**Nondurable Expenditure by Tertile (Spouse Def = 1)**

Smoothed Mean Expenditure vs reg_ret_duration

Legend: Smoothed Mean Expenditure; se_ub_ma/se_lb_ma
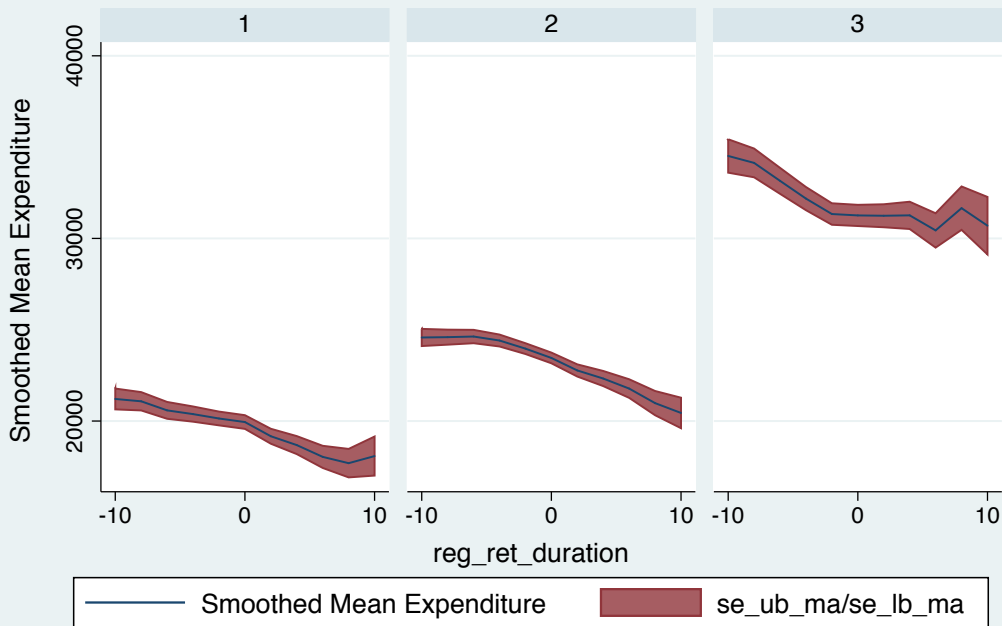
# Households in Tertile 1 = 158; Households in Tertile 2 = 211; Households in Tertile 3 = 190