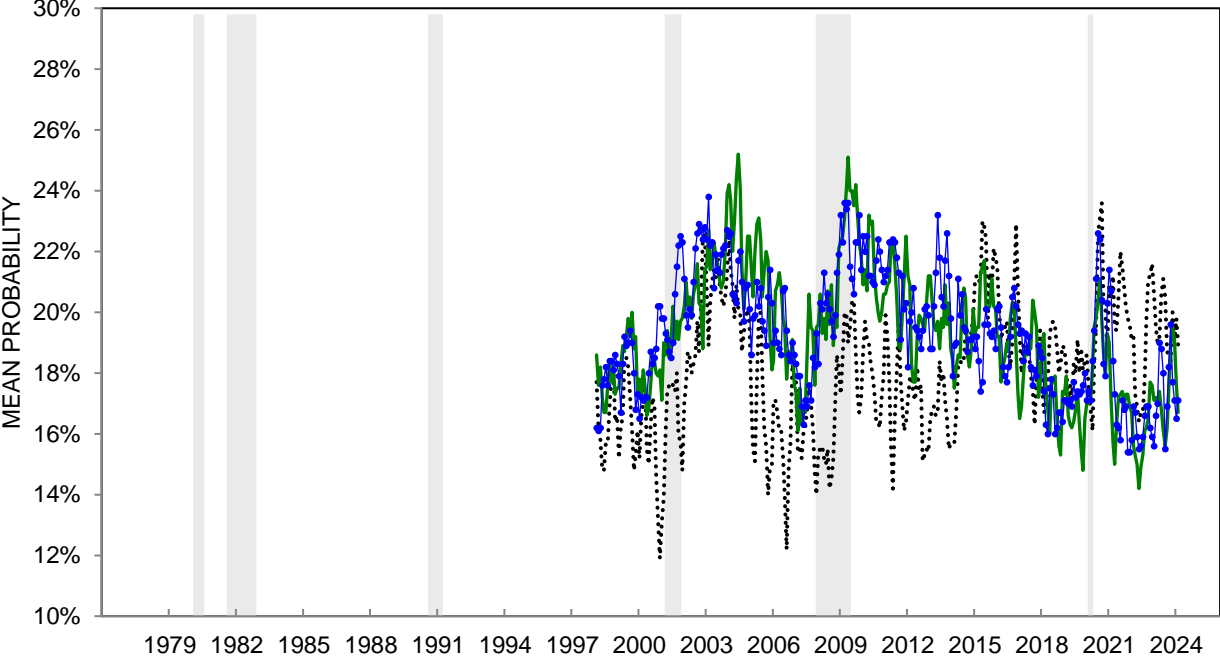


CHART 17: PROBABILITY OF LOSING A JOB DURING THE NEXT 5 YEARS



..... Income Bottom Third — Income Middle Third —●— Income Top Third