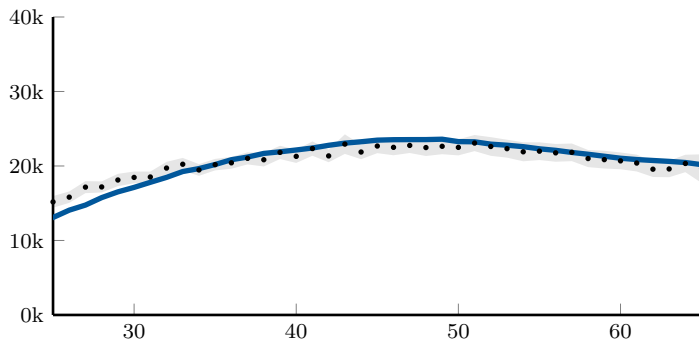
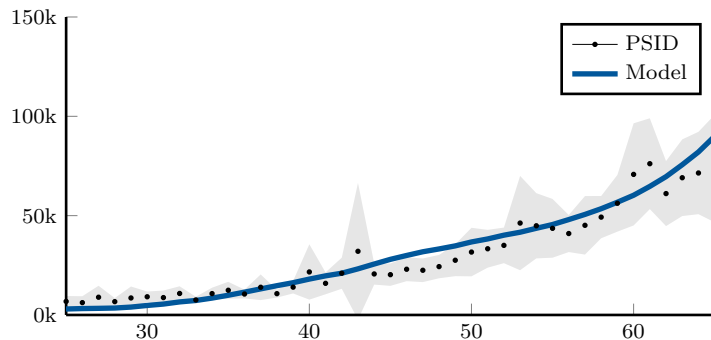


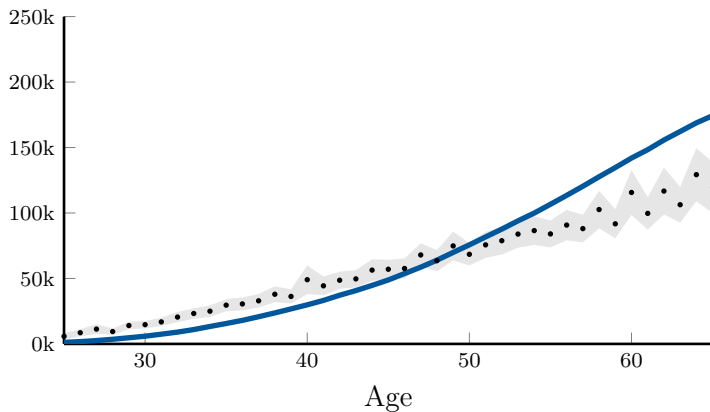
Nondurable Consumption



Liquid Assets



Net Housing Wealth



Hand-to-Mouth Homeowners

