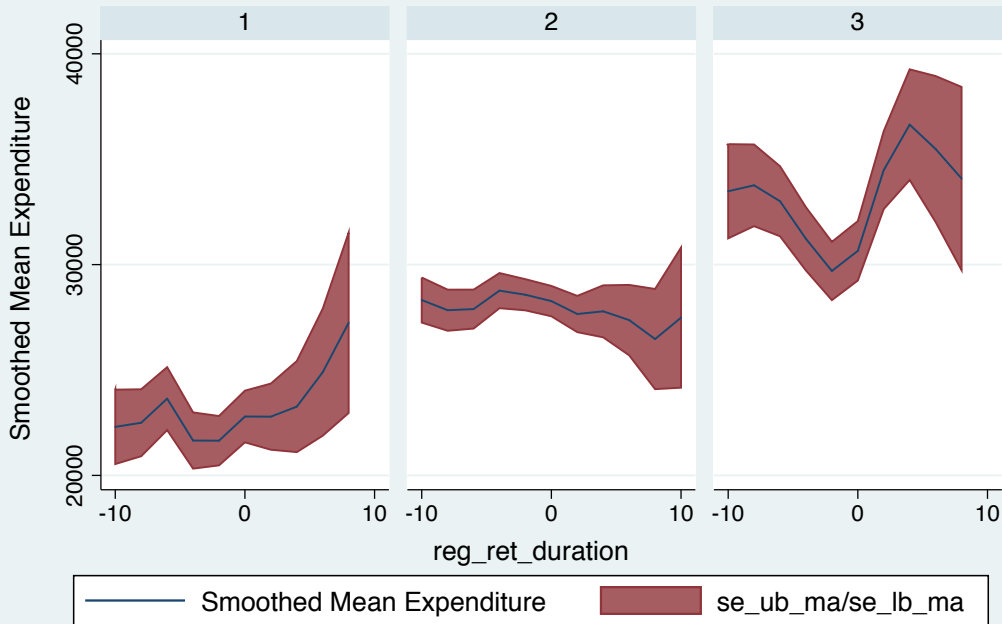


Nondurable Expenditure by Tertile (Spouse Def = 3)



Households in Tertile 1 = 20; Households in Tertile 2 = 34; Households in Tertile 3 = 25