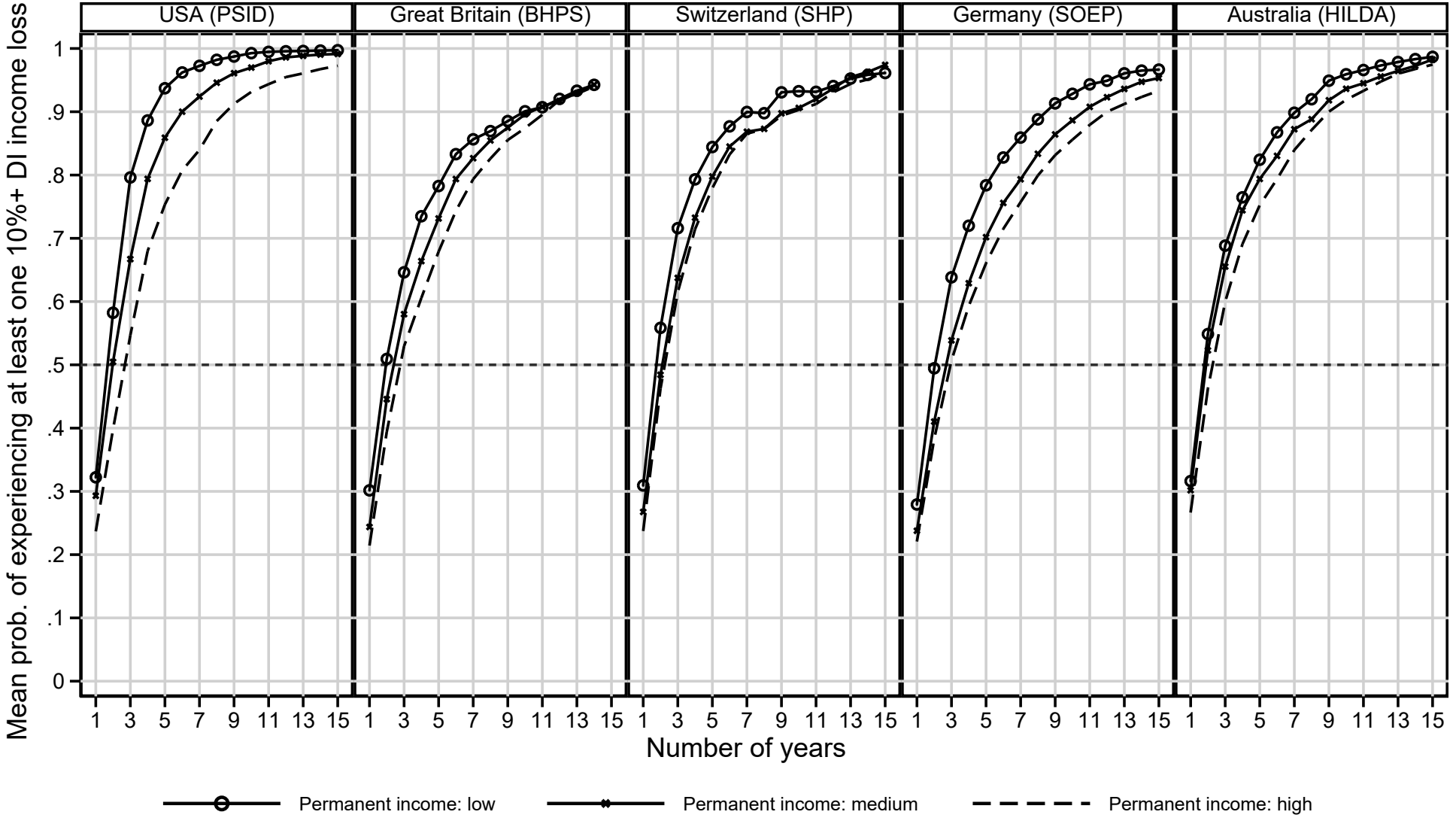
USA (PSID)
Great Britain (BHPS)
Switzerland (SHP)
Germany (SOEP)
Australia (HILDA)
Mean prob. of experiencing at least one 10%+ DI income loss
0
.1
.2
.3
.4
.5
.6
.7
.8
.9
1
1 3 5 7 9 11 13 15
Number of years
Permanent income: low
Permanent income: medium
Permanent income: high