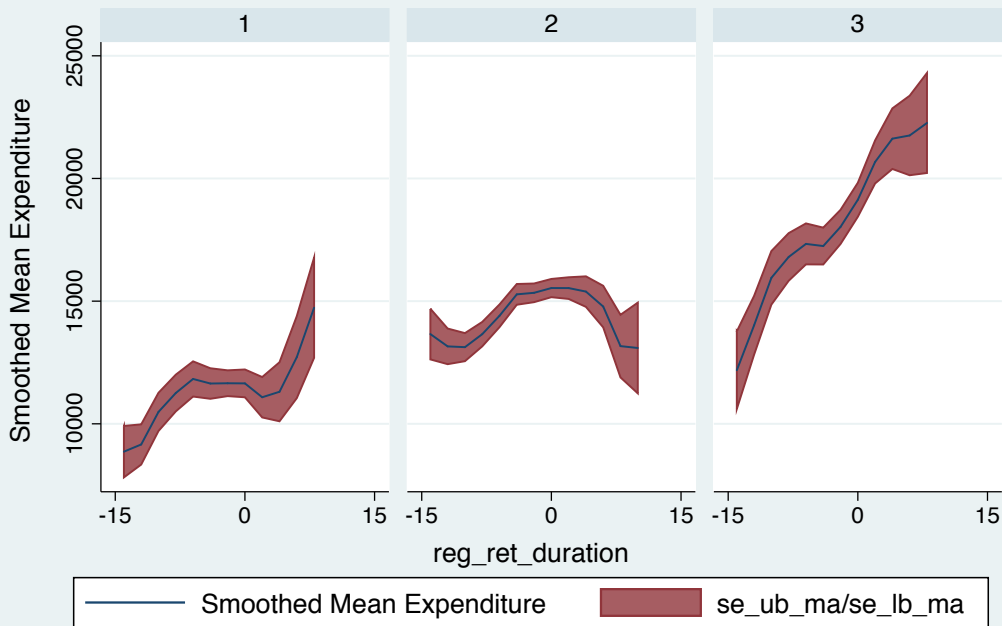


Housing Expenditure_(Spouse Def = 3)



Households in Tertile 1 = 15; Households in Tertile 2 = 41; Households in Tertile 3 = 23