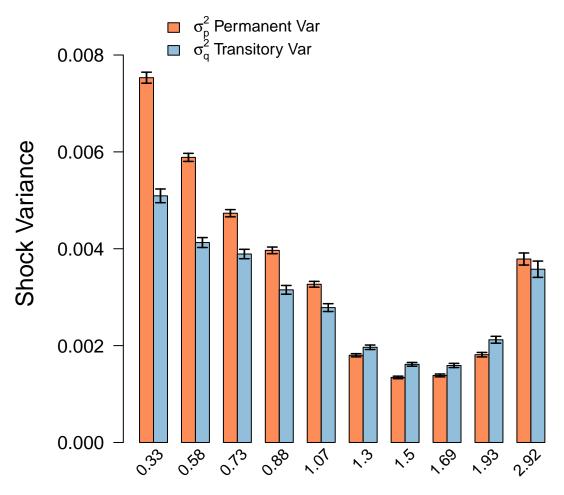
## **Permanent and Transitory Variance by Income Quantile**



Income/Mean Expenditure