

R. Schultz is currently employed by SoFi as a Quantitative Researcher. The views expressed in this study are those of the author(s) and do not represent the opinions of his employer. Schultz would like to acknowledge that a bulk of this project was conducted while he was a Graduate Research Assistant at the University of Michigan - Institute for Social Research. While at the University of Michigan, he received financial support covering coursework costs as a recipient of the Michigan Program in Survey and Data Science Achievement Fellowship. R. Schultz received no direct funding for this paper.