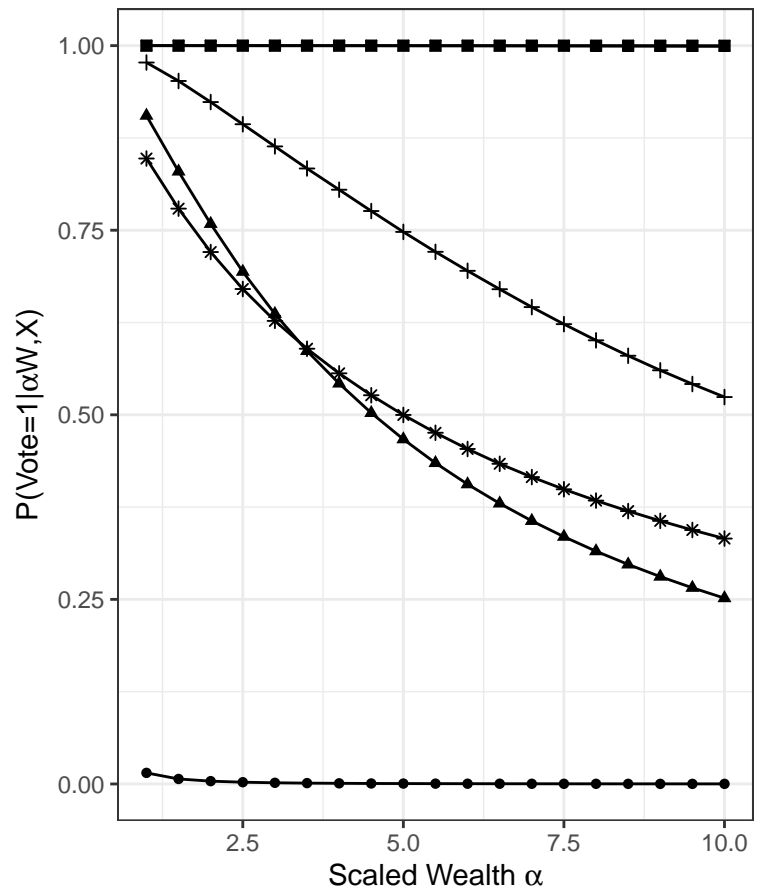


Panel A: $I_{hs}(\text{Wealth})$ Panel B: $\text{Log}(\text{Wealth})$ 