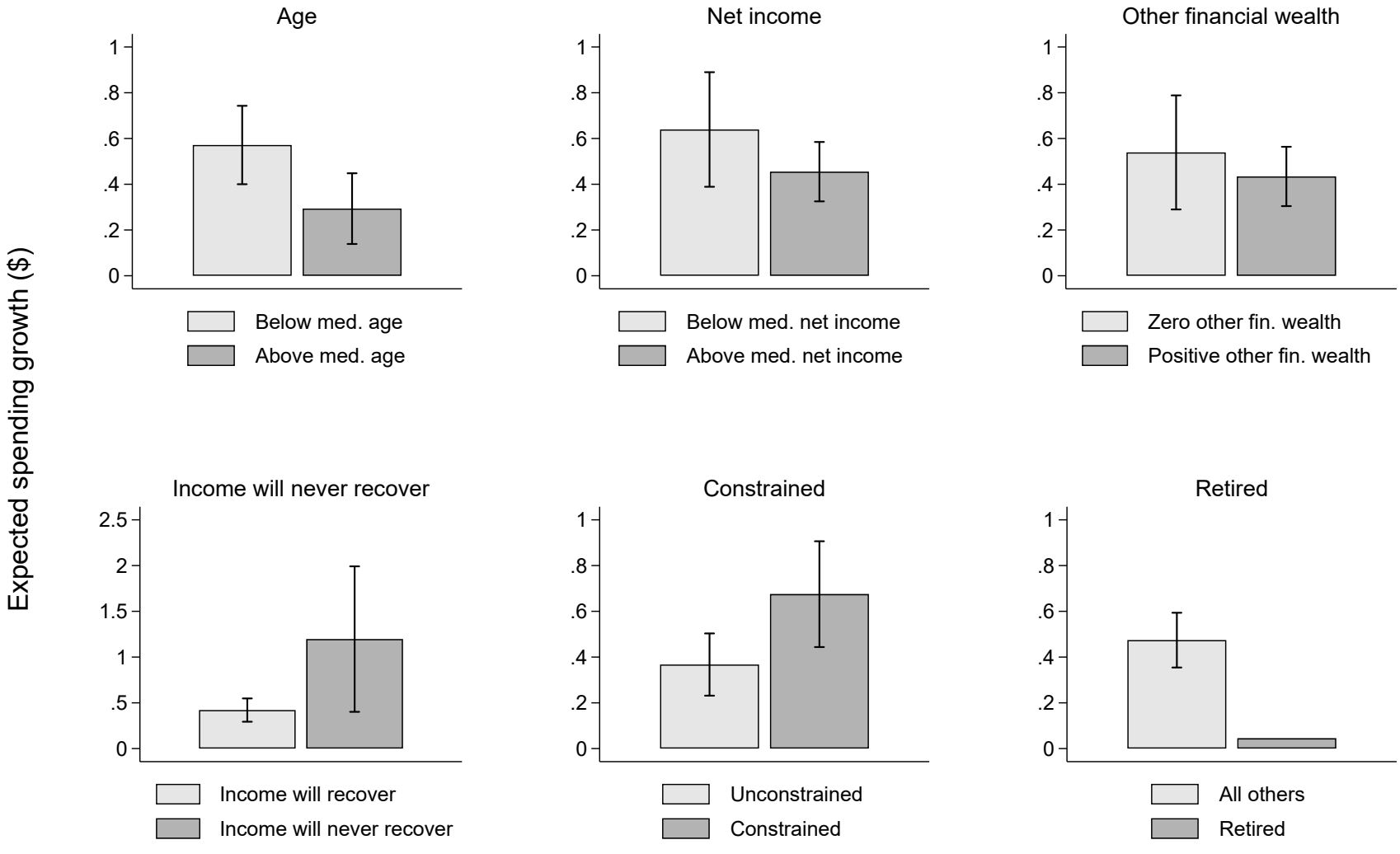
Expected spending growth ($)
Age
1
.8
.6
.4
.2
0
Below med. age
Above med. age
Net income
Below med. net income
Above med. net income
Other financial wealth
Zero other fin. wealth
Positive other fin. wealth
Income will never recover
2.5
2
1.5
1
.5
0
Income will recover
Income will never recover
Constrained
Unconstrained
Constrained
Retired
All others
Retired