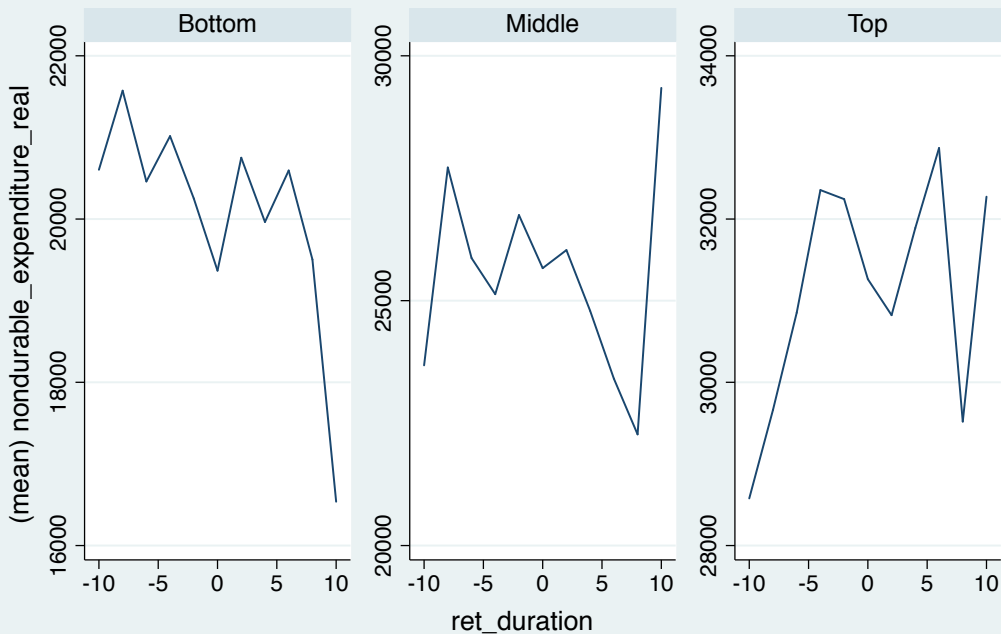


Nondurable Expenditure by Tertile (Spouse Def = 4)



Graphs by tertile