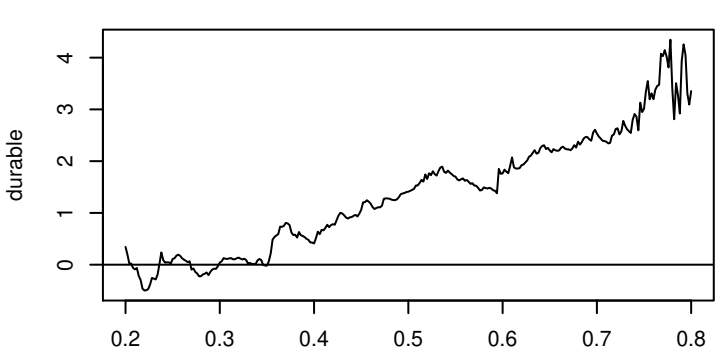
0.6
0.7
0.8


durable
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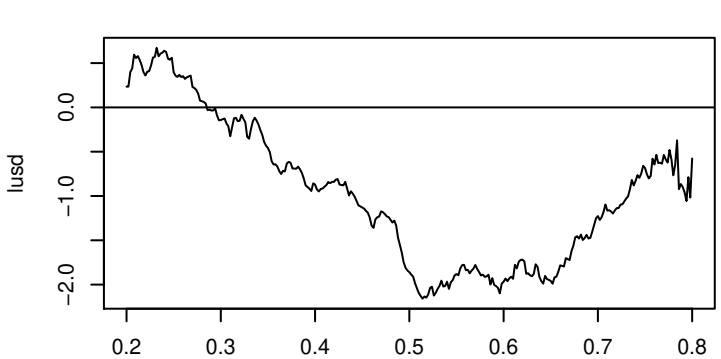
0.3
0.4
0.5
0.6
0.7
0.8


lusd
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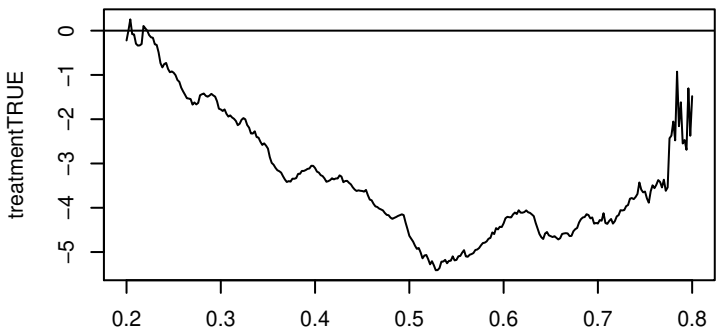
−2.0
0.2
0.3
0.4
0.5
0.6
0.7
0.8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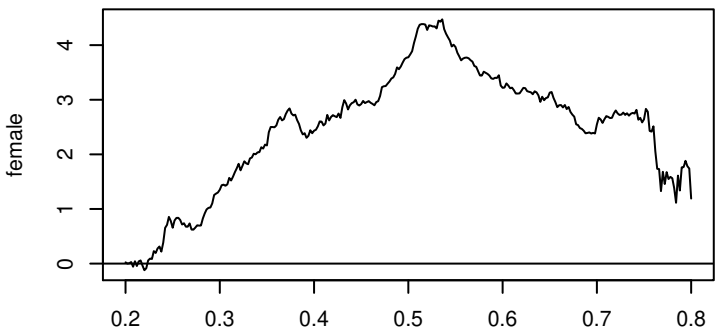
0.4
0.5
0.6
0.7
0.8


female
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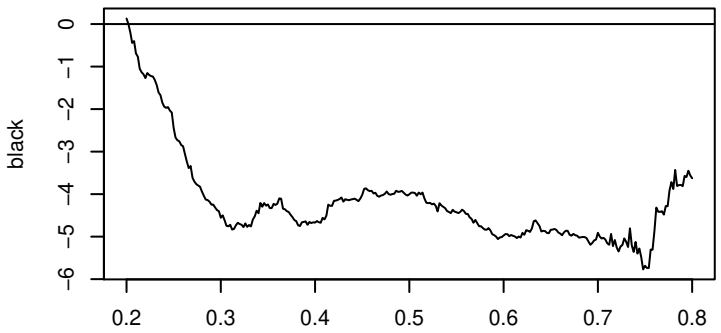
2
3
4
0.2
0.3
0.4
0.5
0.6
0.7
0.8


black
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−3
−4
−5
−6
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0.4
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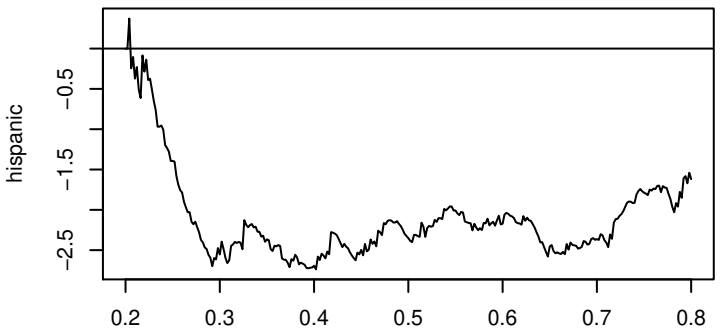
0.6
0.7
0.8


hispanic
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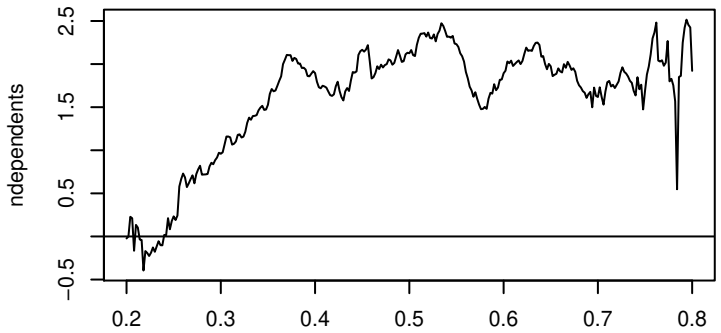
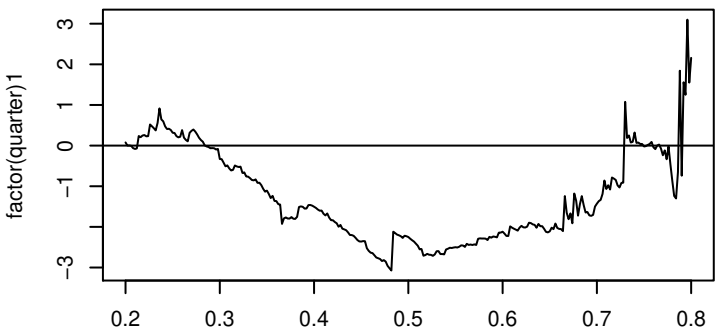
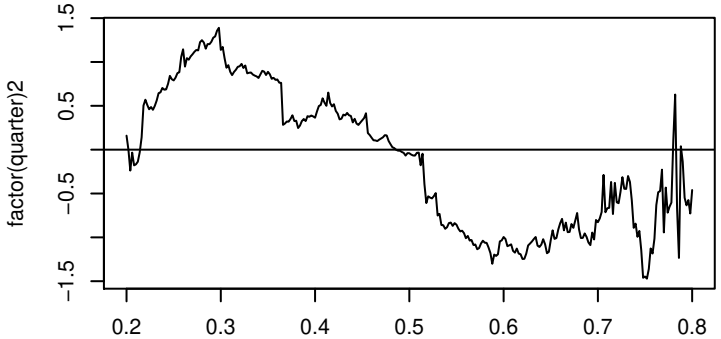
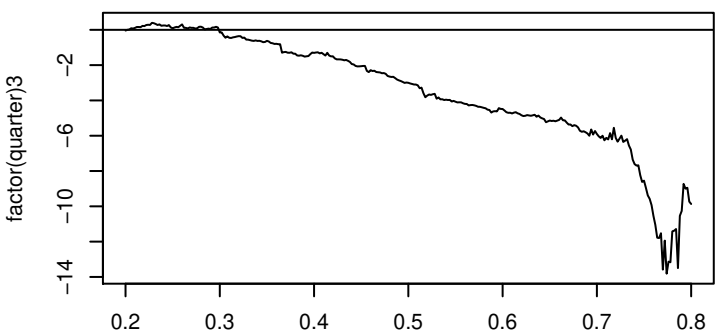
−1.5
−2.5
0.2
0.3
0.4
0.5
0.6
0.7
0.8

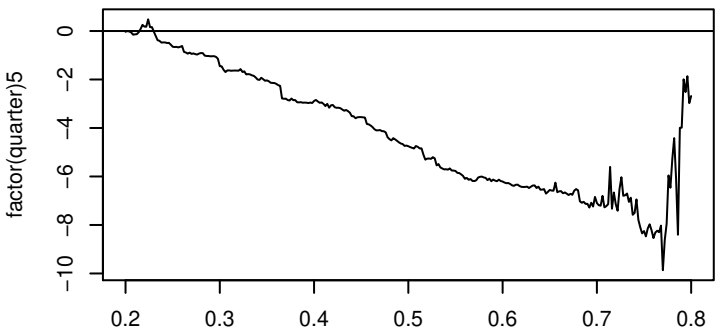

ndependents
2.5
1.5
0.5
−0.5
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)1
3
2
1
0
−1
−3
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)2
1.5
0.5
−0.5
−1.5
0.2
0.3
0.4
0.5
0.6
0.7
0.8


factor(quarter)3
−2
−6
−10
−14
0.2
0.3
0.4
0.5
0.6
0.7
0.8

factor(quarter)4
0
−2
−4
−6
0.2
0.3
0.4
0.5
0.6
0.7
0.8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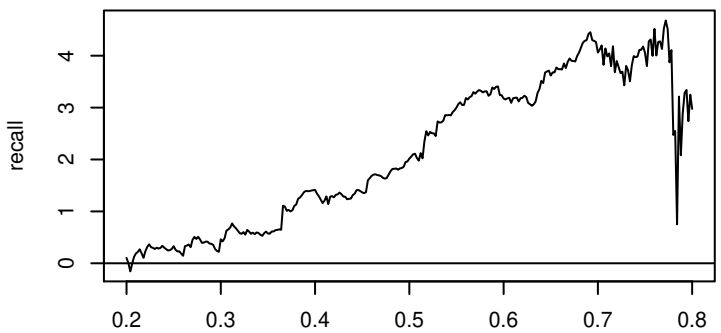
0.8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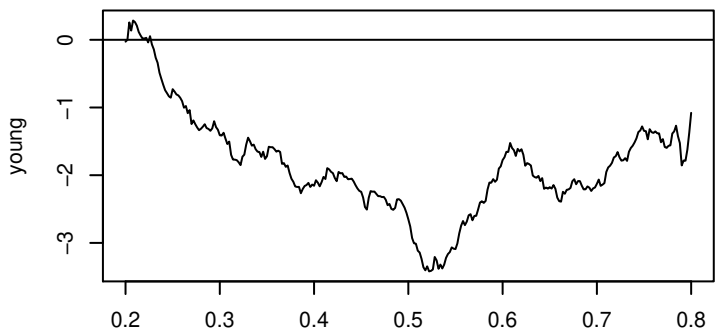
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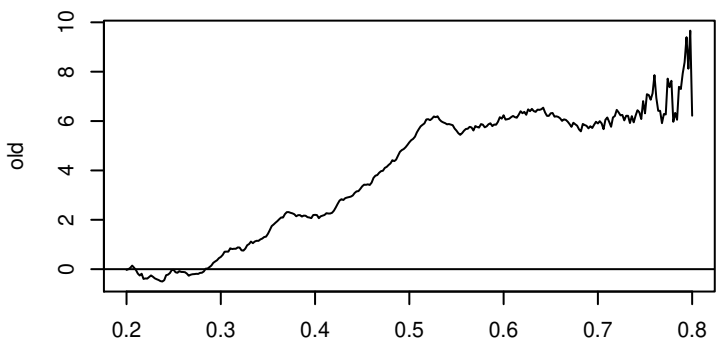
old
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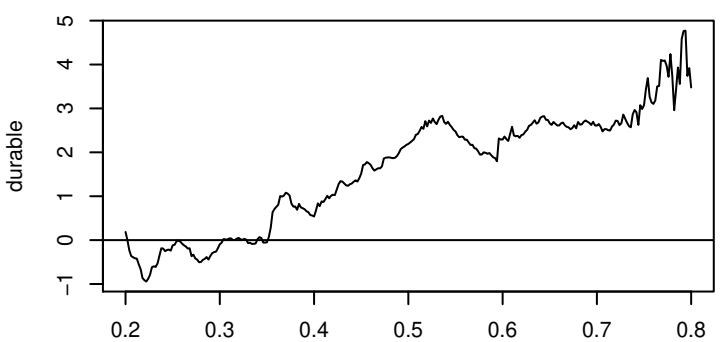
durable
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3
4
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0.4
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0.6
0.7
0.8

lusd
0
−1
−2
−3
0.2
0.3
0.4
0.5
0.6
0.7
0.8