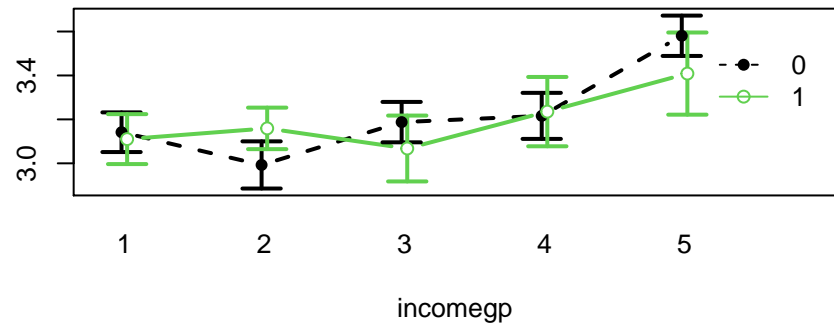


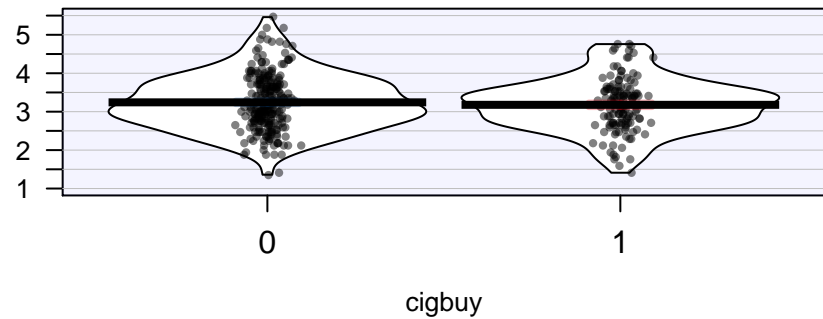
Interaction plot of prodebt based on incomegp and cigbuy

Mean(prodebt) \pm 1 SE



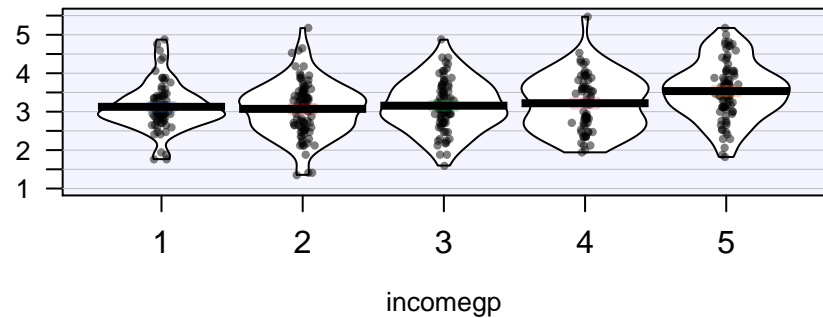
Average differences

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

