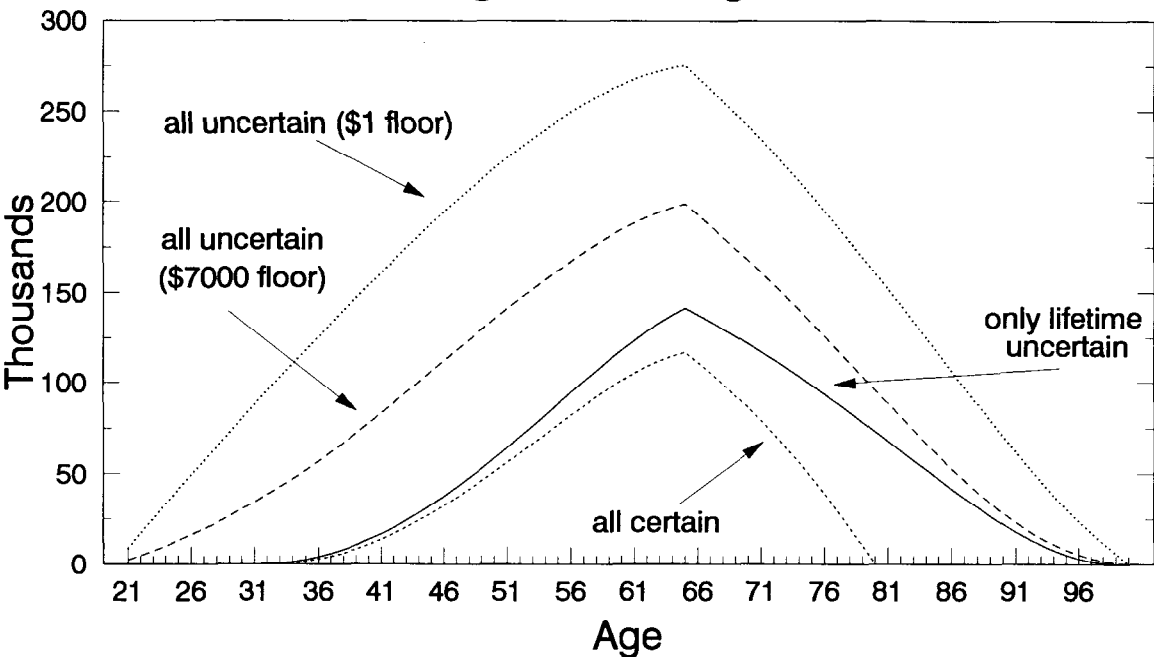


Figure 2a
Average Assets by Age
No High School Degree



$\gamma=3, \delta=.03$