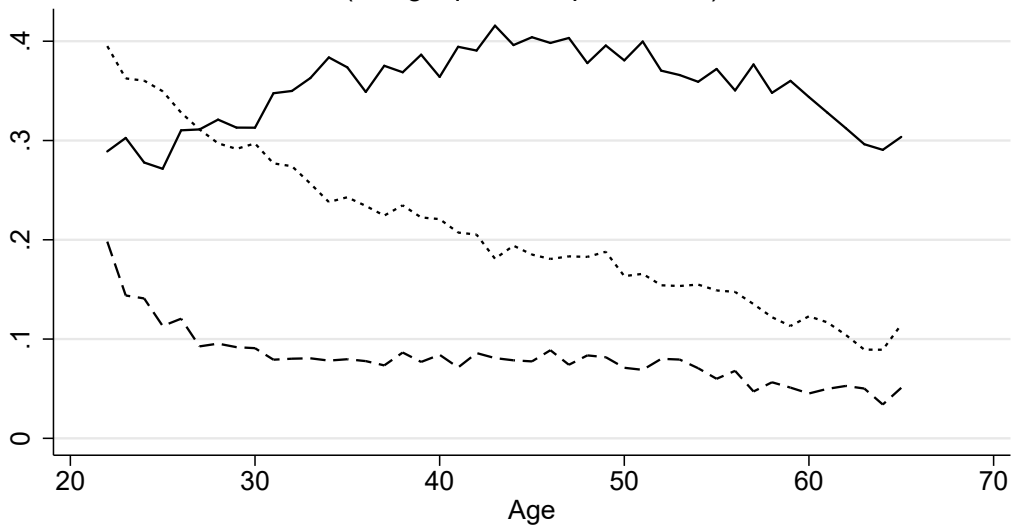


Hand to Mouth Households

(using liquid & illiquid wealth)



— Share of Wealthy HtM - - - - Share of Poor HtM (illiq w == 0)
..... Share of Poor HtM (illiq w < 0)