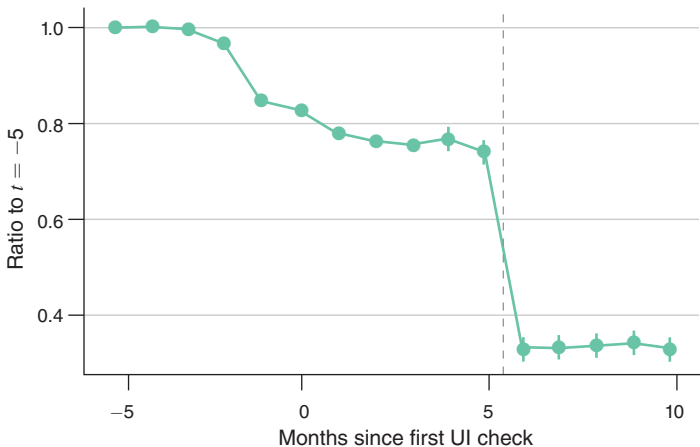


Panel A. Income (labor + UI) if stay unemployed



Panel B. Spending if stay unemployed

