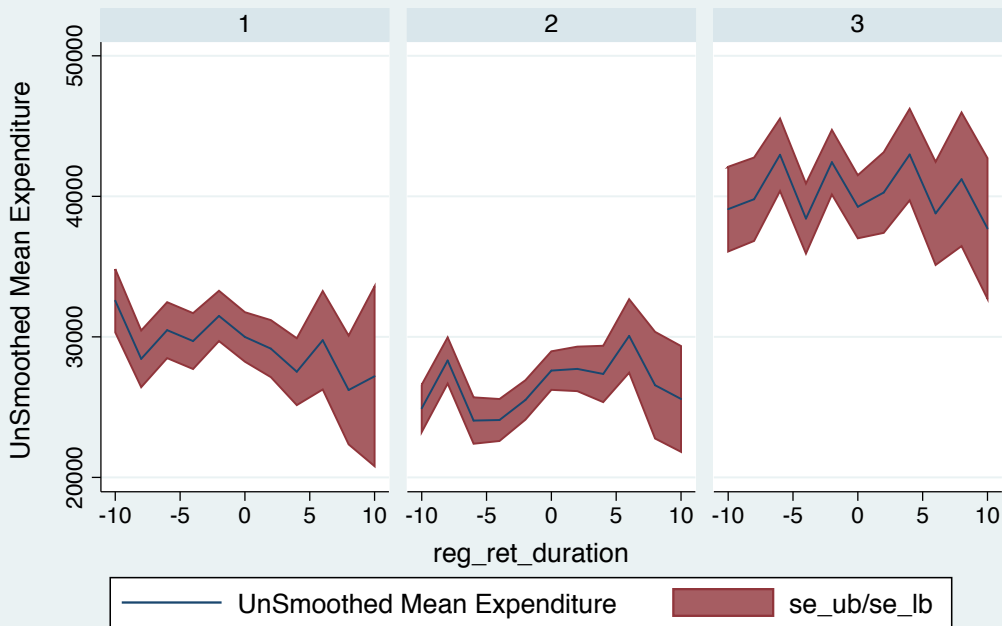


Nondurable Expenditure by Tertile (Spouse Def = 7)



Households in Tertile 1 = 22; Households in Tertile 2 = 19; Households in Tertile 3 = 40