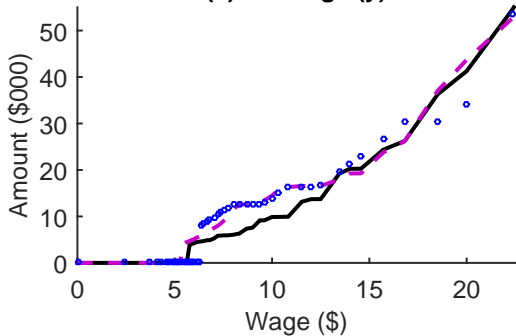
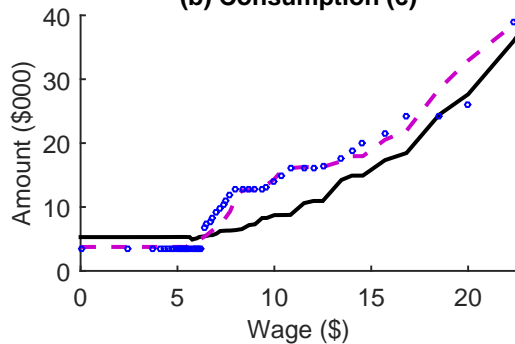


(a) Earnings (y)



(b) Consumption (c)



(c) Welfare Gains (%)

