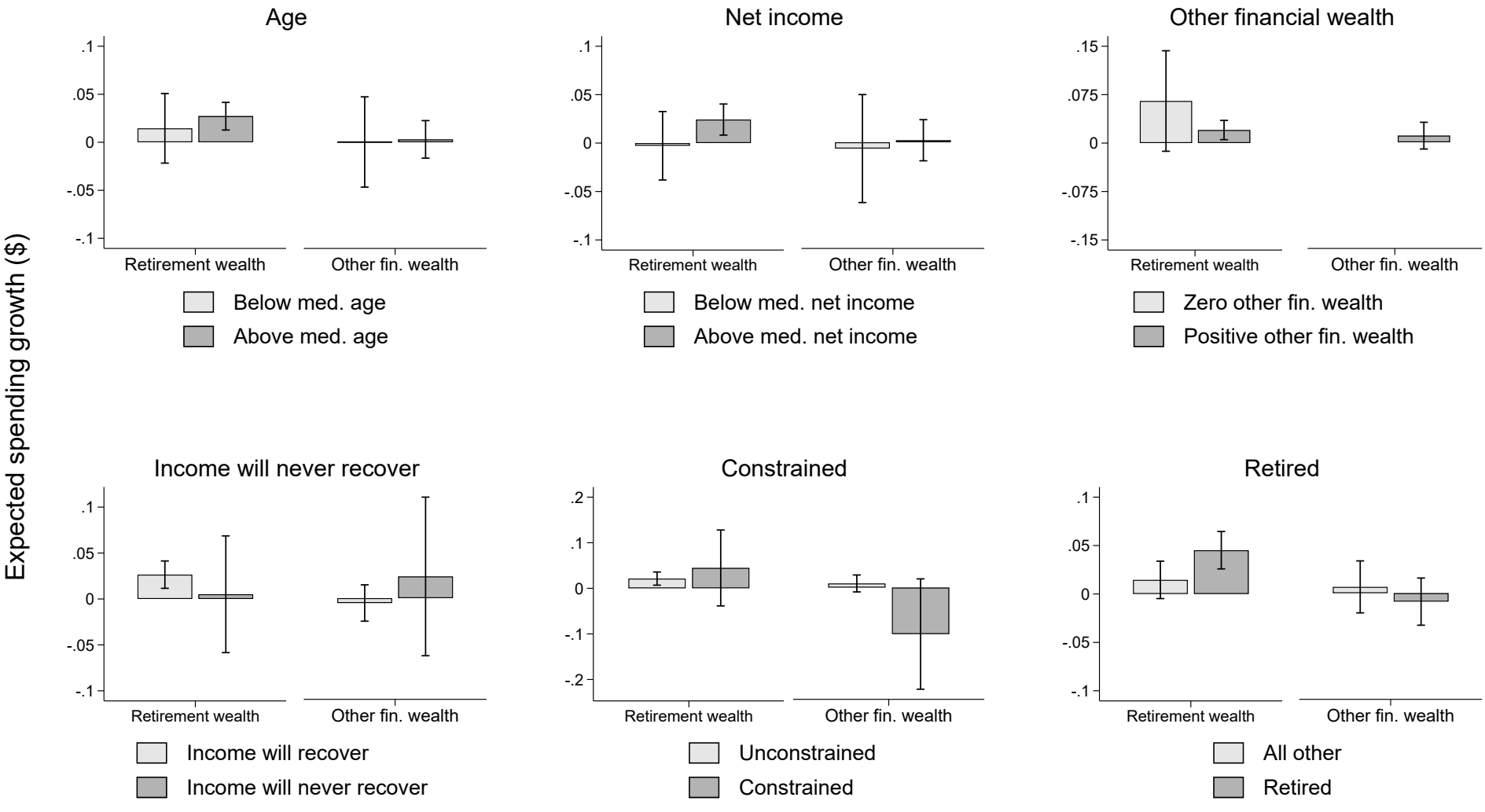
Expected spending growth ($)
Age
.1
.05
0
-.05
-.1
Retirement wealth
Other fin. wealth
Below med. age
Above med. age
Net income
.1
.05
0
-.05
-.1
Retirement wealth
Other fin. wealth
Below med. net income
Above med. net income
Other financial wealth
.15
.075
0
-.075
-.15
Retirement wealth
Other fin. wealth
Zero other fin. wealth
Positive other fin. wealth
Income will never recover
.1
.05
0
-.05
-.1
Retirement wealth
Other fin. wealth
Income will recover
Income will never recover
Constrained
.2
.1
0
-.1
-.2
Retirement wealth
Other fin. wealth
Unconstrained
Constrained
Retired
.1
.05
0
-.05
-.1
Retirement wealth
Other fin. wealth
All other
Retired