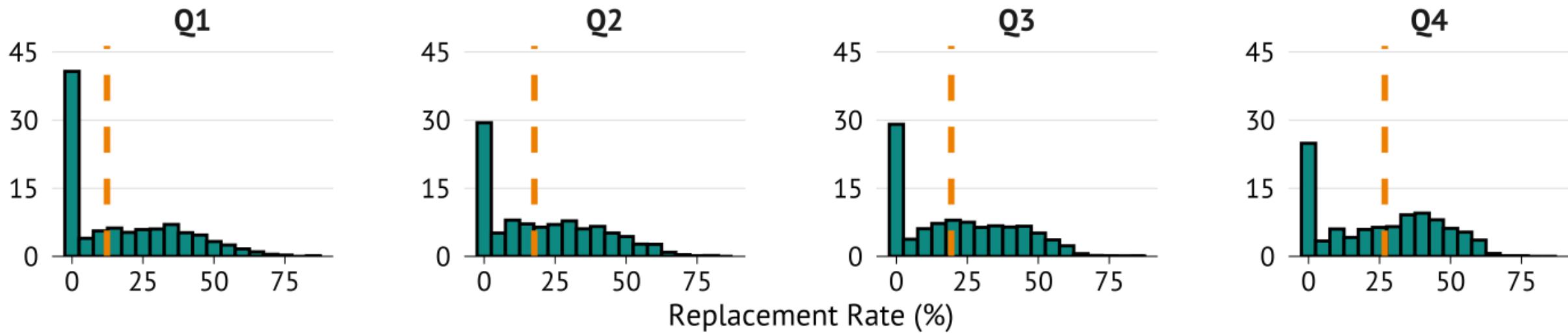


Replacement Rates by the probability of job loss in the next year (Quartiles)  
%



\* The red dashed line is the median replacement rate for each group.