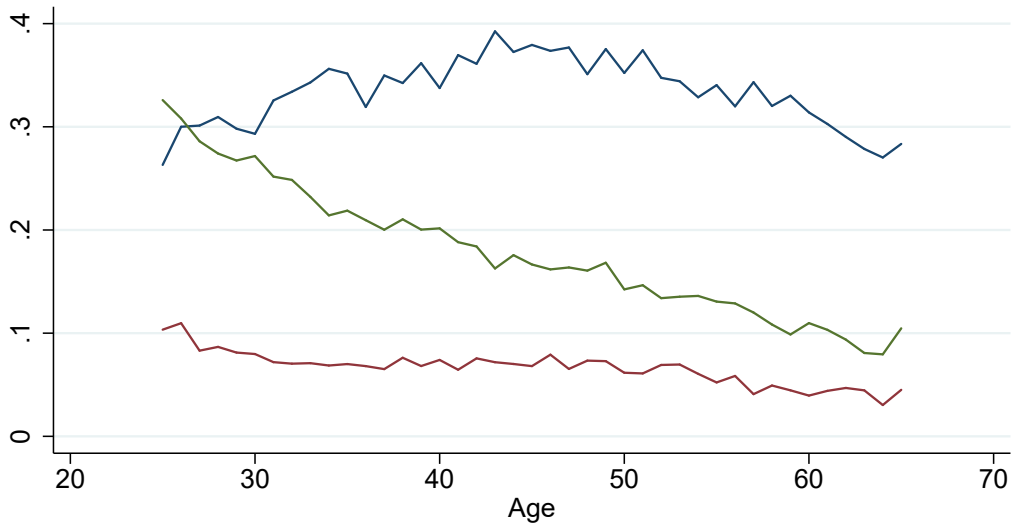


# Hand to Mouth Households

(using liquid & illiquid wealth)



— Share of Wealthy HtM

— Share of Poor HtM (illiq w == 0)

— Share of Poor HtM (illiq w < 0)