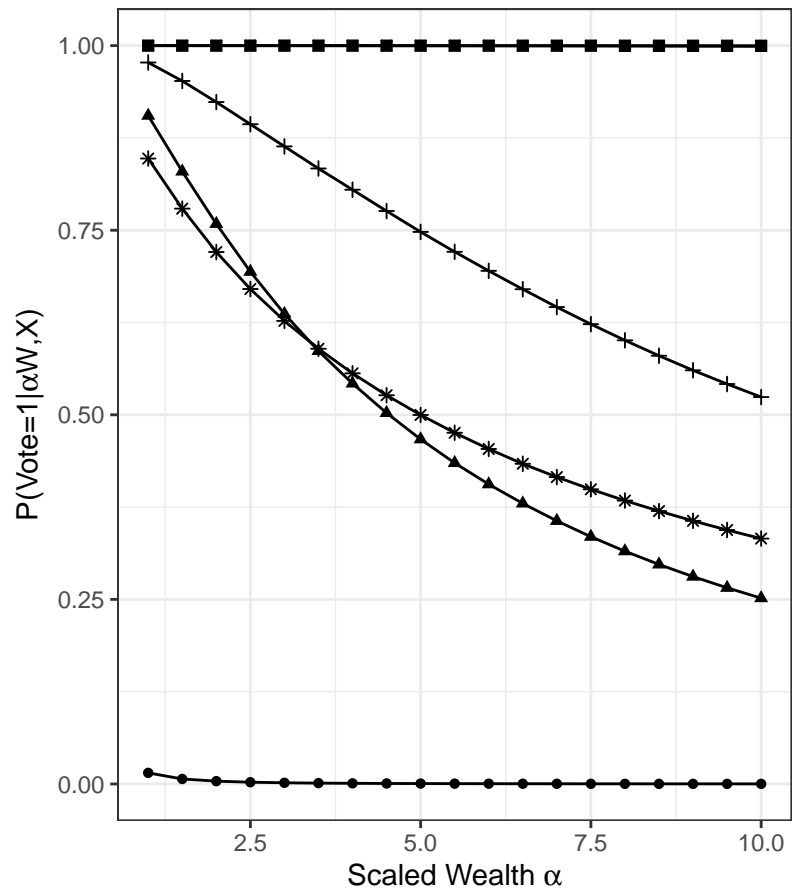


Panel A:  $I_{hs}(\text{Wealth})$



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

