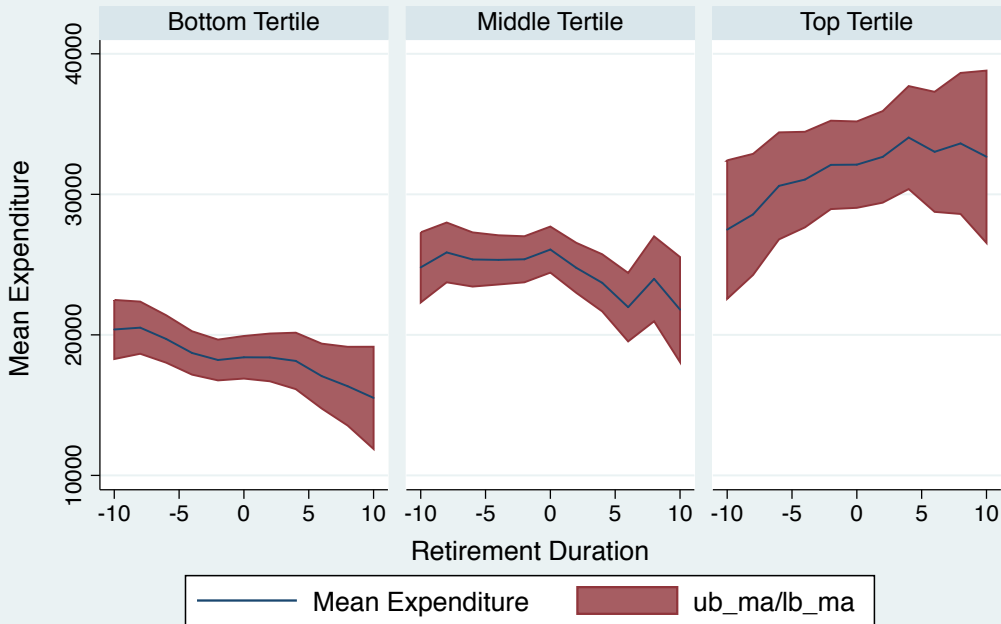


Nondurable Expenditure by Tertile (Spouse Def = 1)



Households in Tertile 1 = 72; Households in Tertile 2 = 115; Households in Tertile 3 = 63