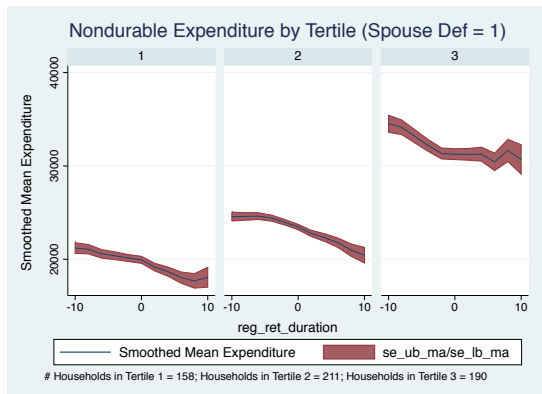
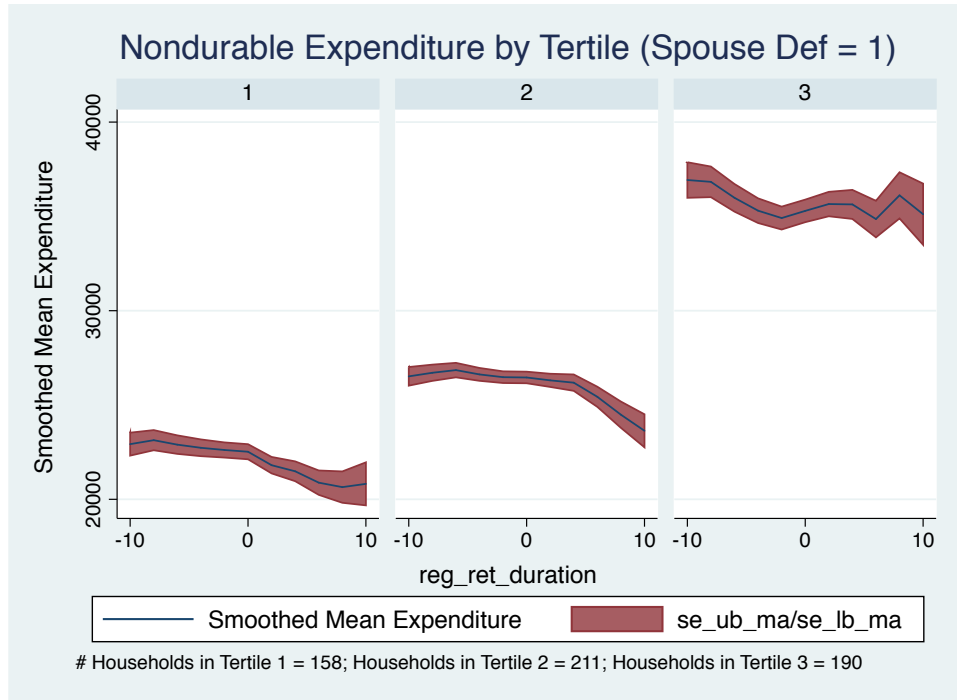
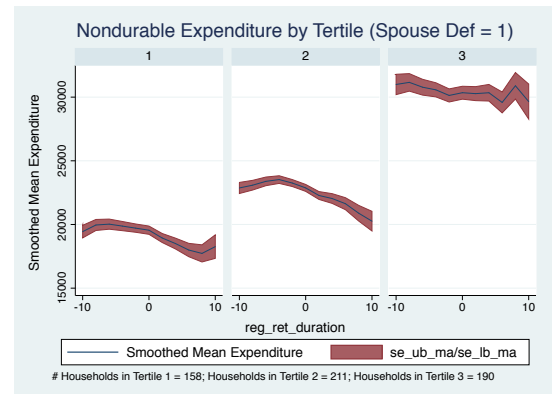


1 Expenditure based on tertiles for spouse retirement

(a) Ignoring Spouse-Total expenditure-Six Categories

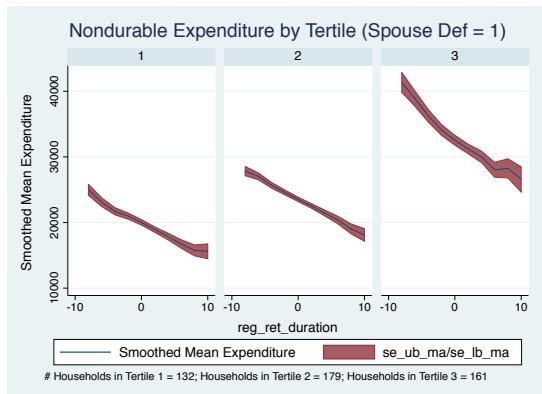
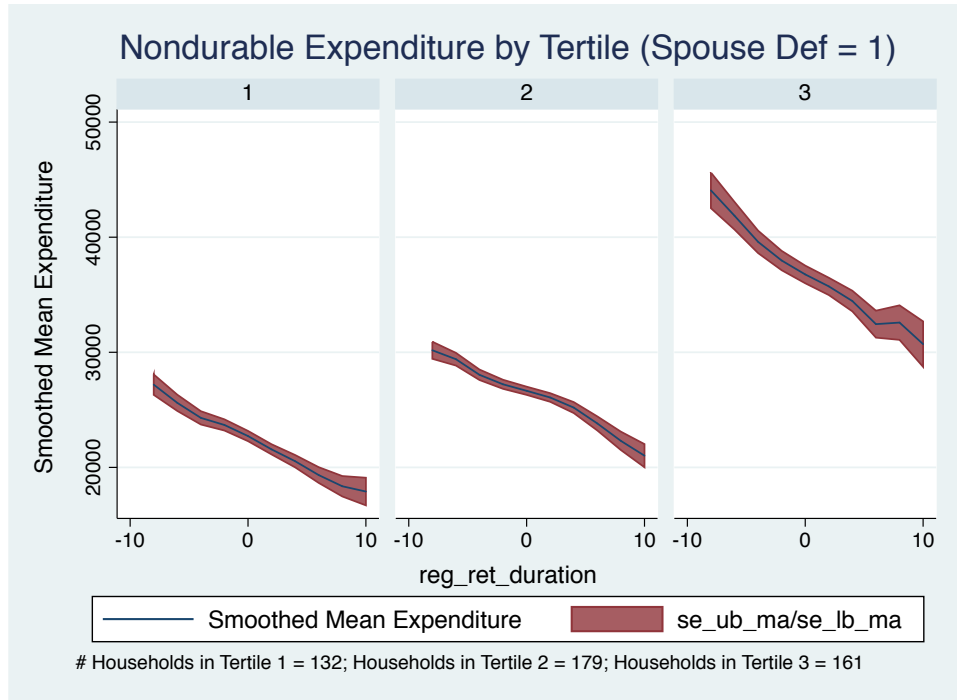


(b) Nondurables w/o health exp

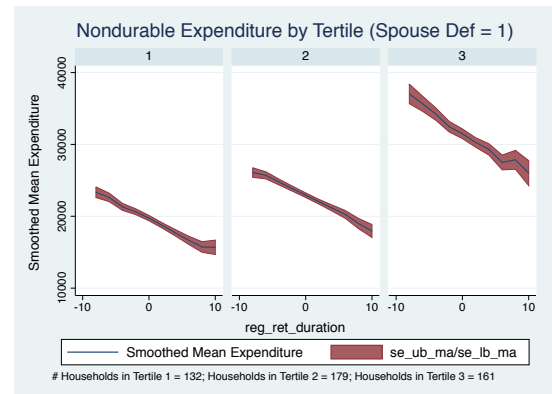


(c) Nondurables w/o health and educ exp

(a) Ignoring the Spouse-Post 2005 Expenditure-Six Categories

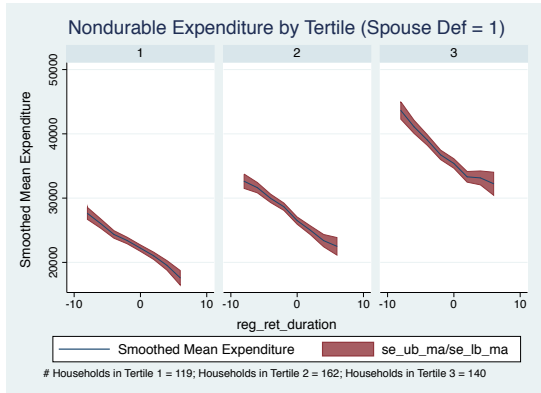
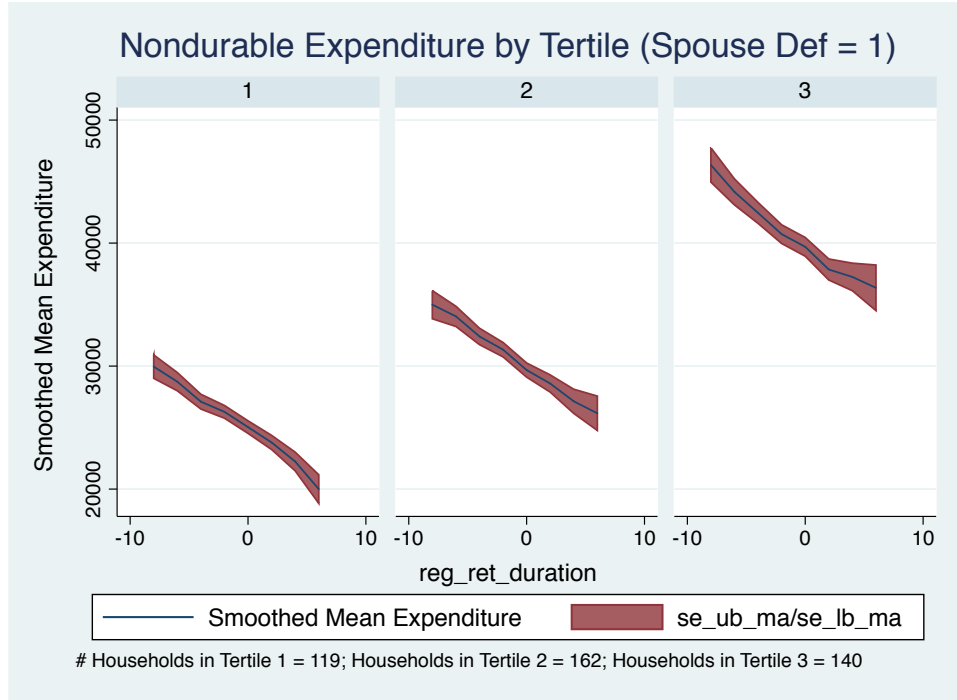


(b) Nondurables w/o health exp

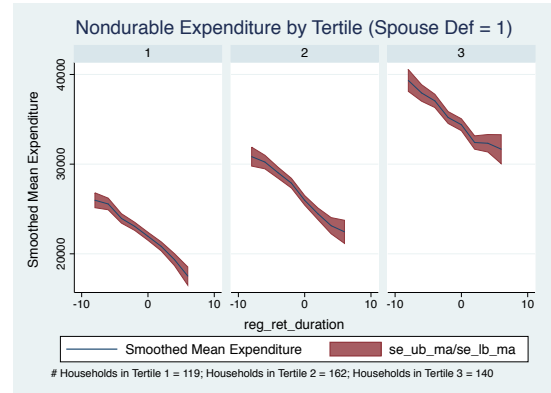


(c) Nondurables w/o health and educ exp

(a) Ignoring the Spouse-Post 2005-8 categories

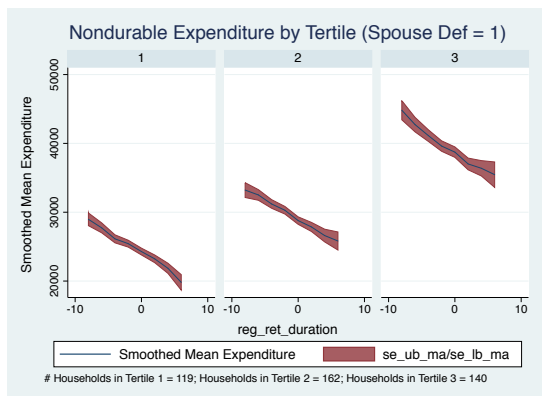
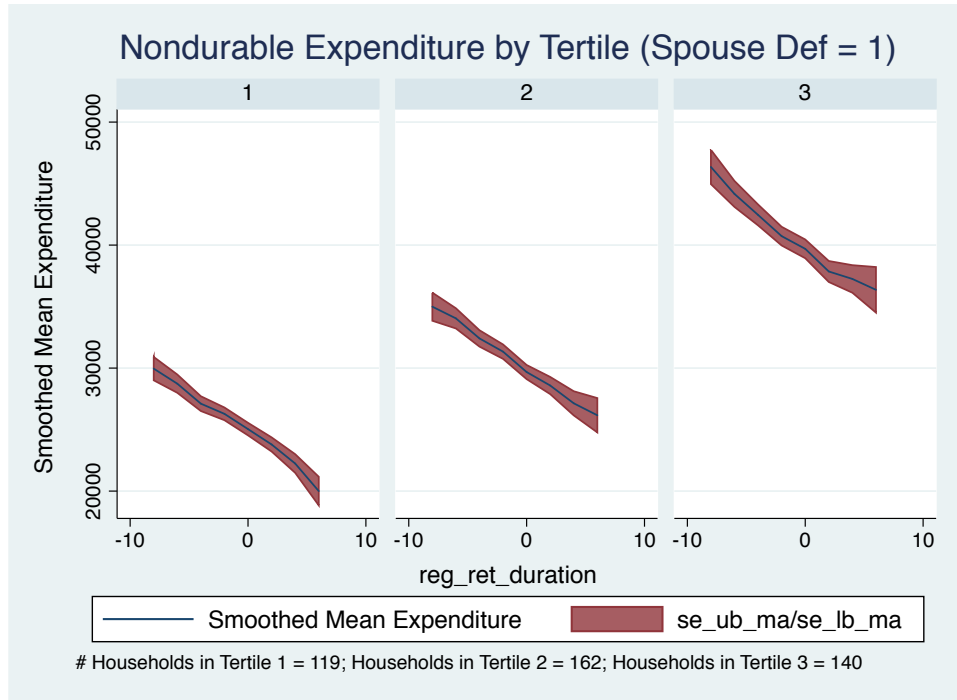


(b) Nondurables w/o health exp

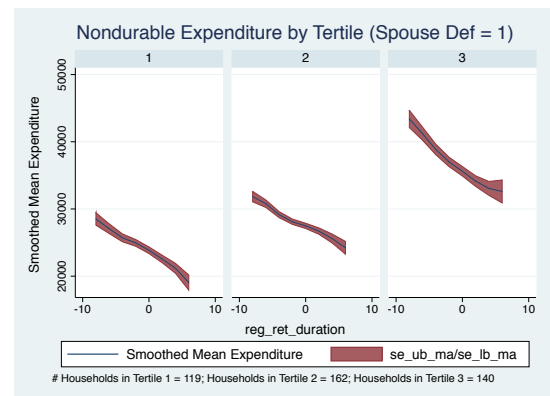


(c) Nondurables w/o health and educ exp

(a) Removing each Post2008

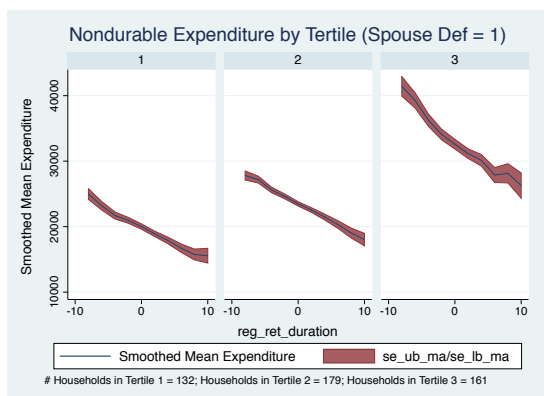
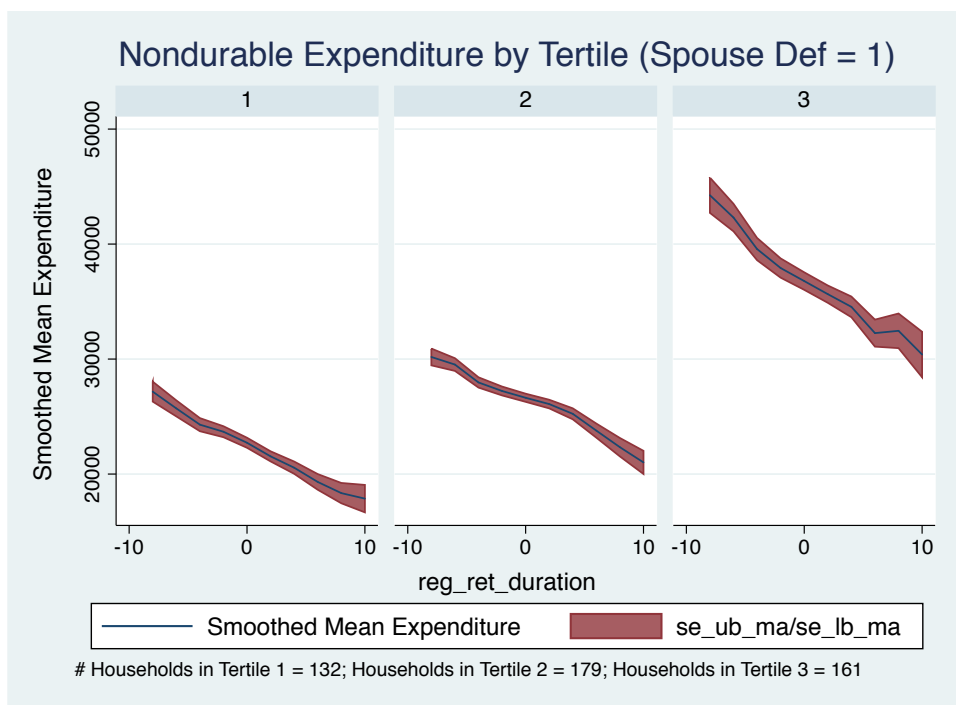


(b) No Clothing

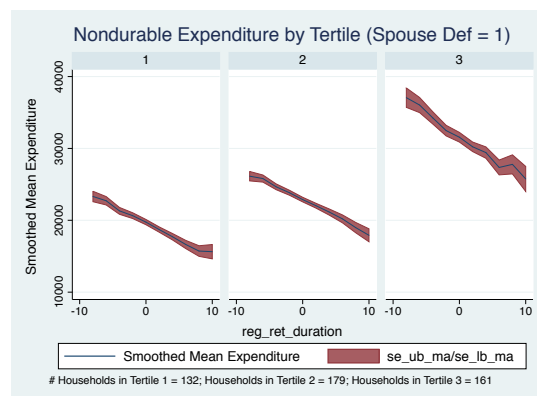


(c) No Recreation

(a) Ignoring the Spouse-six categories-post 2005 no year dummy

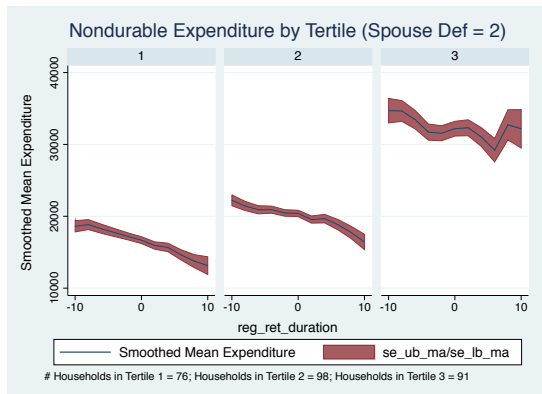
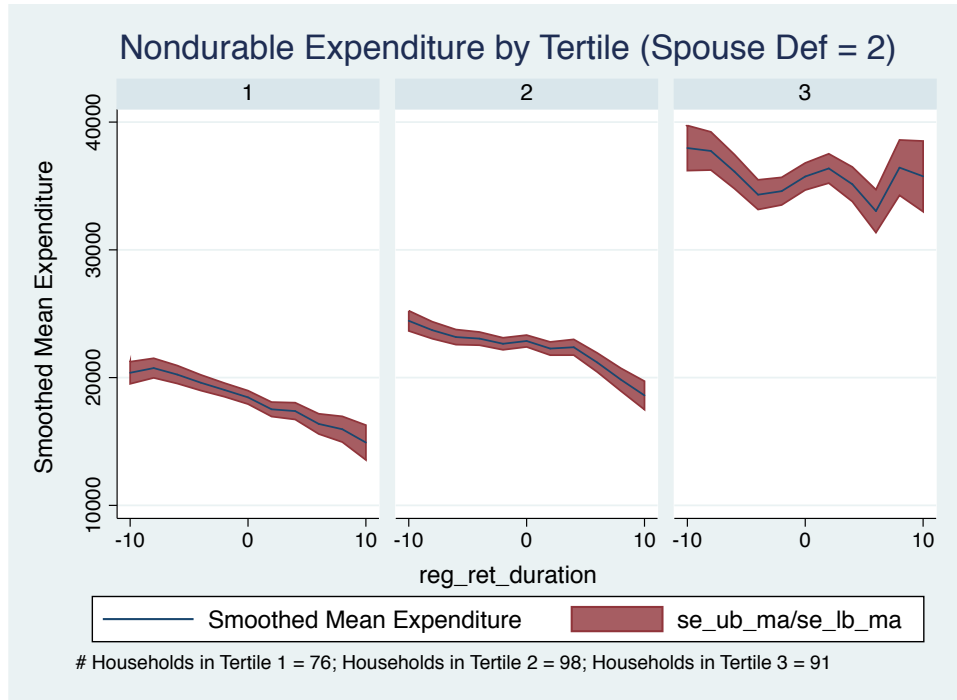


(b) Post 2005 6 categories no year dummies

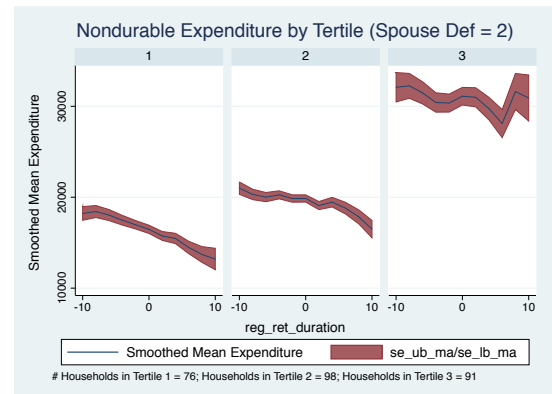


(c) Post 2005 4 categories no year dummies

(a) 2 - Spouse always works

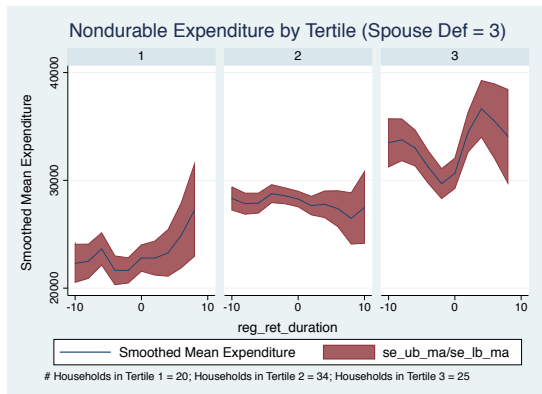
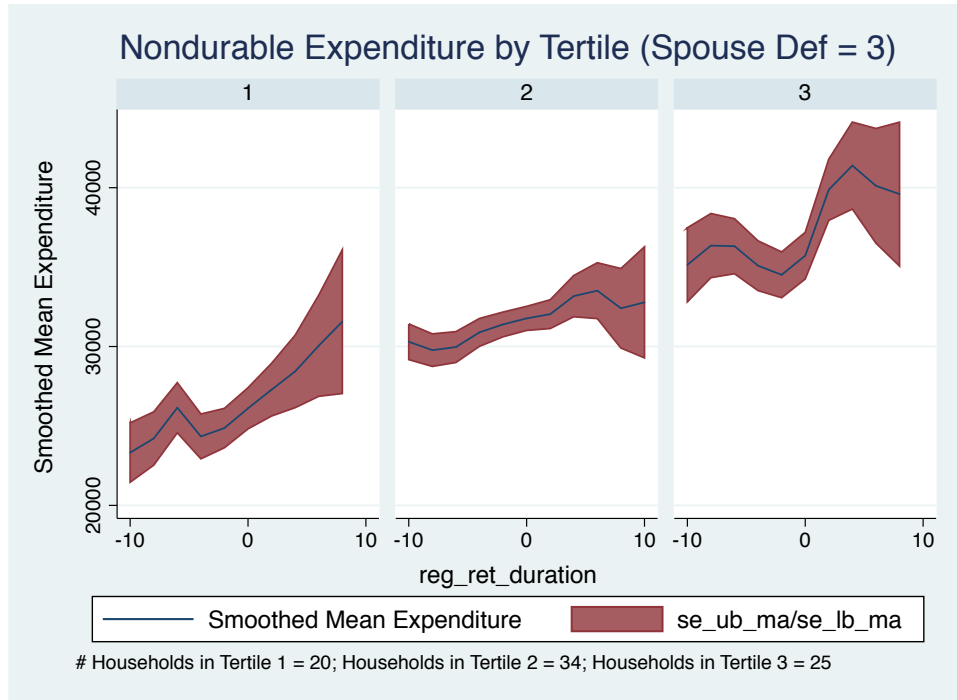


(b) Nondurables w/o health exp

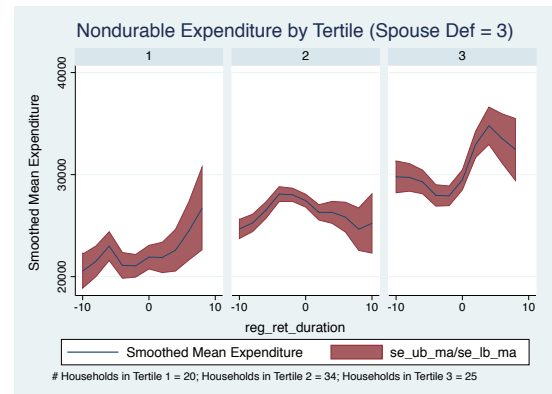


(c) Nondurables w/o health and educ exp

(a) 3 - Spouse never works



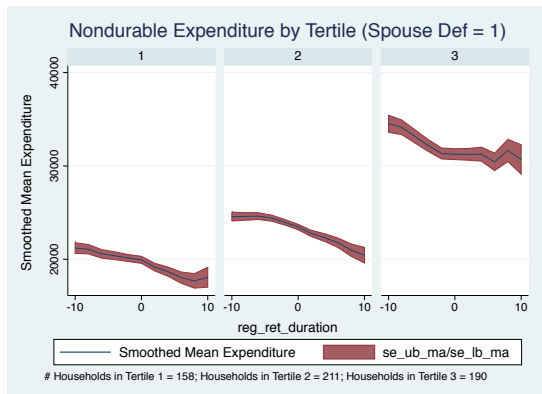
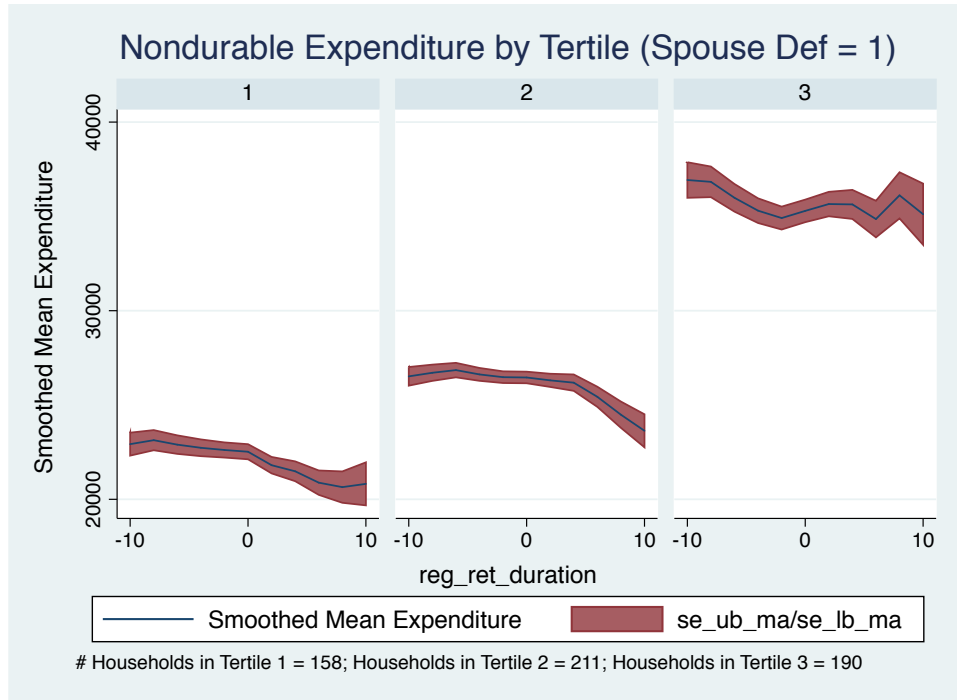
(b) Nondurables w/o health exp



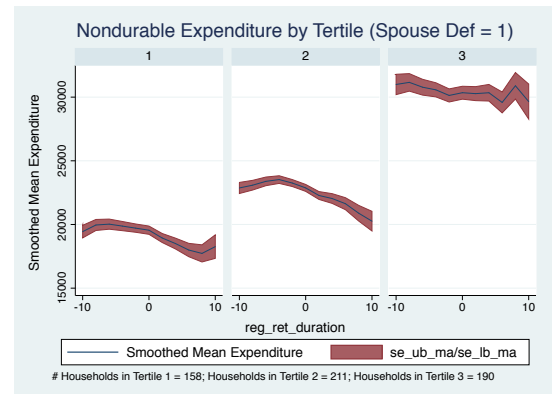
(c) Nondurables w/o health and educ exp

2 Expenditure based on tertiles for spouse retirement(smoothed)

(a) 1 - Ignoring the Spouse

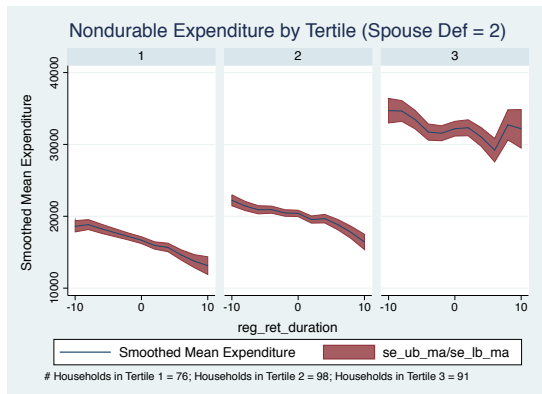
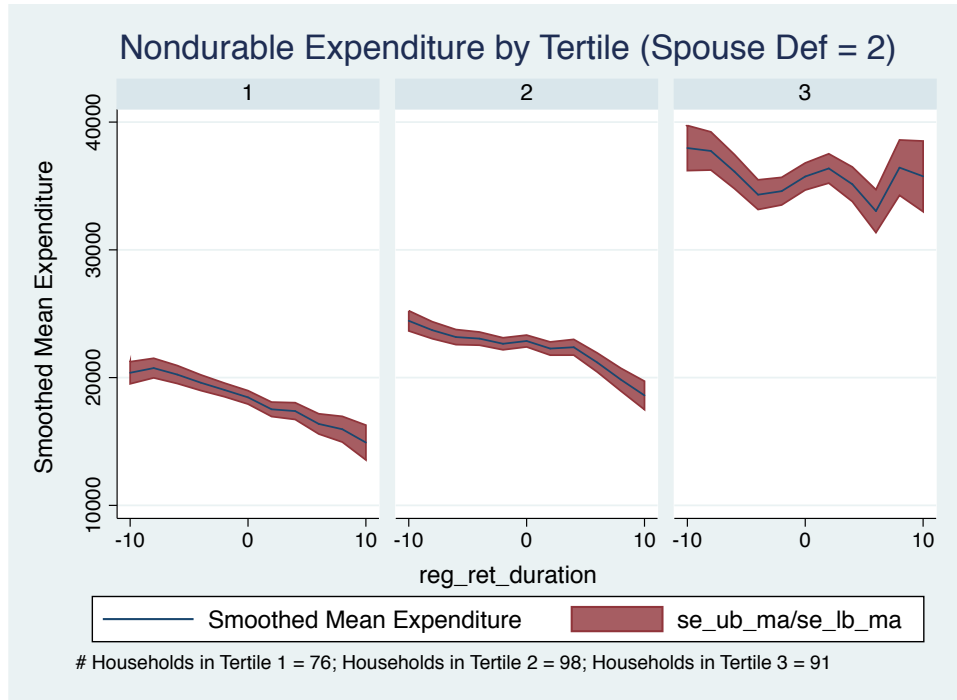


(b) Nondurables w/o health exp

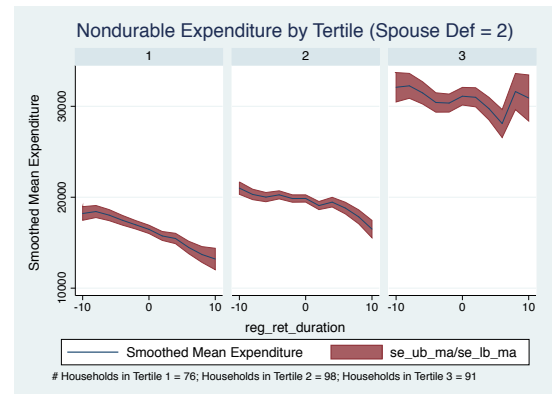


(c) Nondurables w/o health and educ exp

(a) 2 - Spouse always works

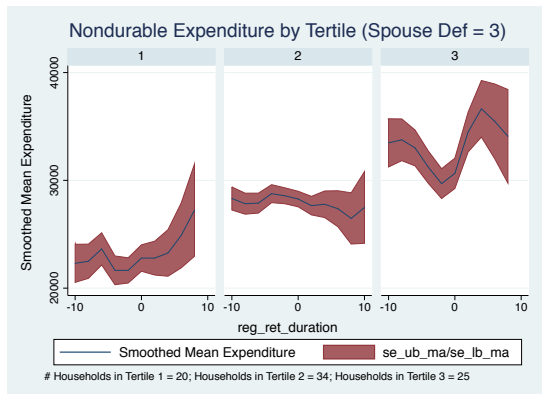
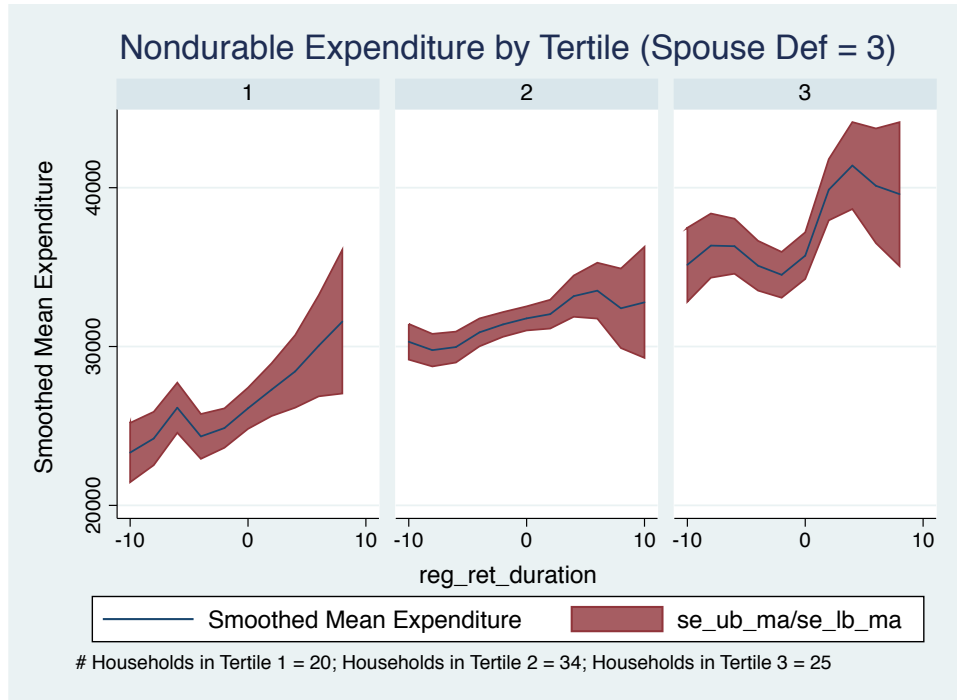


(b) Nondurables w/o health exp

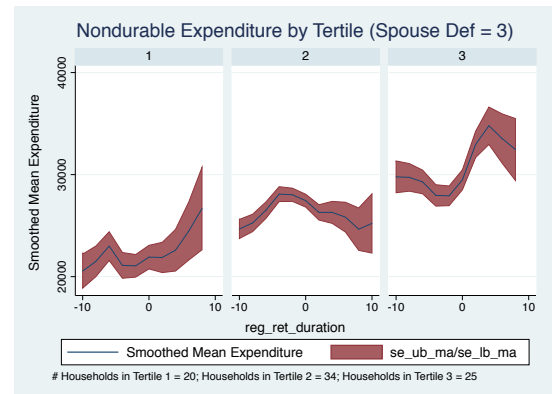


(c) Nondurables w/o health and educ exp

(a) 3 - Spouse never works

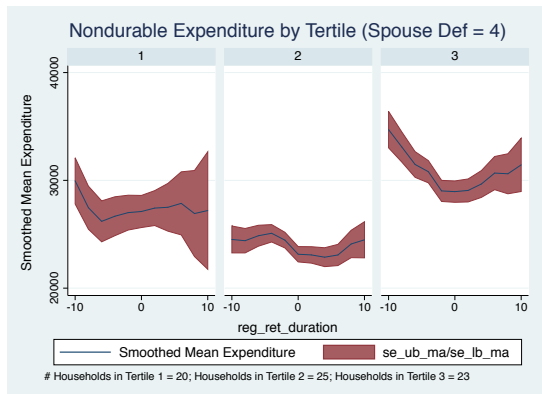
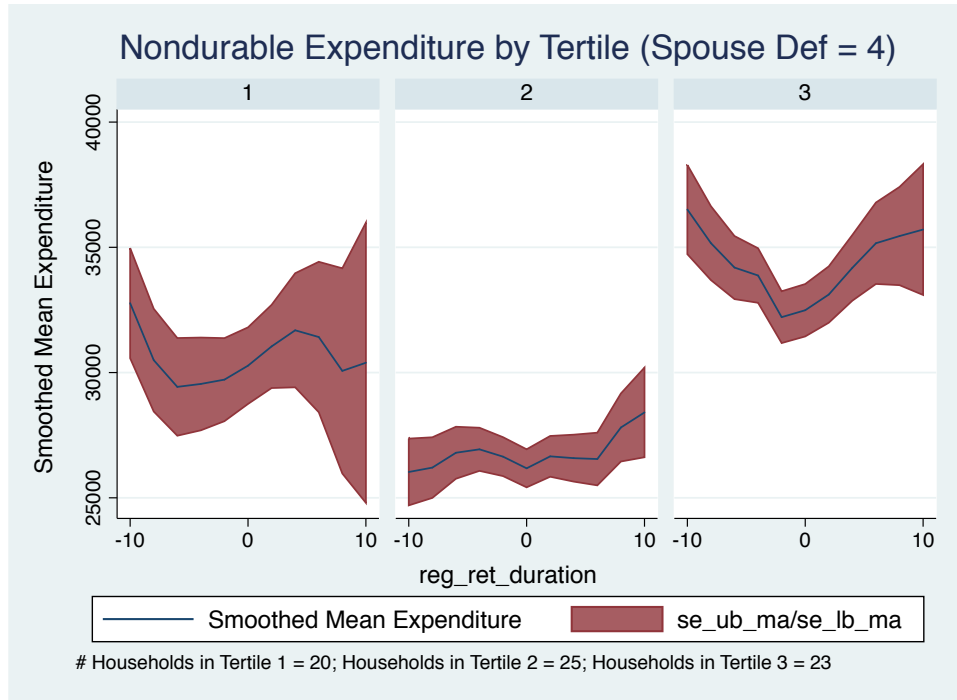


(b) Nondurables w/o health exp

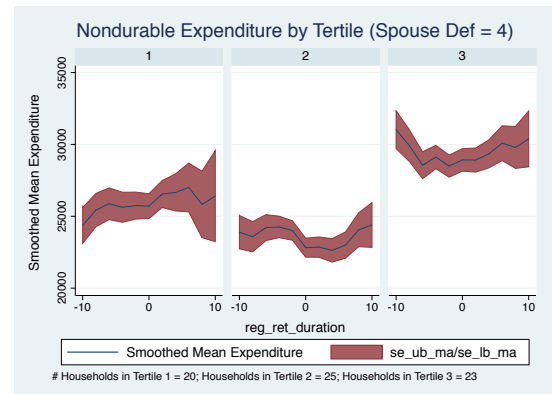


(c) Nondurables w/o health and educ exp

(a) 4 - Spouse has same retirement transition +/- wave

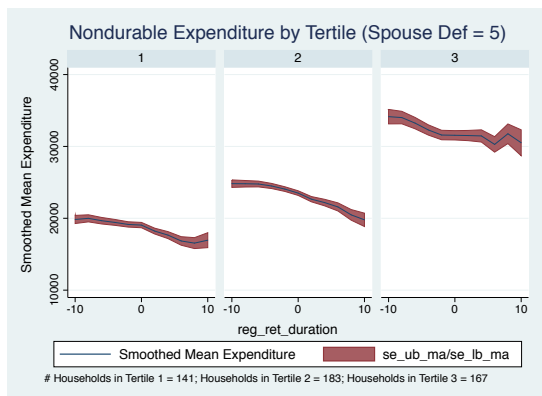
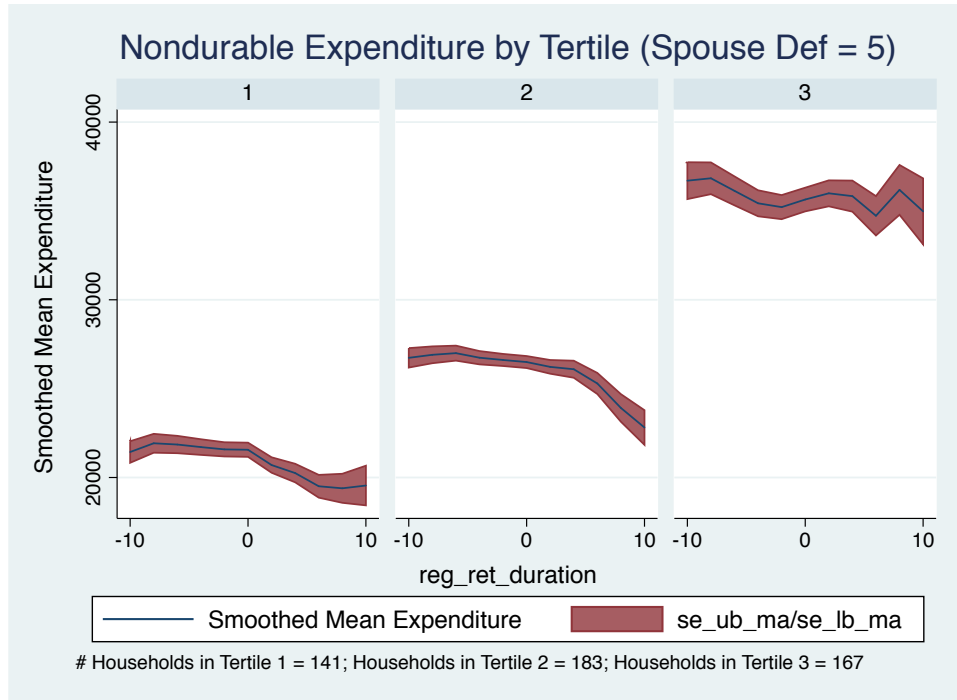


(b) Nondurables w/o health exp

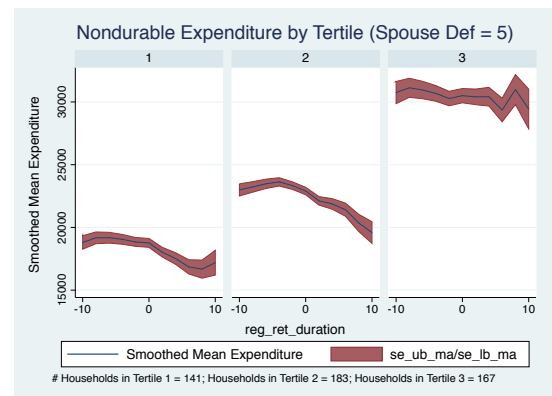


(c) Nondurables w/o health and educ exp

(a) 5 - Spouse has a different retirement transition

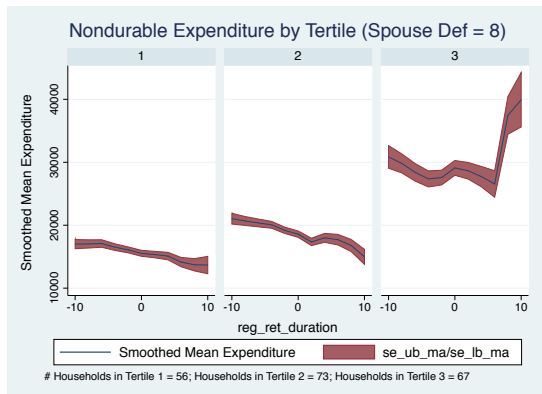
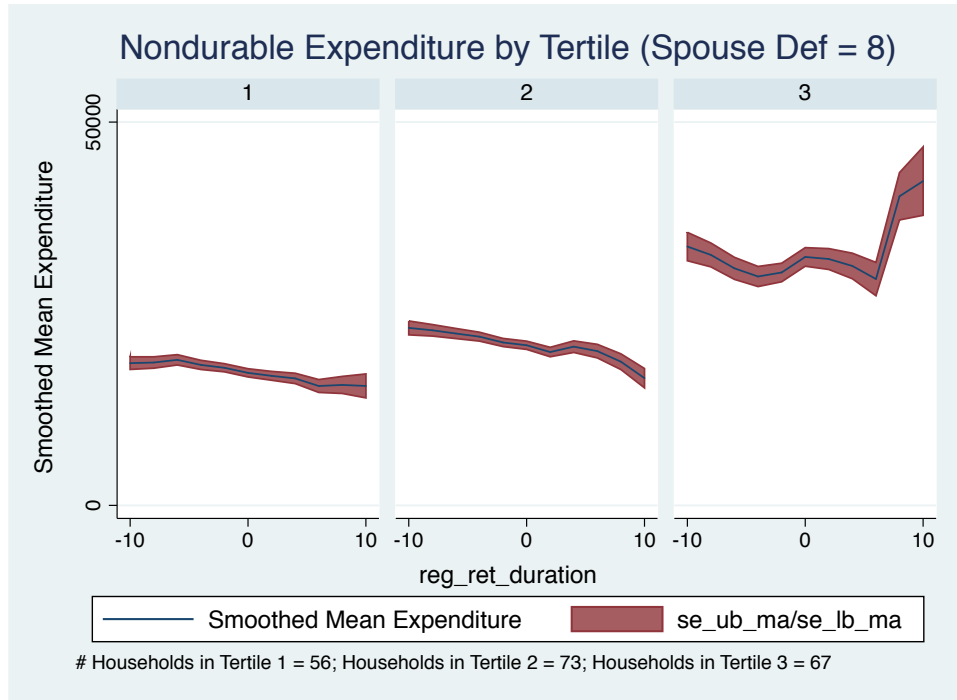


(b) Nondurables w/o health exp

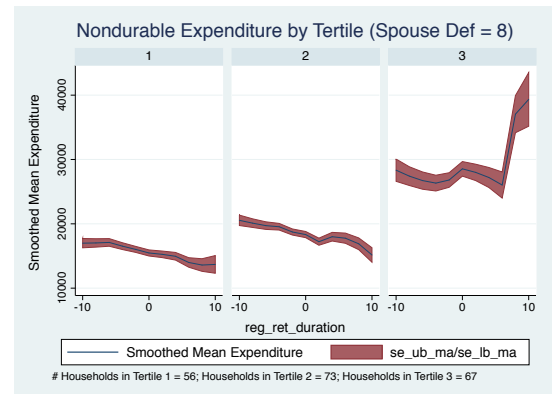


(c) Nondurables w/o health and educ exp

(a) 8 - Head of the family is single



(b) Nondurables w/o health exp



(c) Nondurables w/o health and educ exp

3 Categorical Expenditure Based on Spouse Definition

3.1 1- Ignoring the Spouse

Figure 3.1: Food Expenditure at Home

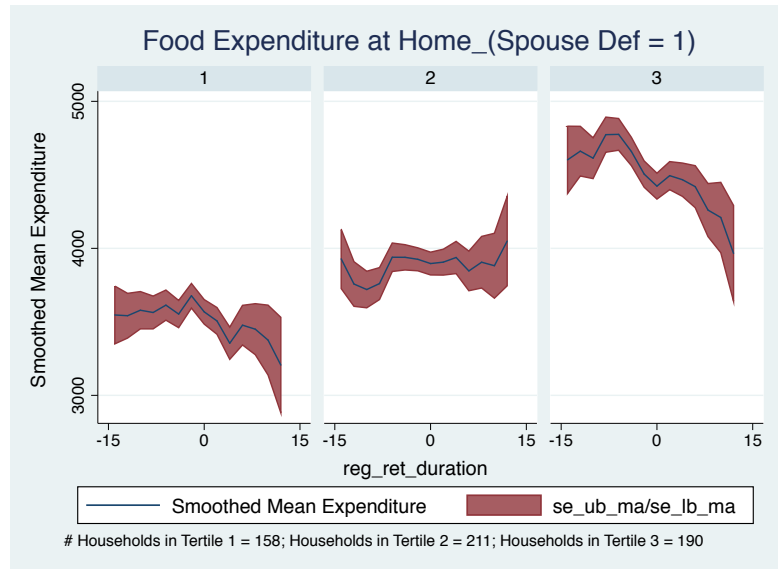


Figure 3.2: Food Expenditure Away from Home

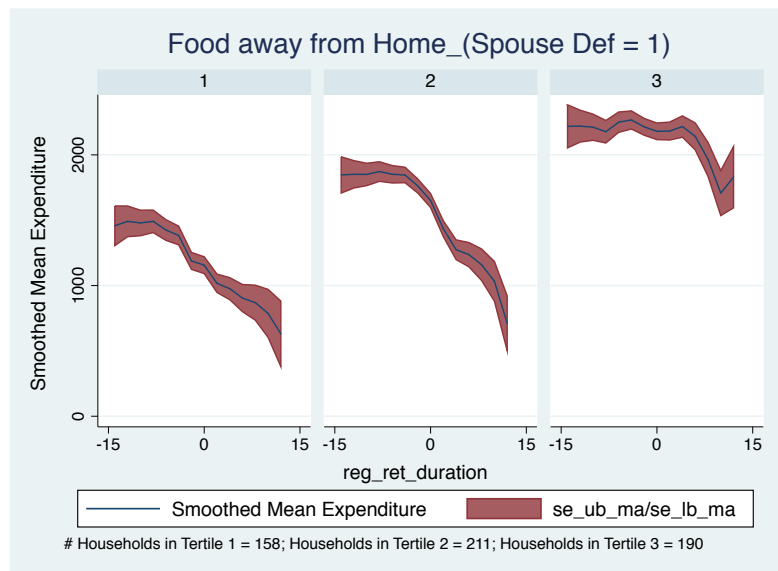


Figure 3.3: Expenditure on Housing

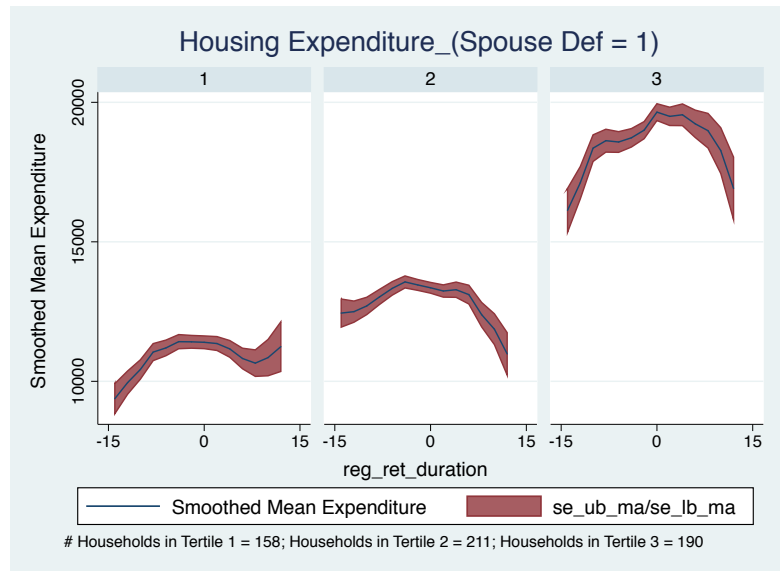


Figure 3.4: Expenditure on Education

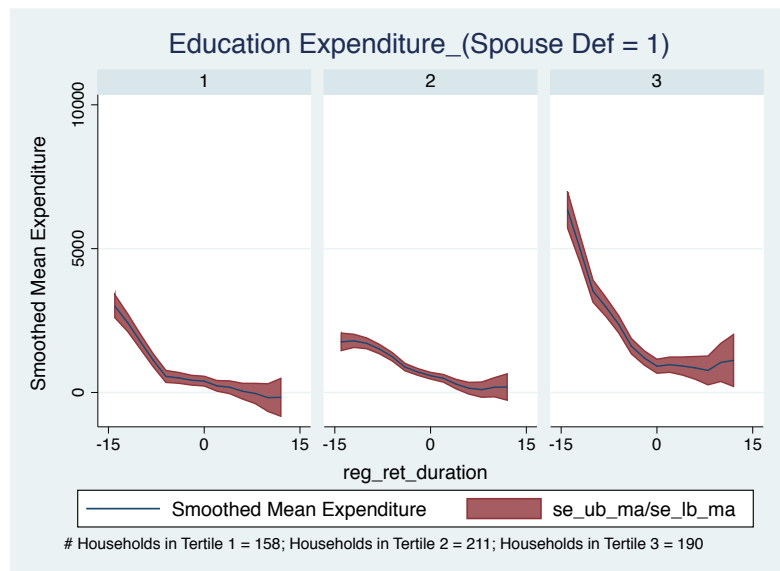


Figure 3.5: Expenditure on Health

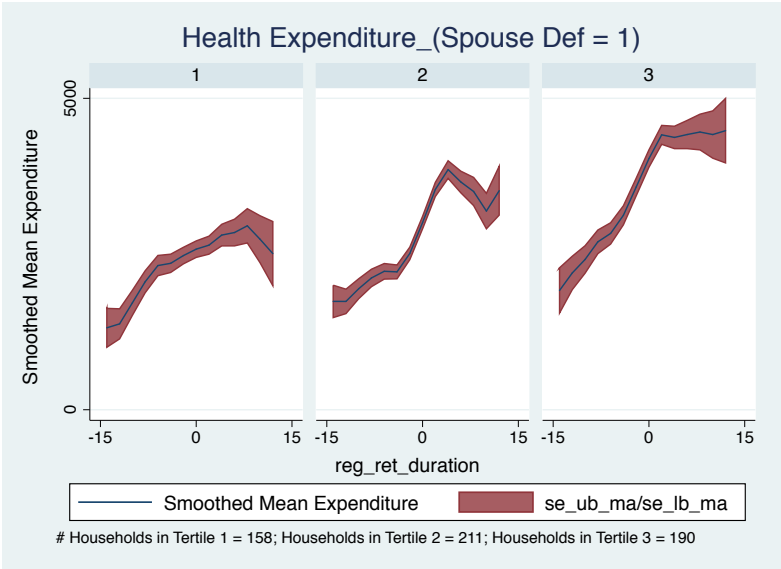


Figure 3.6: Expenditure on Nondurable Transport

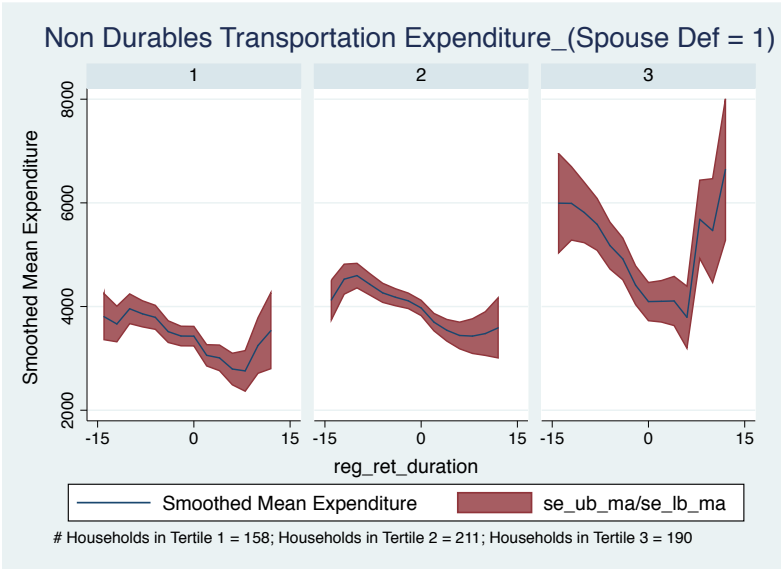


Figure 3.7: Expenditure on total clothing (post 2005)

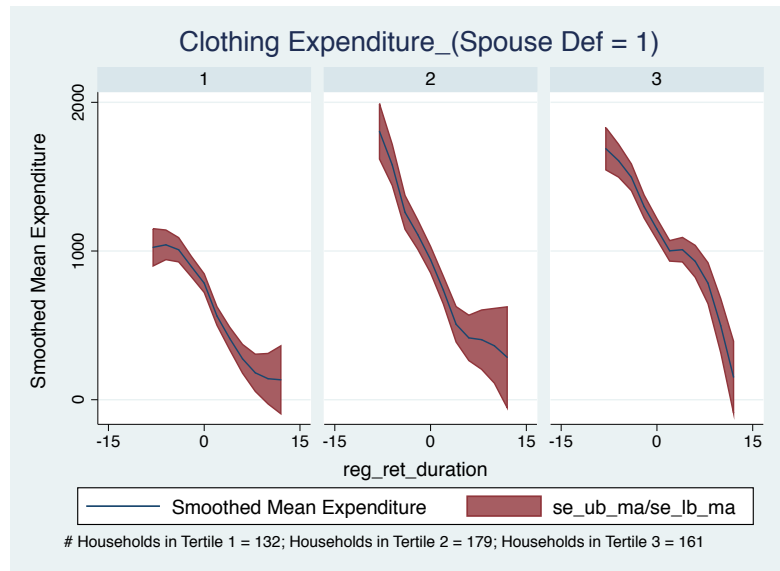
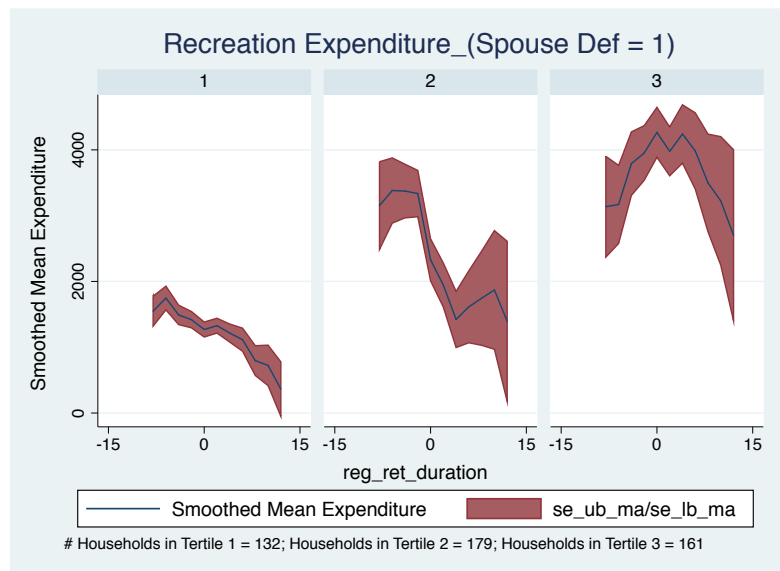


Figure 3.8: Expenditure on total recreation (post 2005)



3.2 2- Spouse Never Works

Figure 3.9: Food Expenditure at Home

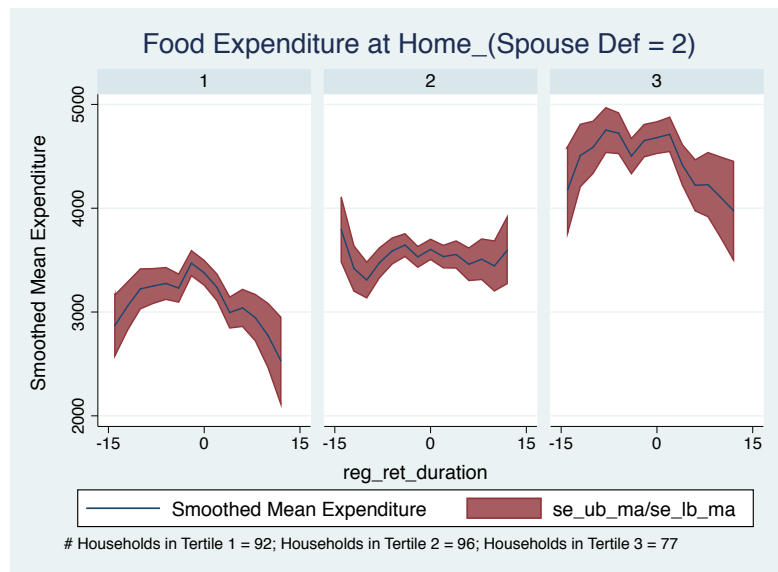


Figure 3.10: Food Expenditure Away from Home

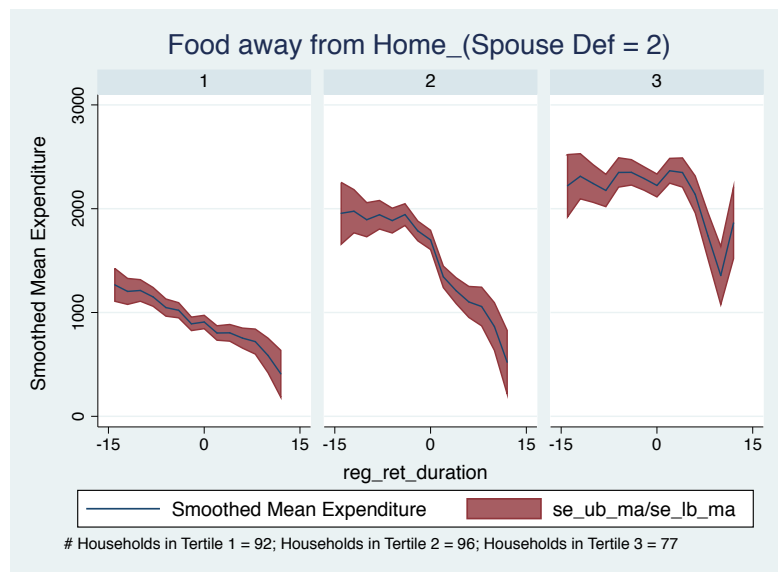


Figure 3.11: Expenditure on Housing

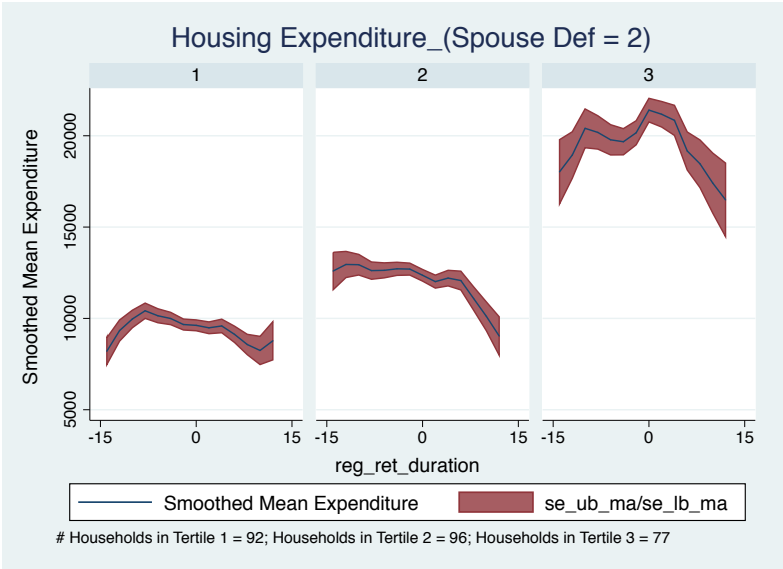


Figure 3.12: Expenditure on Education

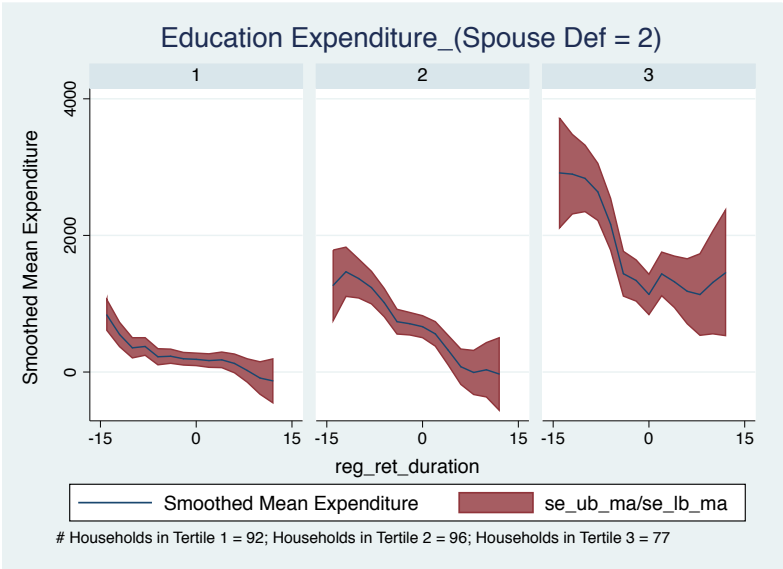


Figure 3.13: Expenditure on Health

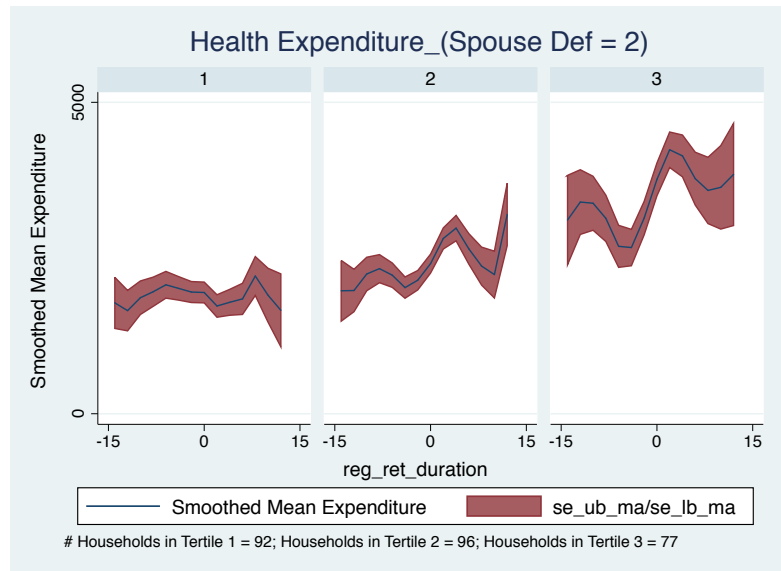


Figure 3.14: Expenditure on Nondurable Transport

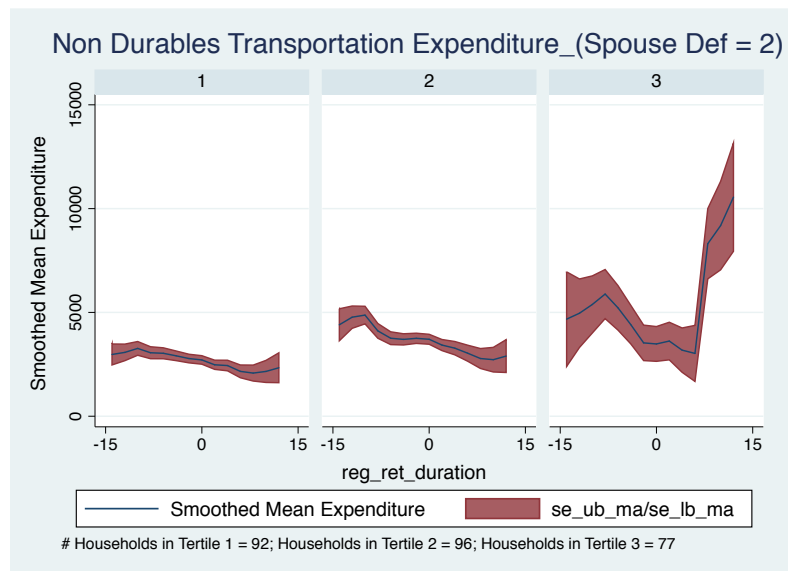


Figure 3.15: Expenditure on total clothing (post 2005)

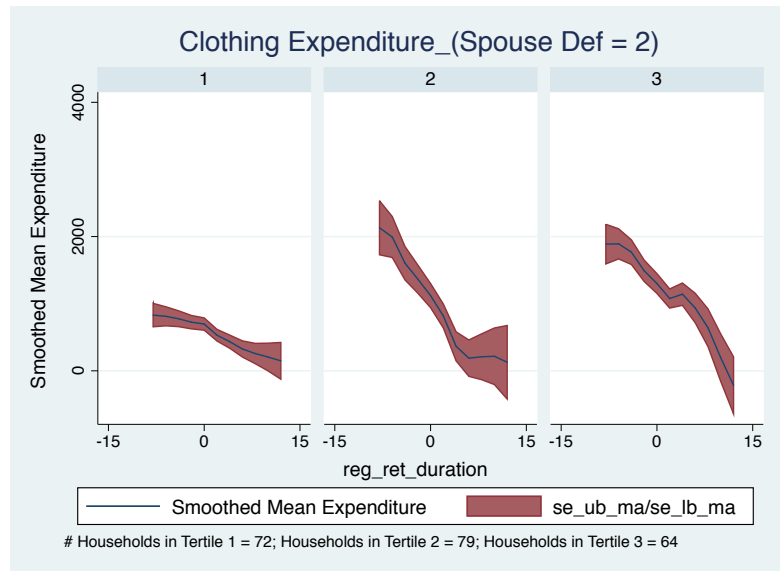
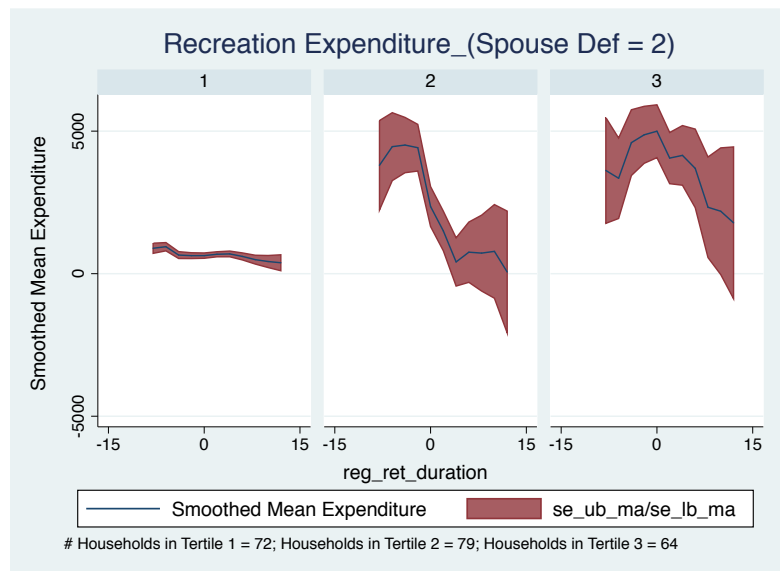


Figure 3.16: Expenditure on total recreation (post 2005)



3.3 3- Spouse always works

Figure 3.17: Food Expenditure at Home

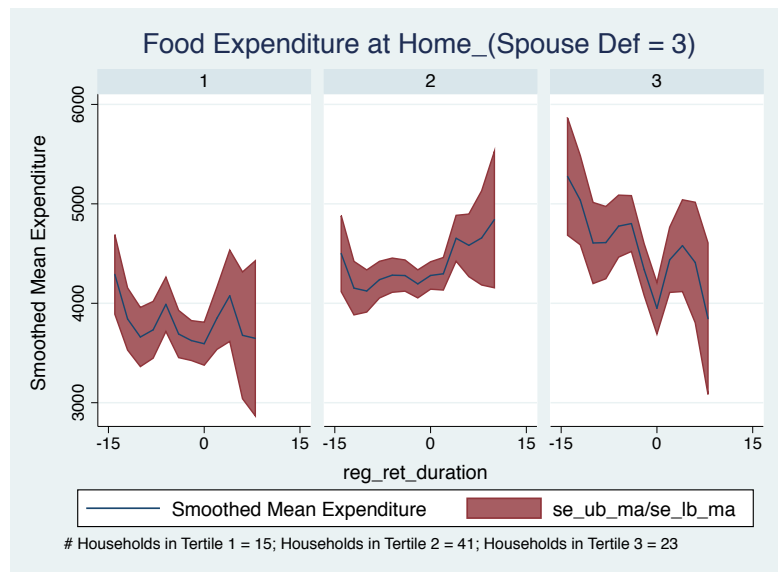


Figure 3.18: Food Expenditure Away from Home

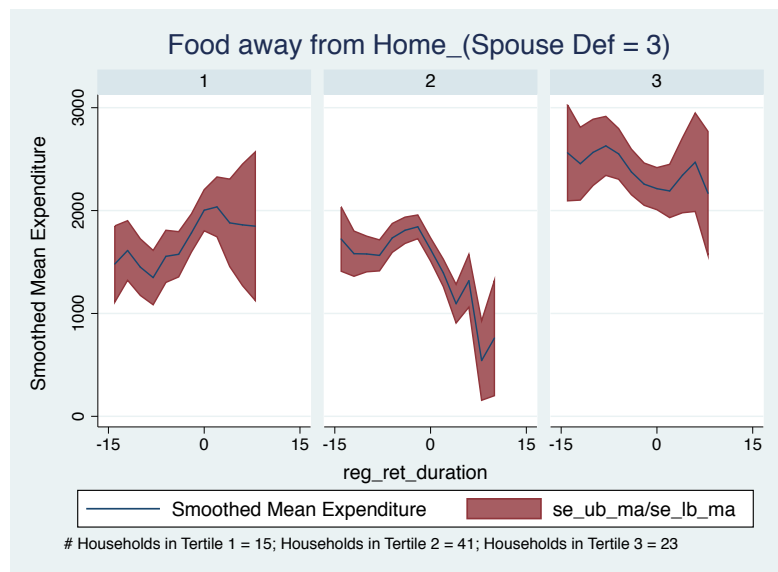


Figure 3.19: Expenditure on Housing

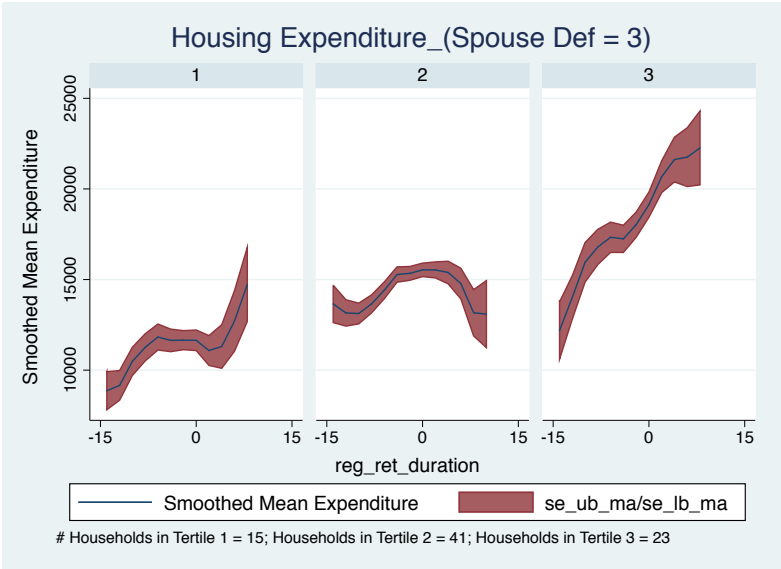


Figure 3.20: Expenditure on Education

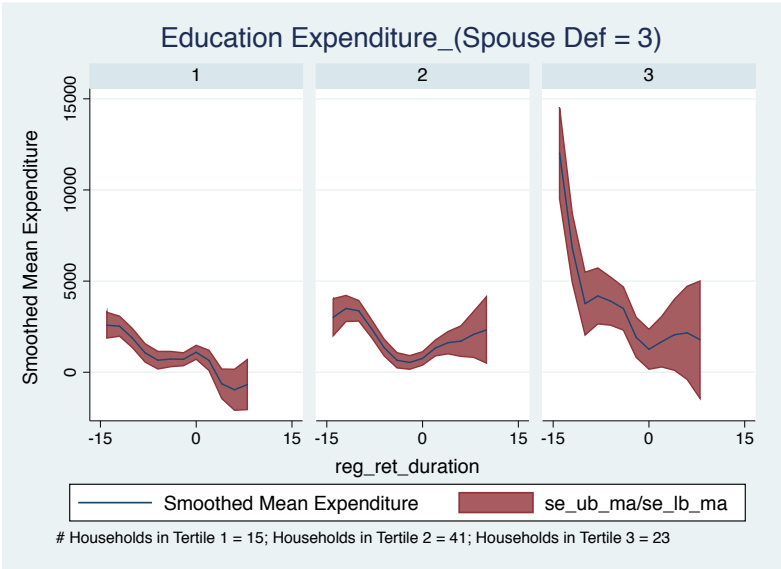


Figure 3.21: Expenditure on Health

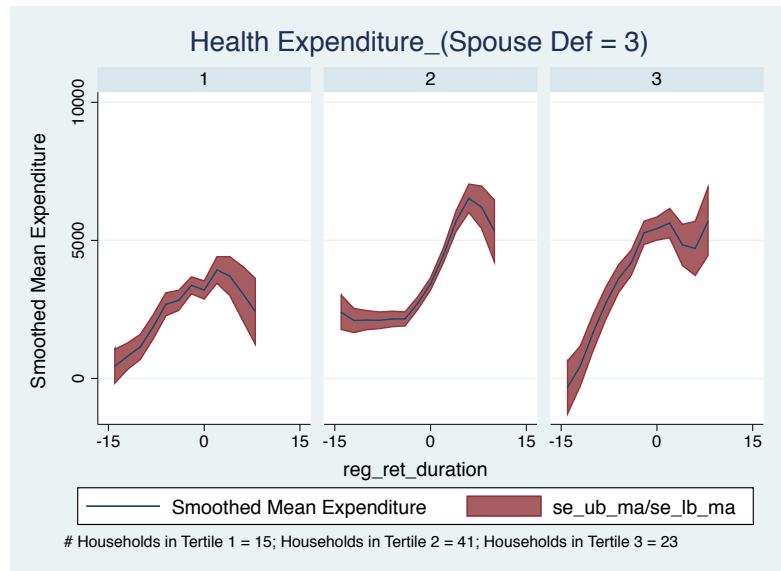


Figure 3.22: Expenditure on Nondurable Transport

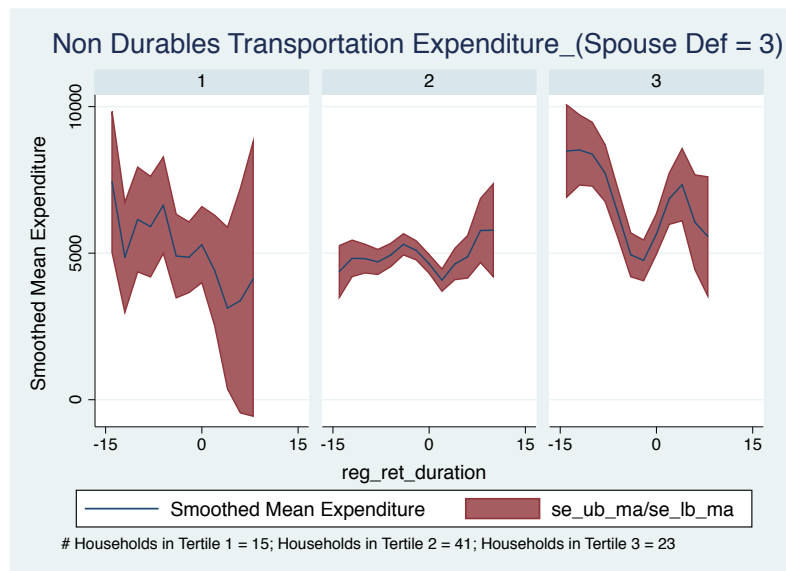


Figure 3.23: Expenditure on total clothing (post 2005)

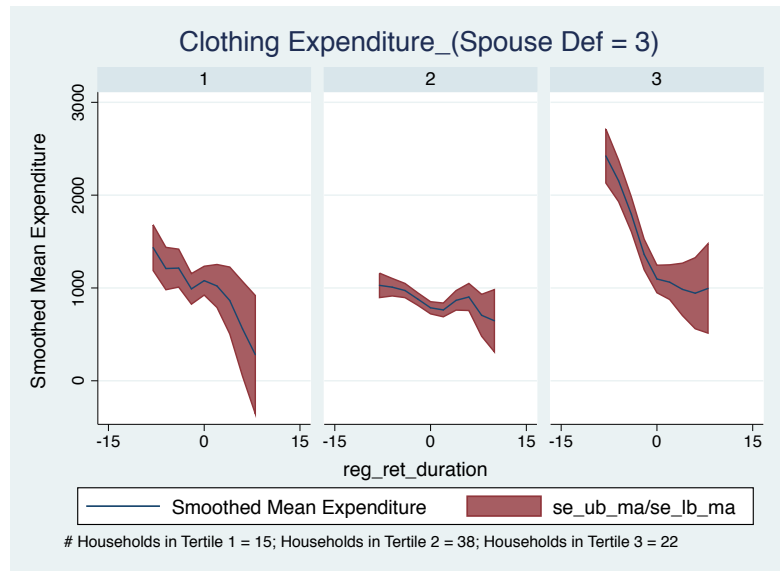
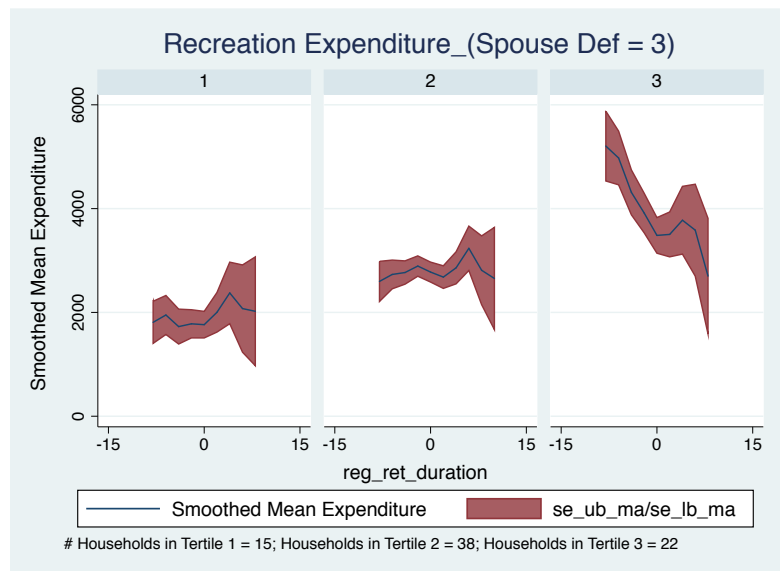


Figure 3.24: Expenditure on total recreation (post 2005)



3.4 4-Spouse has same retirement transition +/- wave

Figure 3.25: Food Expenditure at Home

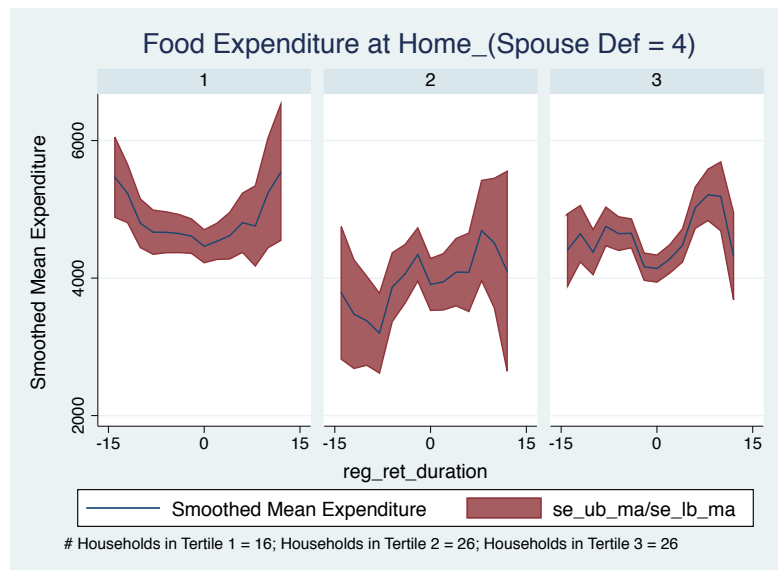


Figure 3.26: Food Expenditure Away from Home

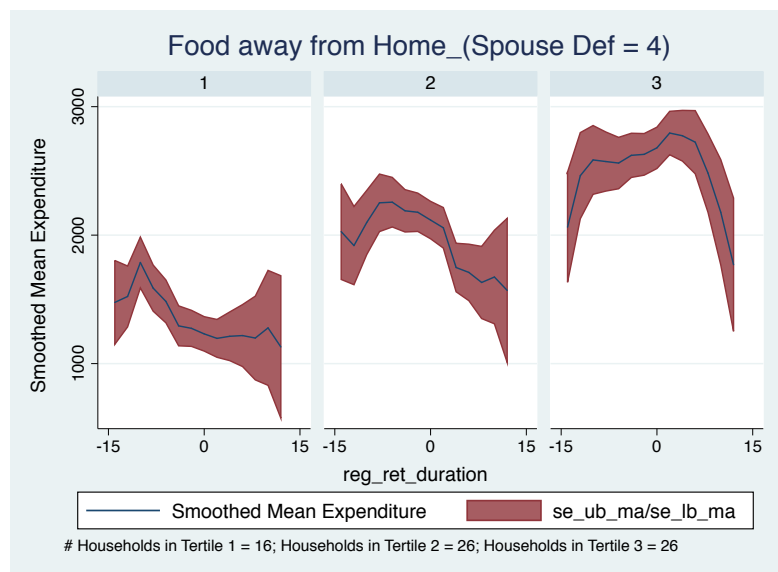


Figure 3.27: Expenditure on Housing

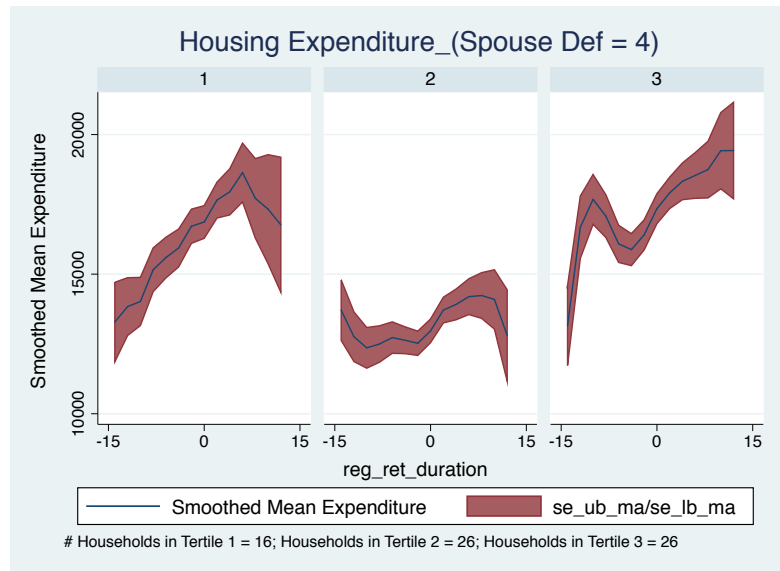


Figure 3.28: Expenditure on Education

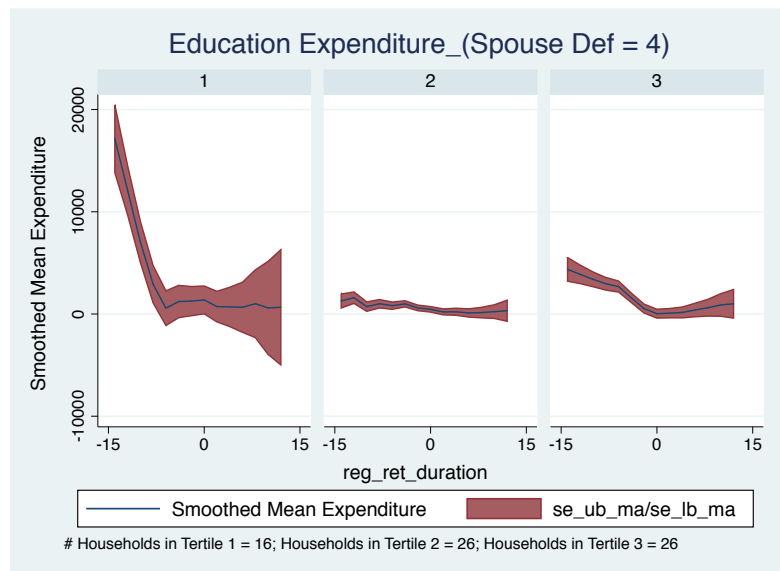


Figure 3.29: Expenditure on Health

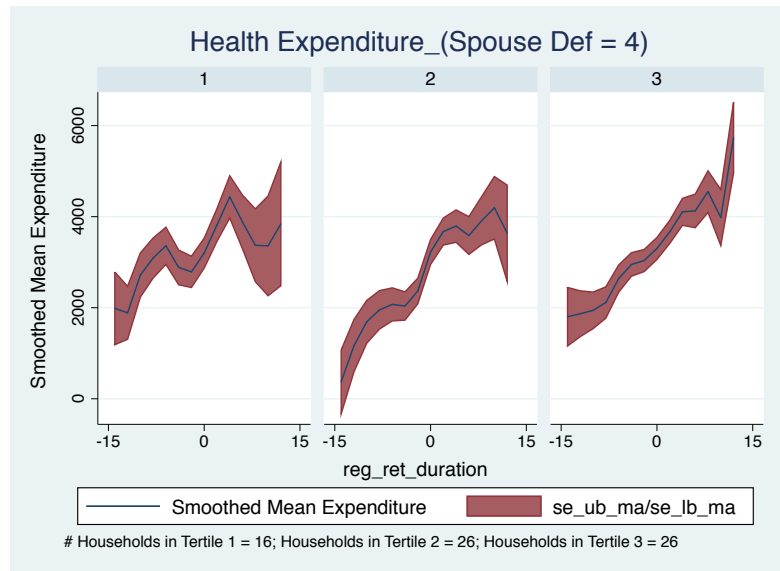


Figure 3.30: Expenditure on Nondurable Transport

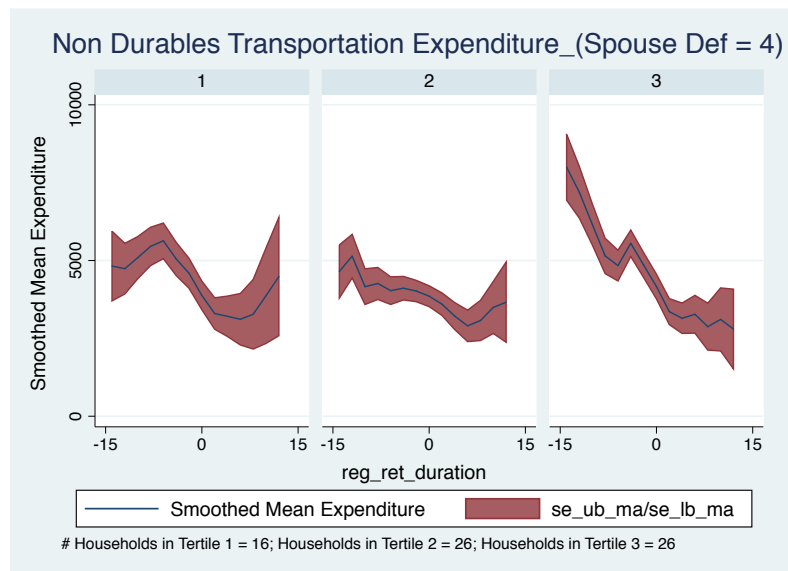


Figure 3.31: Expenditure on total clothing (post 2005)

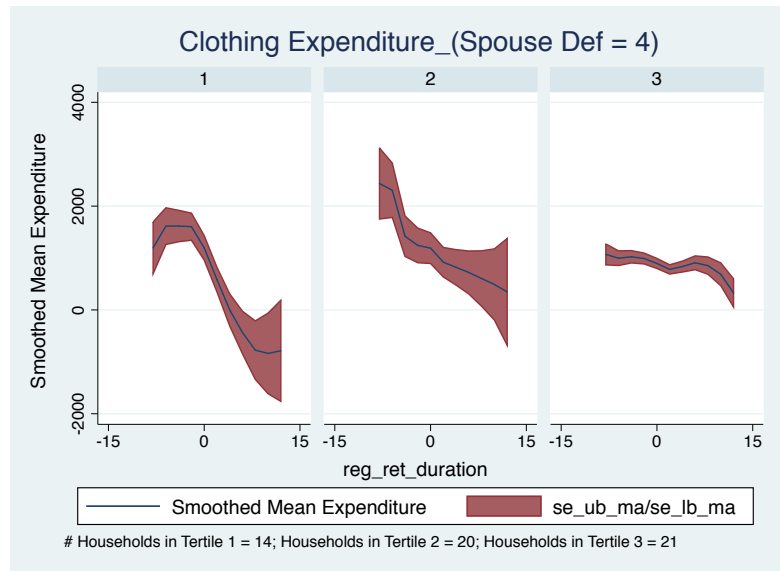
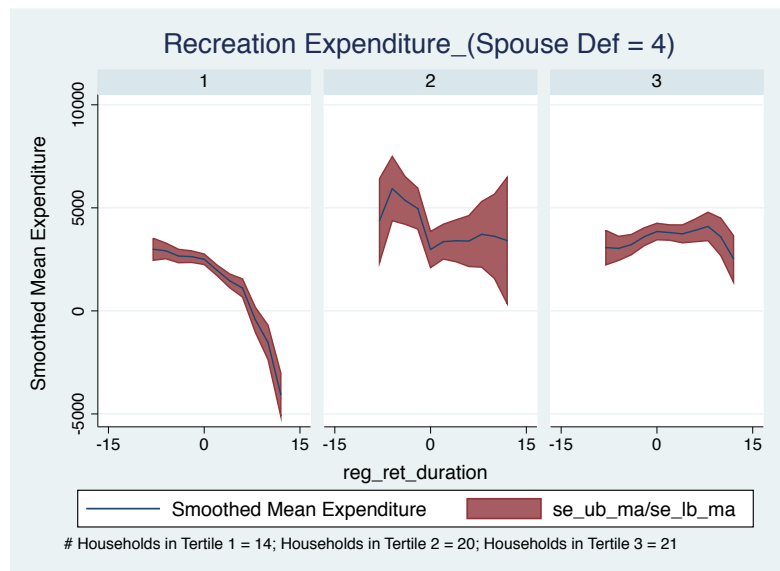


Figure 3.32: Expenditure on total recreation (post 2005)



3.5 5-Spouse has different retirement transition

Figure 3.33: Food Expenditure at Home

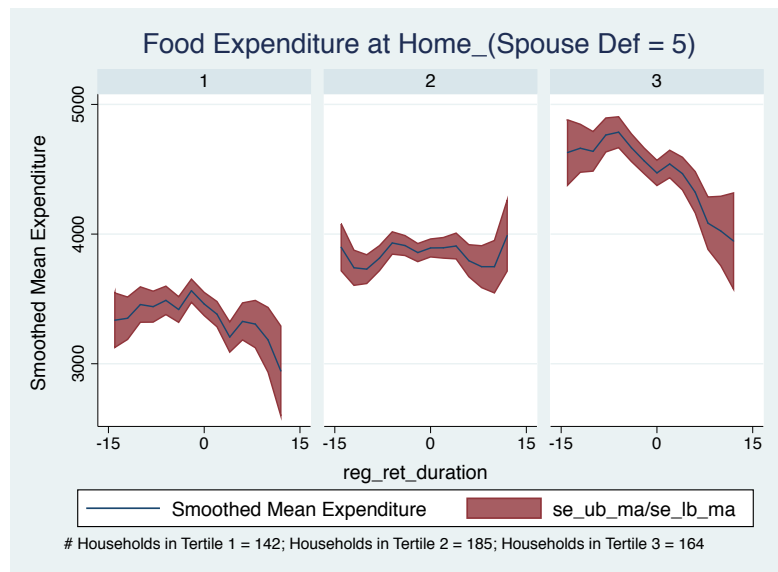


Figure 3.34: Food Expenditure Away from Home

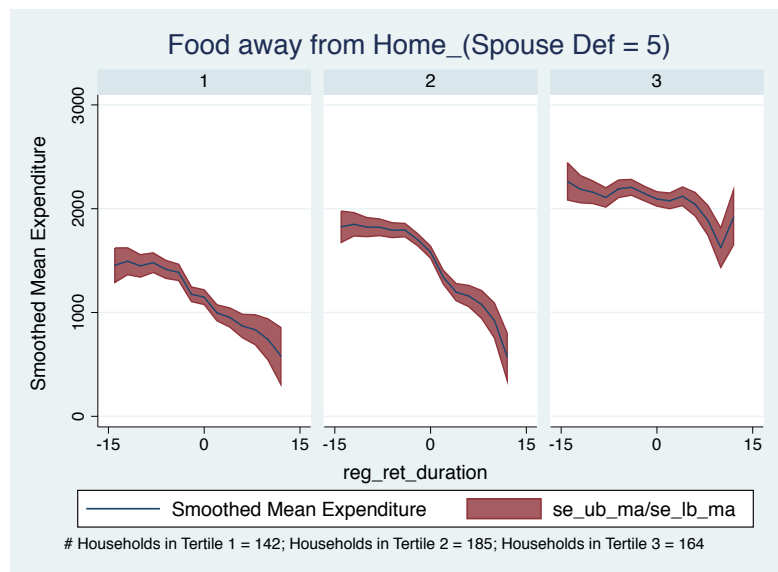


Figure 3.35: Expenditure on Housing

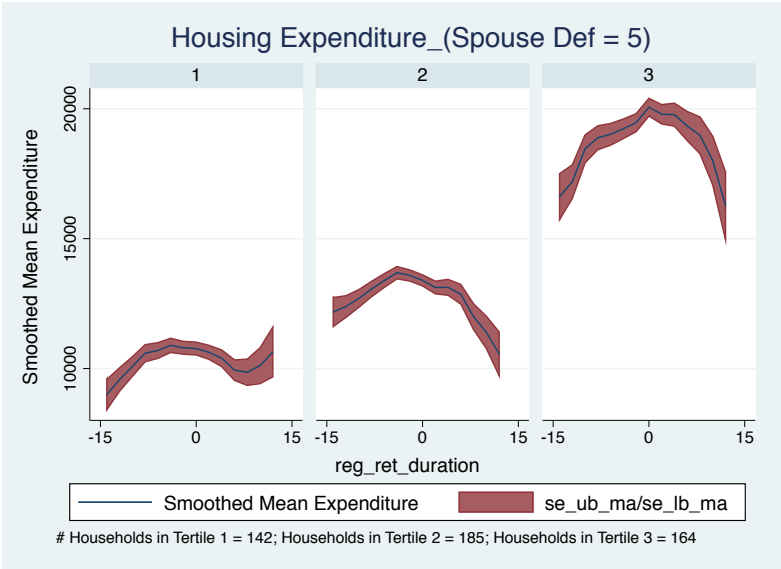


Figure 3.36: Expenditure on Education

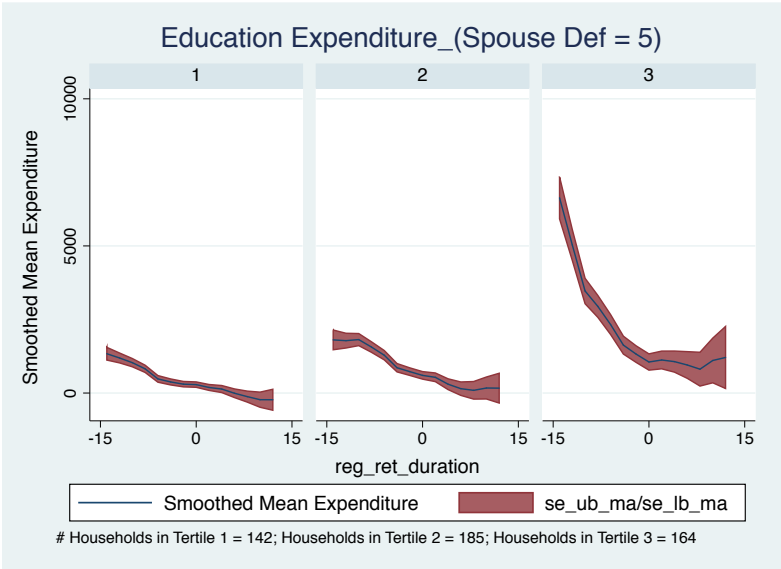


Figure 3.37: Expenditure on Health

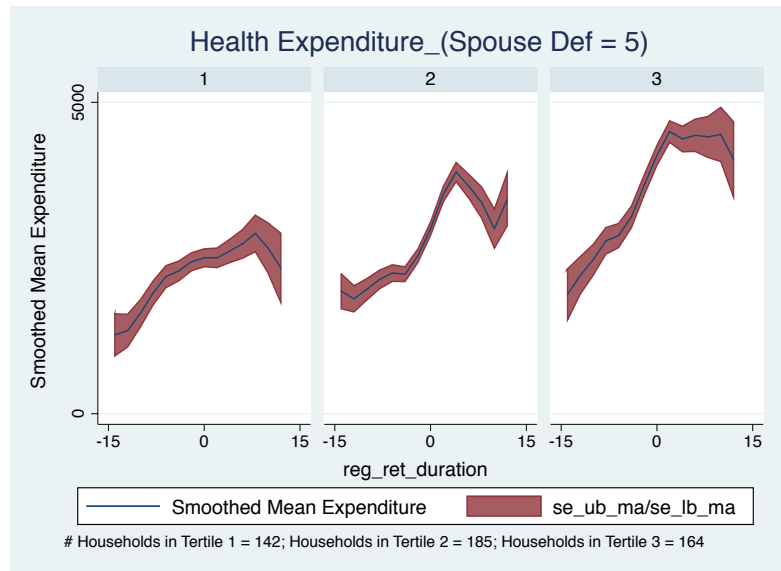


Figure 3.38: Expenditure on Nondurable Transport

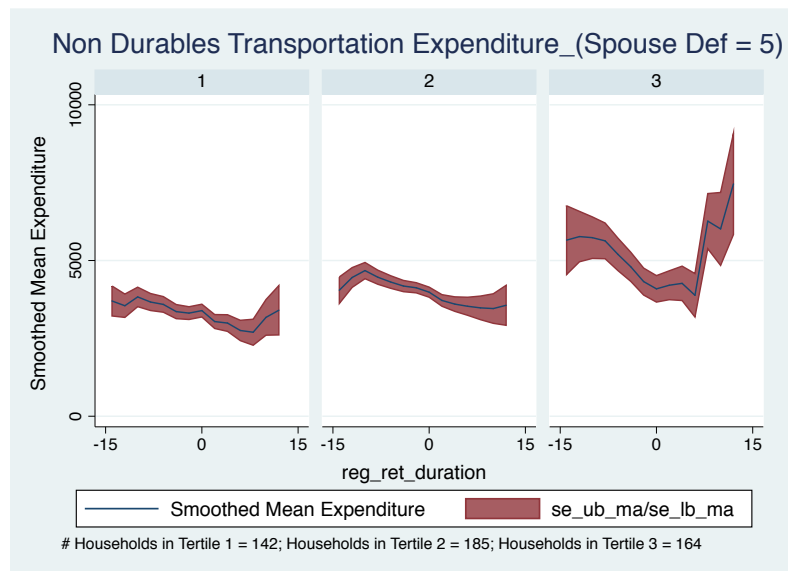


Figure 3.39: Expenditure on total clothing (post 2005)

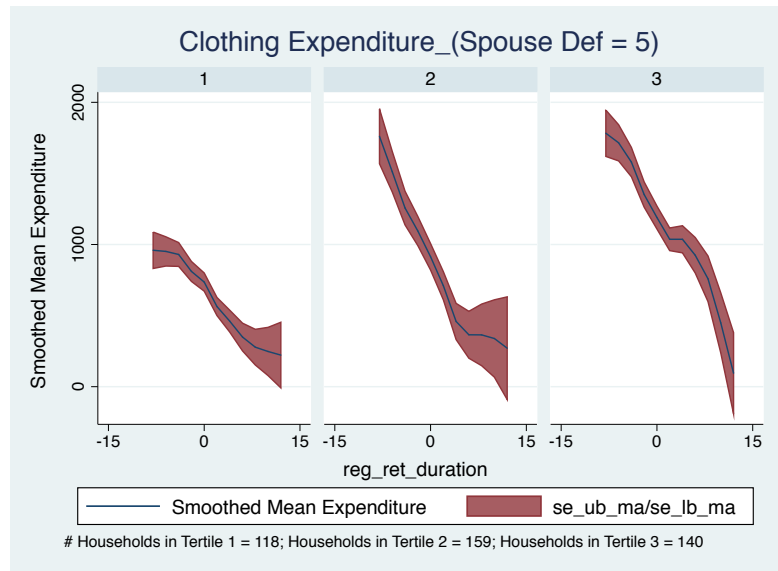
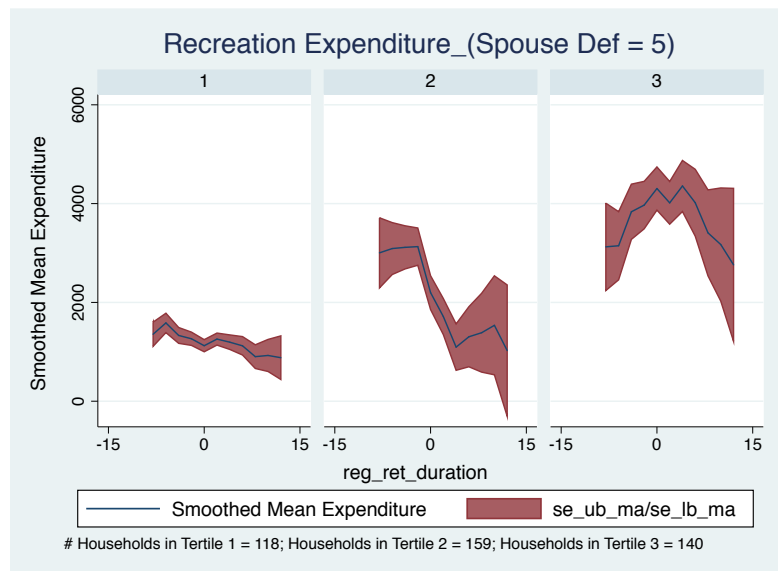


Figure 3.40: Expenditure on total recreation (post 2005)



3.6 6-Spouse retires after the head

Figure 3.41: Food Expenditure at Home

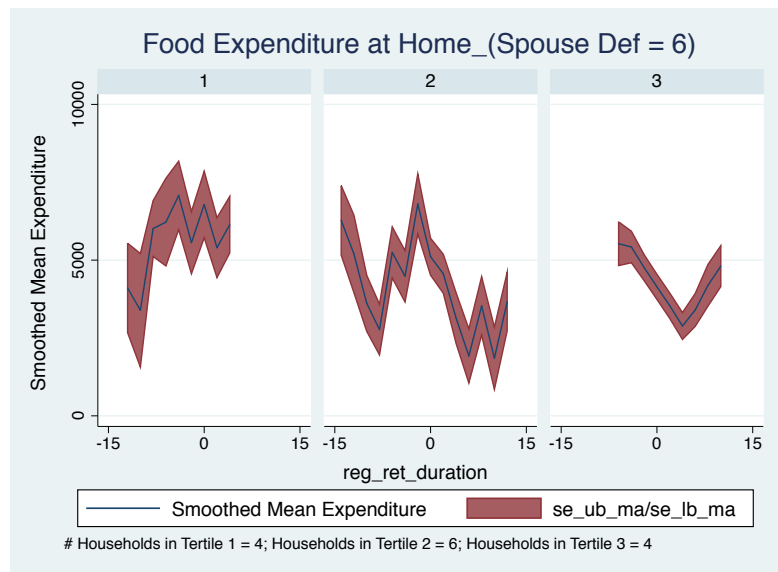


Figure 3.42: Food Expenditure Away from Home

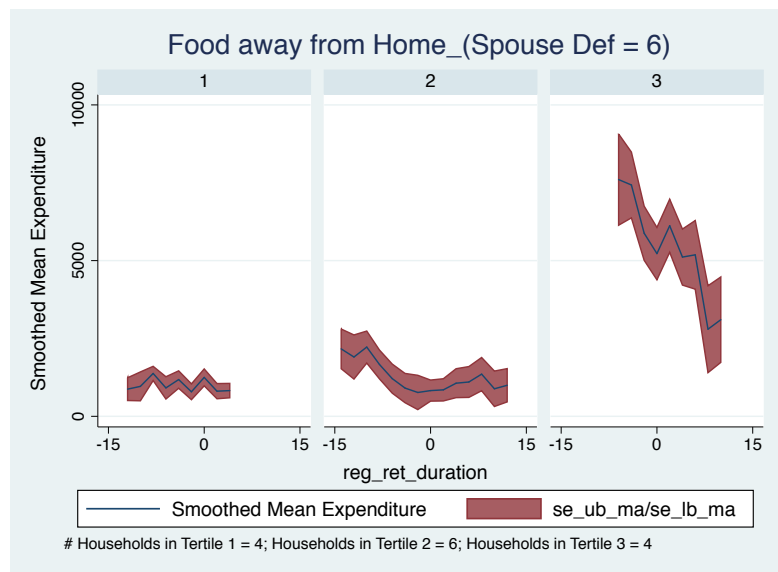


Figure 3.43: Expenditure on Housing

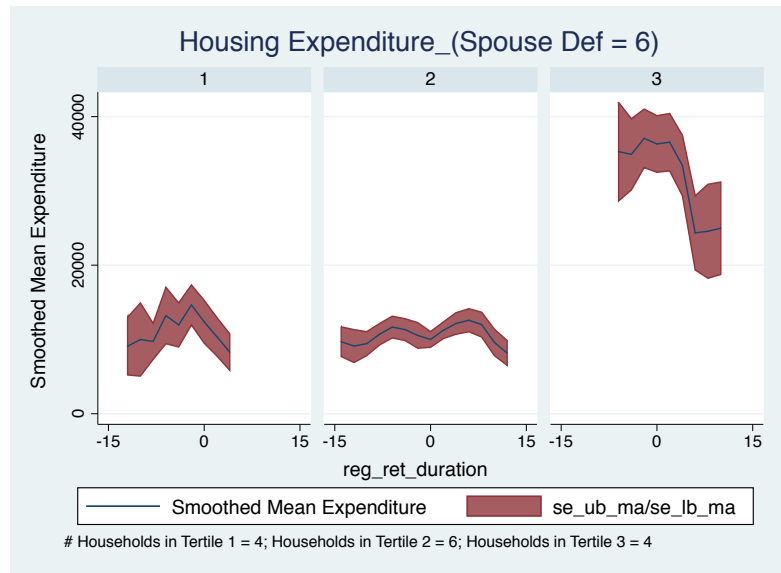


Figure 3.44: Expenditure on Education

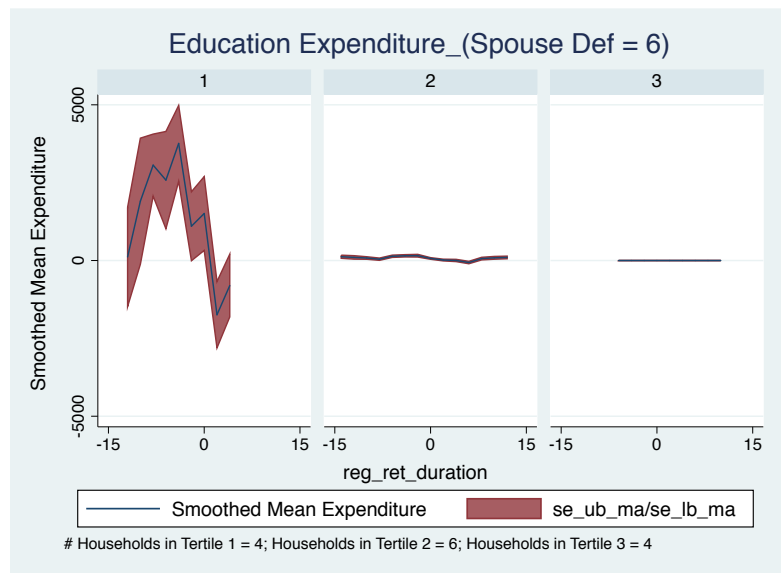


Figure 3.45: Expenditure on Health

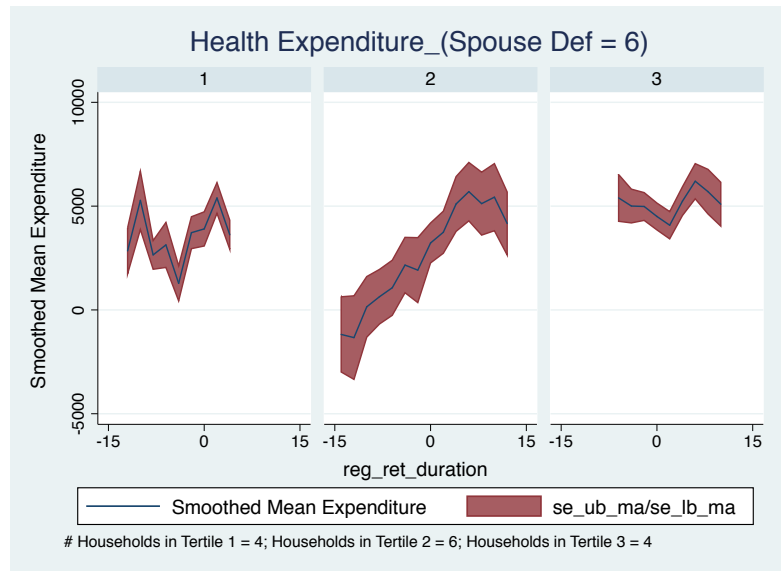


Figure 3.46: Expenditure on Nondurable Transport

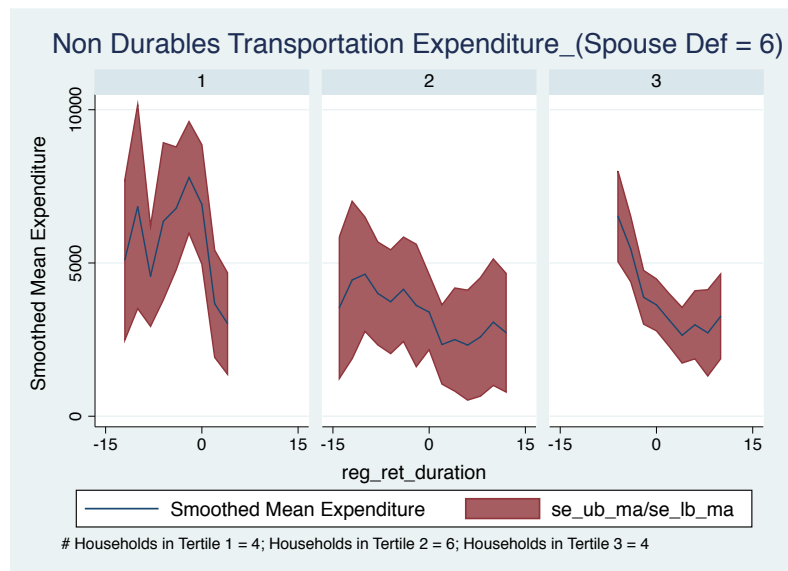


Figure 3.47: Expenditure on total clothing (post 2005)

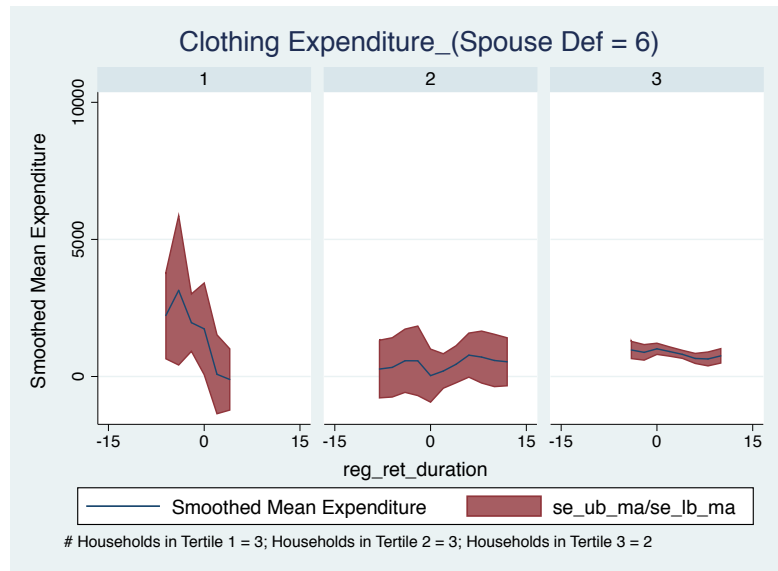
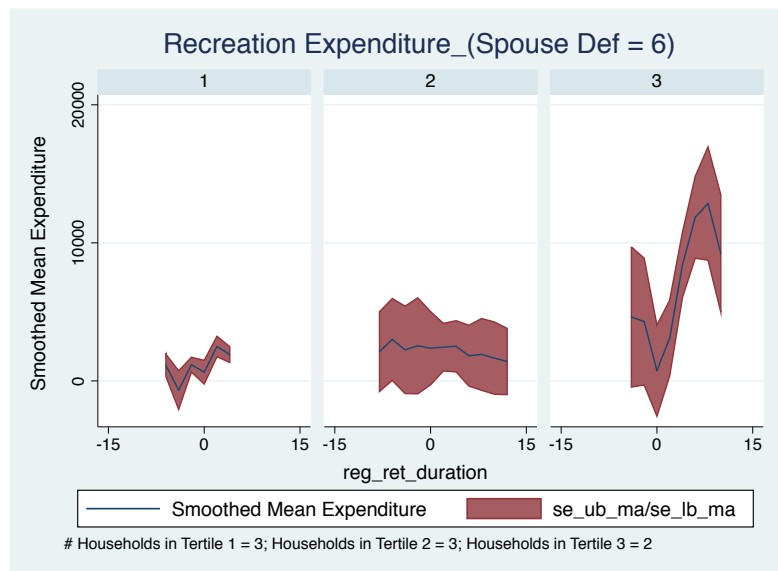


Figure 3.48: Expenditure on total recreation (post 2005)



3.7 7 - Spouse retires before the head

Figure 3.49: Food Expenditure at Home

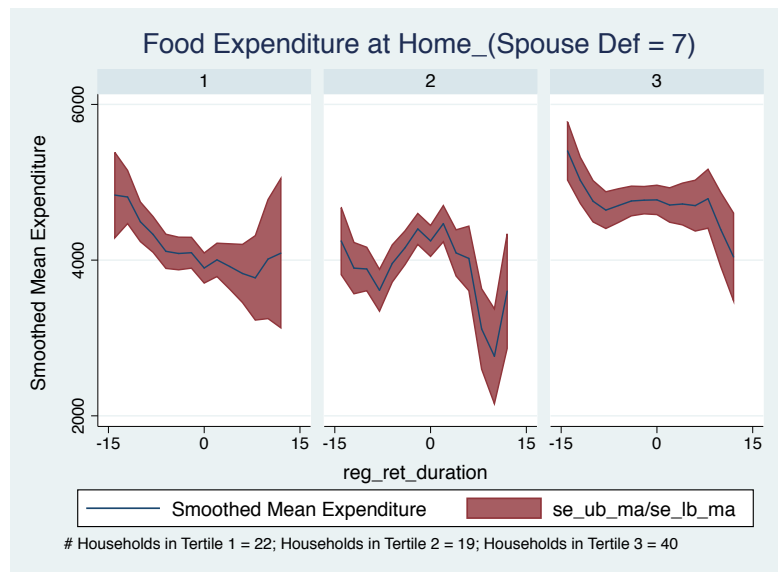


Figure 3.50: Food Expenditure Away from Home

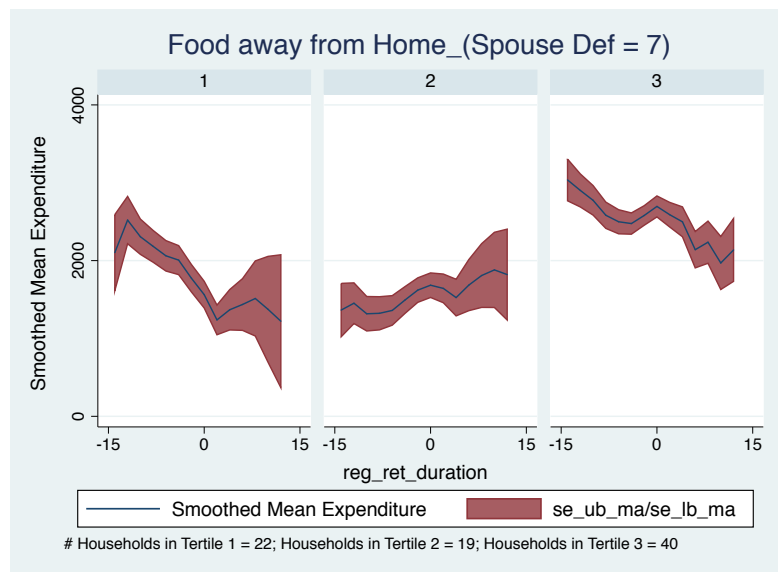


Figure 3.51: Expenditure on Housing

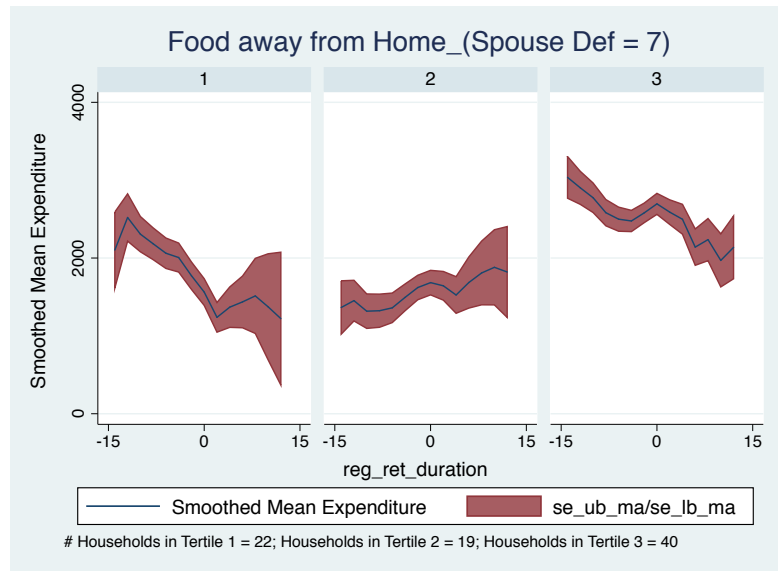


Figure 3.52: Expenditure on Education

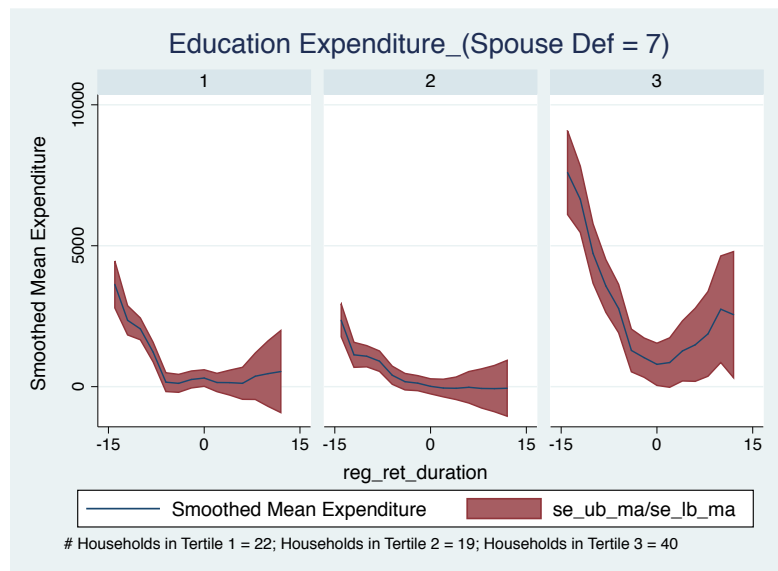


Figure 3.53: Expenditure on Health

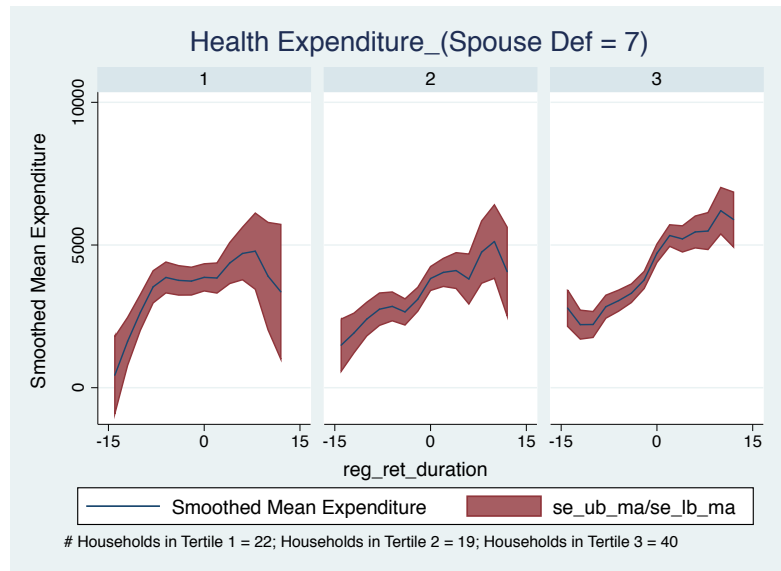


Figure 3.54: Expenditure on Nondurable Transport

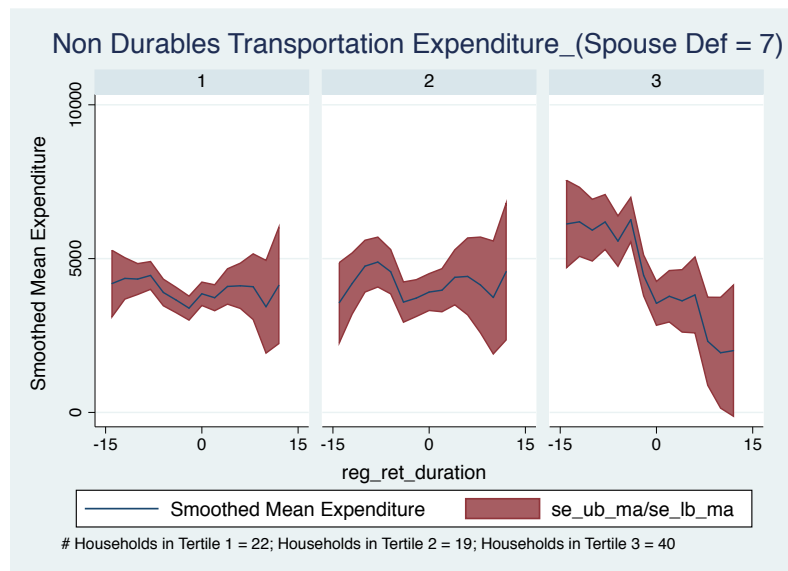


Figure 3.55: Expenditure on total clothing (post 2005)

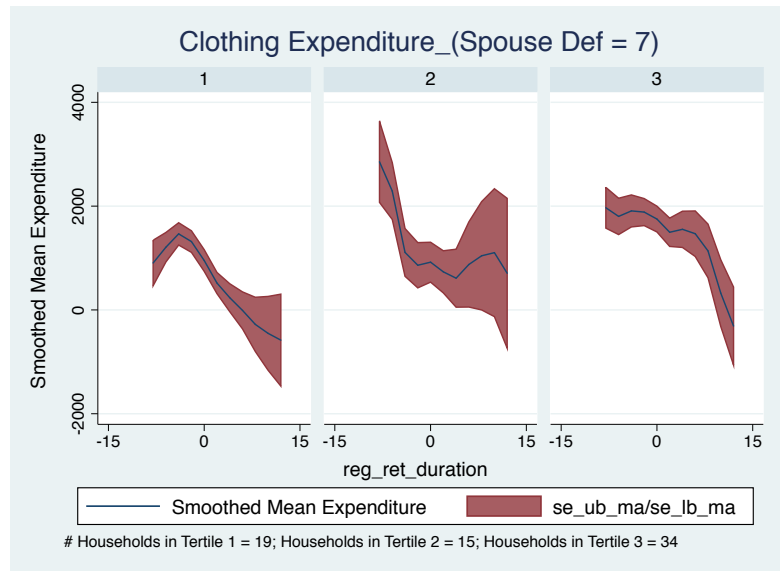
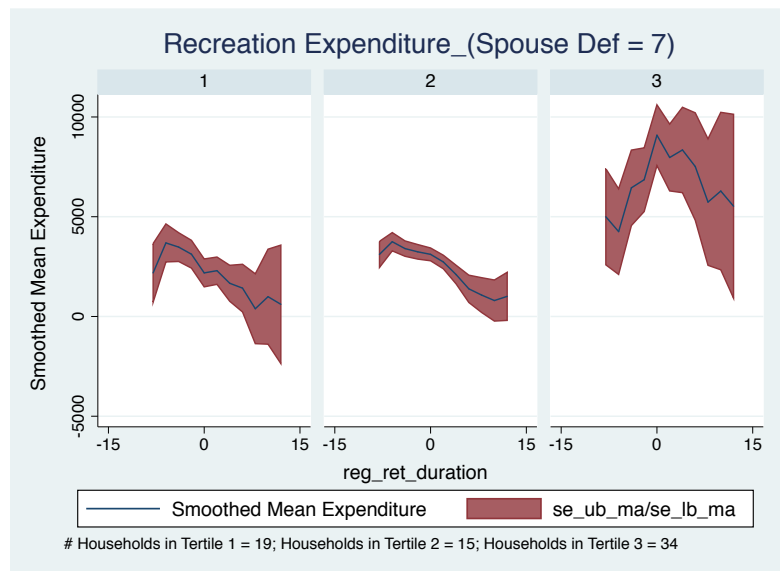


Figure 3.56: Expenditure on total recreation (post 2005)



3.8 8 - Head of the family is single

Figure 3.57: Food Expenditure at Home

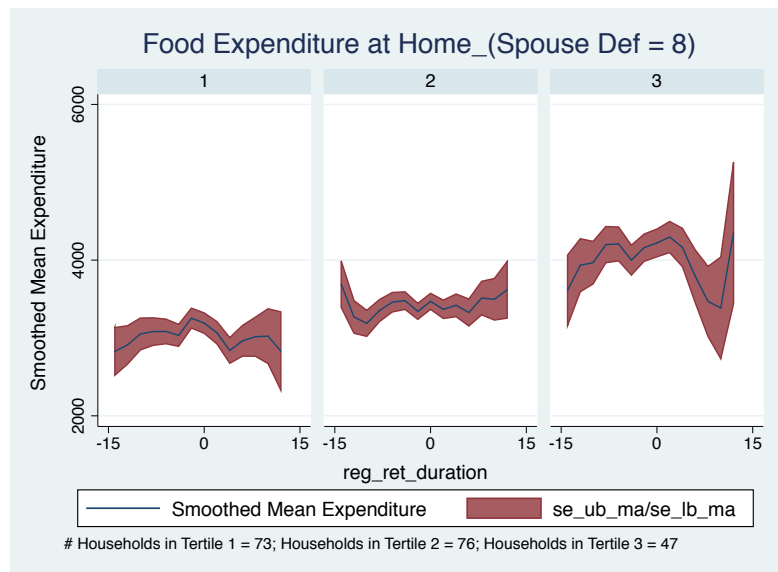


Figure 3.58: Food Expenditure Away from Home

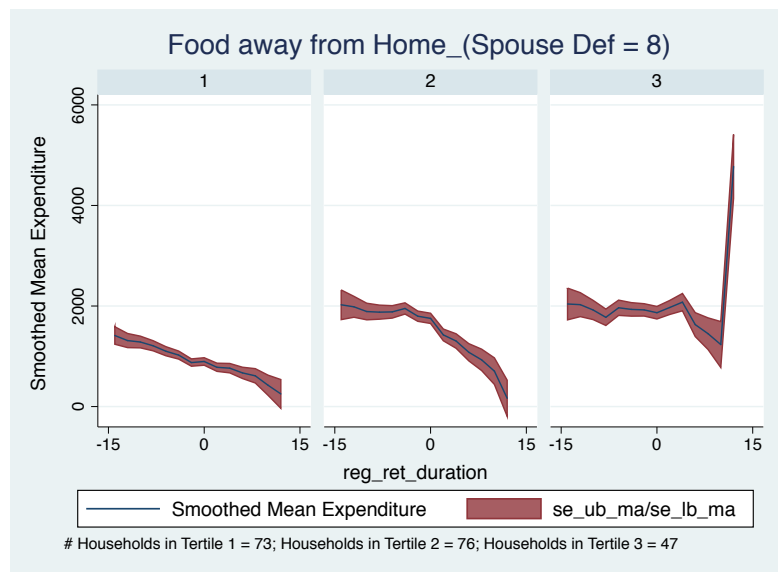


Figure 3.59: Expenditure on Housing

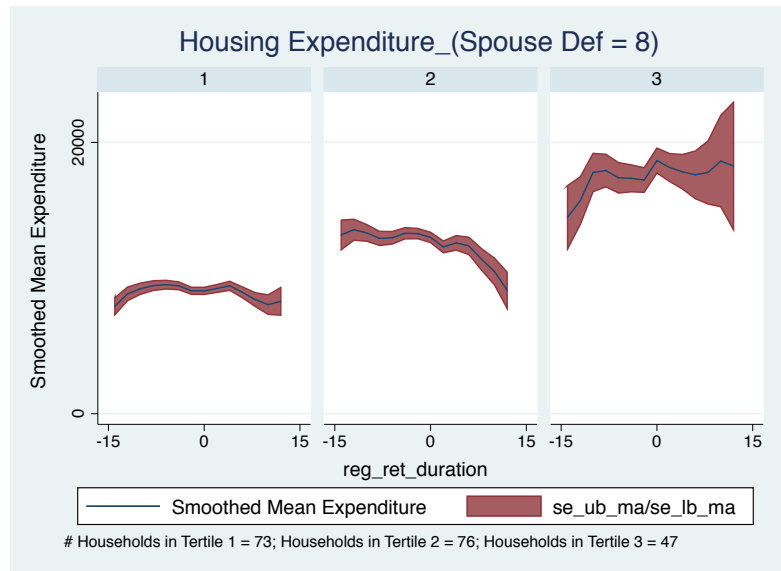


Figure 3.60: Expenditure on Education

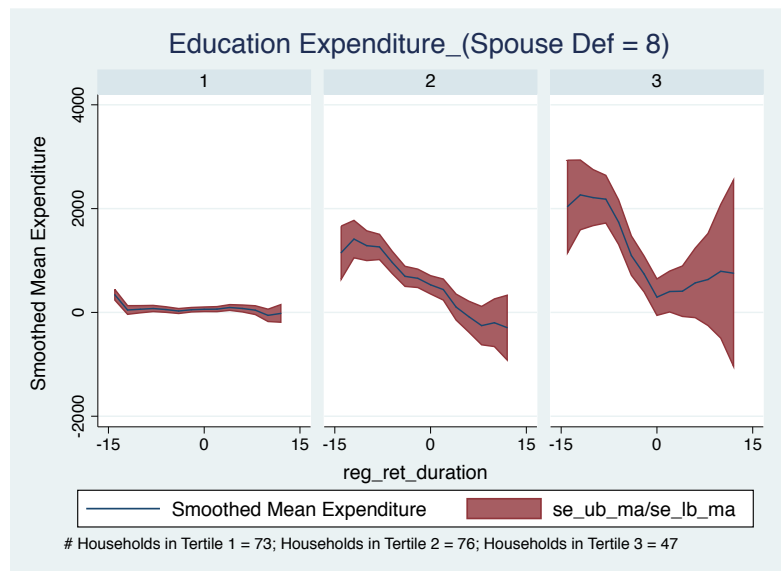


Figure 3.61: Expenditure on Health

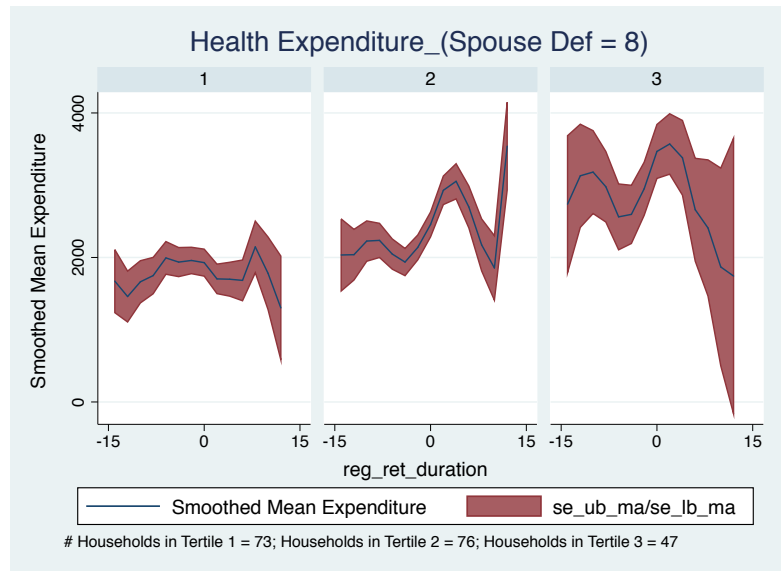


Figure 3.62: Expenditure on Nondurable Transport

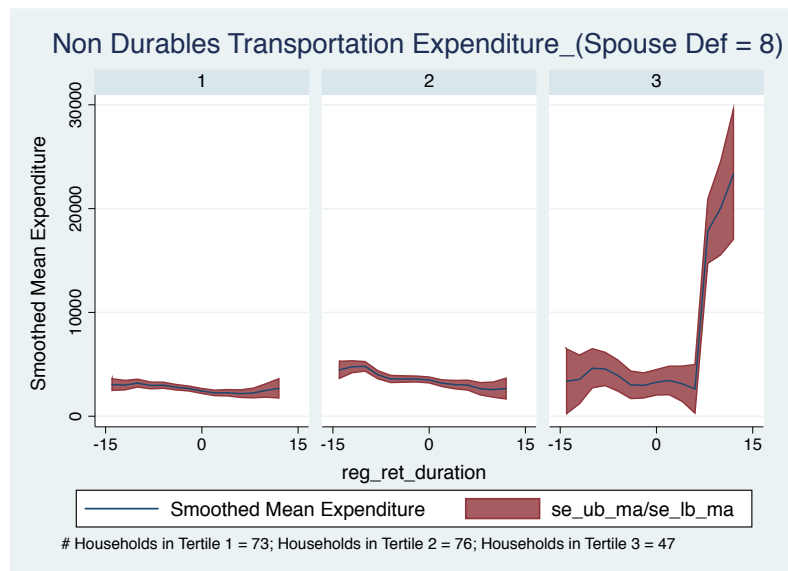


Figure 3.63: Expenditure on total clothing (post 2005)

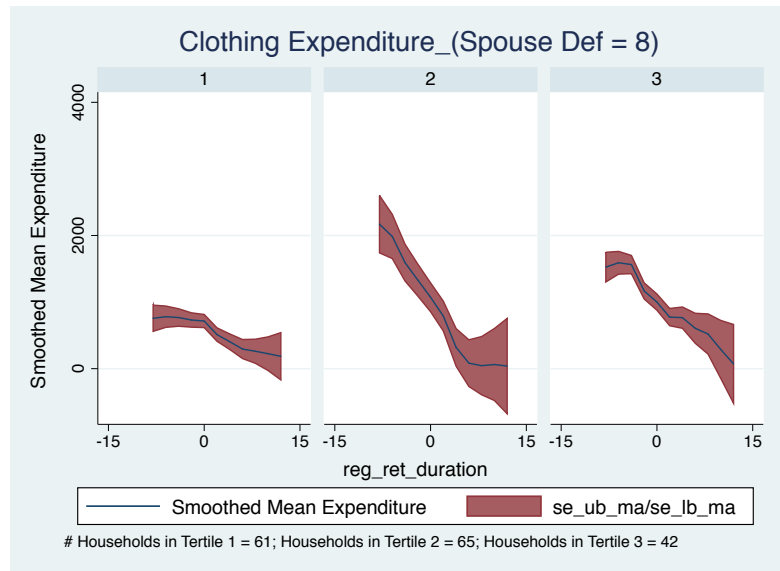


Figure 3.64: Expenditure on total recreation (post 2005)

