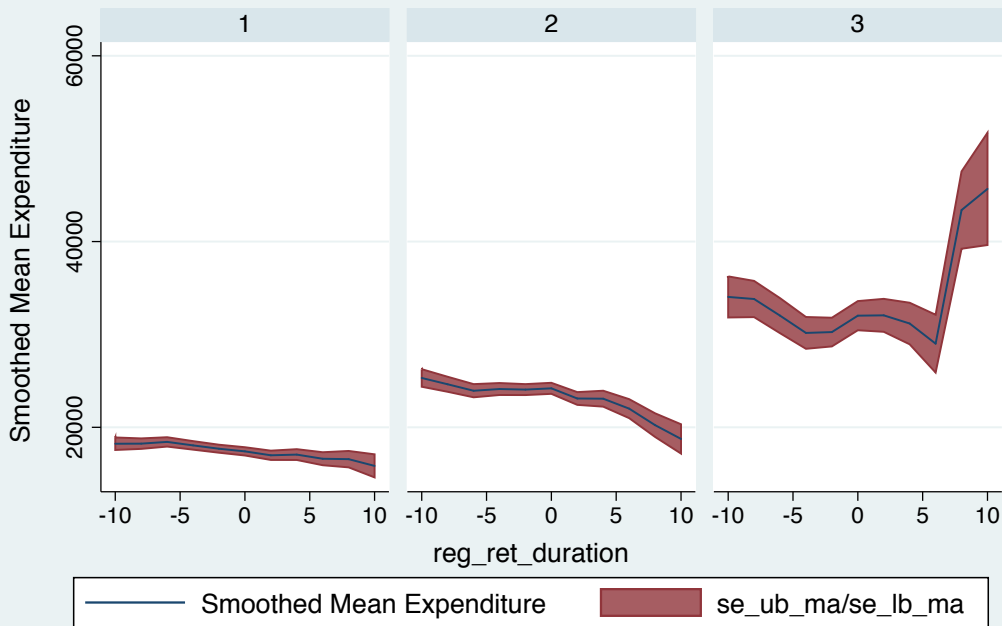


Nondurable Expenditure by Tertile (Spouse Def = 8)



Households in Tertile 1 = 73; Households in Tertile 2 = 76; Households in Tertile 3 = 47