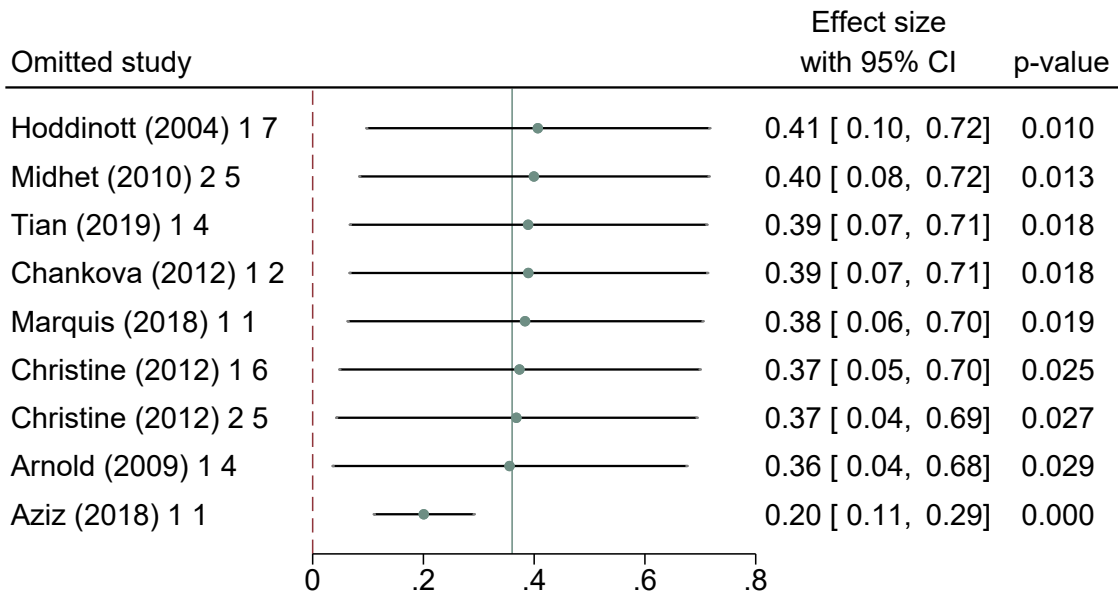


Leave one out sample: Education & Consumption or purchasing decision with largely private benefit



Random-effects REML model