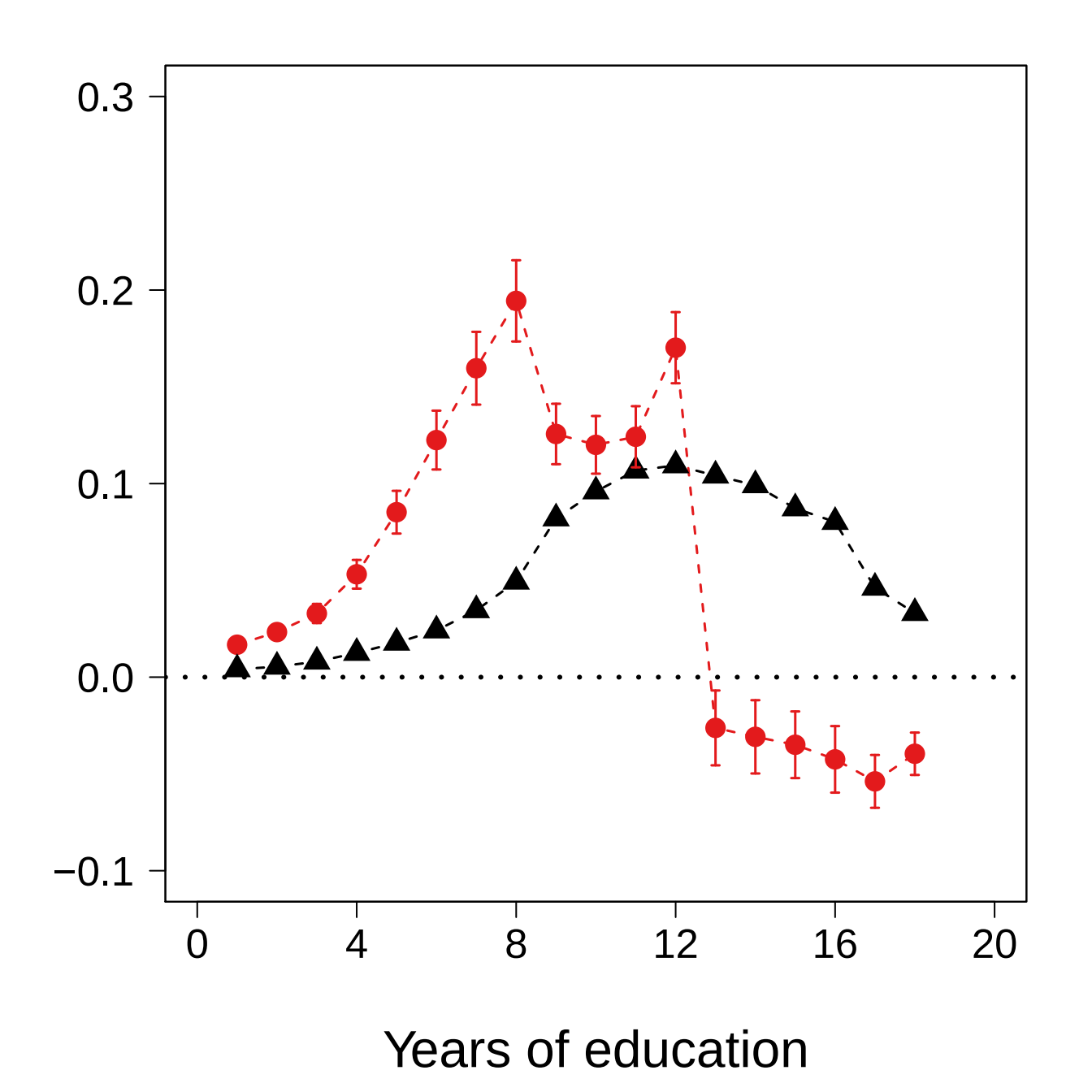
0.3
0.2
0.1
0.0
−0.1
0
4
8
12
16
20
Years of education