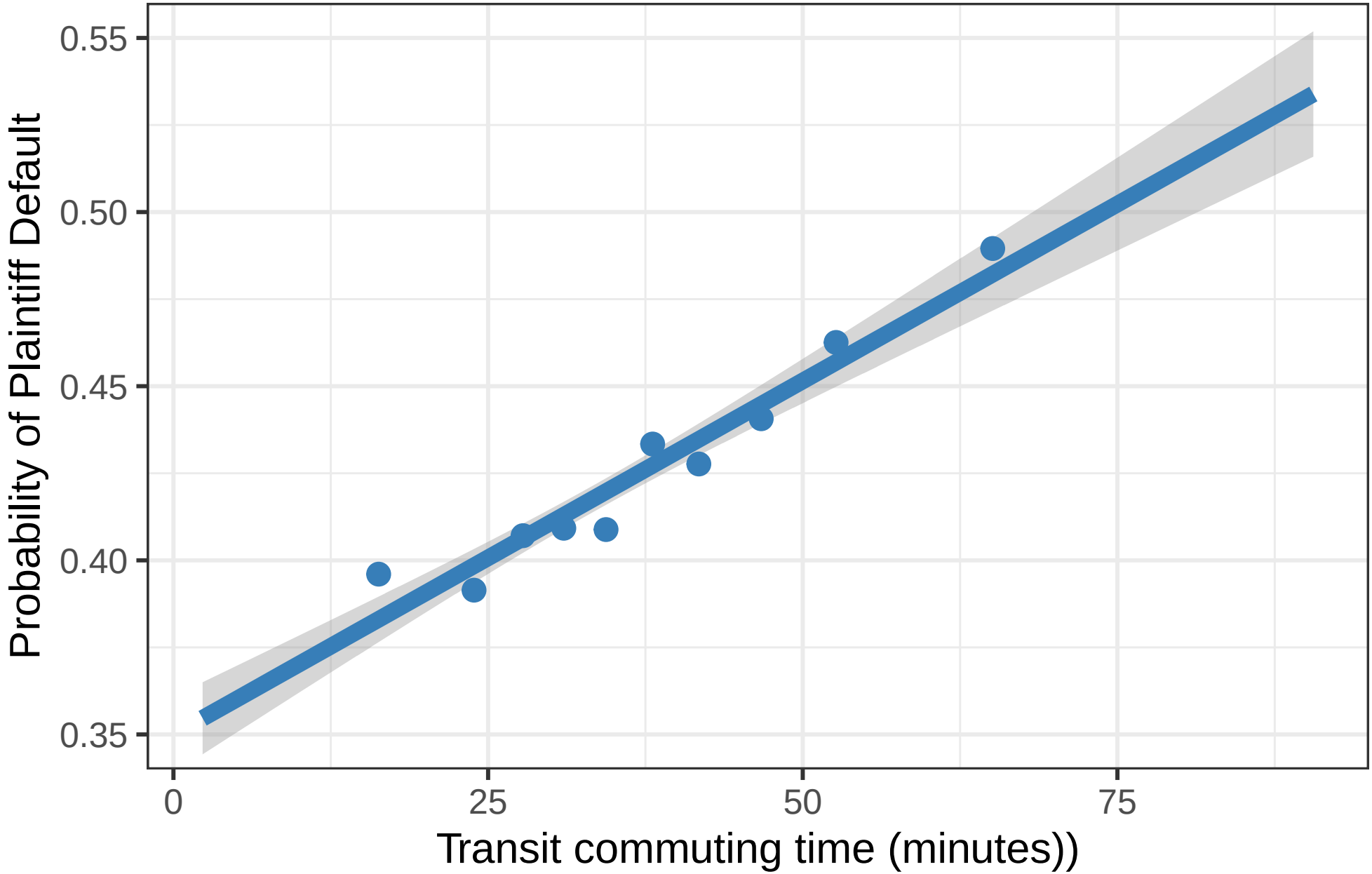
Probability of Plaintiff Default
0.55
0.50
0.45
0.40
0.35
0
25
50
75
Transit commuting time (minutes))