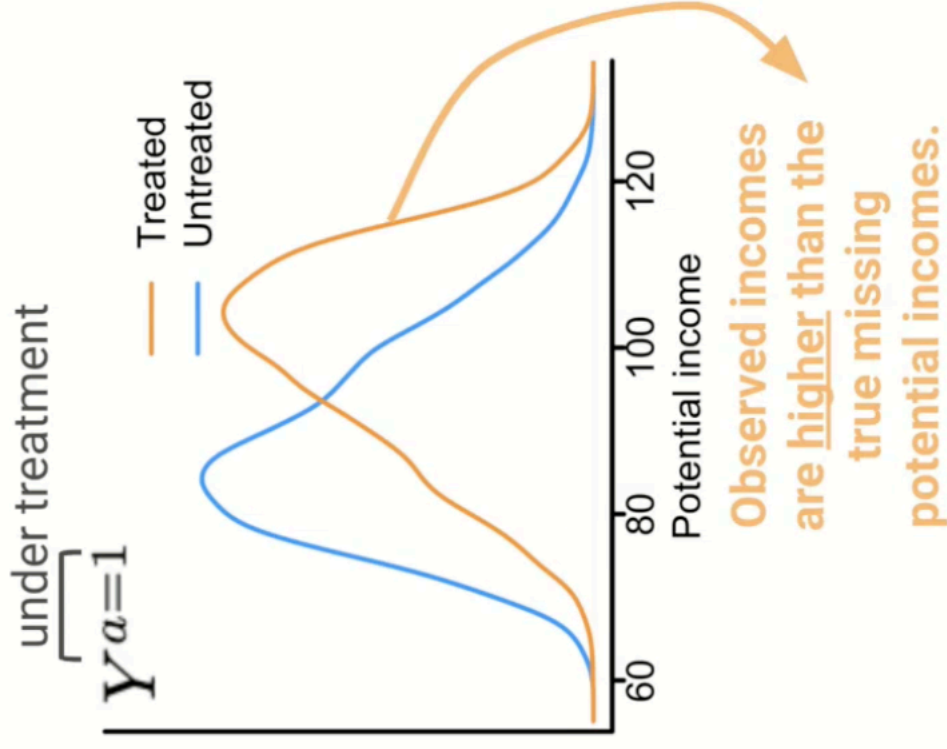


Observed incomes  
are lower than the  
true missing  
potential incomes.



Observed incomes  
are higher than the  
true missing  
potential incomes.