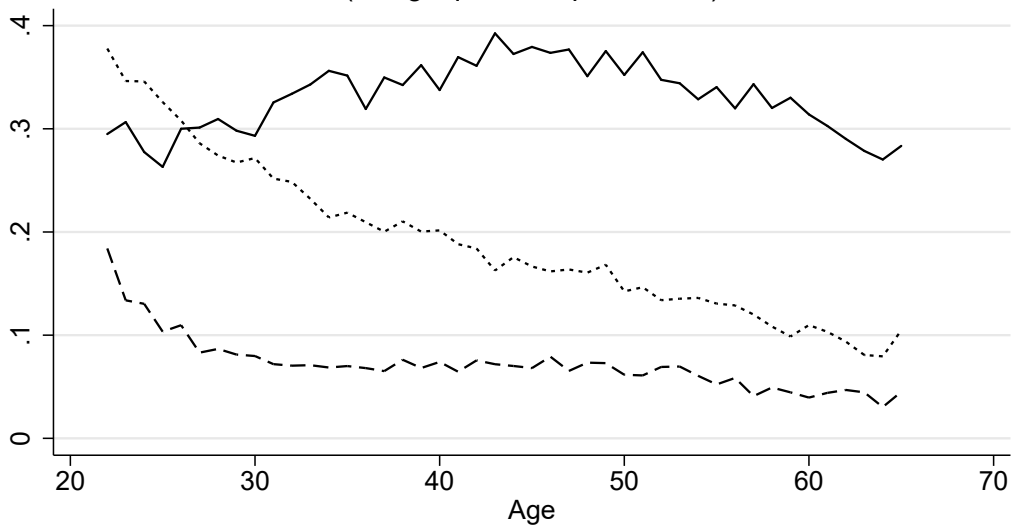


# Hand to Mouth Households

(using liquid & illiquid wealth)



— Share of Wealthy HtM

- - - - Share of Poor HtM (illiq w == 0)

..... Share of Poor HtM (illiq w < 0)