Nondurable Expenditure by Tertile (Spouse Def = 1)

Smoothed Mean Expenditure

reg_ret_duration

Smoothed Mean Expenditure — se_ub_ma/se_lb_ma
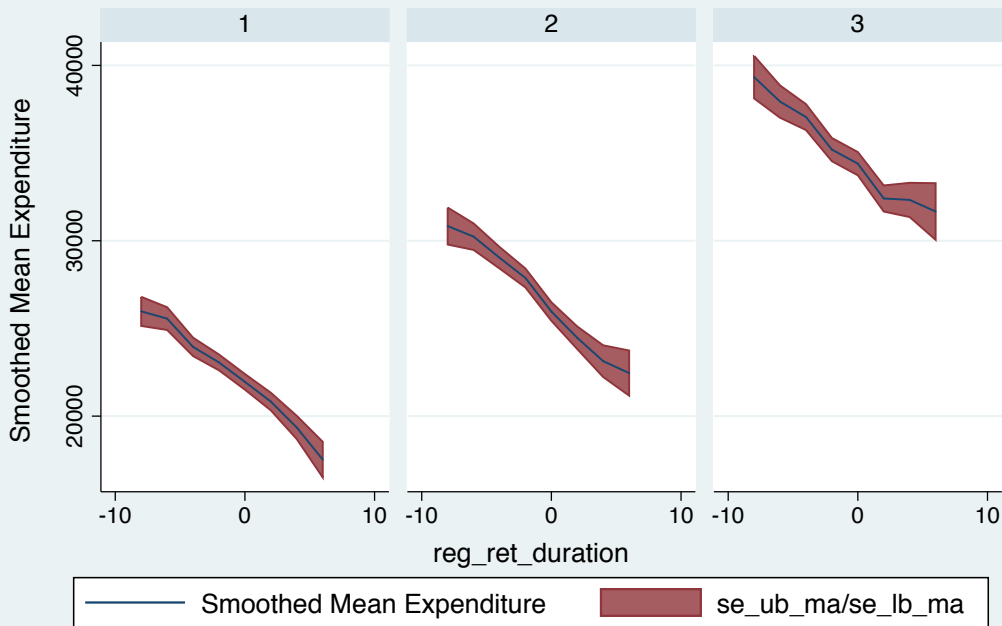
Households in Tertile 1 = 119; Households in Tertile 2 = 162; Households in Tertile 3 = 140