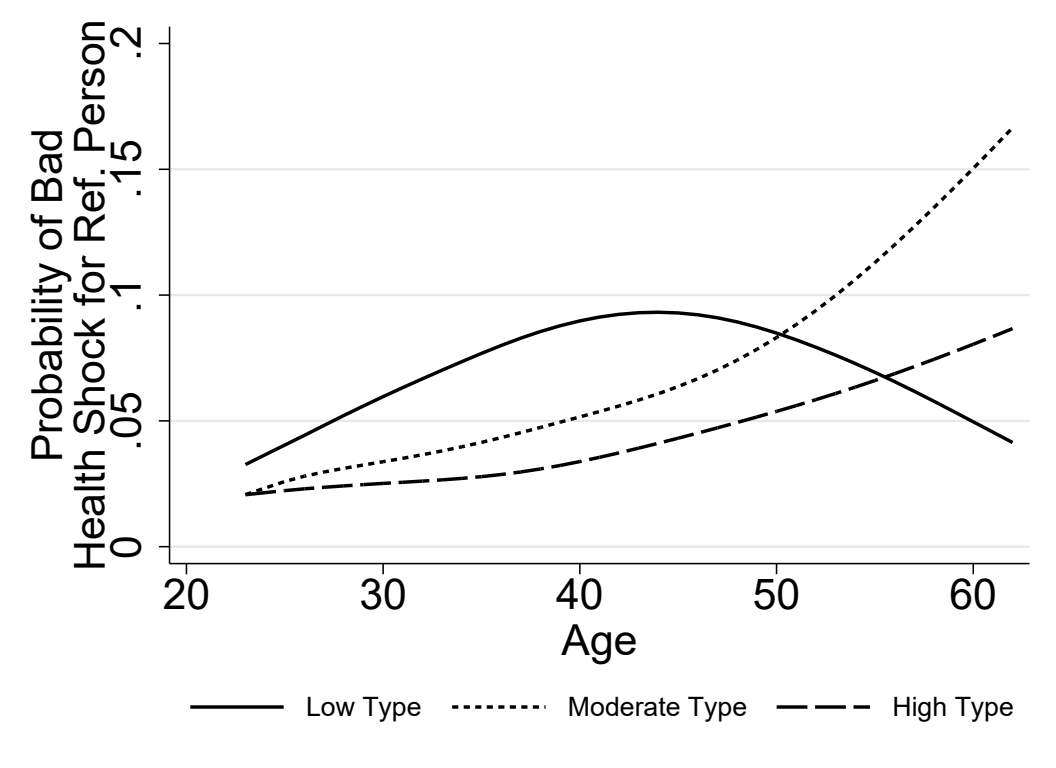
Probability of Bad Health Shock for Ref. Person
0
.05
.1
.15
.2
20
30
40
50
60
Age
Low Type
Moderate Type
High Type