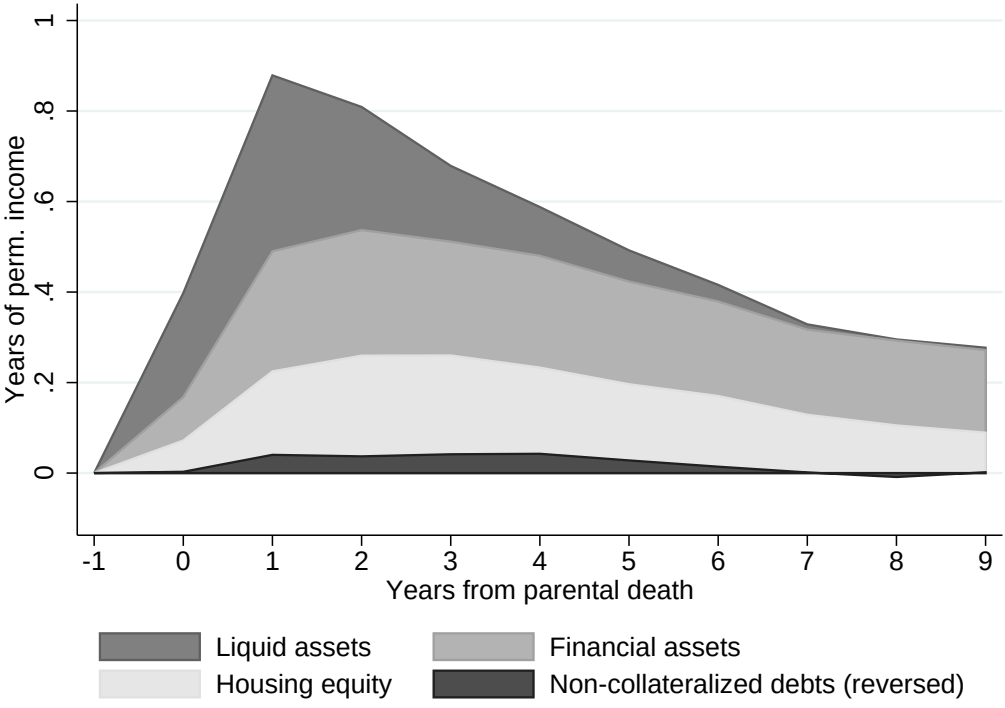
Years of perm. income
0
.2
.4
.6
.8
1
-1
0
1
2
3
4
5
6
7
8
9
Years from parental death
Liquid assets
Financial assets
Housing equity
Non-collateralized debts (reversed)