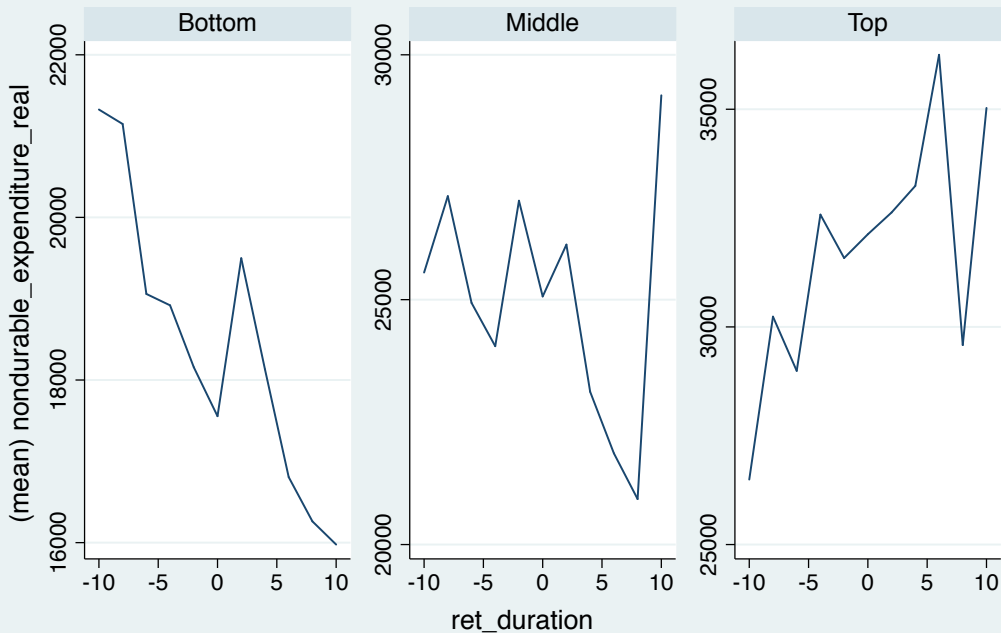


Nondurable Expenditure by Tertile (Spouse Def = 1)



Graphs by tertile