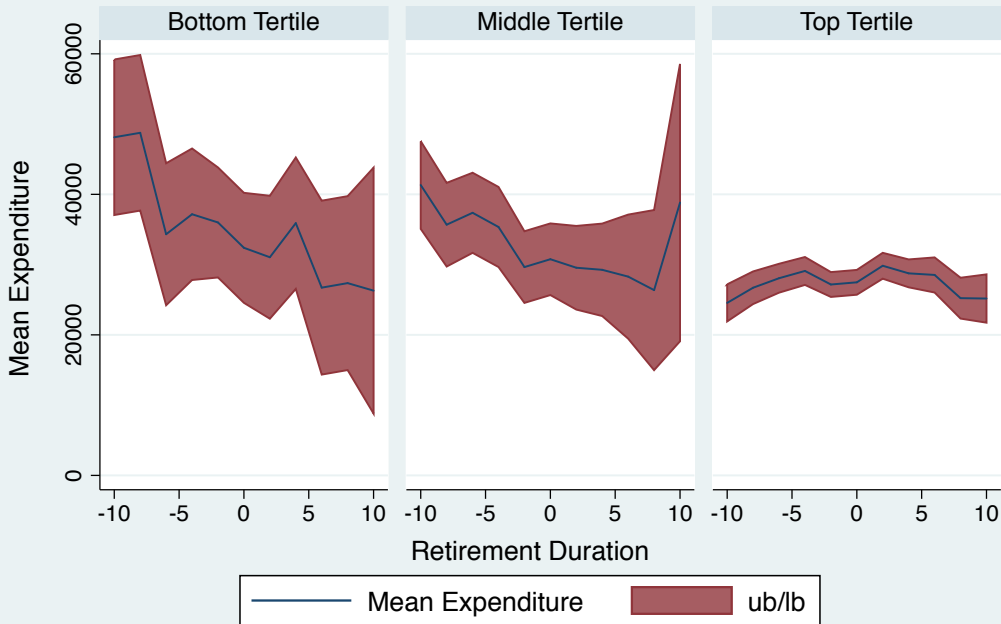


Nondurable Expenditure by Tertile (Spouse Def = 3)



Households in Tertile 1 = 10; Households in Tertile 2 = 15; Households in Tertile 3 = 38