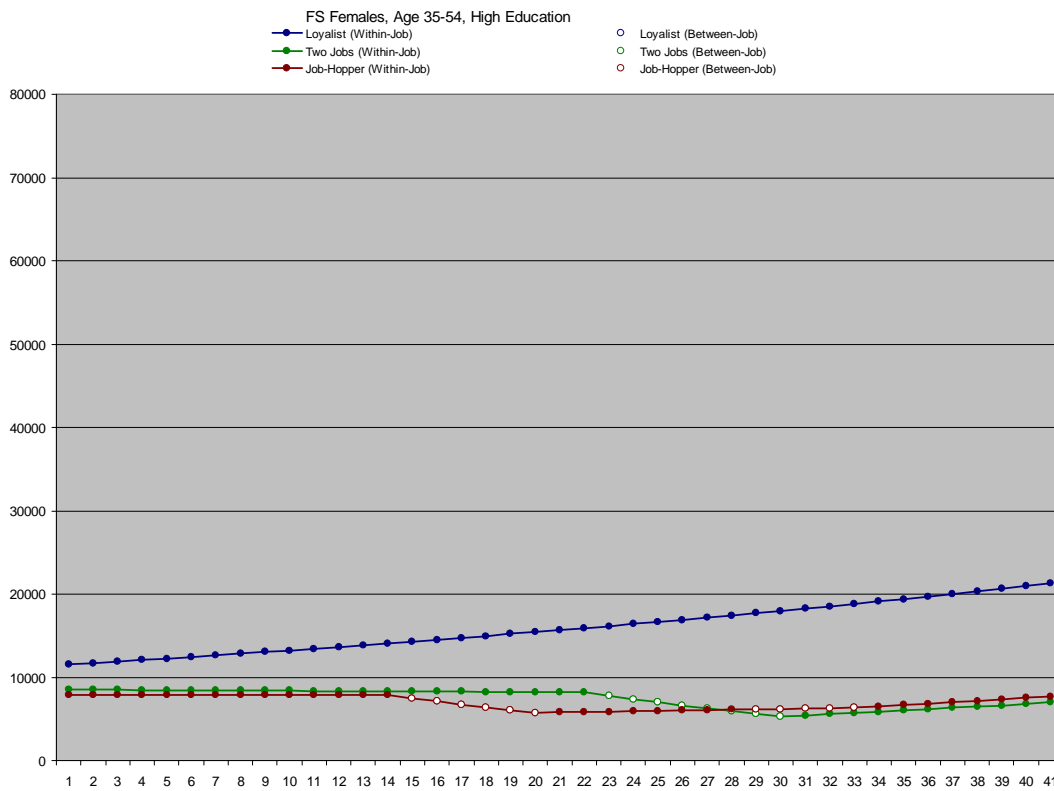
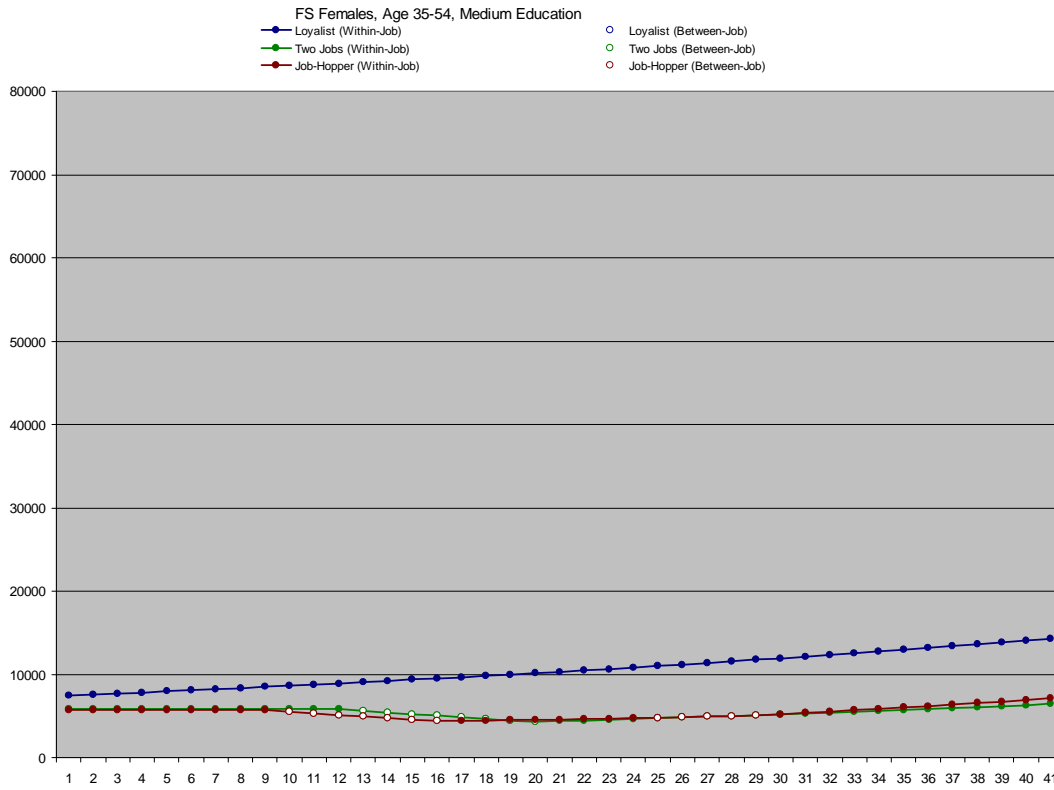
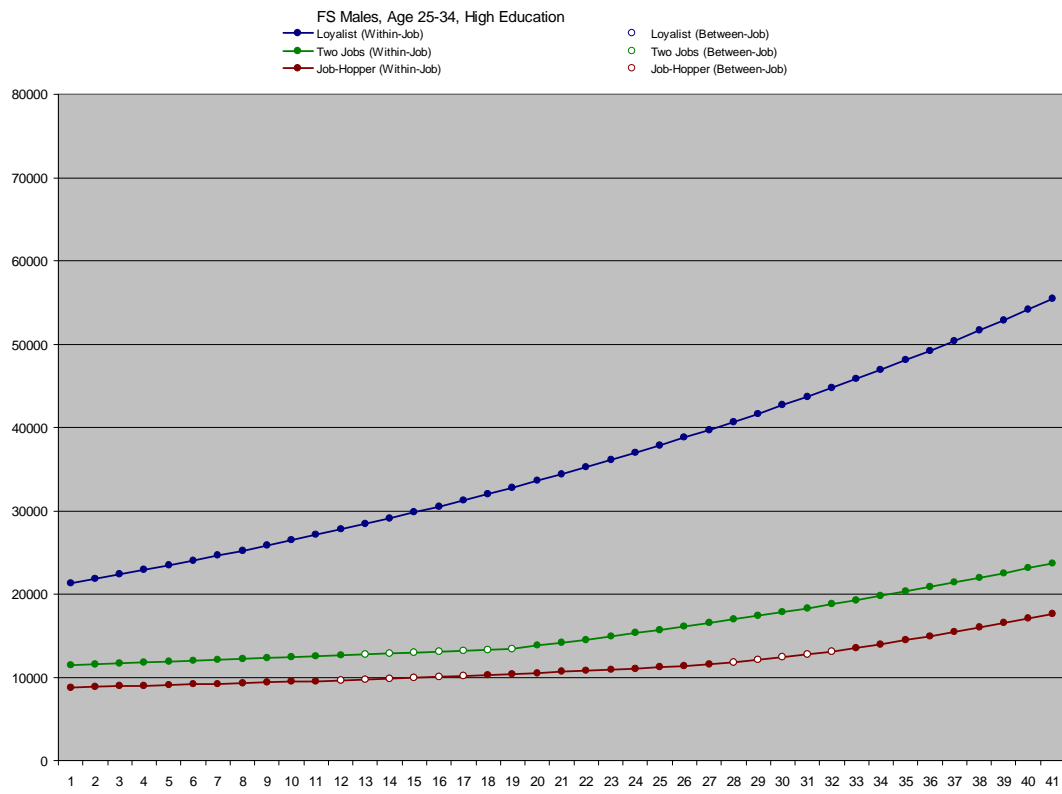
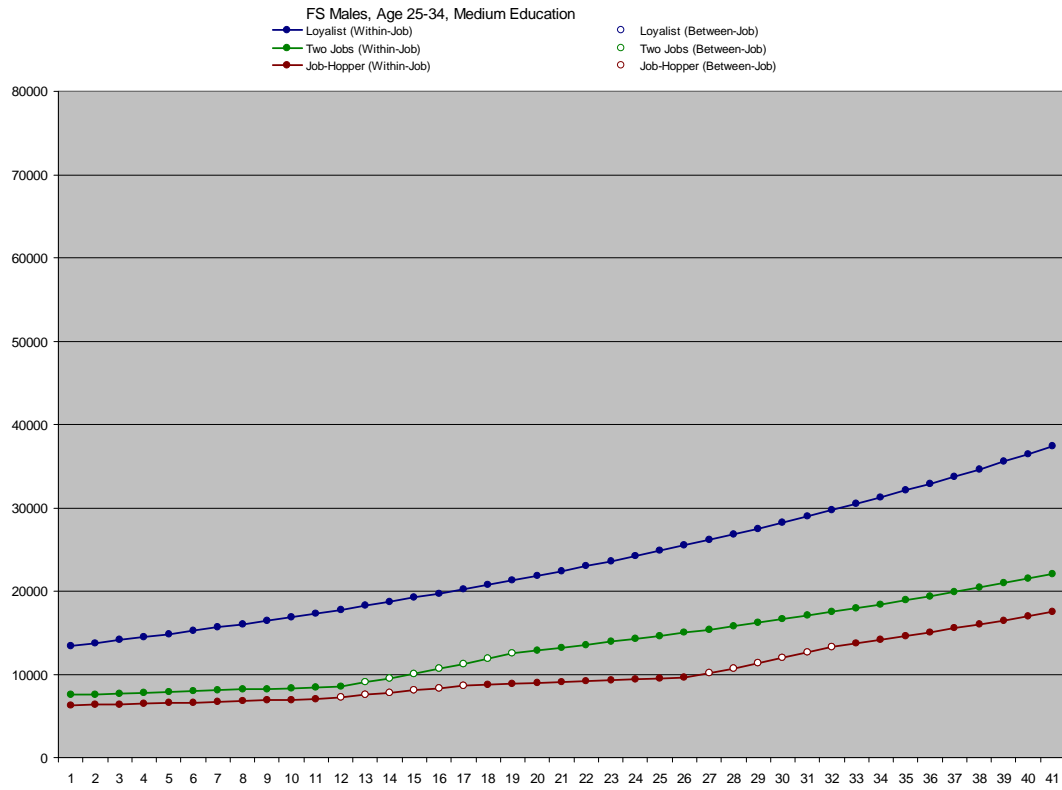


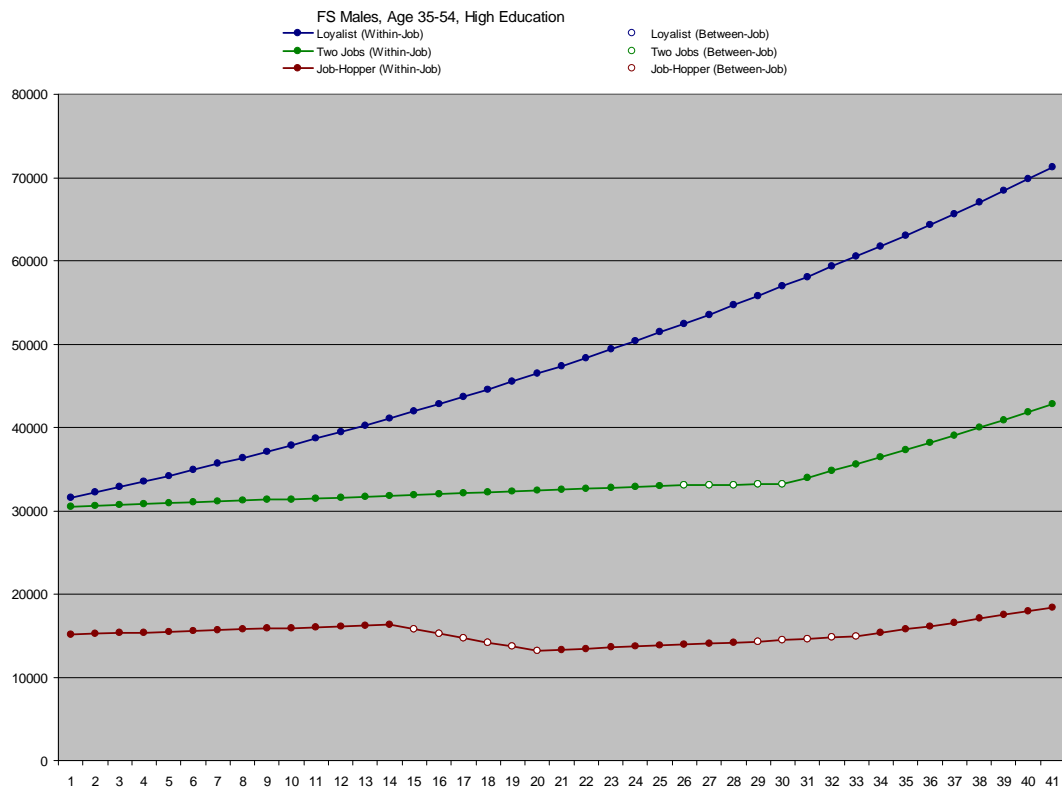
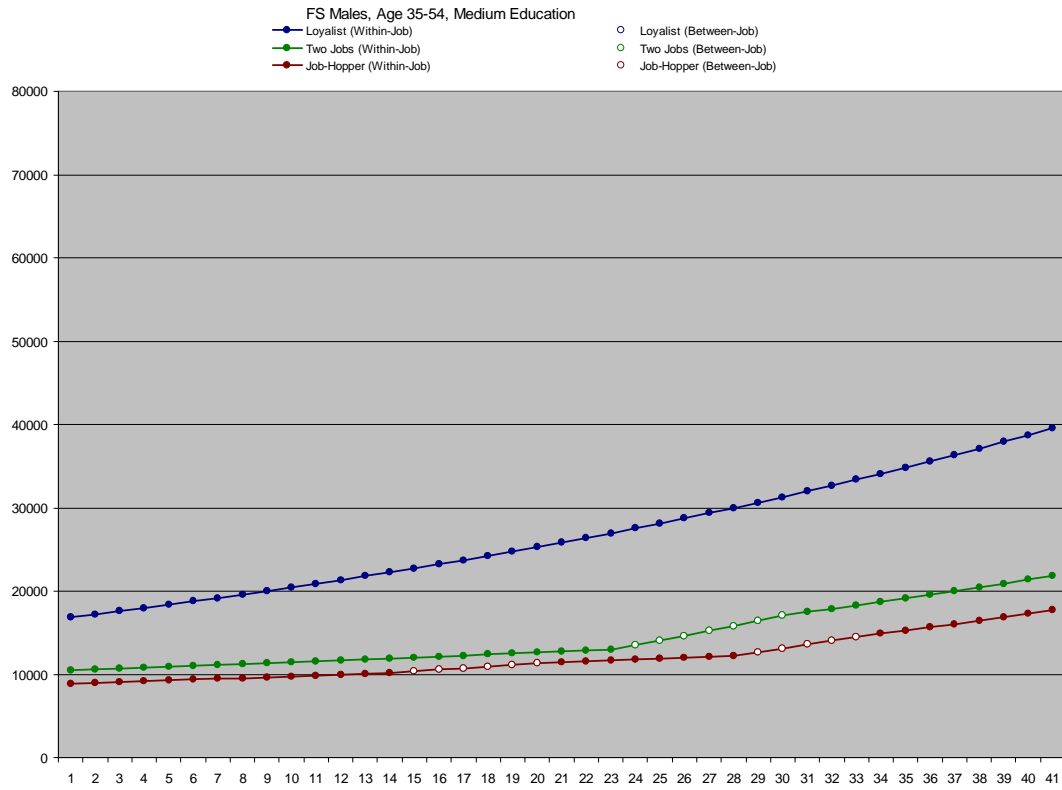
Y-axis gives estimated annualized earnings in 2001 dollars.
 Author's calculations from LEHD data.



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