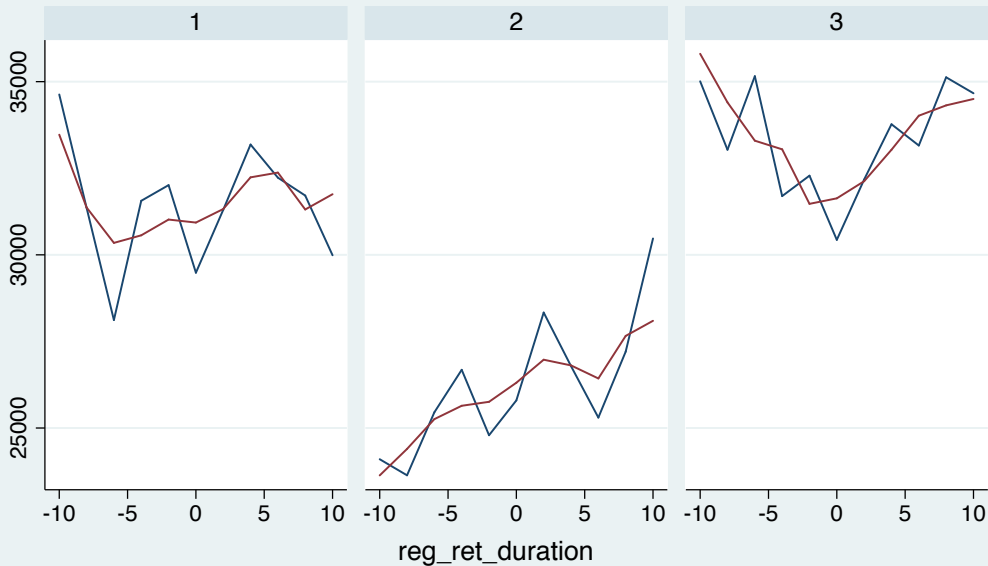


# Nondurable expenditure by Tertile(Spouse Def = 4)



— UnSmoothed Expenditure — Smoothed Expenditure

Graphs by reg\_tertile