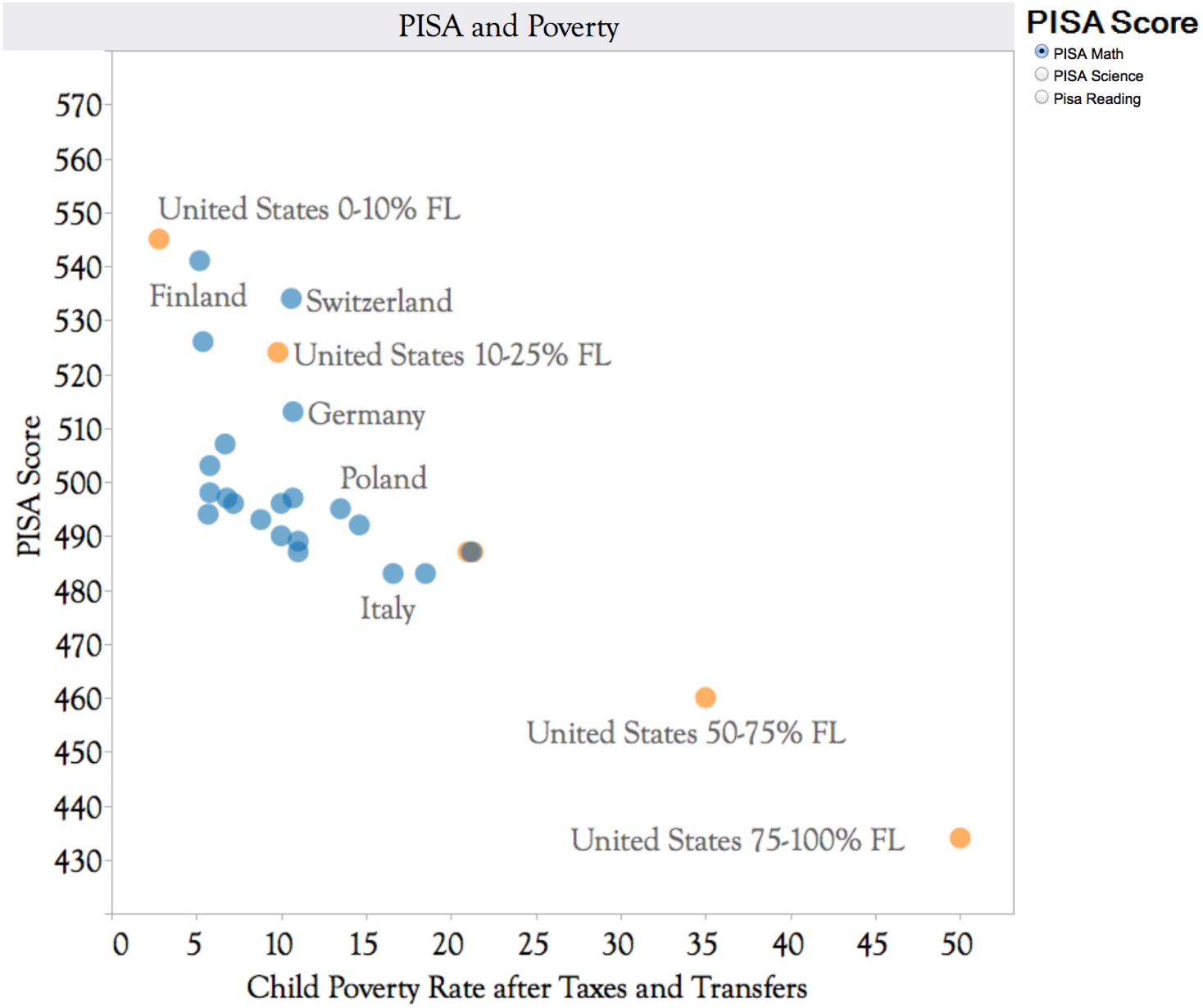

Source: Michael Marder, 2013; from PSID, CNEF, UNICEF, PISA datasets.