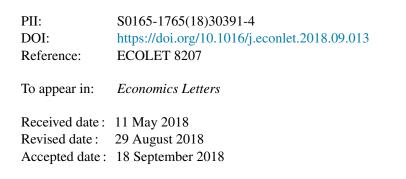
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Income dynamics when shocks occur during the year

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Highlights:

- An income process where persistent shocks occur during the year is presented.
- Estimated variance of transitory shocks is biased if timing of shocks is restricted.
- Estimated variance of persistent shocks is unaffected.

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