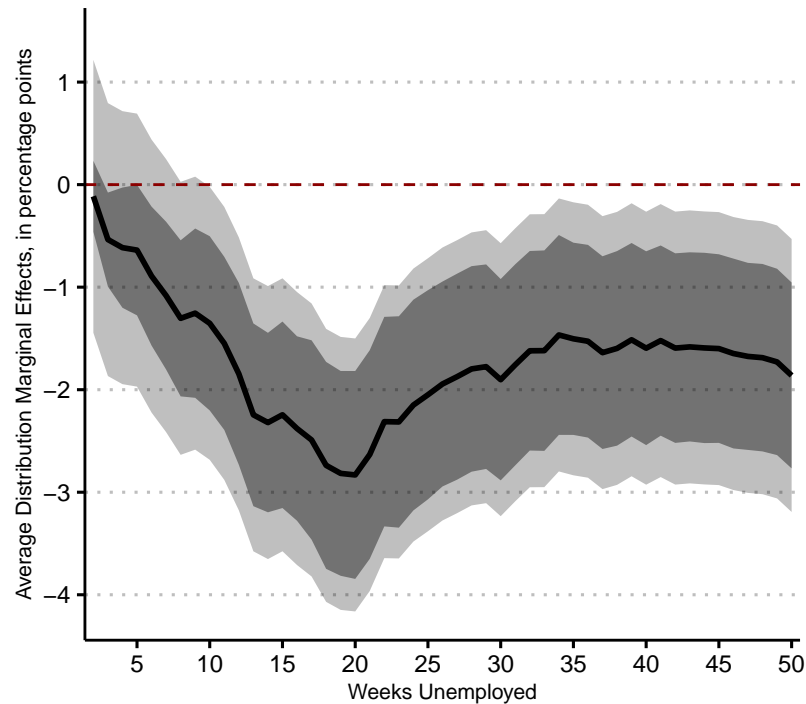
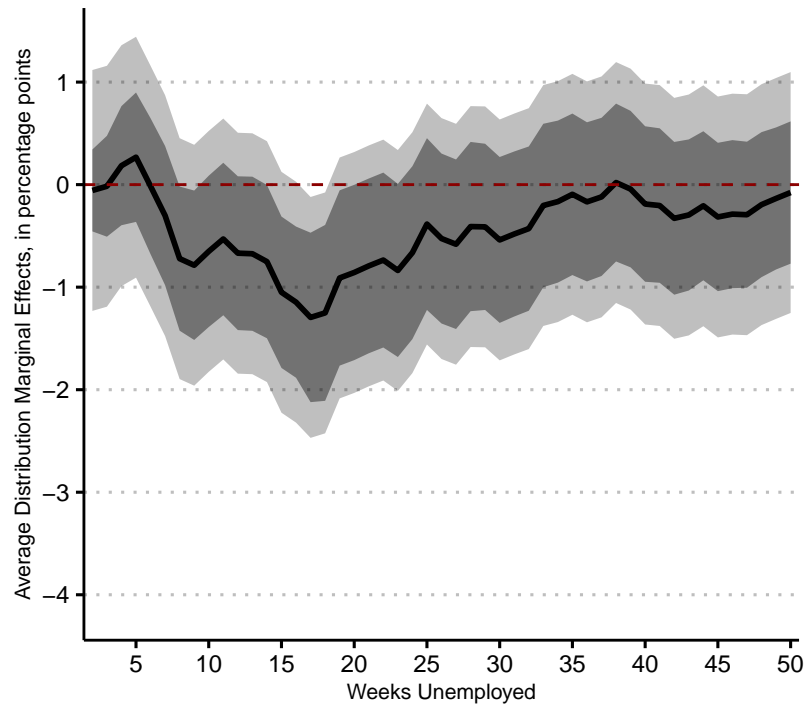


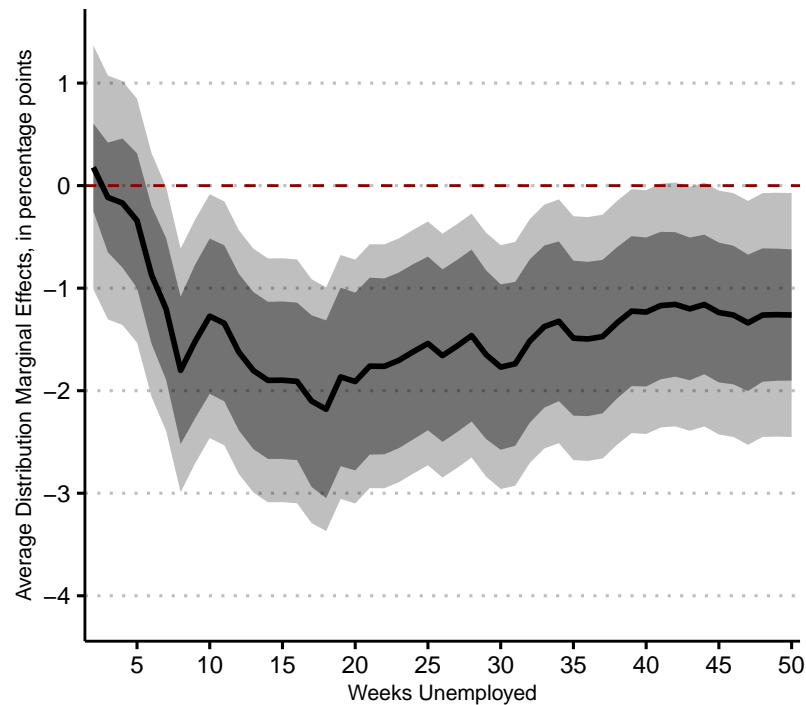
(a) Workers with net wealth below the median



(b) Workers with net wealth above the median



(c) Workers with mortgages



(d) Workers without mortgages

