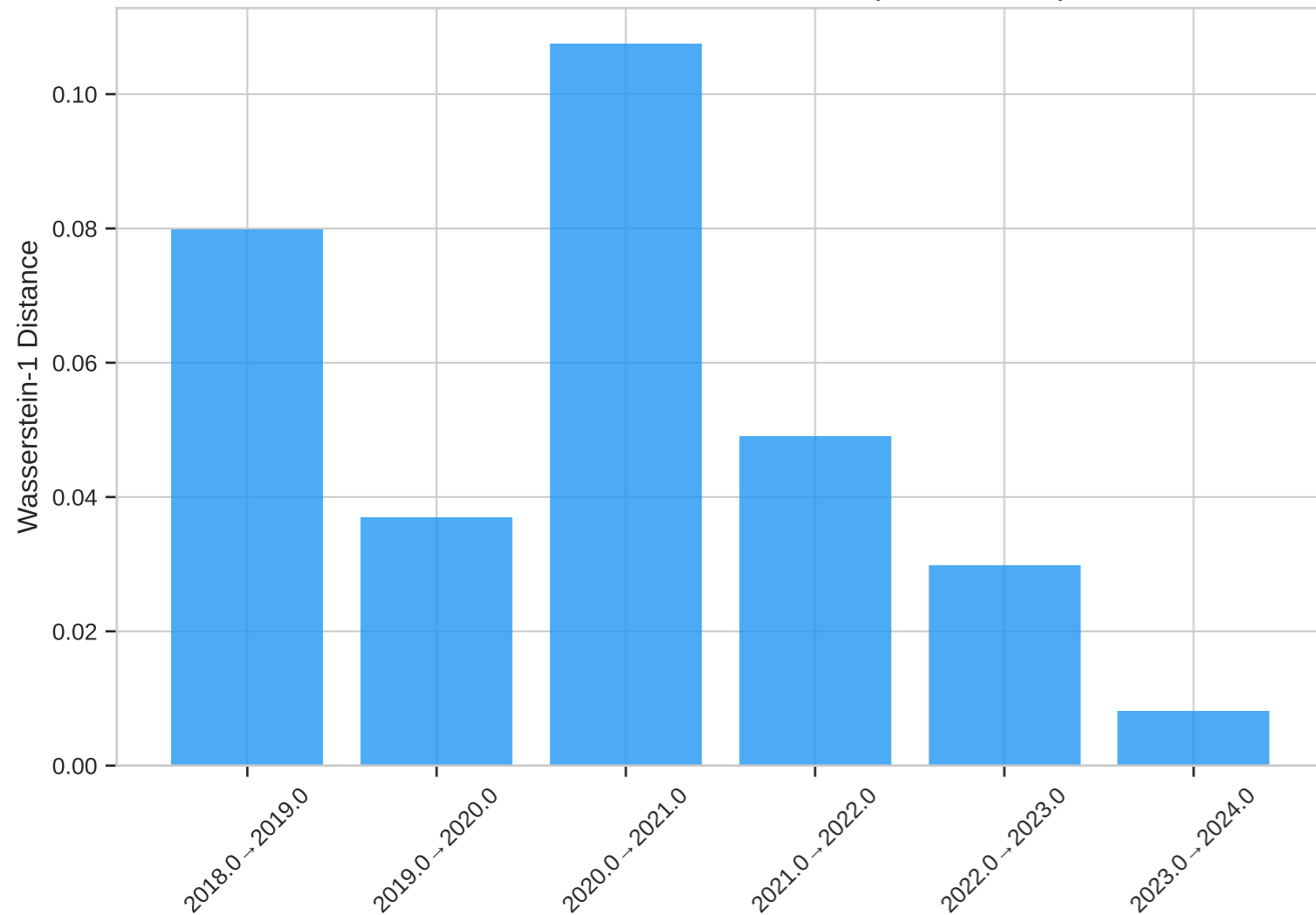


Optimal Transport — Year-over-Year Spending Flow Analysis

Year-over-Year Distributional Shift (Wasserstein)



Mean and Median Spending Distribution Shifts

