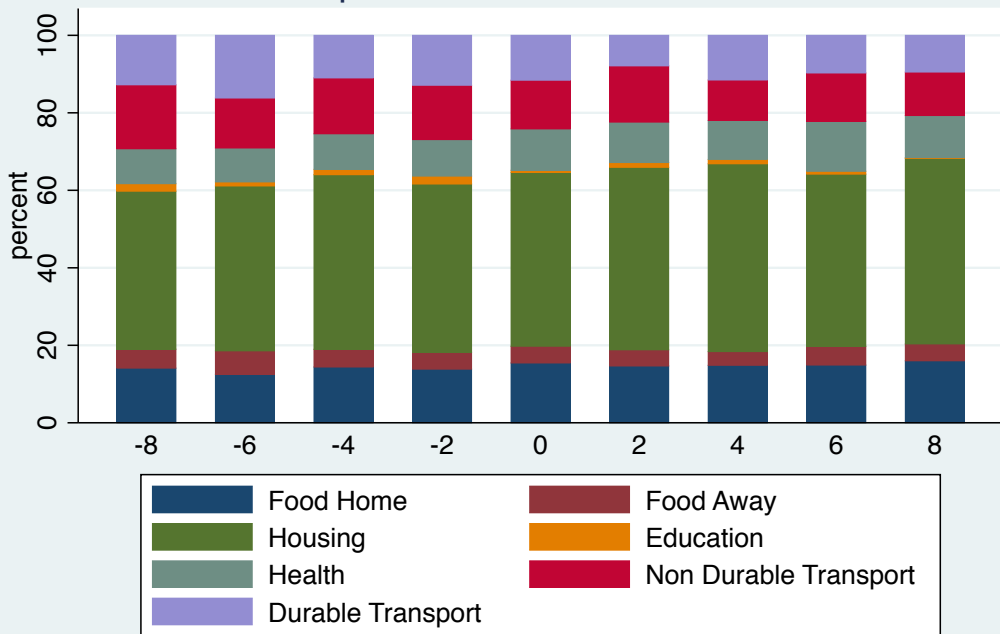


## Expenditure for Bottom Tertile



Values on the x-axis: Time since Retirement