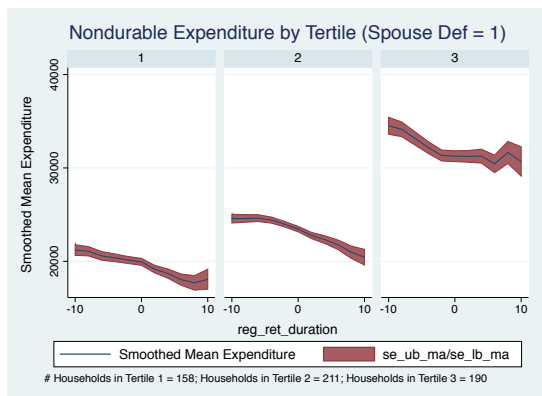
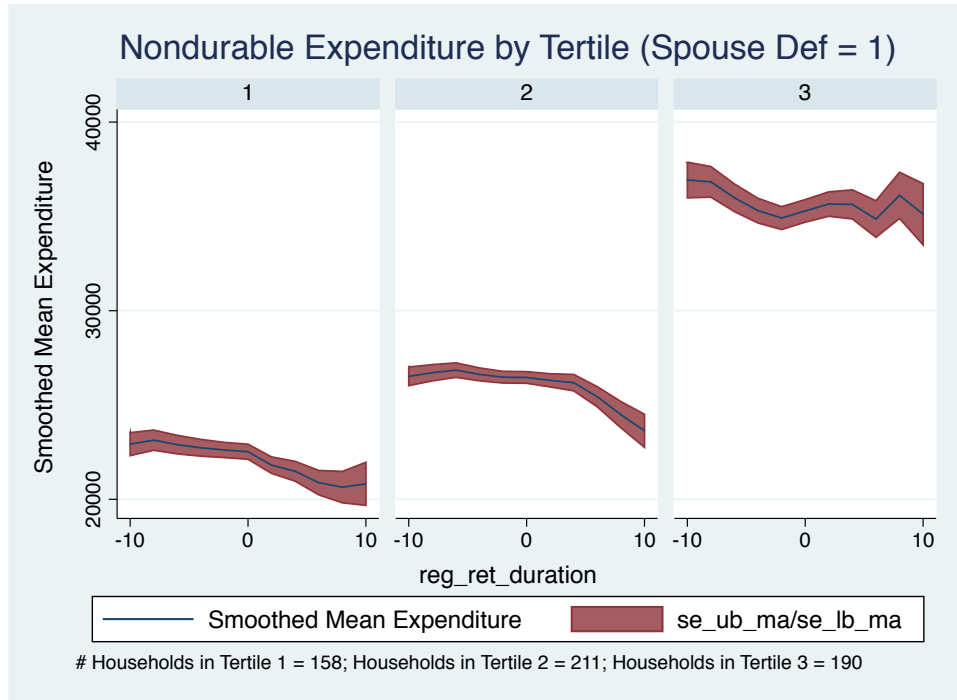
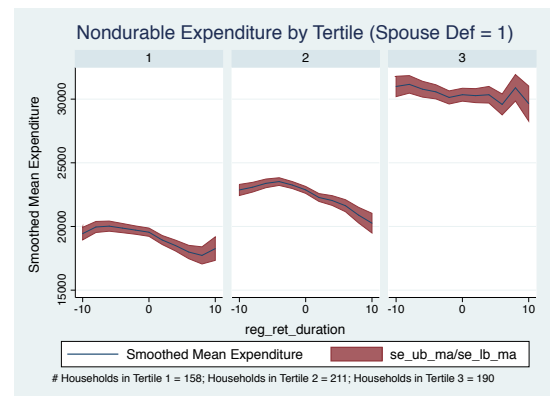


# 1 Expenditure based on tertiles for spouse retirement

(a) Ignoring Spouse-Total expenditure-Six Categories

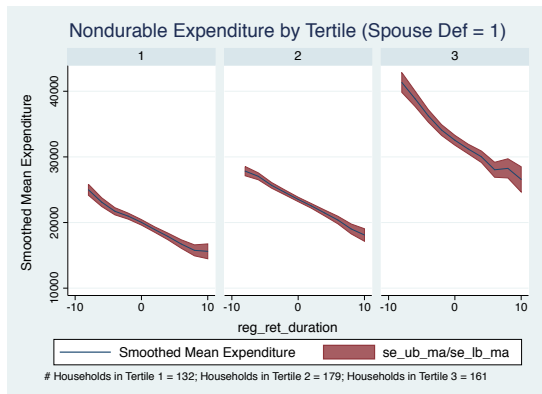
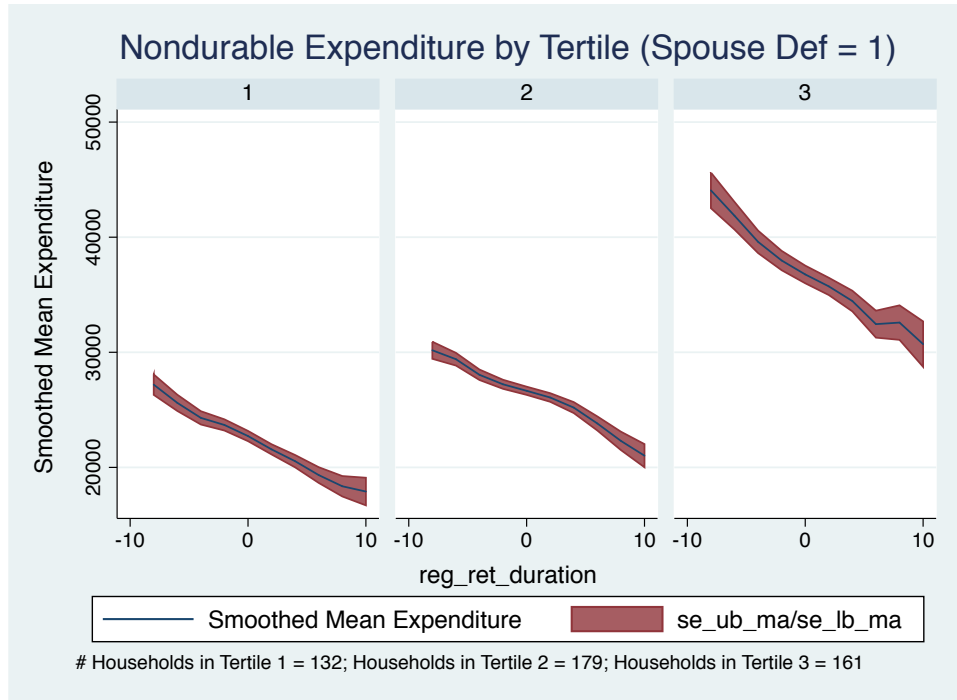


(b) Nondurables w/o health exp

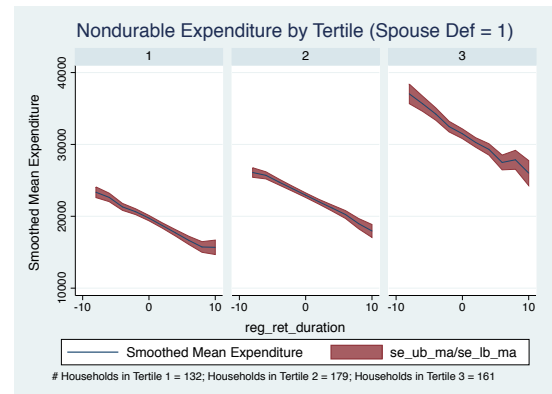


(c) Nondurables w/o health and educ exp

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

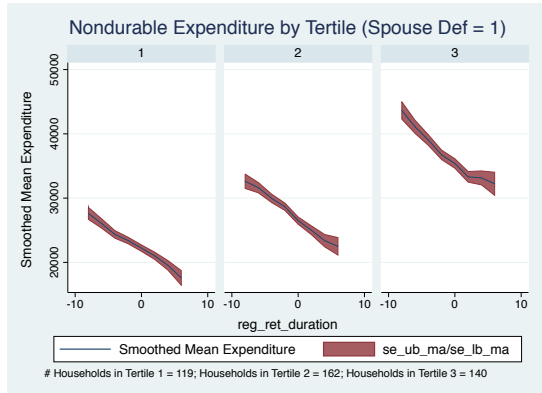
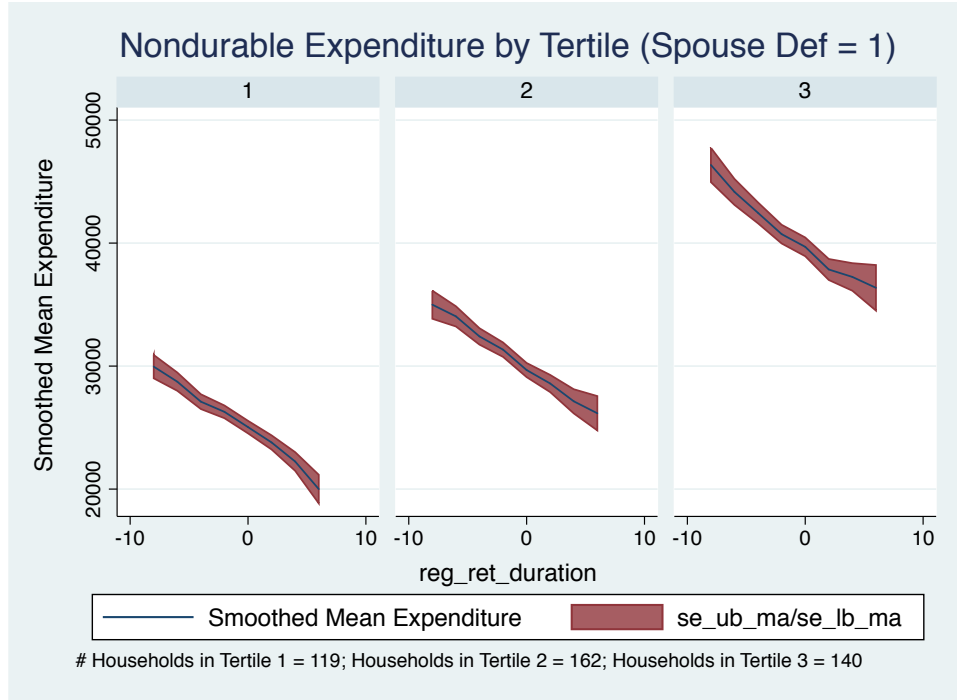


(b) Nondurables w/o health exp

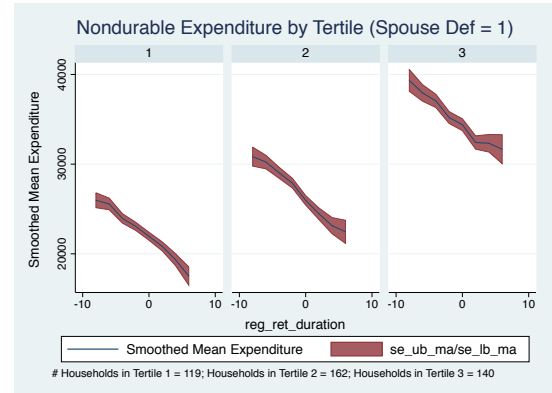


(c) Nondurables w/o health and educ exp

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

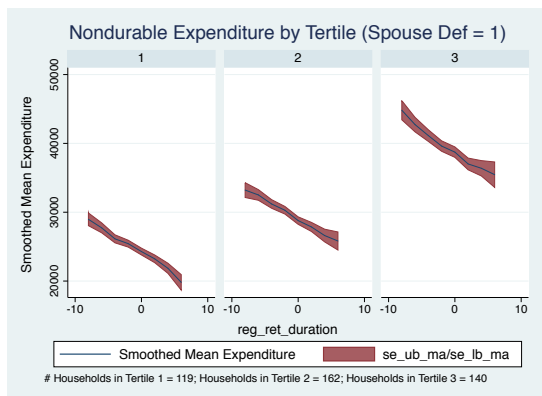
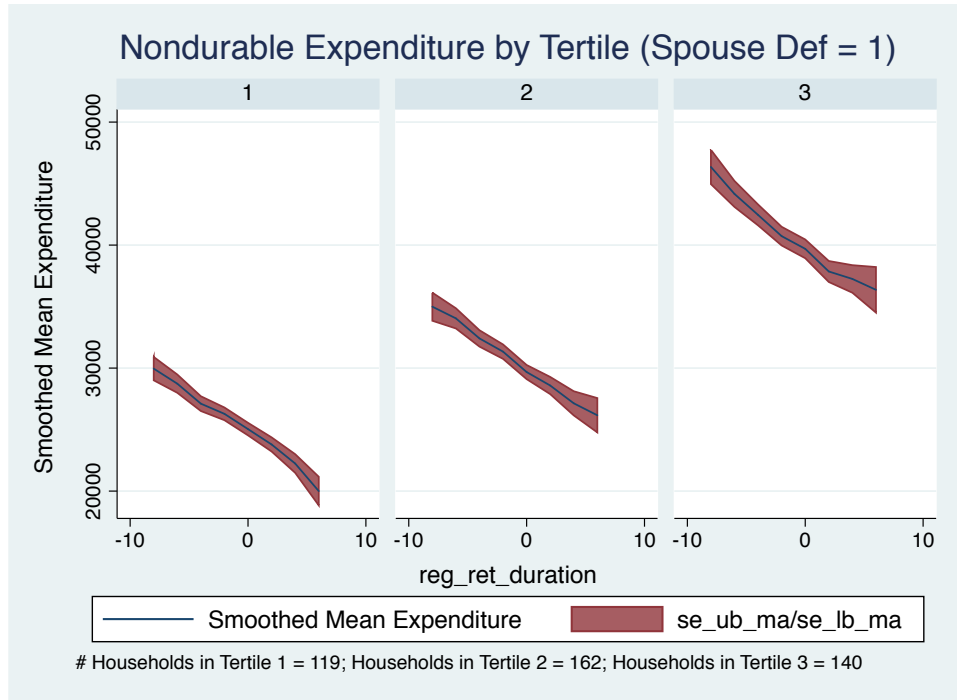


(b) Nondurables w/o health exp

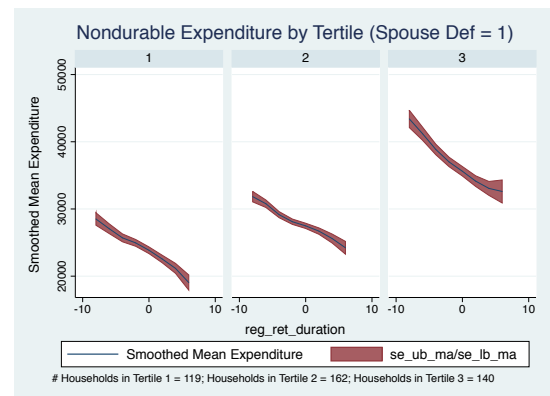


(c) Nondurables w/o health and educ exp

(a) Removing each Post2008

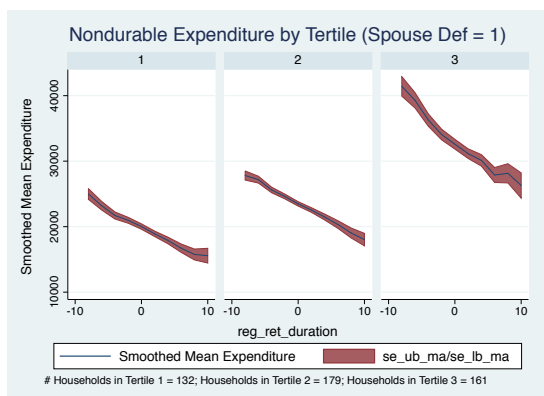
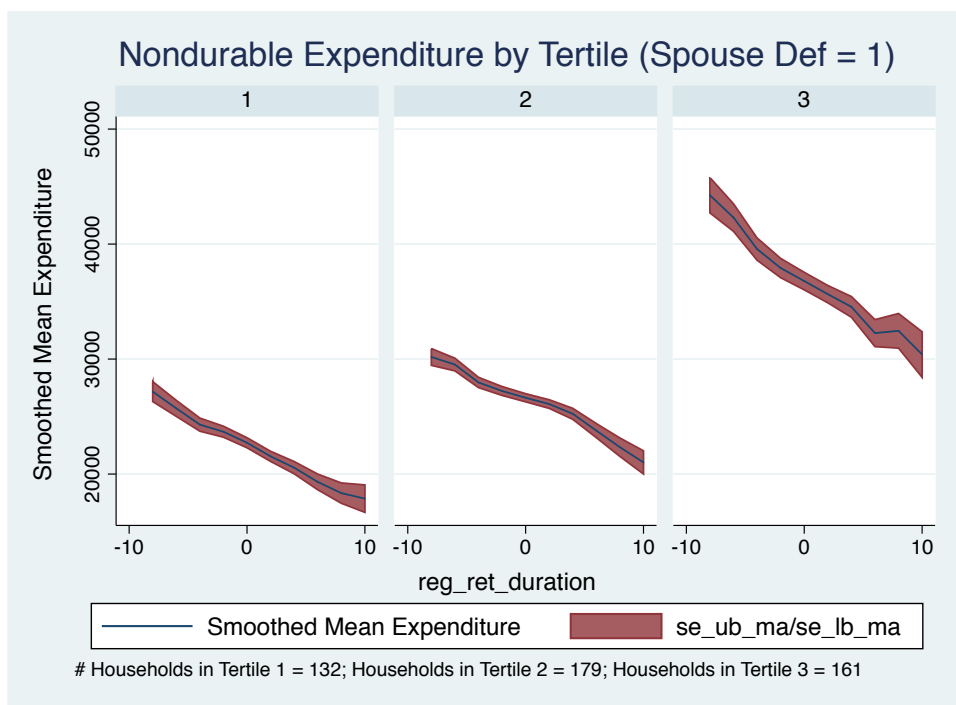


(b) No Clothing

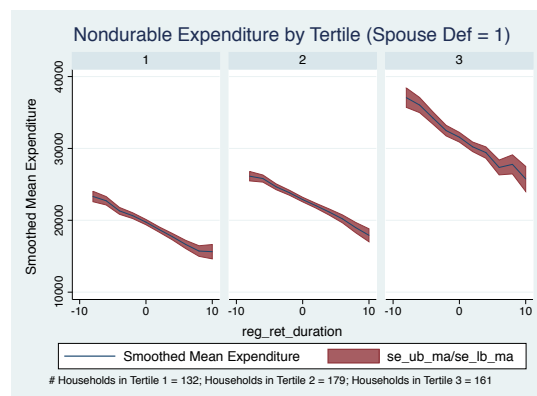


(c) No Recreation

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

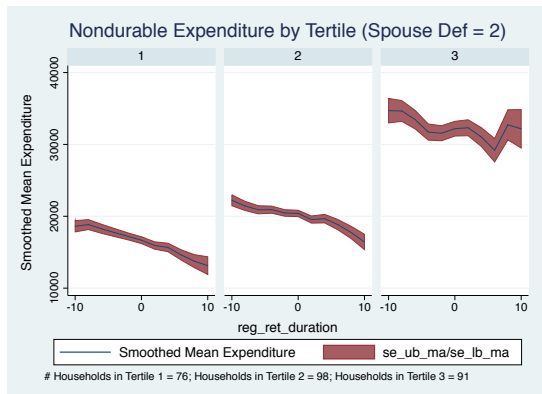
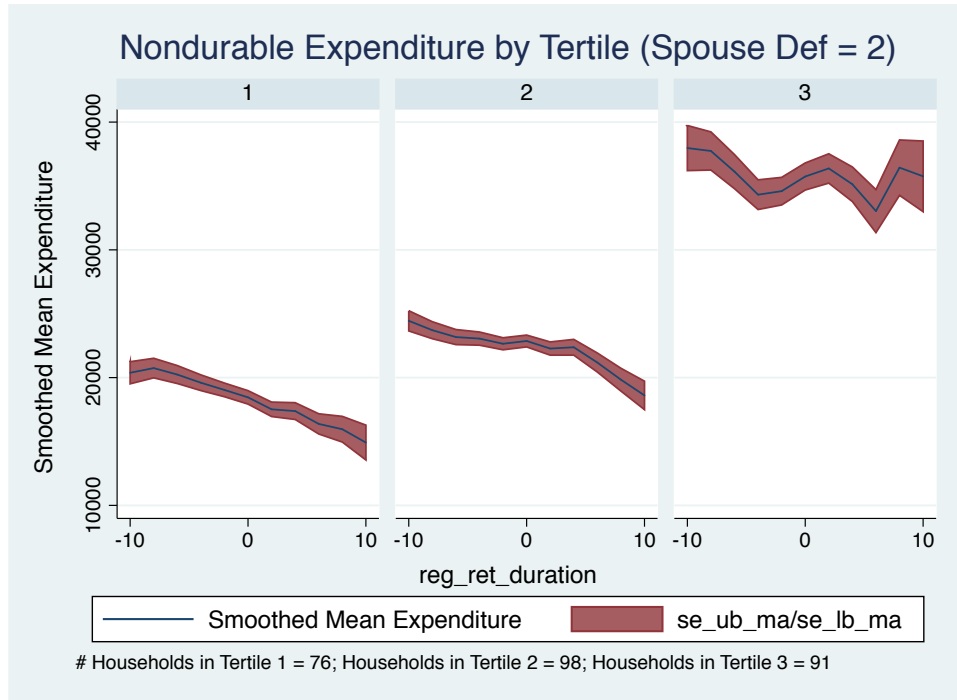


(b) Post 2005 6 categories no year dummies

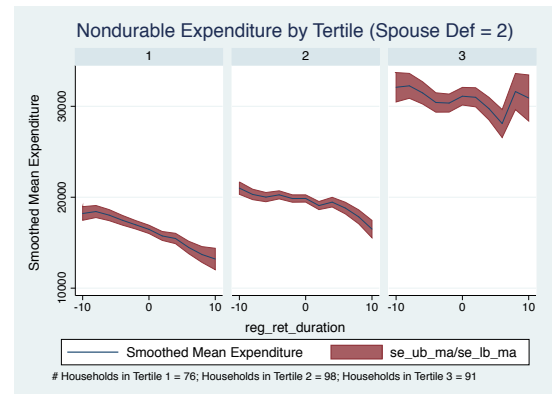


(c) Post 2005 4 categories no year dummies

(a) 2 - Spouse always works

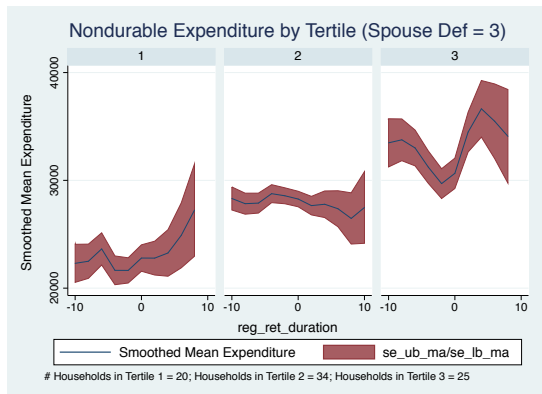
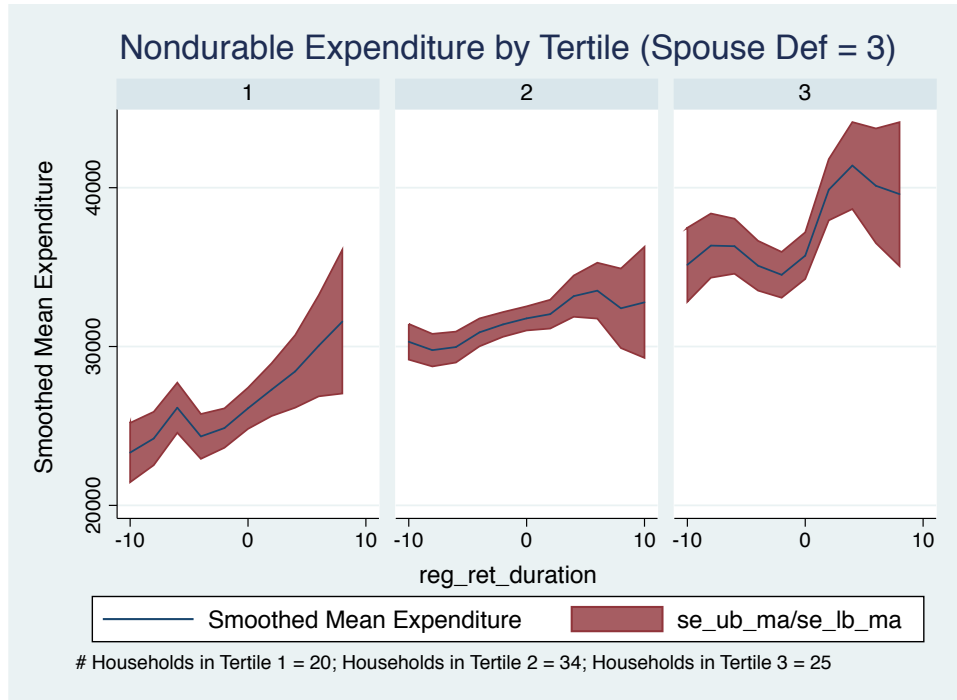


(b) Nondurables w/o health exp

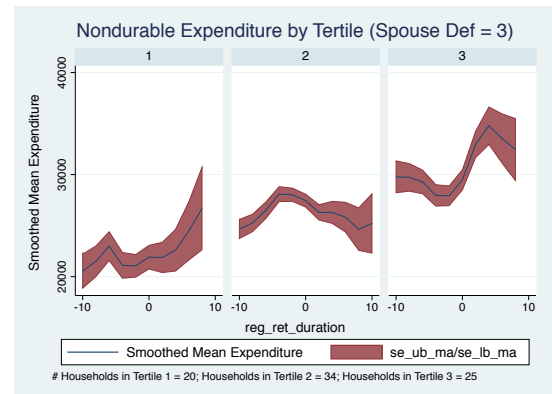


(c) Nondurables w/o health and educ exp

(a) 3 - Spouse never works



(b) Nondurables w/o health exp

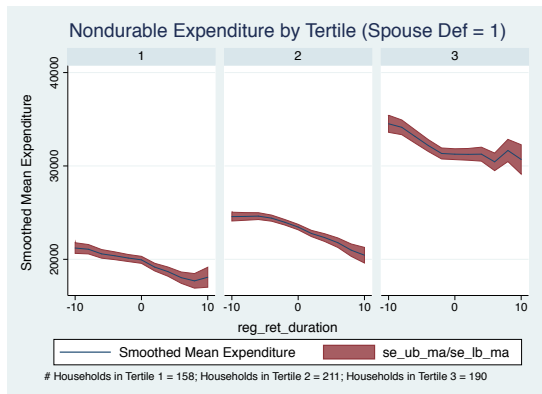
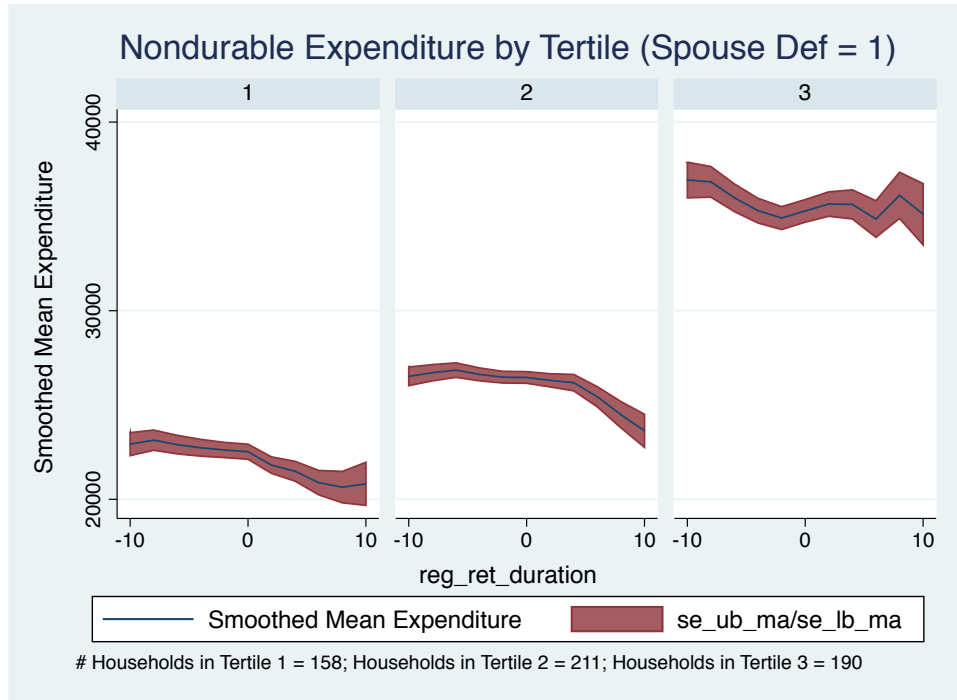


(c) Nondurables w/o health and educ exp

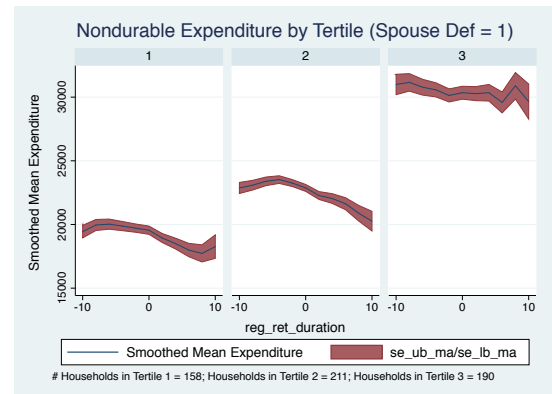


## 2 Expenditure based on tertiles for spouse retirement(smoothed)

(a) 1 - Ignoring the Spouse

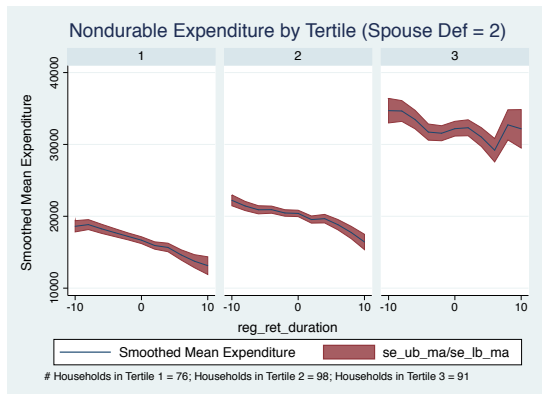
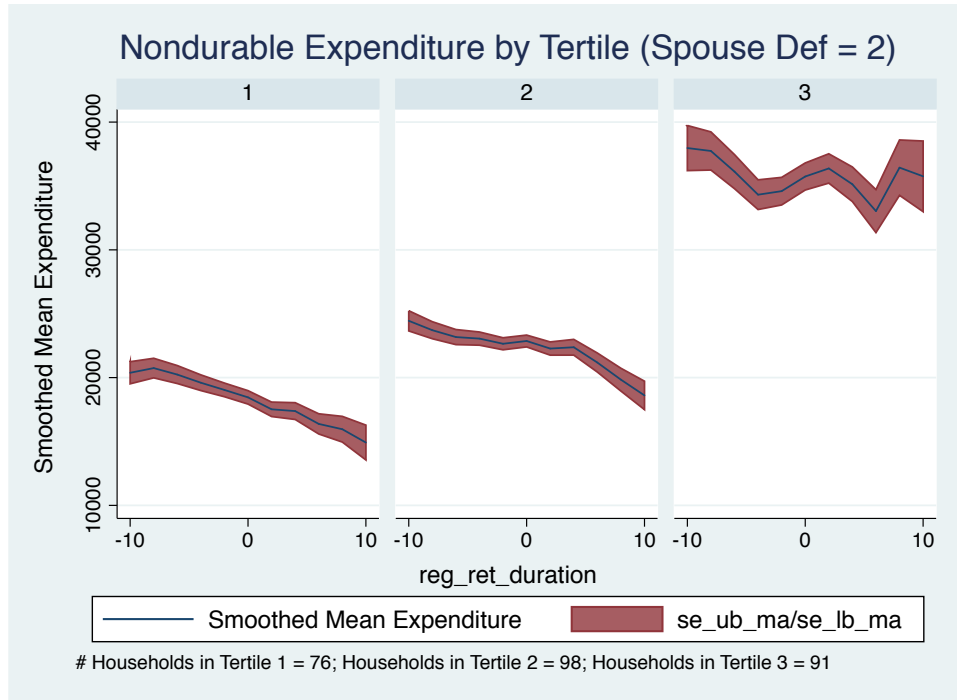


(b) Nondurables w/o health exp

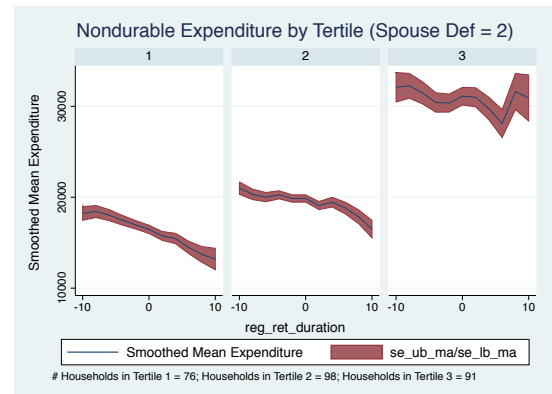


(c) Nondurables w/o health and educ exp

(a) 2 - Spouse always works

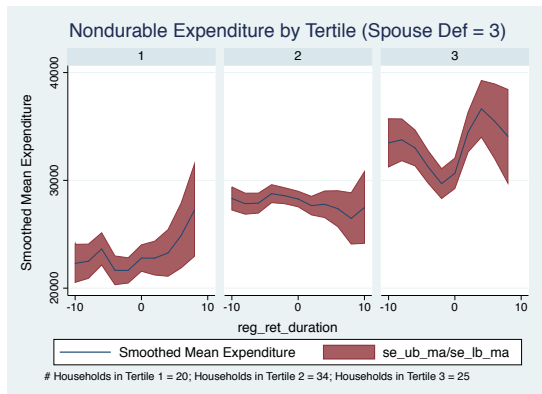
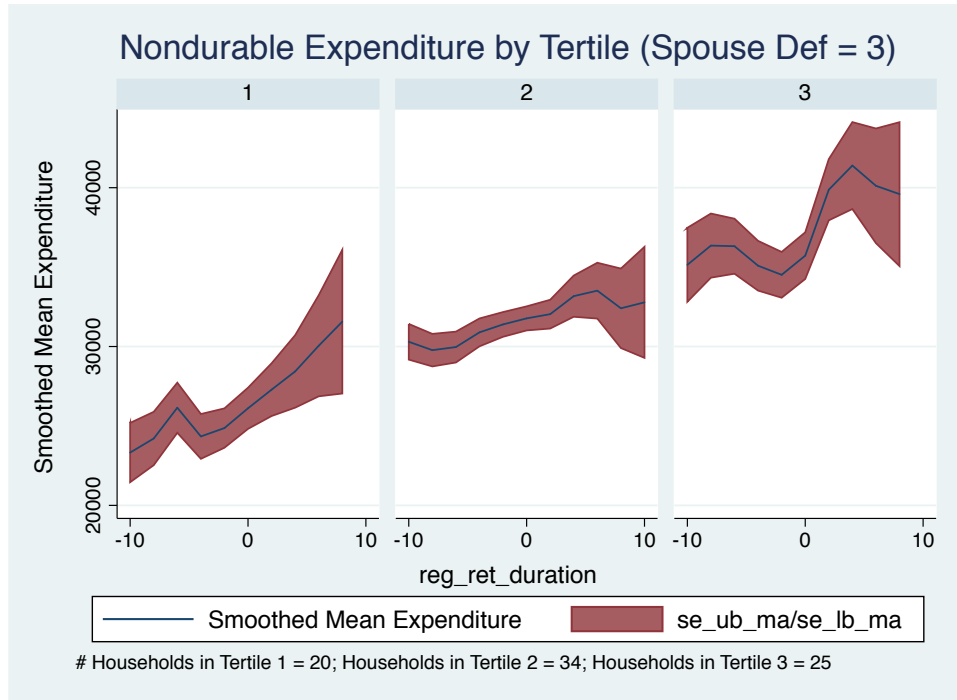


(b) Nondurables w/o health exp

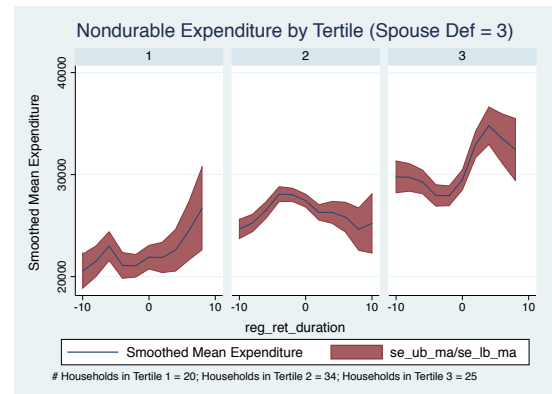


(c) Nondurables w/o health and educ exp

(a) 3 - Spouse never works

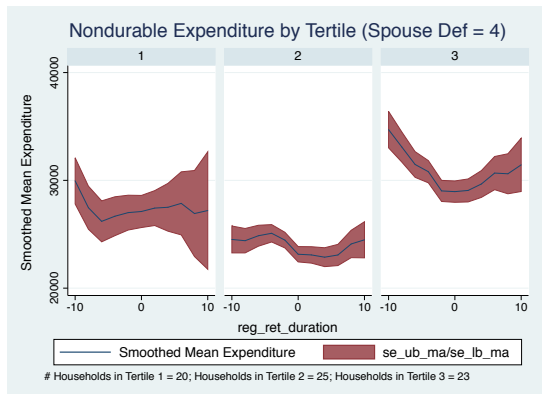
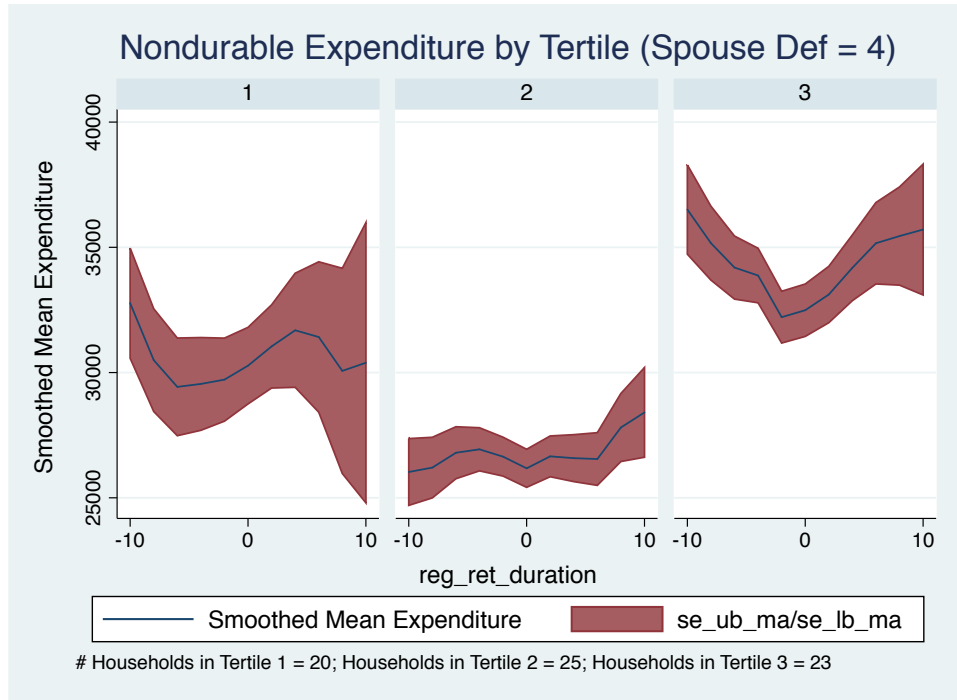


(b) Nondurables w/o health exp

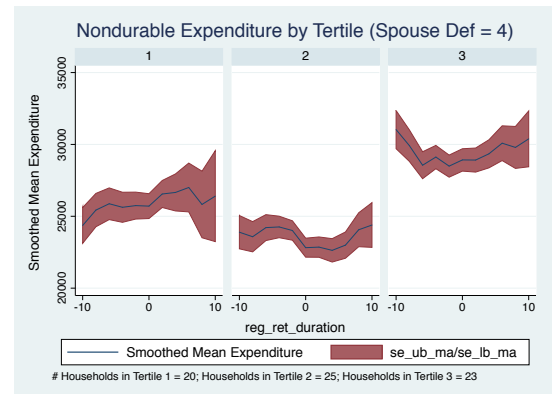


(c) Nondurables w/o health and educ exp

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

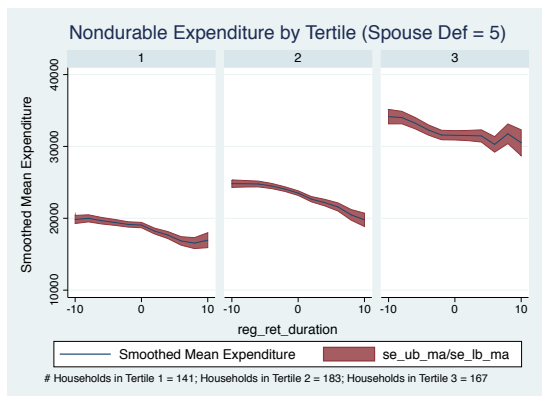
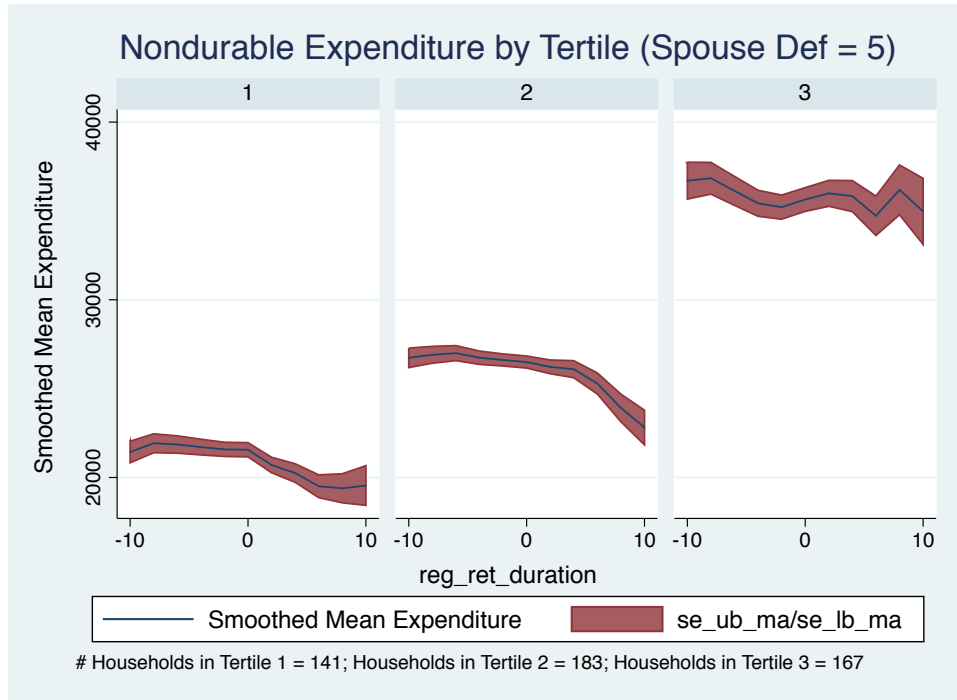


(b) Nondurables w/o health exp

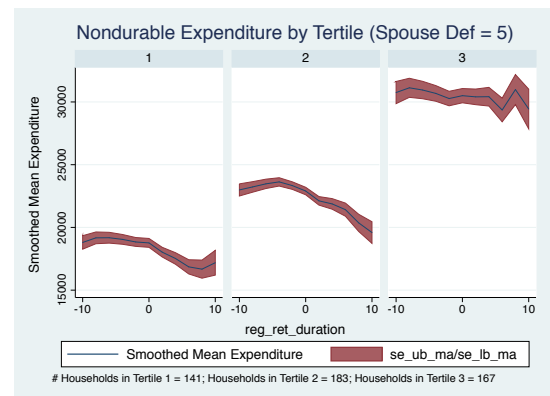


(c) Nondurables w/o health and educ exp

(a) 5 - Spouse has a different retirement transition

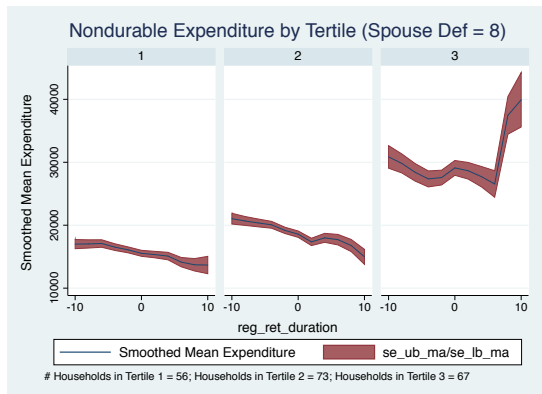
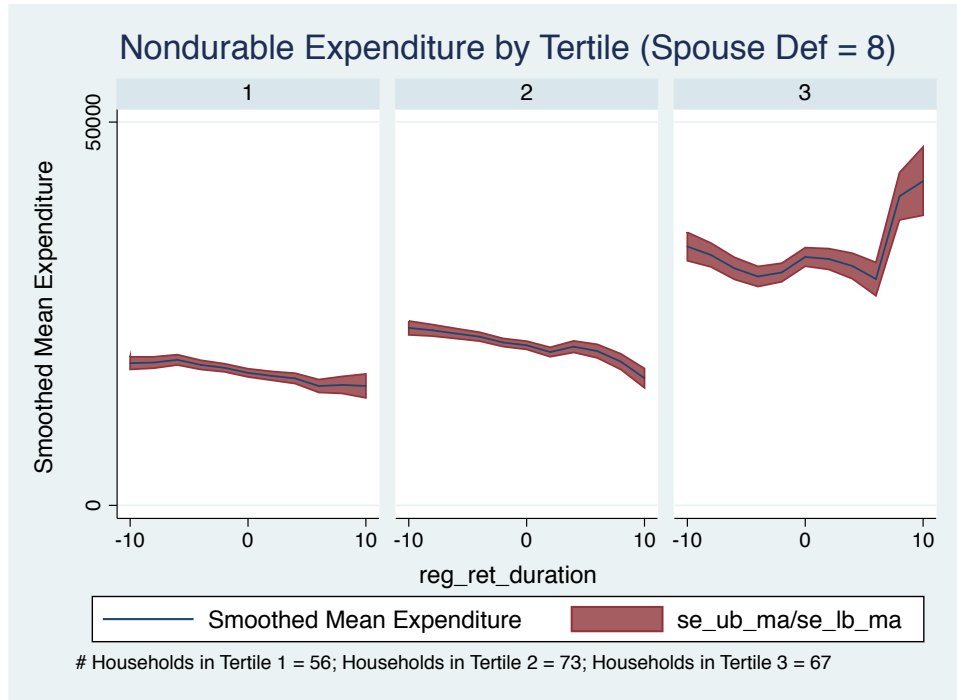


(b) Nondurables w/o health exp

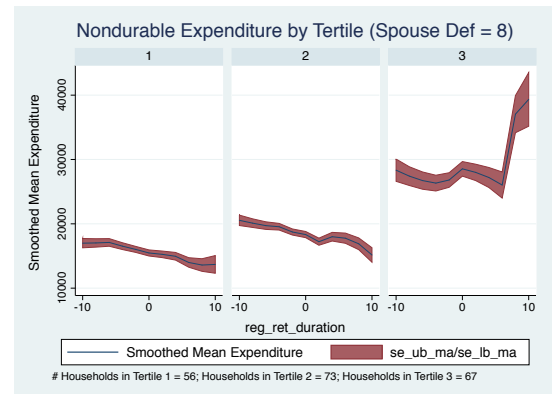


(c) Nondurables w/o health and educ exp

(a) 8 - Head of the family is single



(b) Nondurables w/o health exp

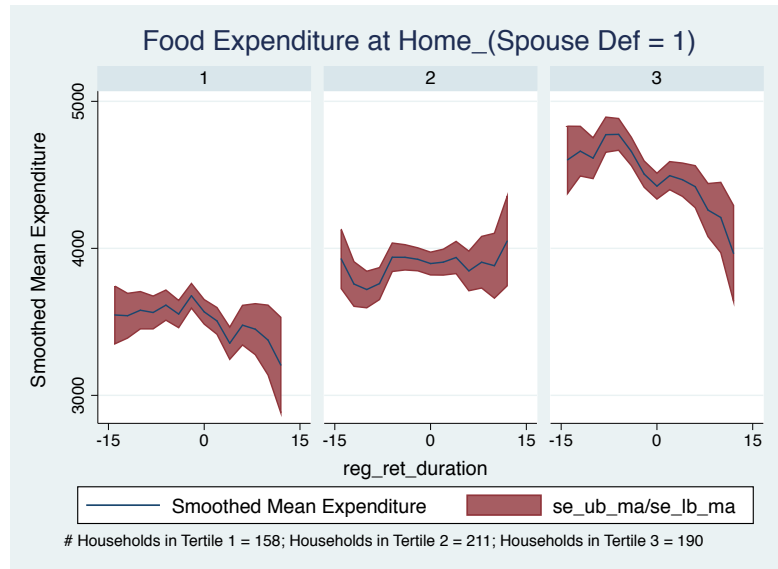


(c) Nondurables w/o health and educ exp

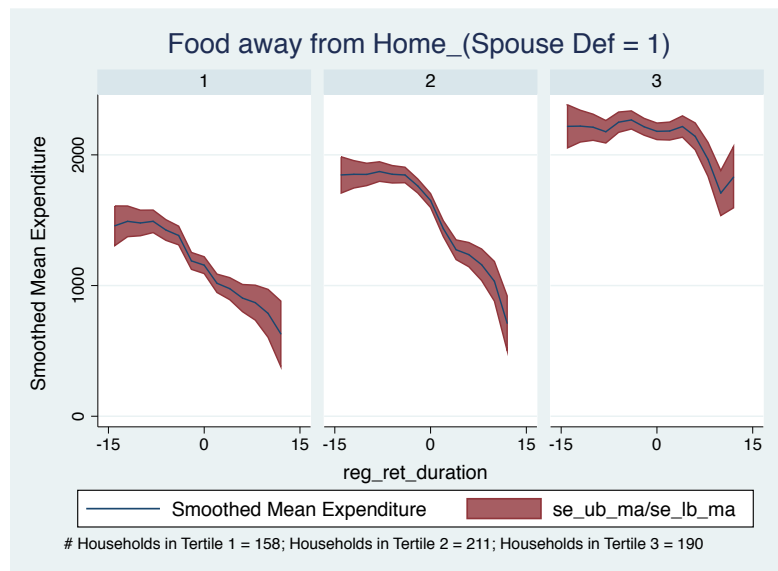
### 3 Categorical Expenditure Based on Spouse Definition

#### 3.1 1- Ignoring the Spouse

**Figure 3.1:** Food Expenditure at Home

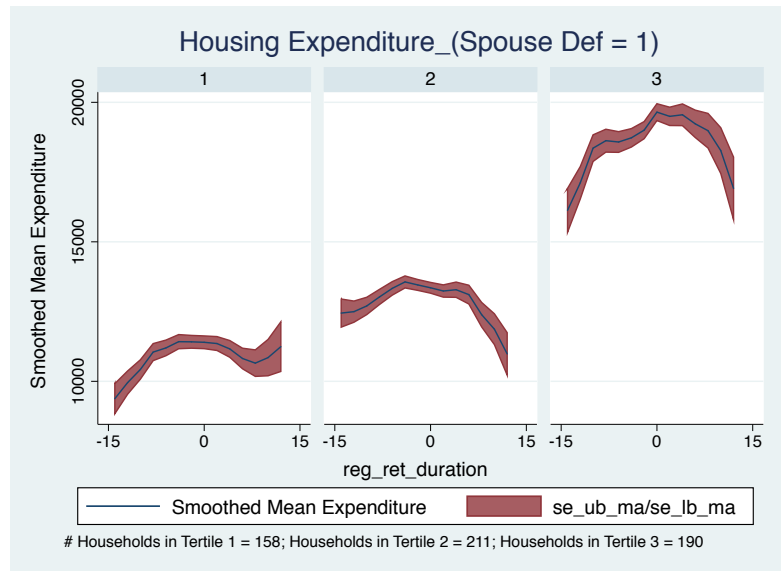


**Figure 3.2:** Food Expenditure Away from Home

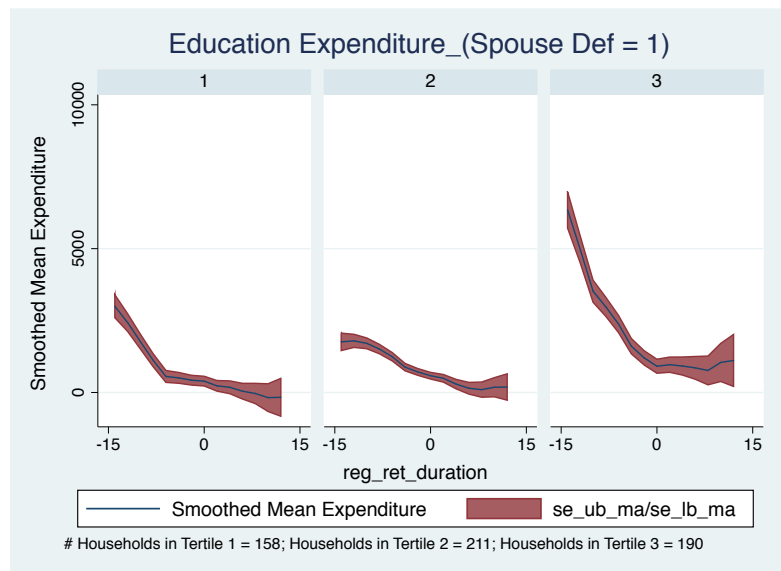




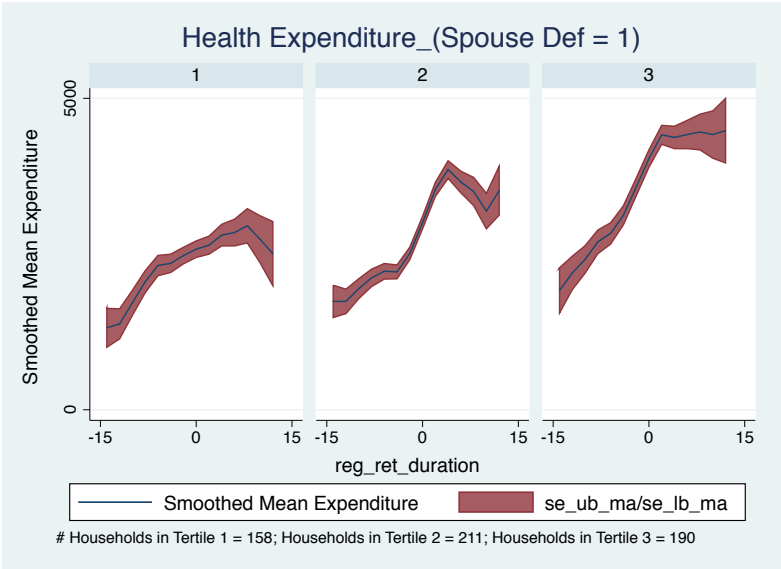
**Figure 3.3:** Expenditure on Housing



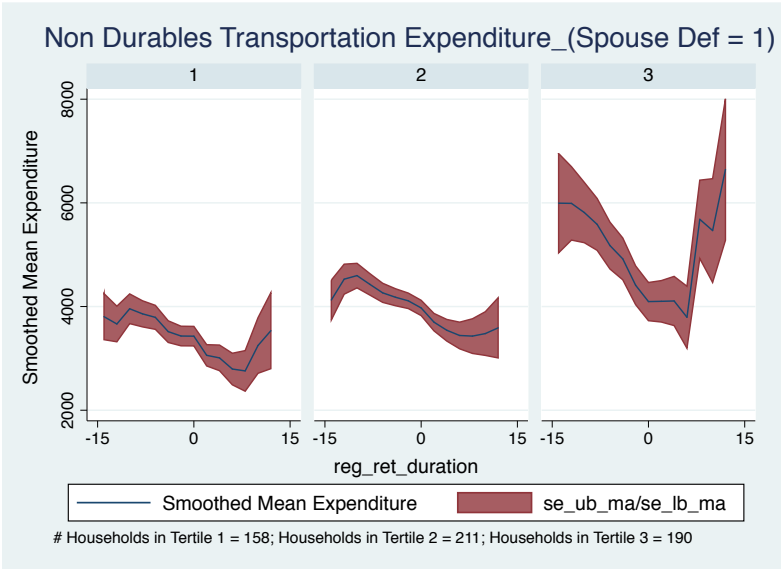
**Figure 3.4:** Expenditure on Education



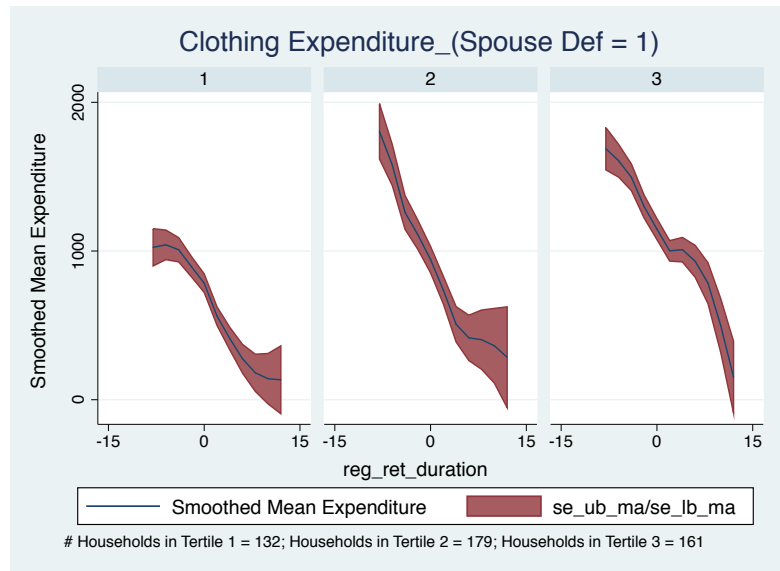
**Figure 3.5:** Expenditure on Health



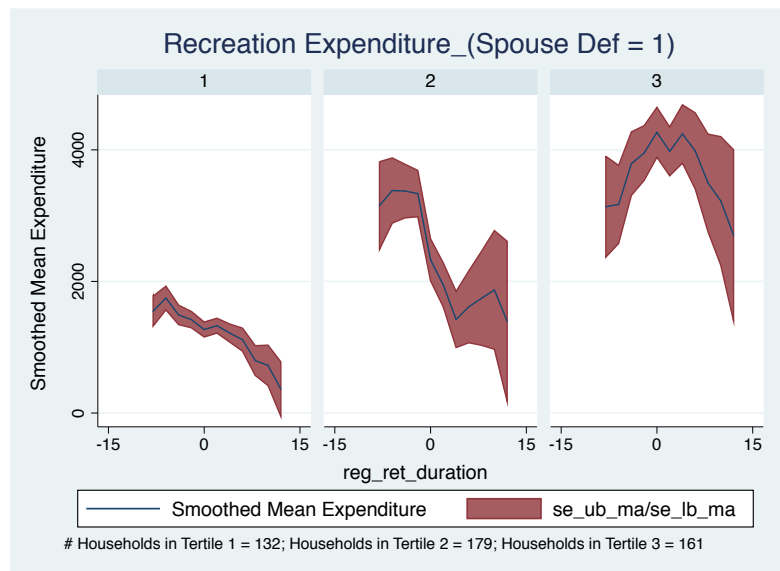
**Figure 3.6:** Expenditure on Nondurable Transport



**Figure 3.7:** Expenditure on total clothing (post 2005)

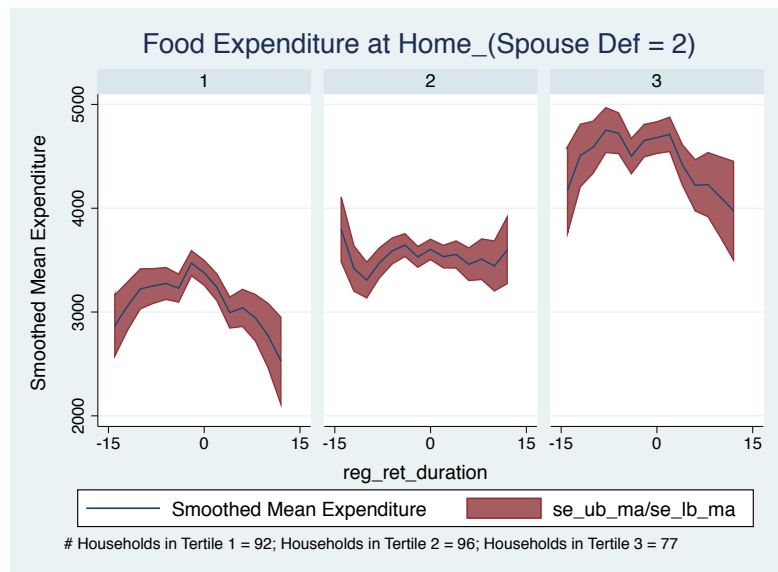


**Figure 3.8:** Expenditure on total recreation (post 2005)



### 3.2 2- Spouse Never Works

**Figure 3.9:** Food Expenditure at Home



**Figure 3.10:** Food Expenditure Away from Home

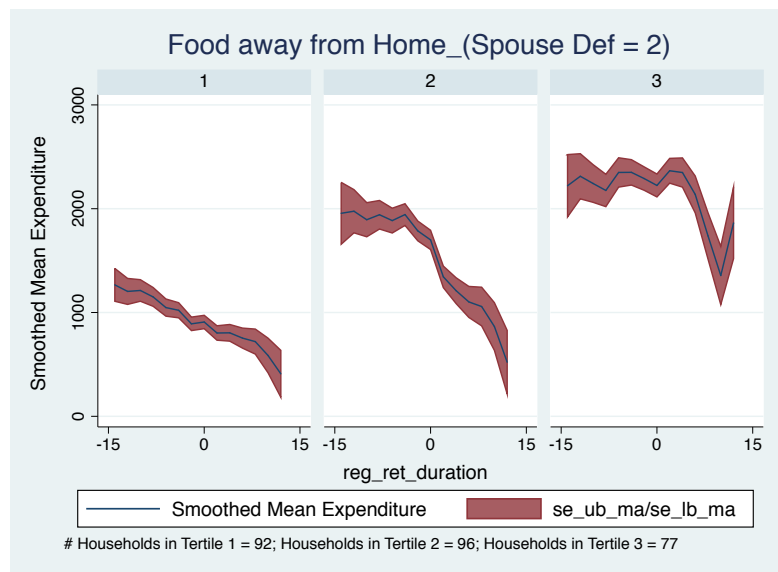


Figure 3.11: Expenditure on Housing

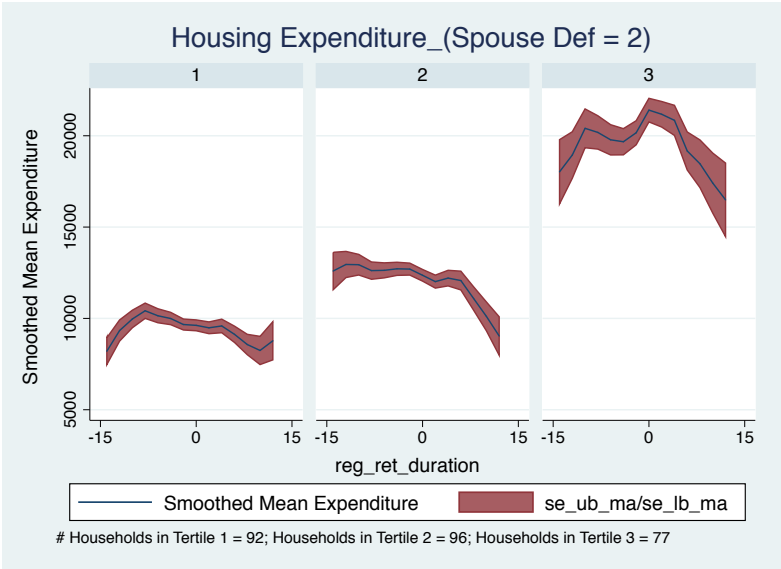
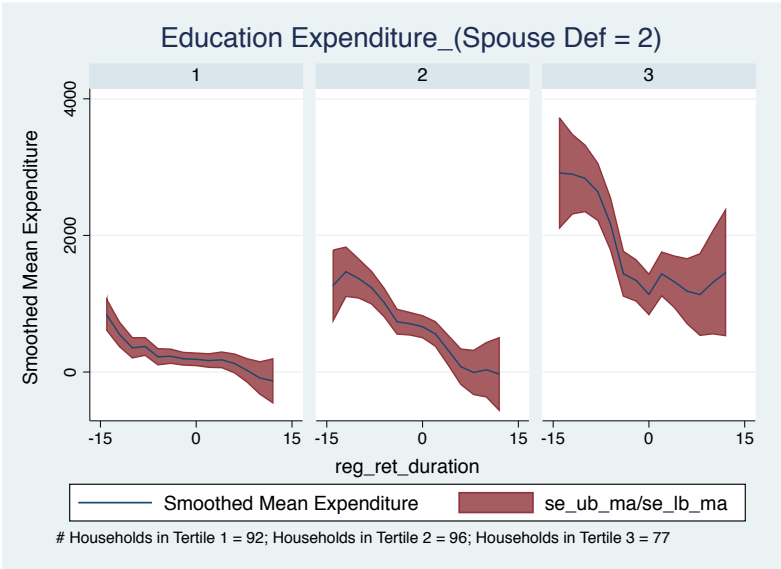
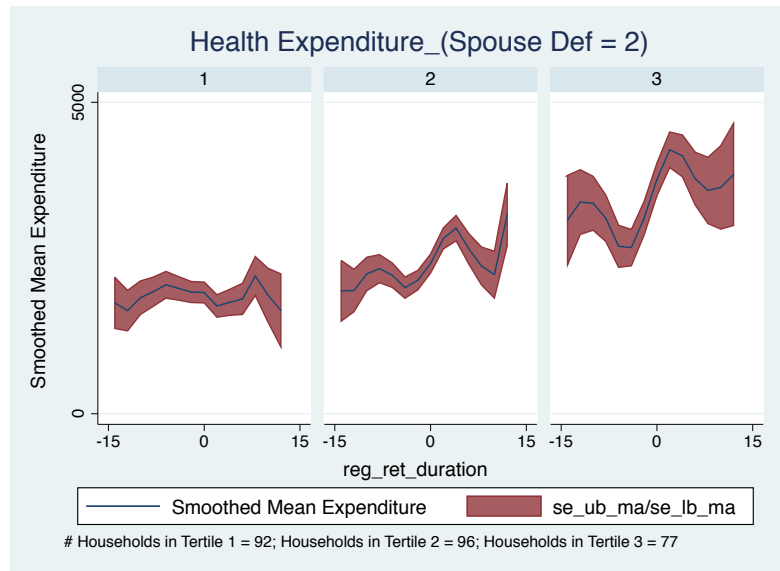


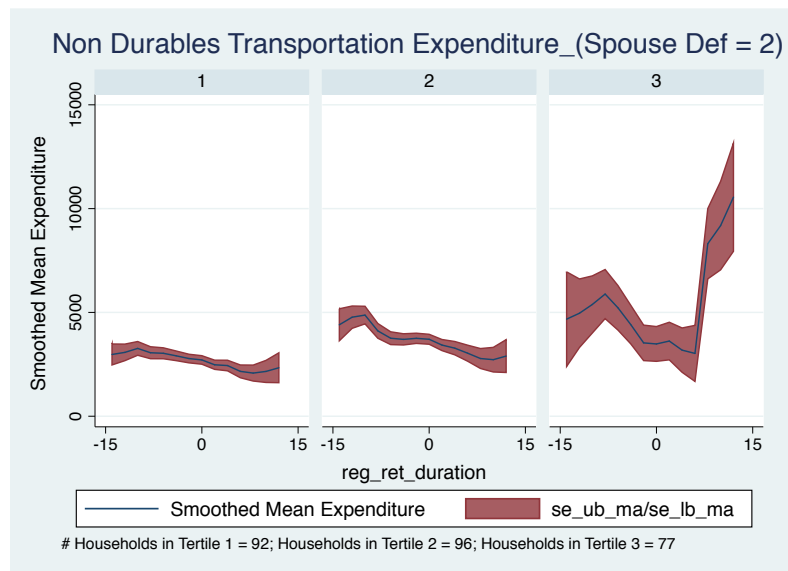
Figure 3.12: Expenditure on Education



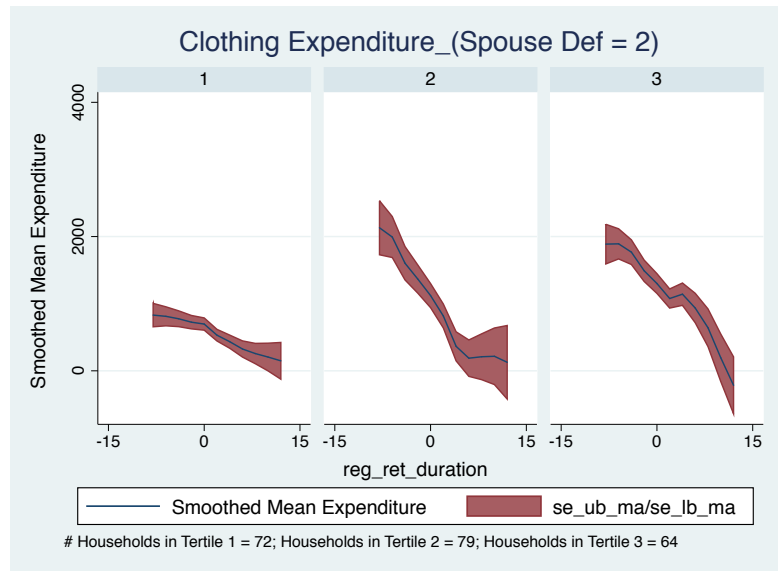
**Figure 3.13:** Expenditure on Health



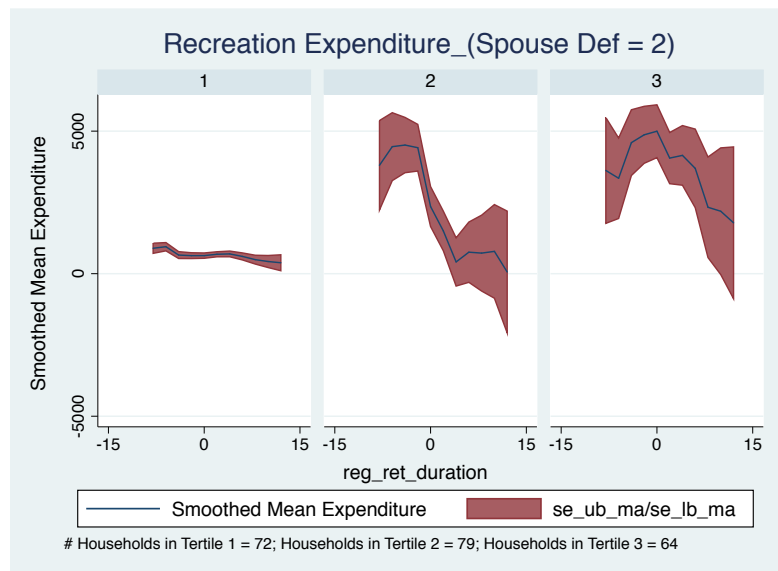
**Figure 3.14:** Expenditure on Nondurable Transport



**Figure 3.15:** Expenditure on total clothing (post 2005)

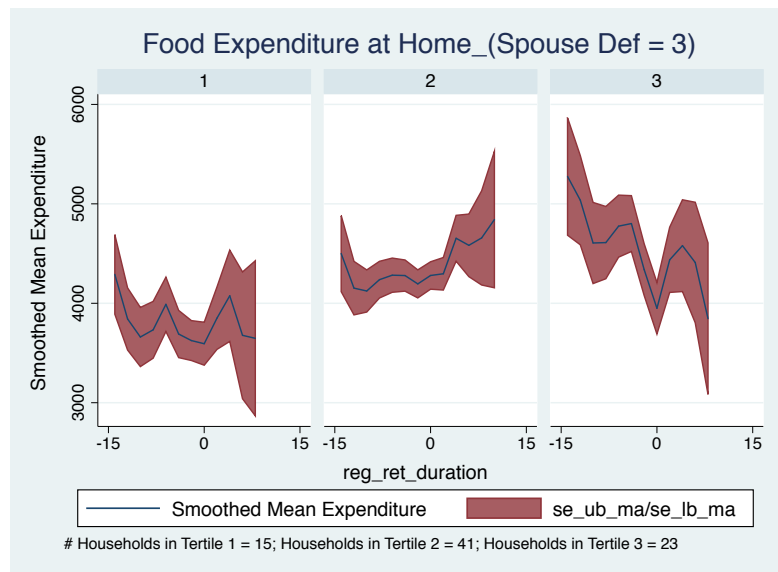


**Figure 3.16:** Expenditure on total recreation (post 2005)

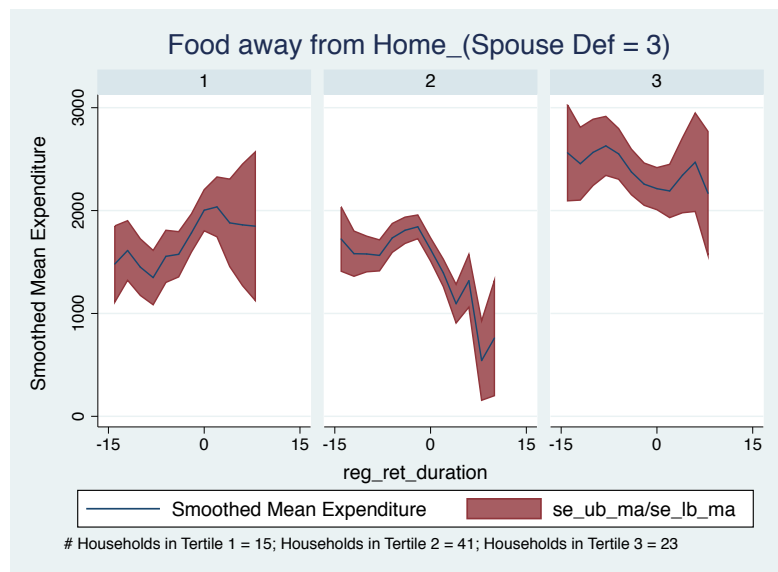


### 3.3 3- Spouse always works

**Figure 3.17:** Food Expenditure at Home

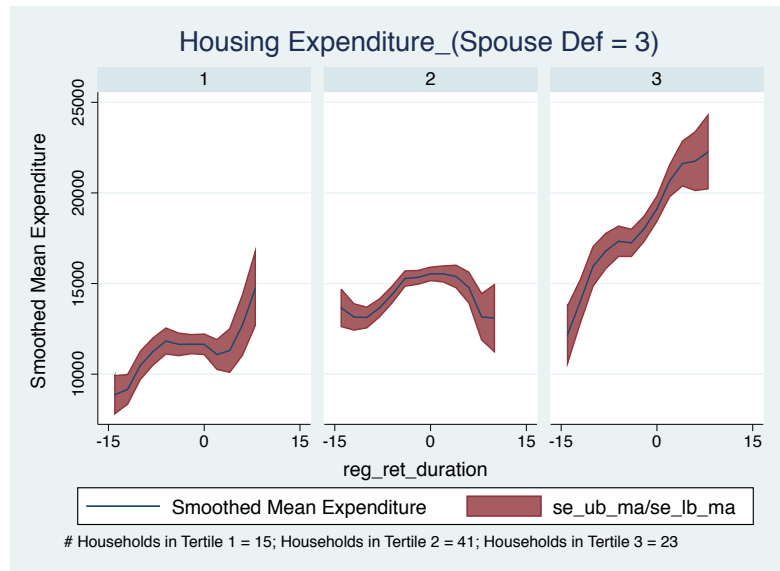


**Figure 3.18:** Food Expenditure Away from Home

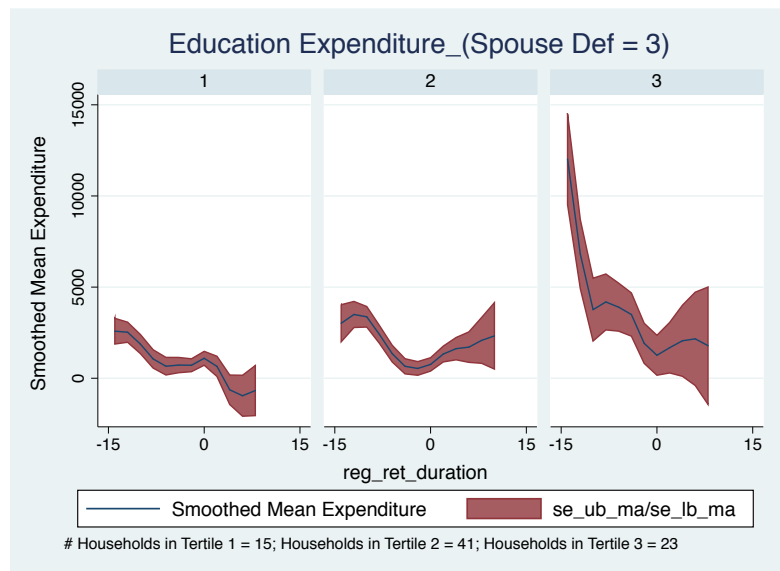




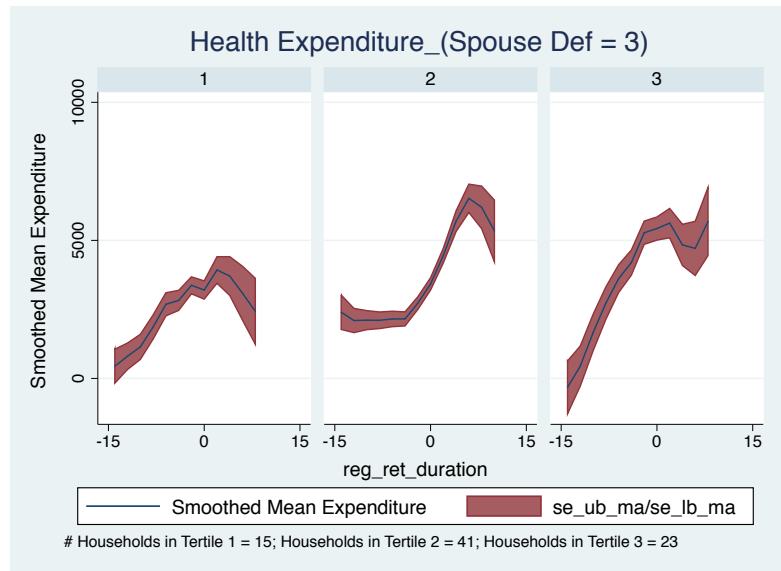
**Figure 3.19:** Expenditure on Housing



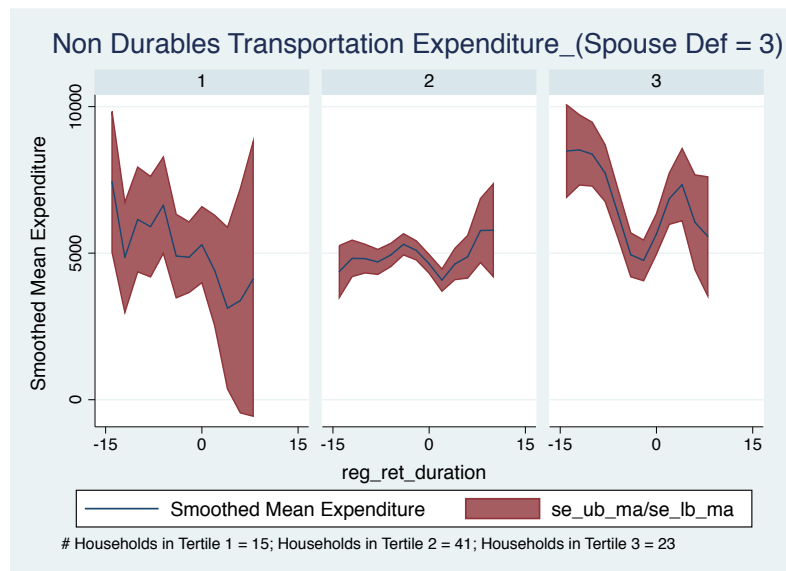
**Figure 3.20:** Expenditure on Education



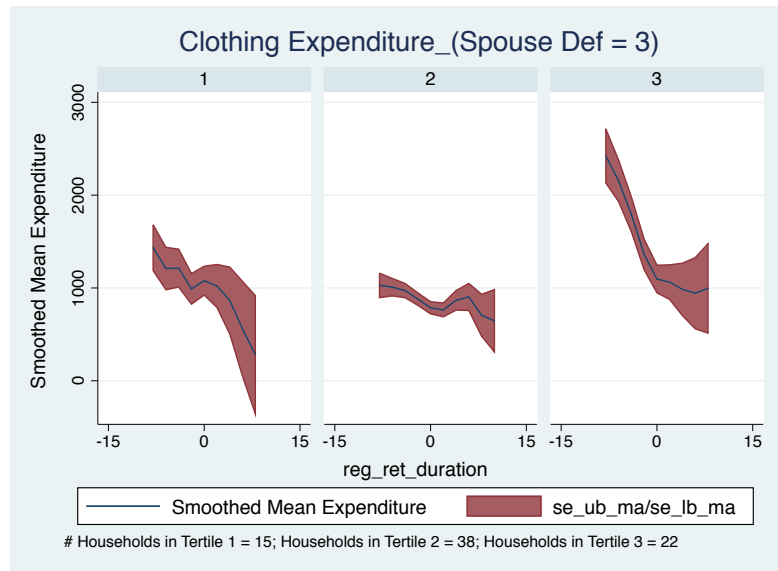
**Figure 3.21:** Expenditure on Health



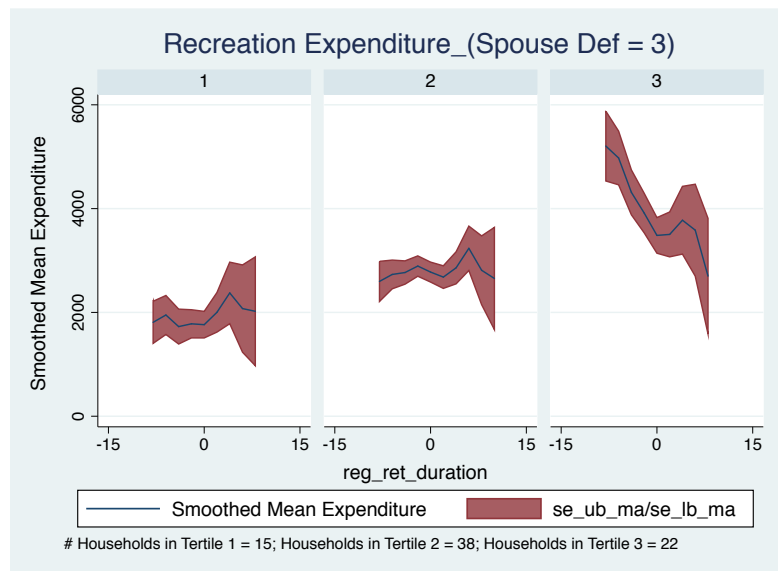
**Figure 3.22:** Expenditure on Nondurable Transport



**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

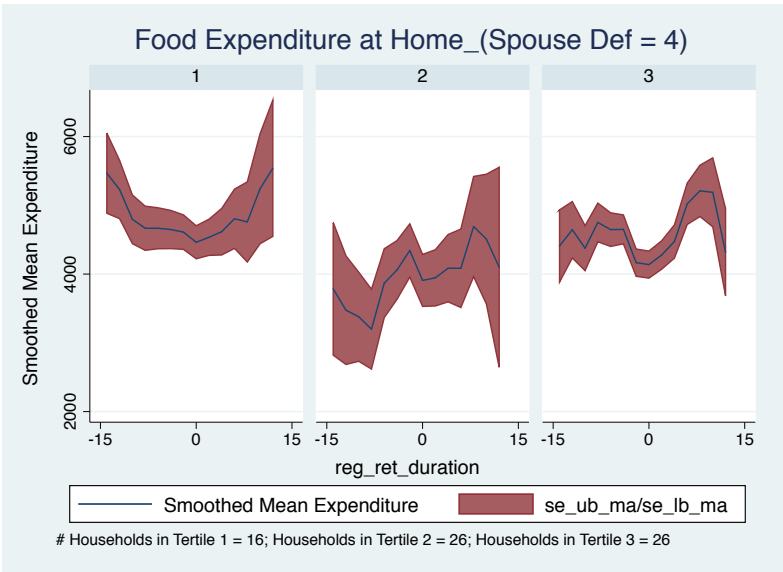
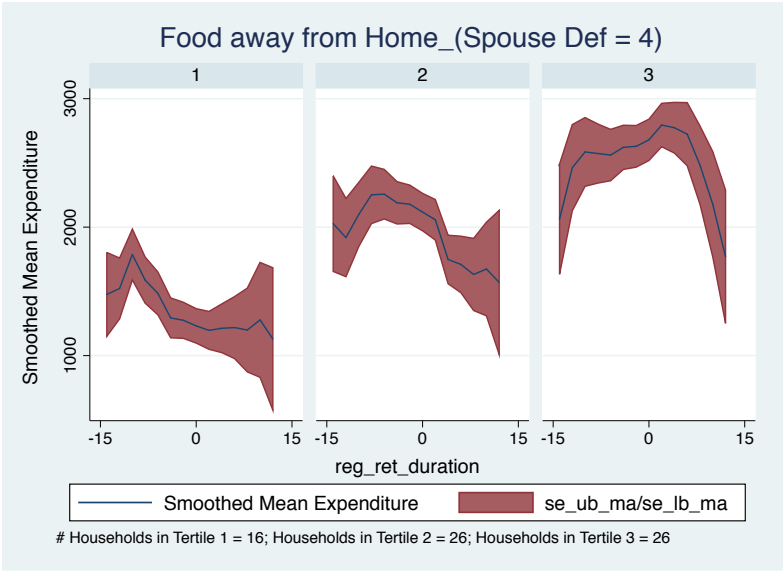
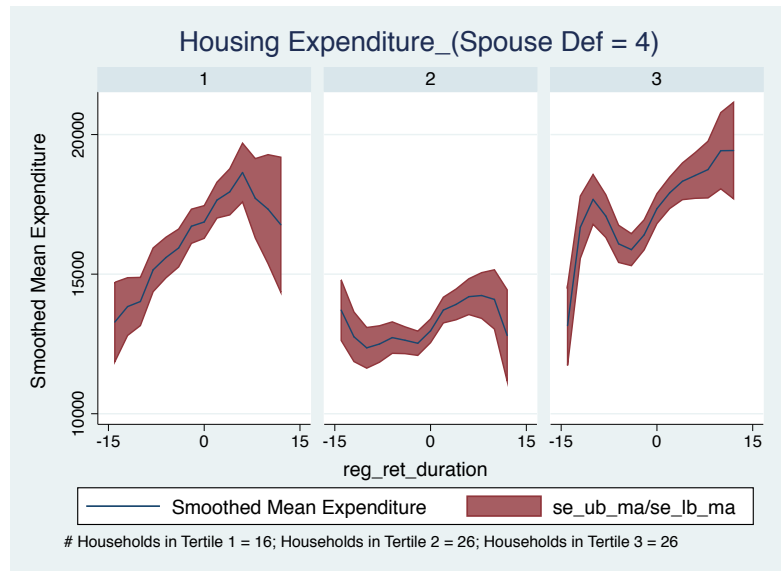


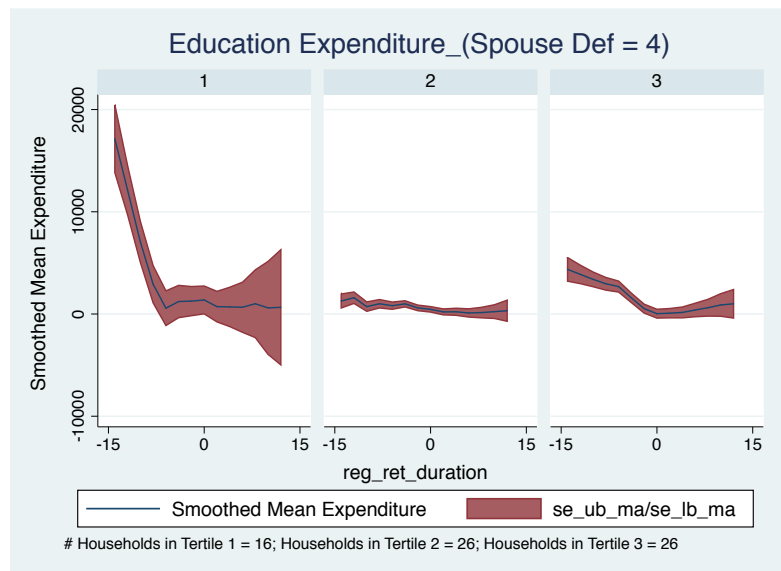
Figure 3.26: Food Expenditure Away from Home



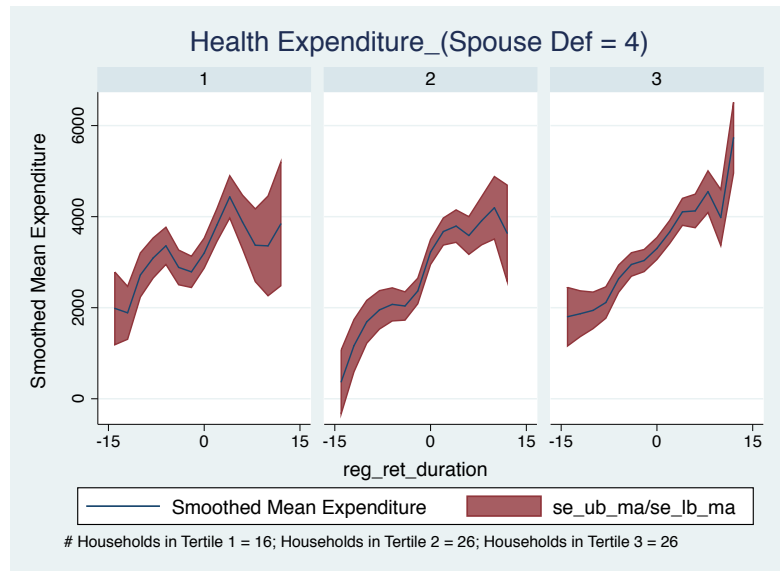
**Figure 3.27:** Expenditure on Housing



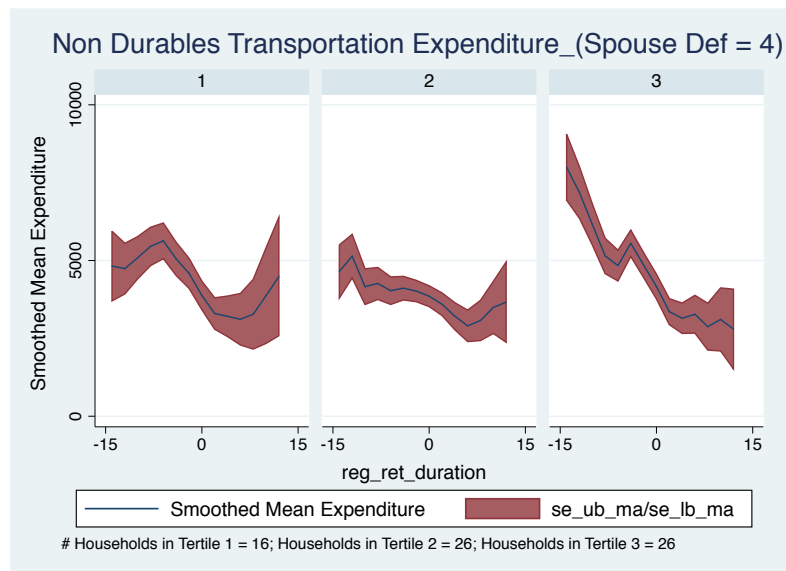
**Figure 3.28:** Expenditure on Education



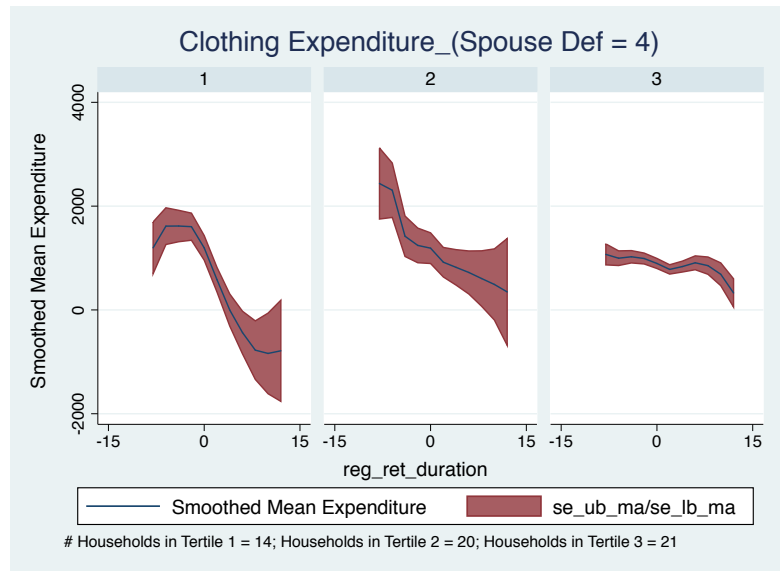
**Figure 3.29:** Expenditure on Health



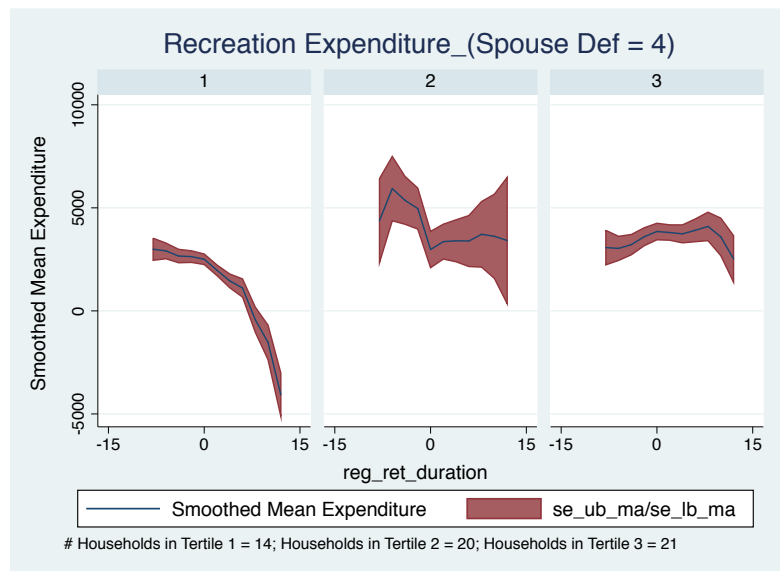
**Figure 3.30:** Expenditure on Nondurable Transport



**Figure 3.31:** Expenditure on total clothing (post 2005)

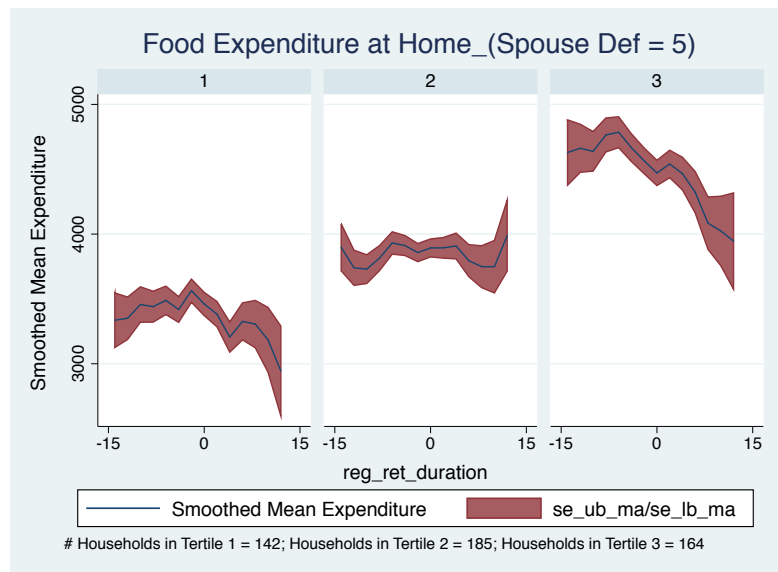


**Figure 3.32:** Expenditure on total recreation (post 2005)



### 3.5 5-Spouse has different retirement transition

**Figure 3.33:** Food Expenditure at Home

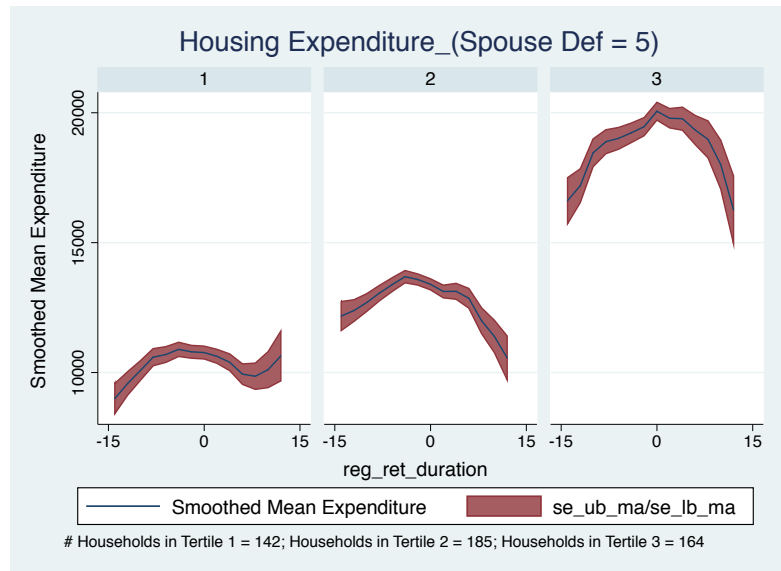


**Figure 3.34:** Food Expenditure Away from Home

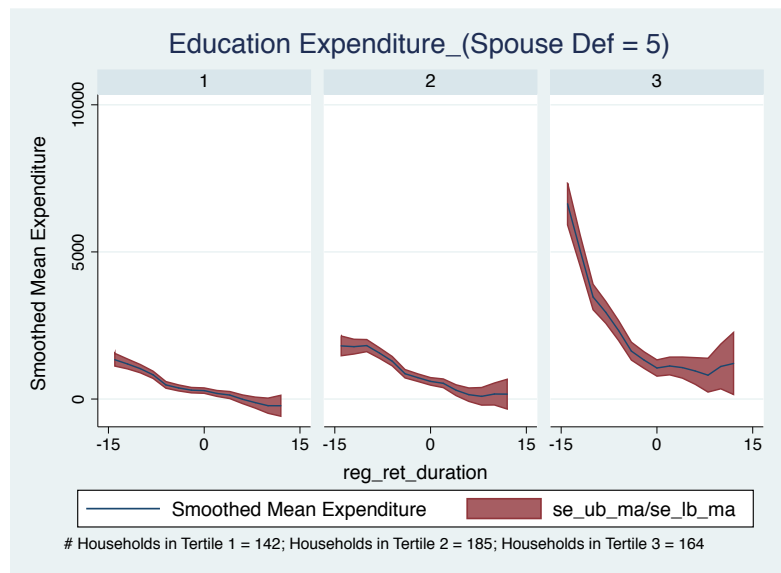




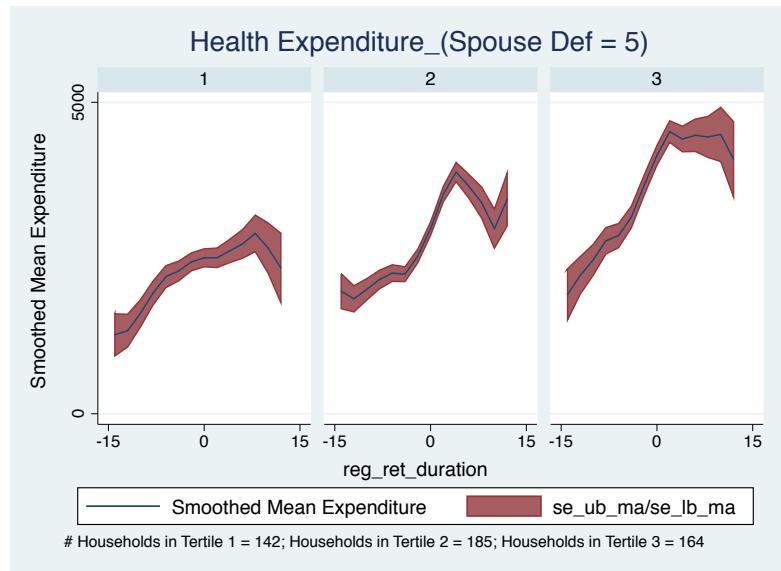
**Figure 3.35:** Expenditure on Housing



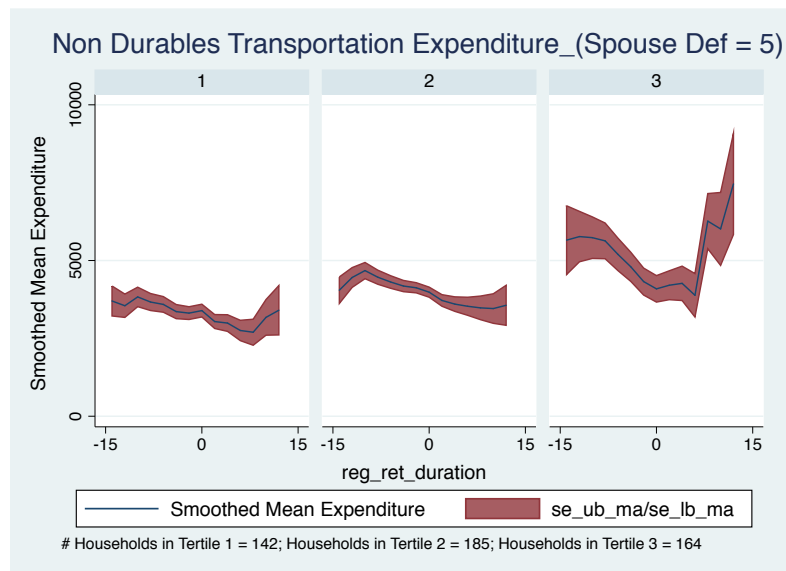
**Figure 3.36:** Expenditure on Education



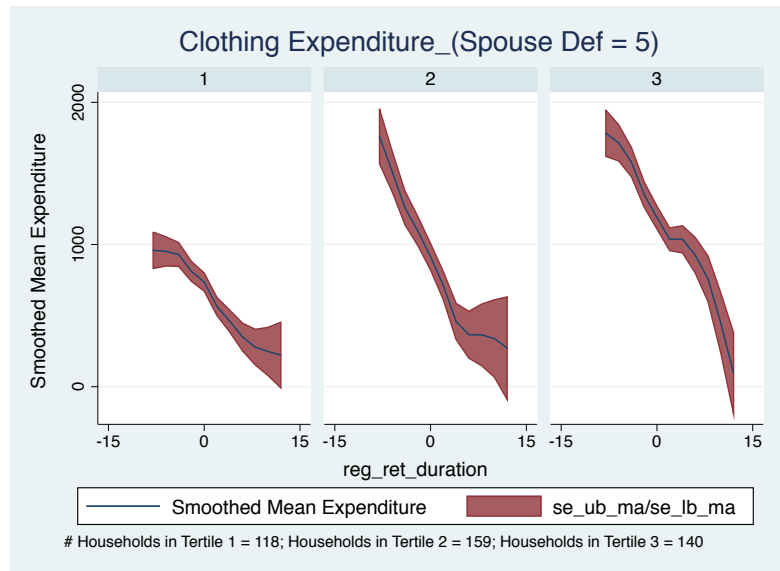
**Figure 3.37:** Expenditure on Health



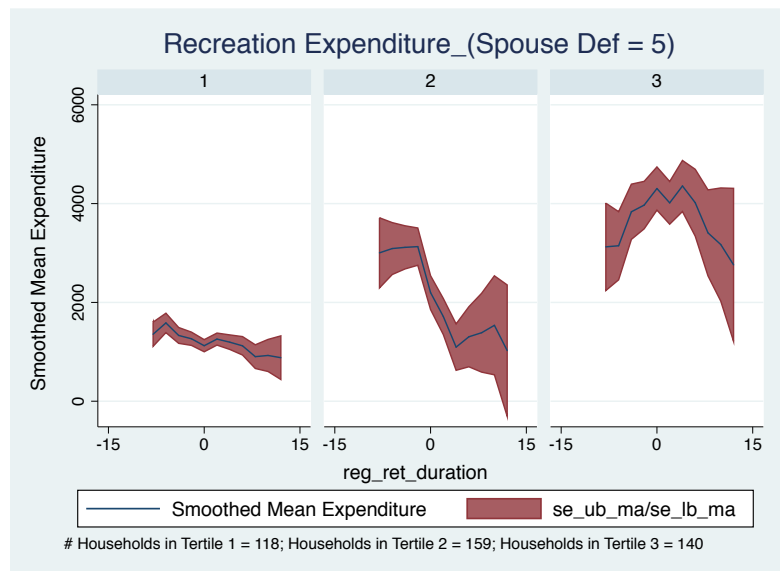
**Figure 3.38:** Expenditure on Nondurable Transport



**Figure 3.39:** Expenditure on total clothing (post 2005)

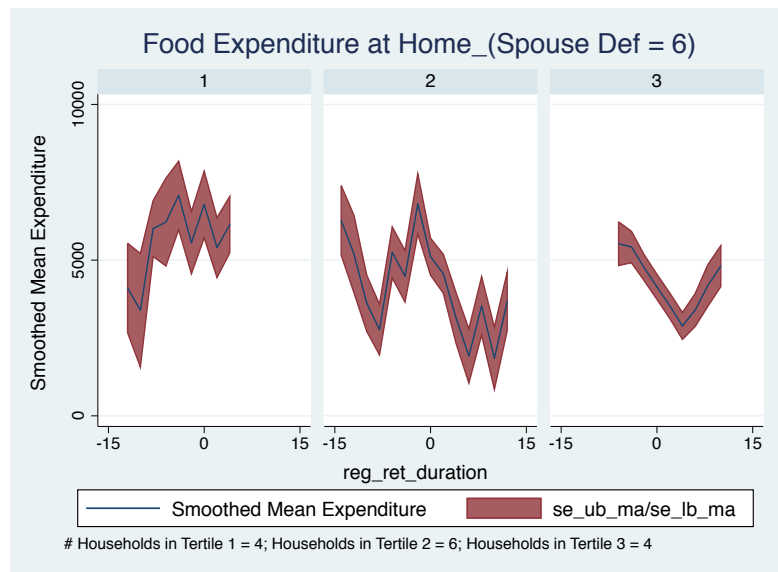


**Figure 3.40:** Expenditure on total recreation (post 2005)



### 3.6 6-Spouse retires after the head

**Figure 3.41:** Food Expenditure at Home



**Figure 3.42:** Food Expenditure Away from Home

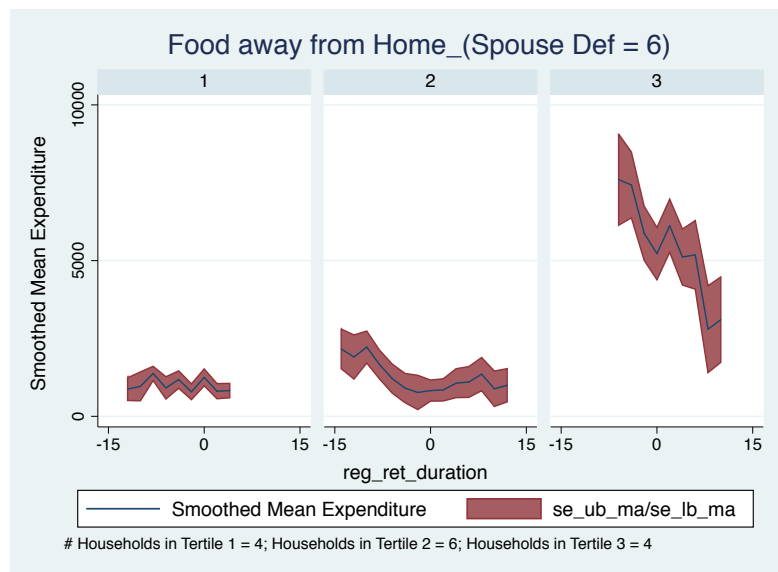


Figure 3.43: Expenditure on Housing

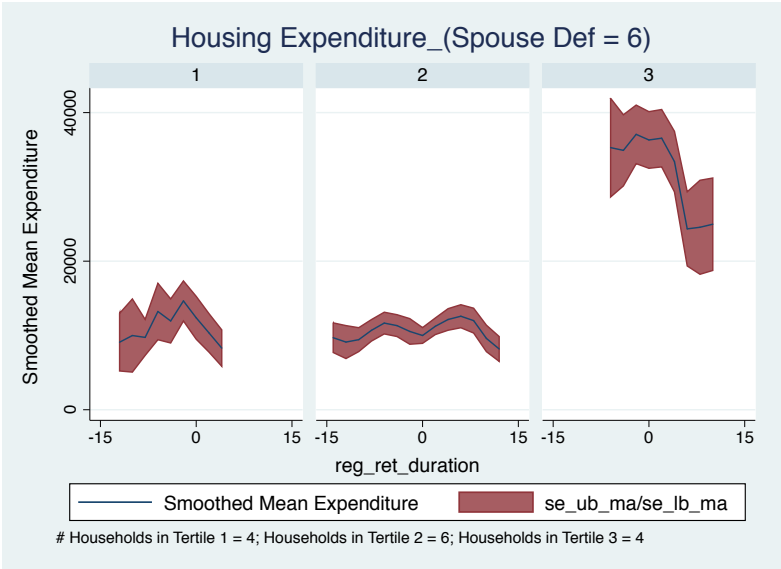
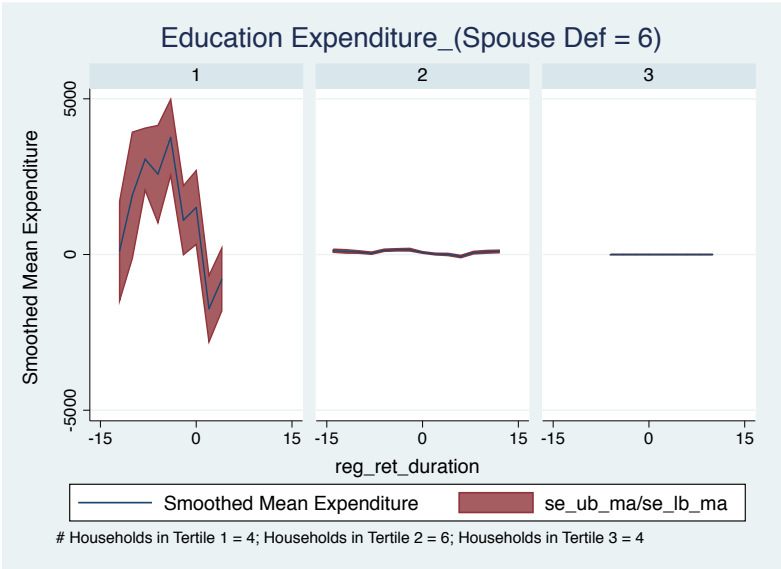
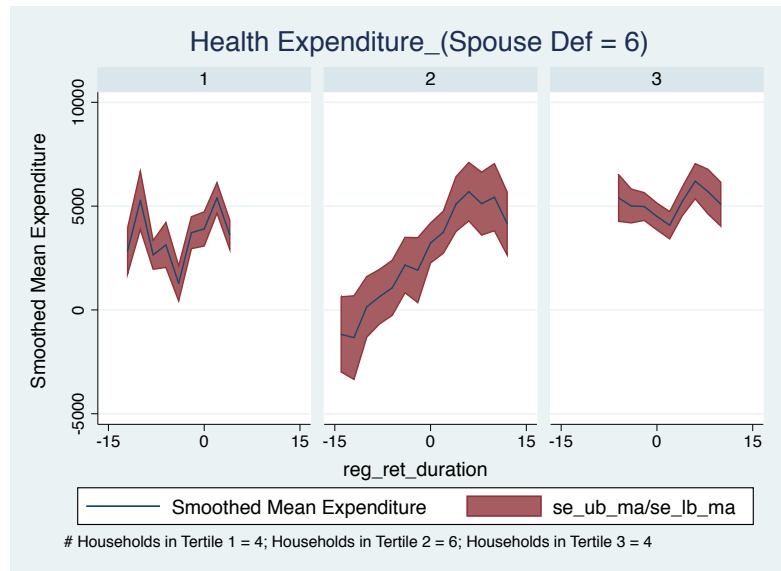


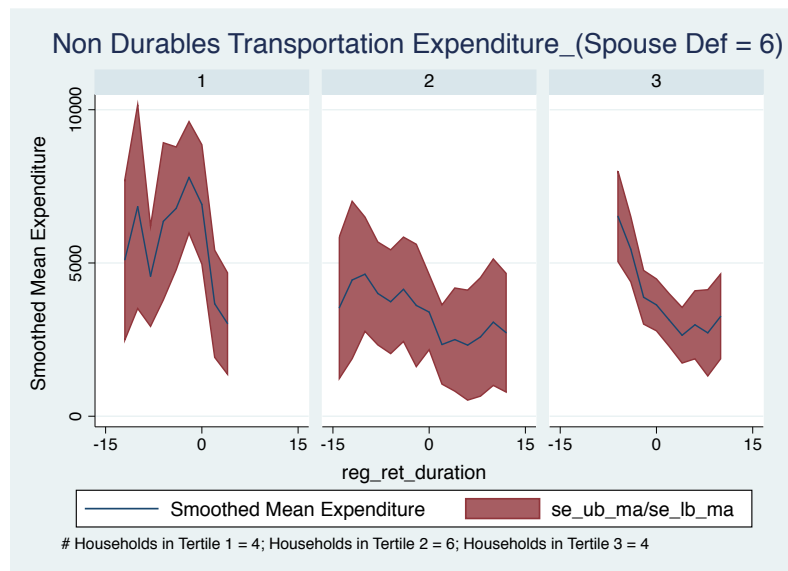
Figure 3.44: Expenditure on Education



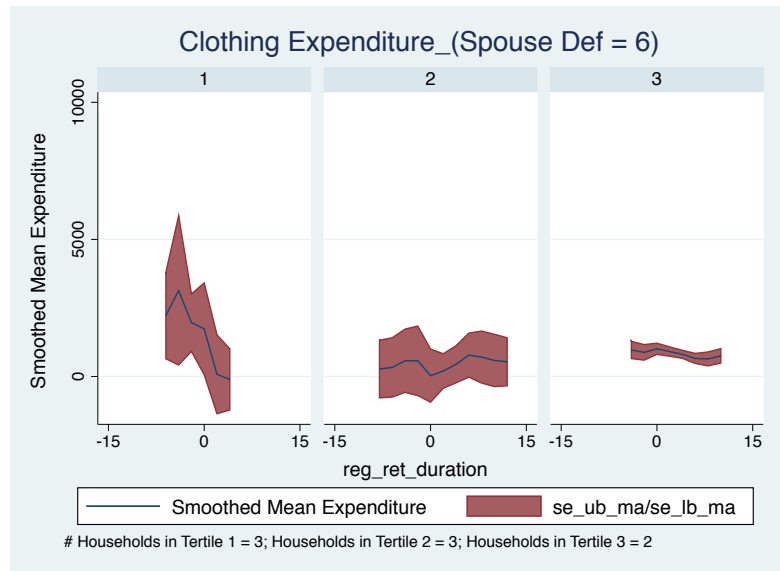
**Figure 3.45:** Expenditure on Health



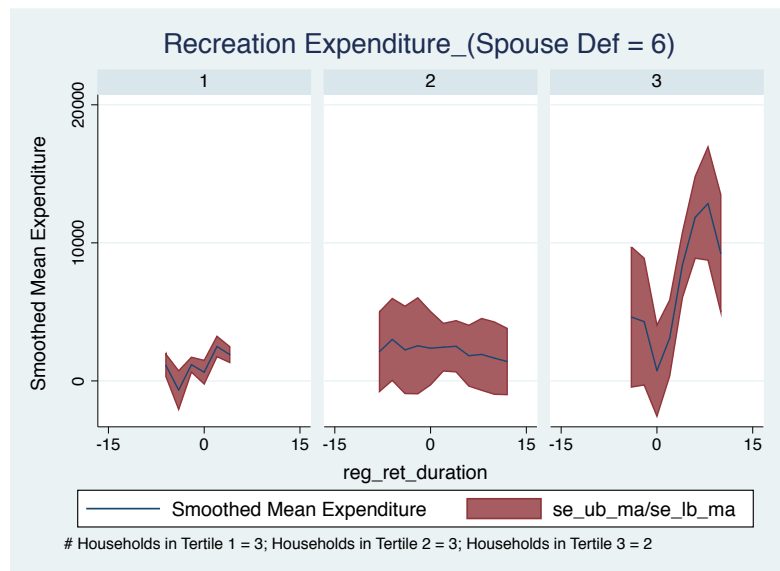
**Figure 3.46:** Expenditure on Nondurable Transport



**Figure 3.47:** Expenditure on total clothing (post 2005)

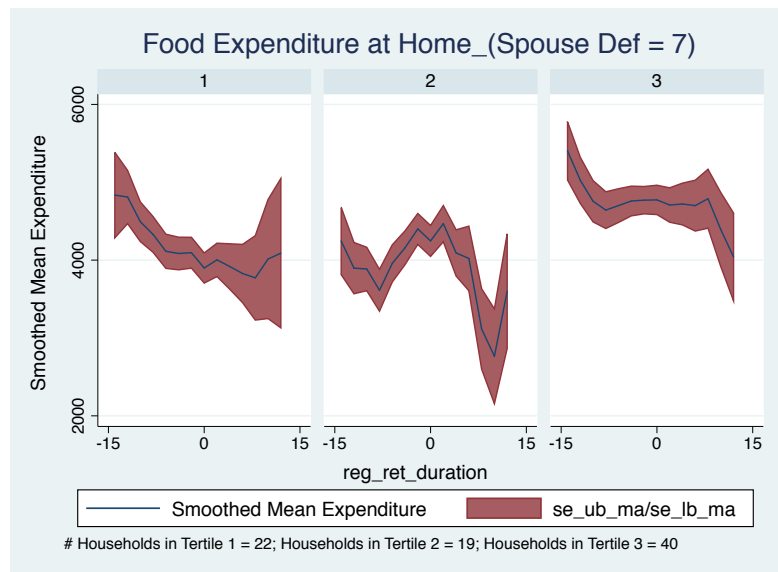


**Figure 3.48:** Expenditure on total recreation (post 2005)

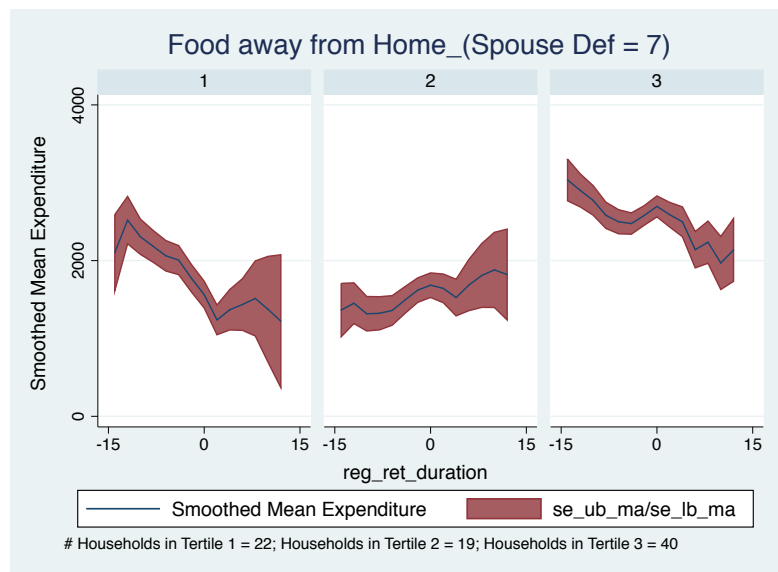


### 3.7 7 - Spouse retires before the head

**Figure 3.49:** Food Expenditure at Home

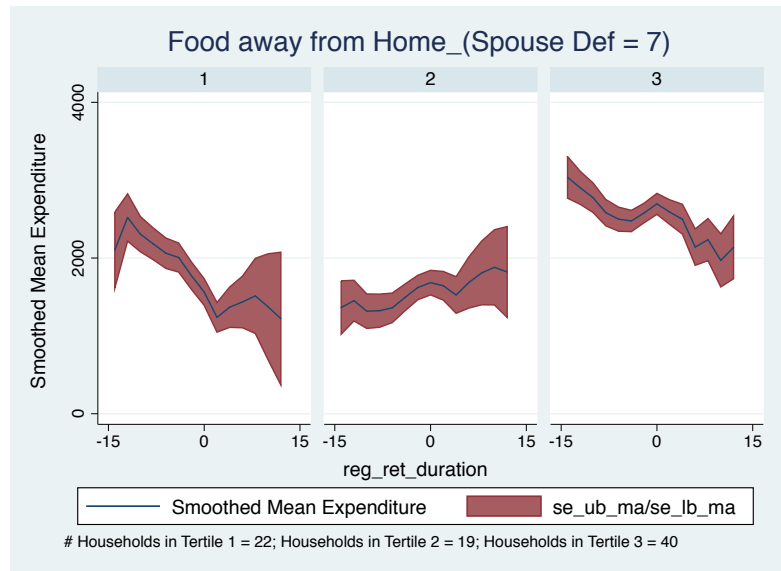


**Figure 3.50:** Food Expenditure Away from Home

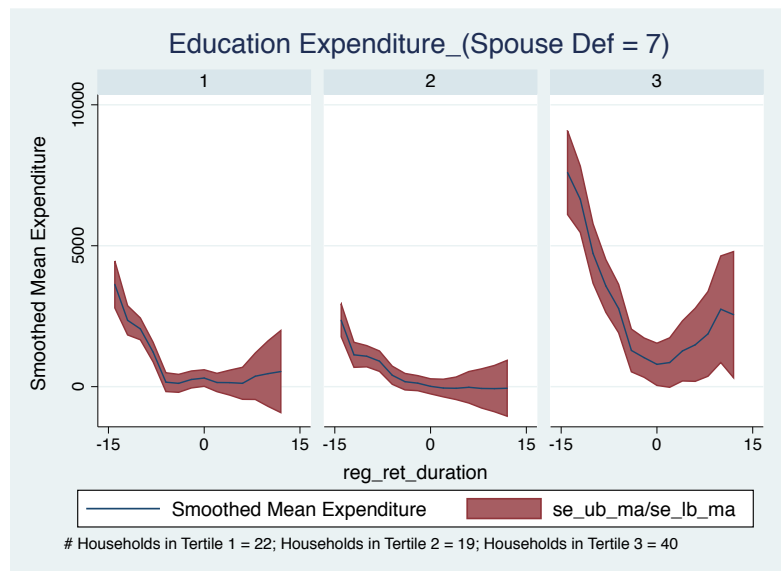




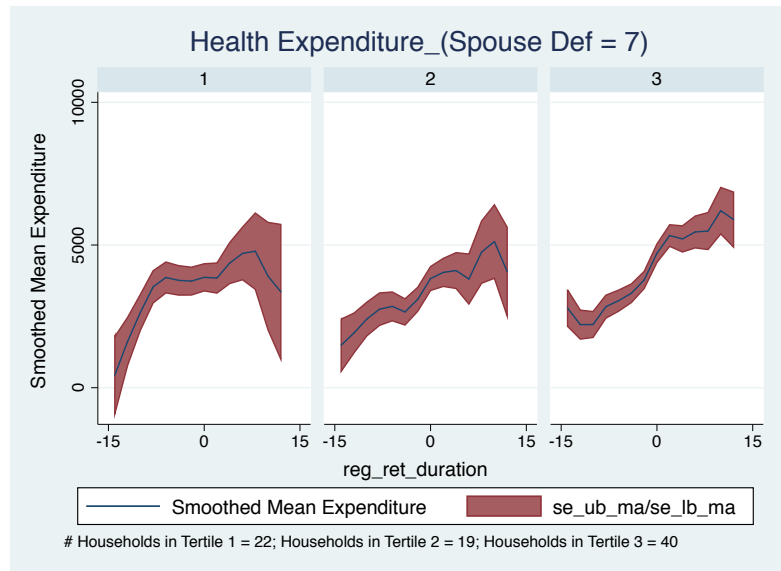
**Figure 3.51:** Expenditure on Housing



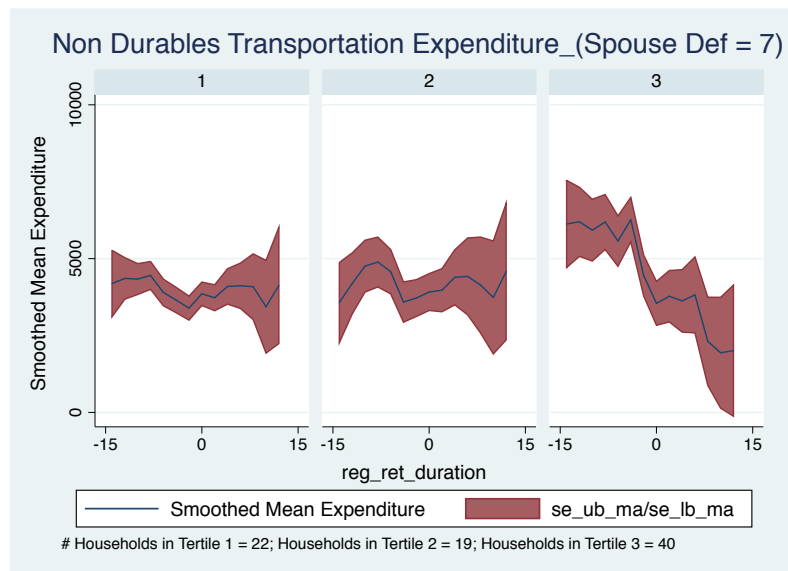
**Figure 3.52:** Expenditure on Education



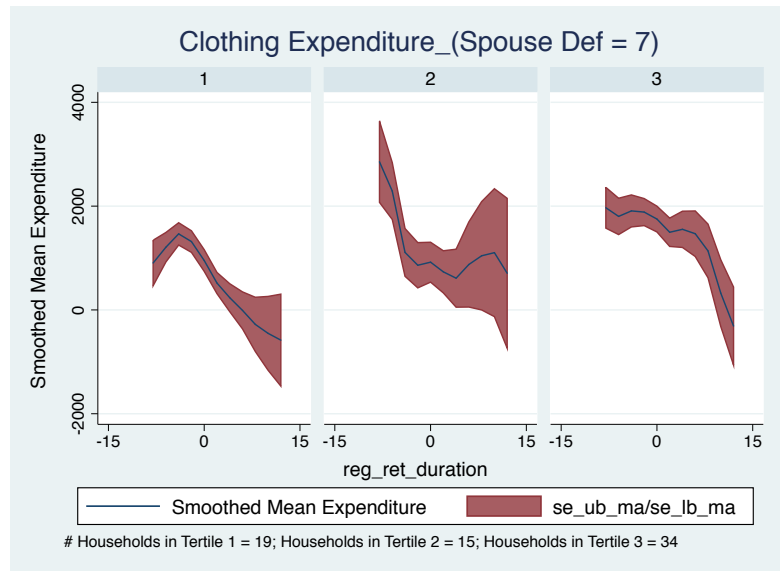
**Figure 3.53:** Expenditure on Health



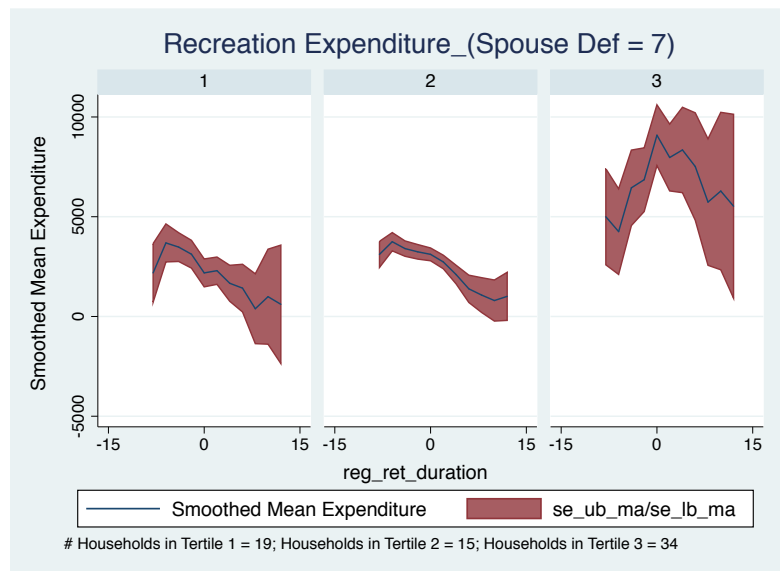
**Figure 3.54:** Expenditure on Nondurable Transport



**Figure 3.55:** Expenditure on total clothing (post 2005)

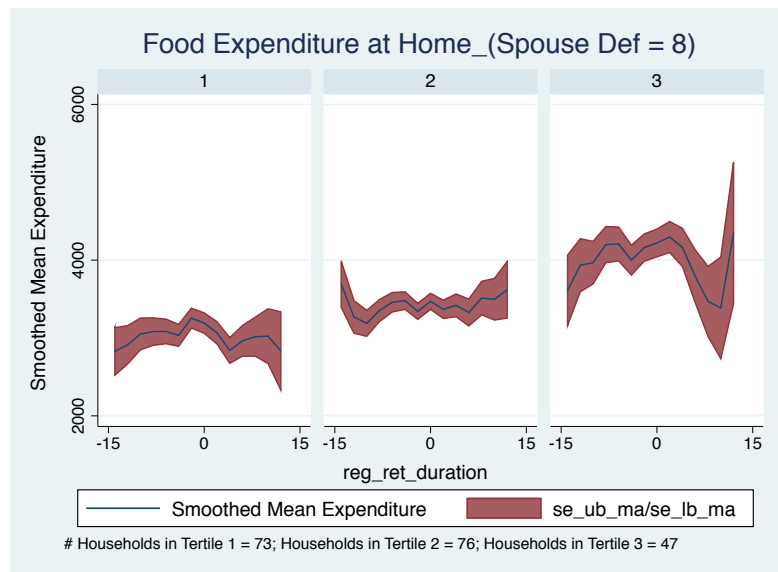


**Figure 3.56:** Expenditure on total recreation (post 2005)

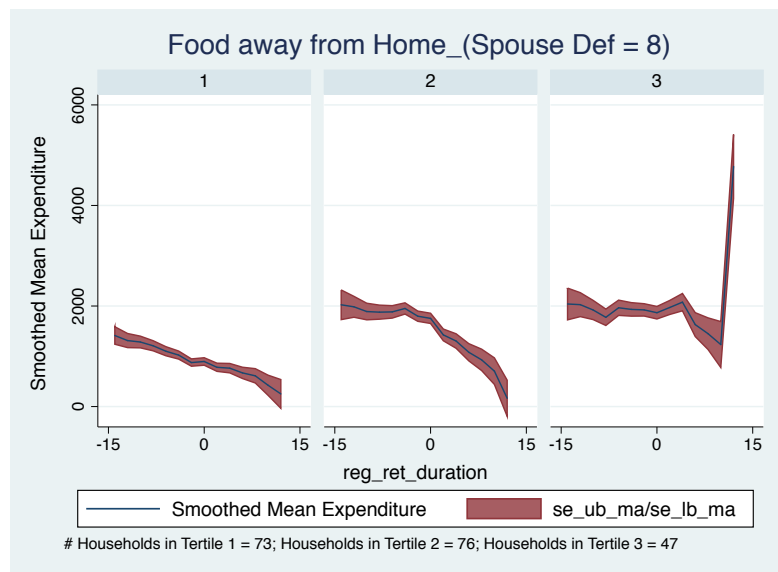


### 3.8 8 - Head of the family is single

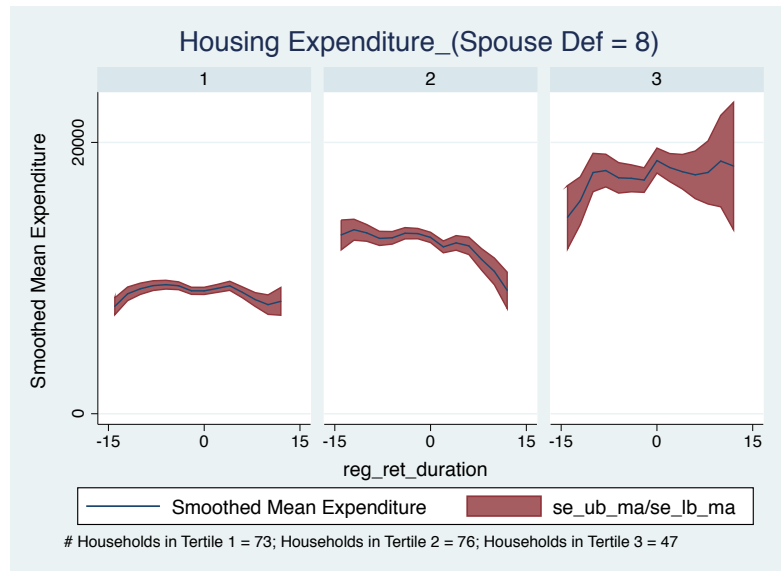
**Figure 3.57:** Food Expenditure at Home



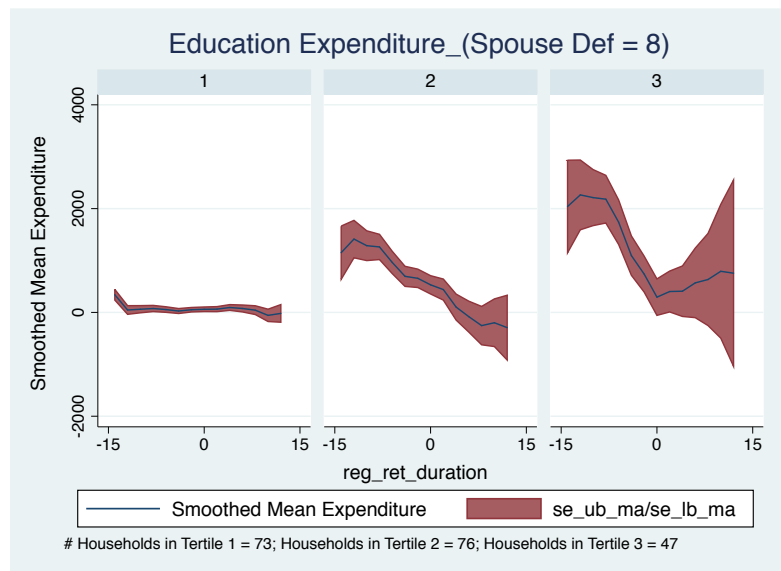
**Figure 3.58:** Food Expenditure Away from Home



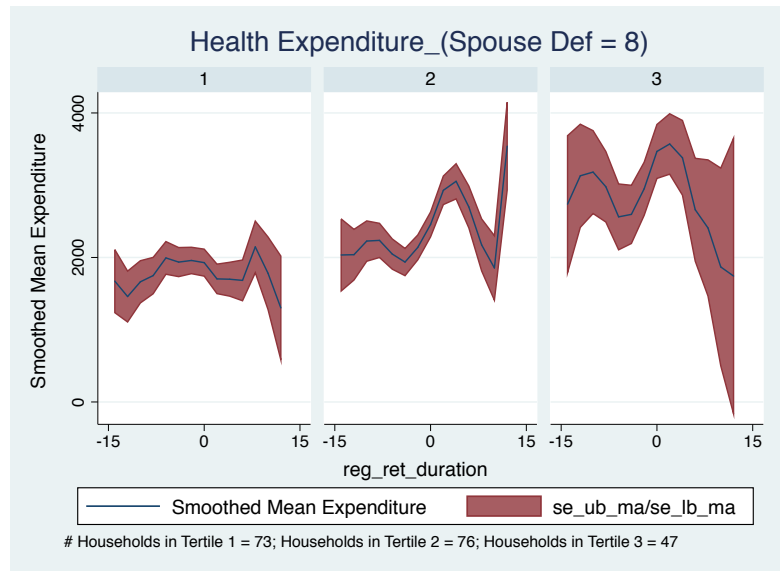
**Figure 3.59:** Expenditure on Housing



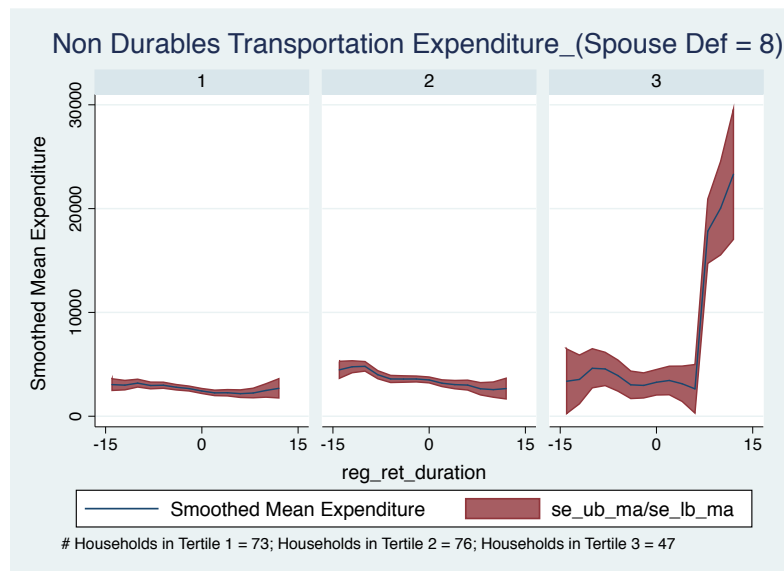
**Figure 3.60:** Expenditure on Education



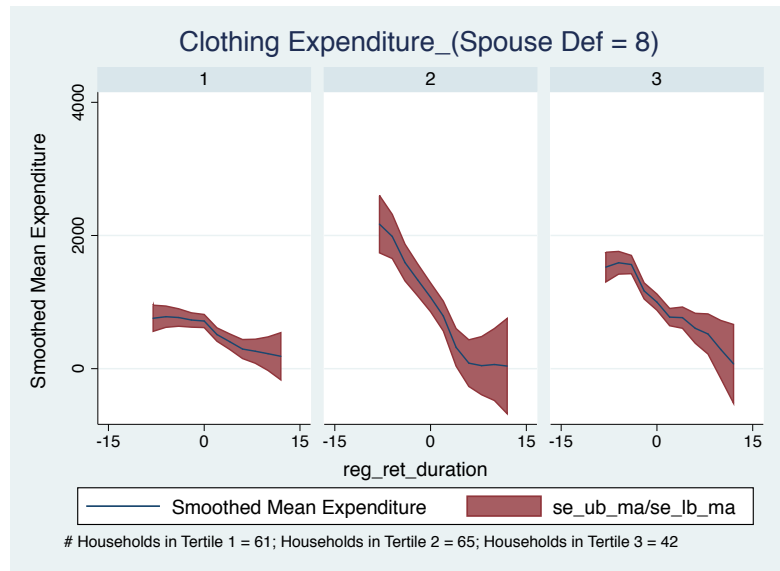
**Figure 3.61:** Expenditure on Health



**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)

