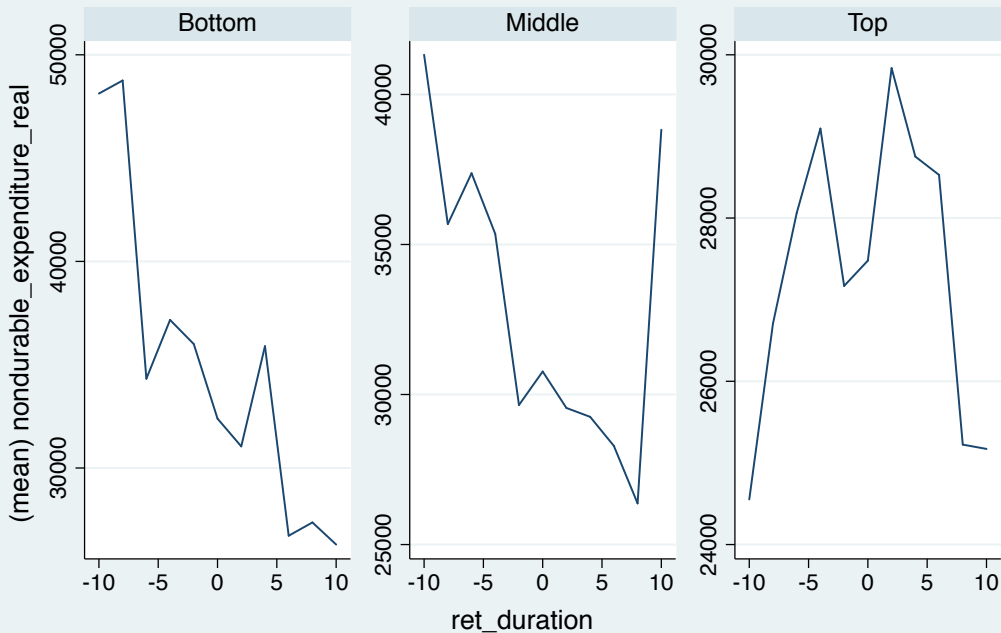


Nondurable Expenditure by Tertile (Spouse Def = 3)



Graphs by tertile