	R+2	R+4	R+6	R+8	R+10
Table 2: OLS Regression Results, Dependent Variable = Change in Real Total Spending					
Intercept	137.485**	127.916*	130.768*	164.732*	253.919**
Average Household Age	−0.796**	−0.082	−0.868*	−0.307	−1.188*
Average Household Health	2.76	0.247	1.052	0.814	5.256
Couple Household	9.600*	8.669*	7.226	8.855	11.114
Male Respondent	−1.302	−3.515	−4.703	−7.286	−4.578
Initial Funded Ratio	8.808	5.993	13.378	21.038**	5.029
ln (Social Security Retirement Benefits)	1.667	2.604	2.842	3.712	7.001
ln (Pre-Retirement Total Spending)	−14.928**	−20.066**	−16.132*	−23.145**	−34.760**
ln (Pre-Retirement Total Assets)	3.37	4.912*	3.727	3.371	7.896*
ln (Other Initial Total Guaranteed Income)	−0.19	−0.411	0.053	−0.78	−0.241
Observations	425	357	302	233	167
R^2	10.17%	8.99%	13.55%	22.38%	22.61%
Adjusted R^2	8.23%	6.63%	10.89%	19.25%	18.17%

Notes: ** significant at 1% level, * significant at 5% level