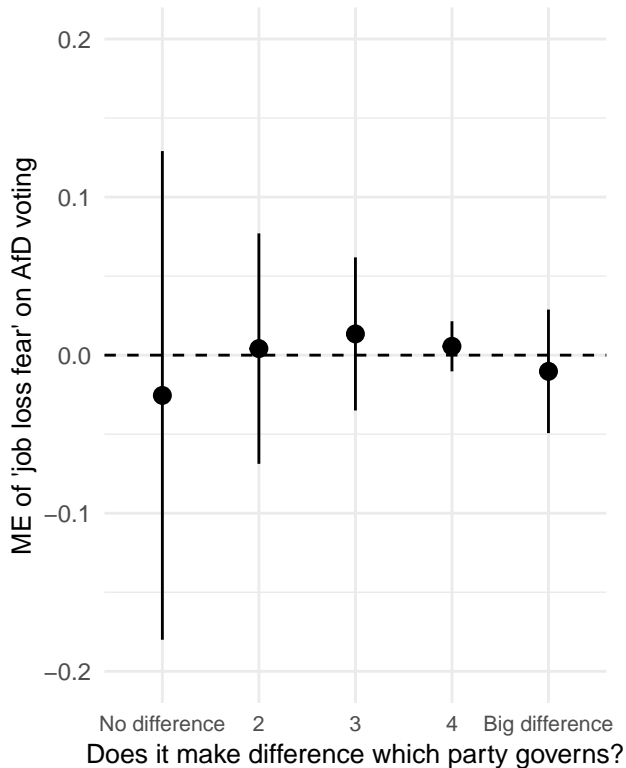


Marginal effect
of fear of job loss



Marginal effect
of unemployment experience

