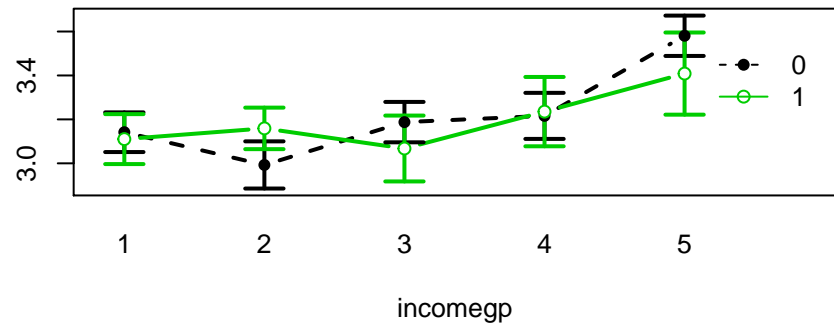


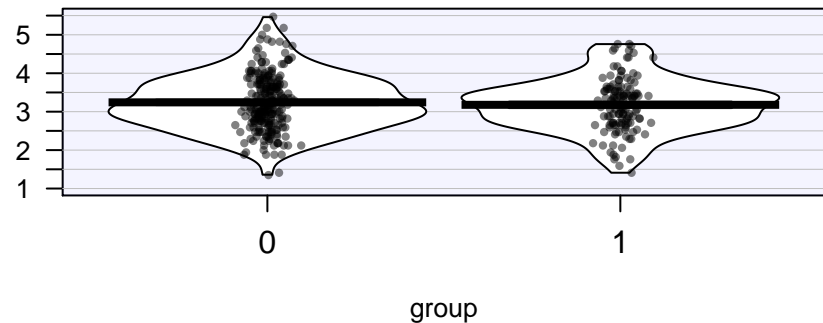
Interaction plot of prodebt based on incomegp and cigbuy

Mean( prodebt )  $\pm$  1 SE



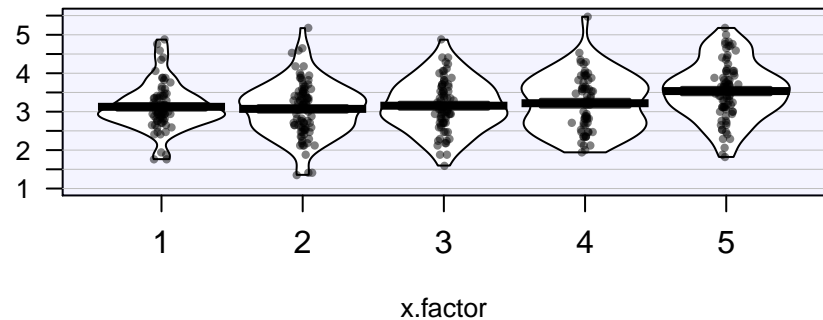
Average differences

Mean( prodebt )  $\pm$  1 SE



Average differences

Mean( prodebt )  $\pm$  1 SE



Interaction plot of prodebt based on cigbuy and incomegp

Mean( prodebt )  $\pm$  1 SE

