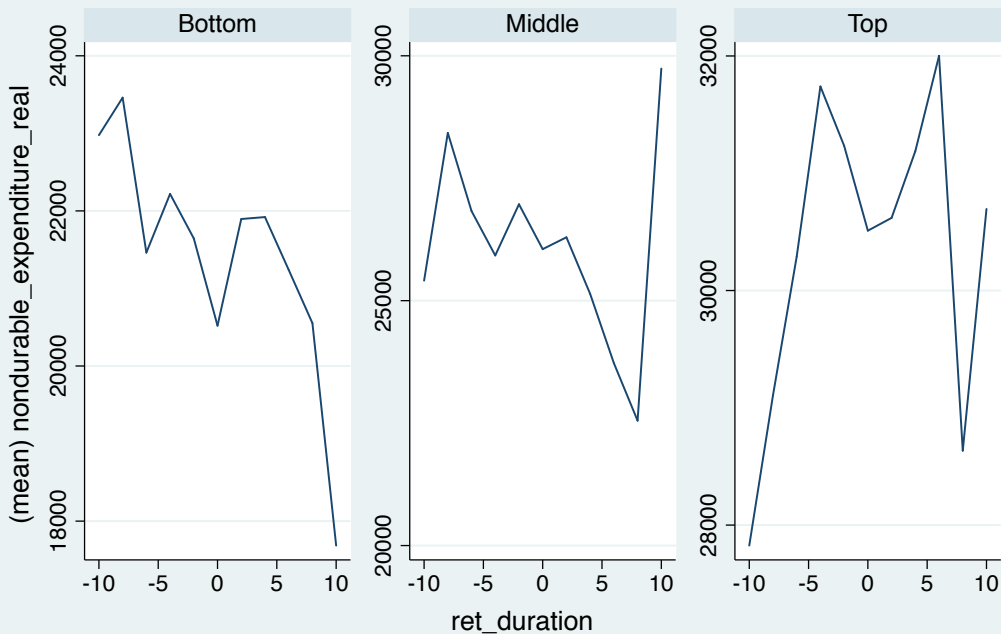


Nondurable Expenditure by Tertile (Spouse Def = 5)



Graphs by tertile