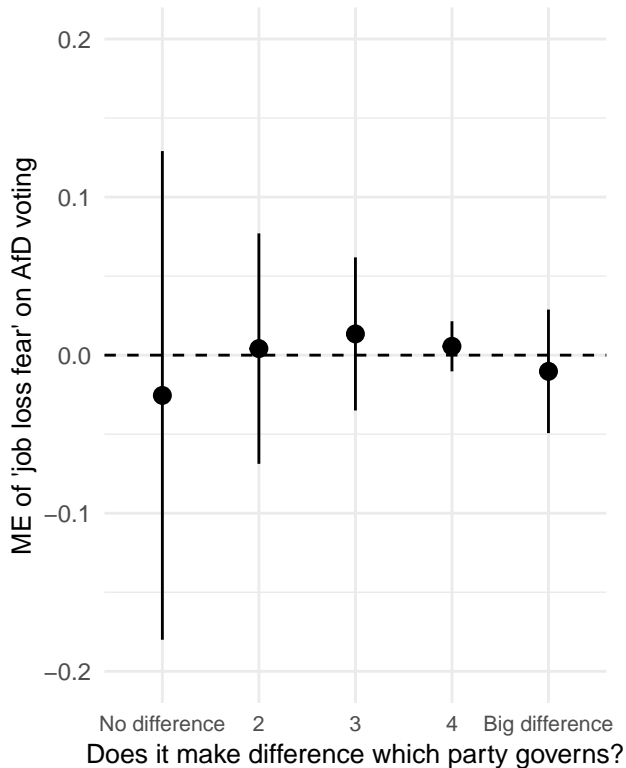


Marginal effect  
of fear of job loss



Marginal effect  
of unemployment experience

