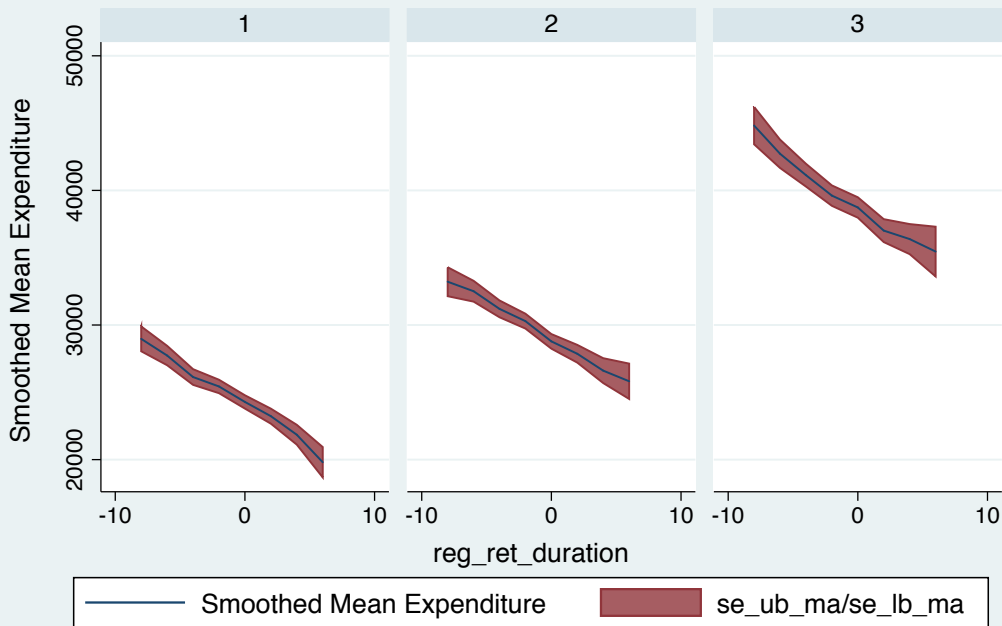


Nondurable Expenditure by Tertile (Spouse Def = 1)



Households in Tertile 1 = 119; Households in Tertile 2 = 162; Households in Tertile 3 = 140