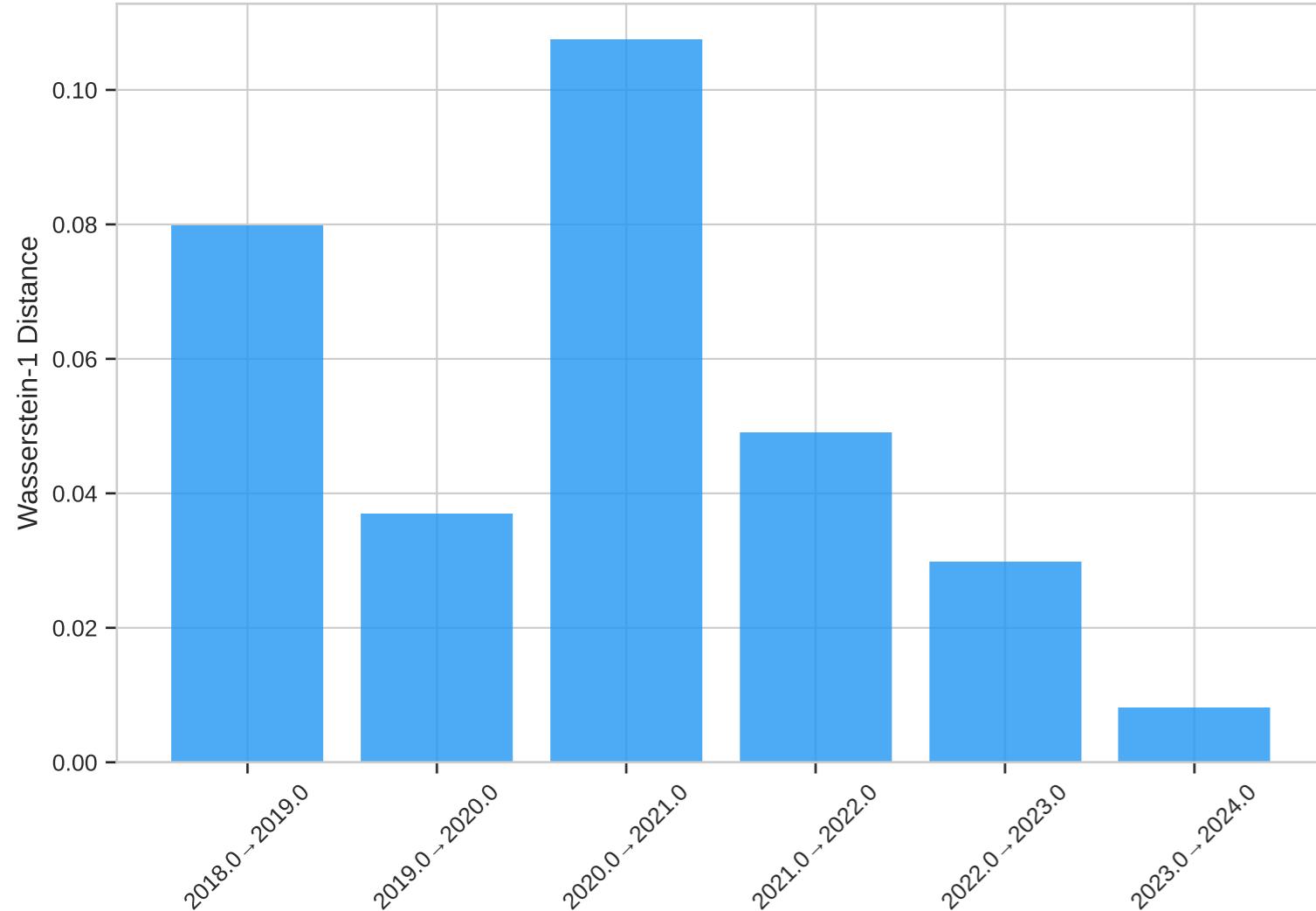


# Optimal Transport — Year-over-Year Spending Flow Analysis

## Year-over-Year Distributional Shift (Wasserstein)



## Mean and Median Spending Distribution Shifts

