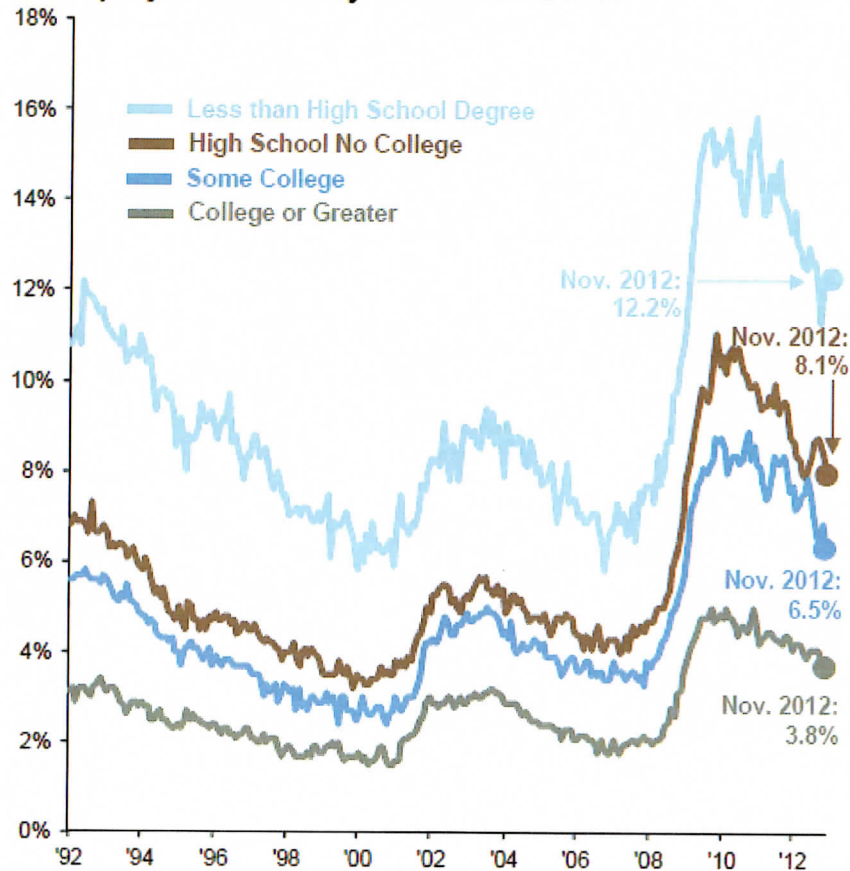




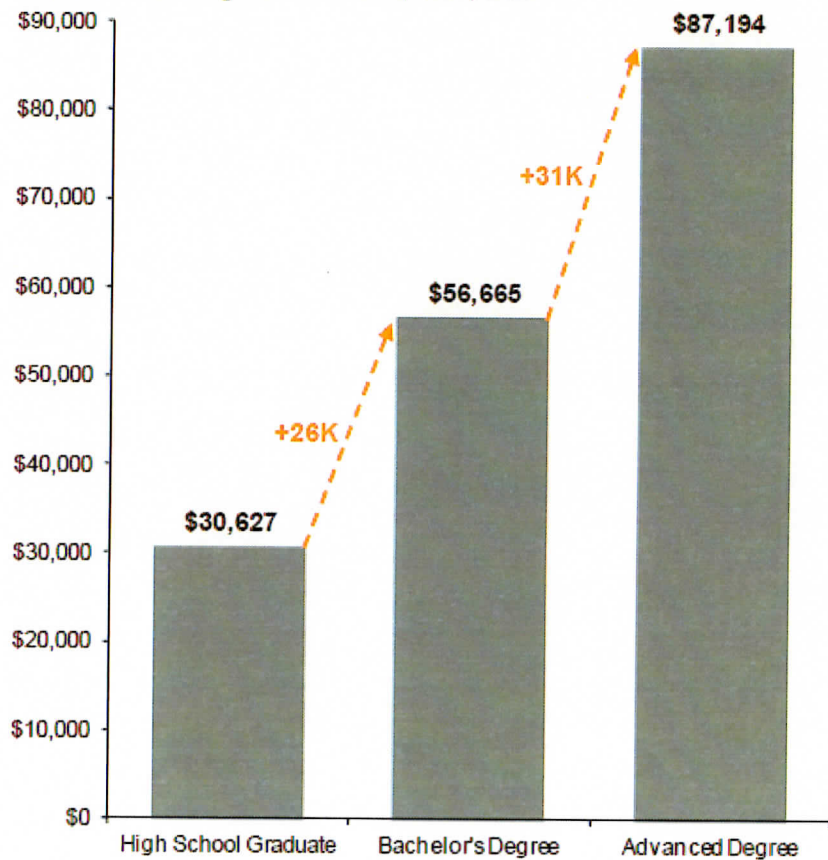
Employment and Education

Unemployment Rate by Education Level



Average Annual Earnings by Highest Degree Earned

Full-time workers aged 25 and older, 2009, USD



Source: BLS, Factset, Census Bureau, J.P. Morgan Asset Management