(a)

Expenditures	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Age	-.3335961	.0953692	-3.50	0.002	-.5304284	-.1367638
_cons	114.2411	3.882078	29.43	0.000	106.2289	122.2533

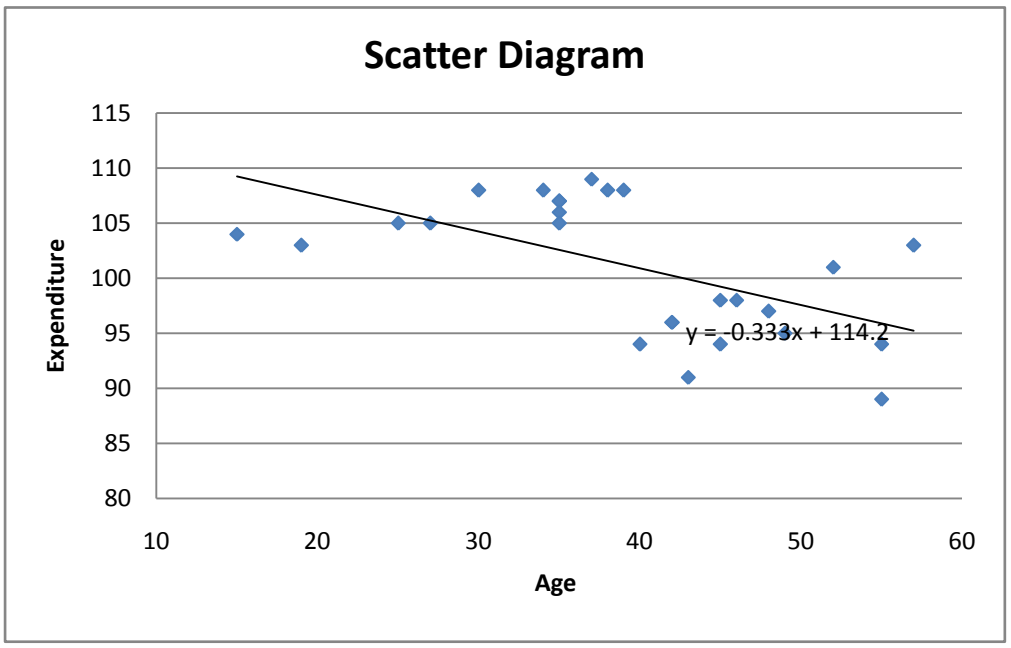
a = 114.24;

b = -0.33.

Standard error of b: 0.095;

t-value of b: -3.50.

(b)



Conclusion:

The variable “expenditure”, as observed, is negatively correlated with the variable “age”.

(c)

Divided Clusters:

Clients Aged Below 40	
Age	Expenditures
15	95
19	104
25	91
27	98
30	94
34	107
35	96
35	108
35	98
35	108
37	101
38	89
39	96

Clients Aged 40 or Higher	
Age	Expenditures
40	105
42	107
42	106
43	105
45	105
45	97
46	109
48	94
49	103
52	103
55	94
55	108
57	108

For clients aged below 40:

Expenditures	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Age	.0876453	.2528123	0.35	0.735	-.4687908	.6440814
_cons	96.12241	8.065038	11.92	0.000	78.37138	113.8734

a = 96.12;
b = 0.088.
Standard error of b: 0.25;
t-value of b: 0.35.

For clients aged 40 or higher:

Expenditures	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Age	-.130151	.2745651	-0.47	0.645	-.7344647	.4741628
_cons	109.5818	13.15689	8.33	0.000	80.62369	138.5399

a = 109.58;
b = -0.13.
Standard error of b: 0.27;
t-value of b: -0.47.

(d)

Clients aged 40 or higher contribute more to the total negative correlation between the variable "expenditure" and the variable "age", as the two variables positively correlate for clients aged below 40.