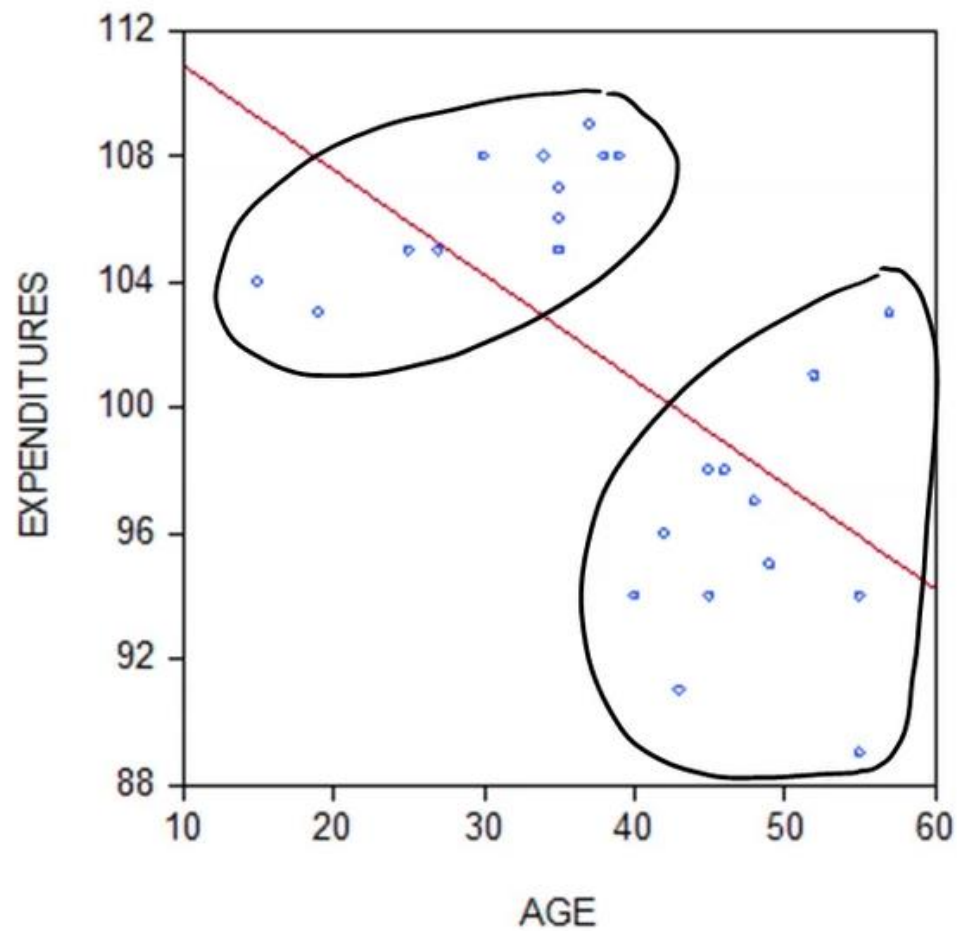
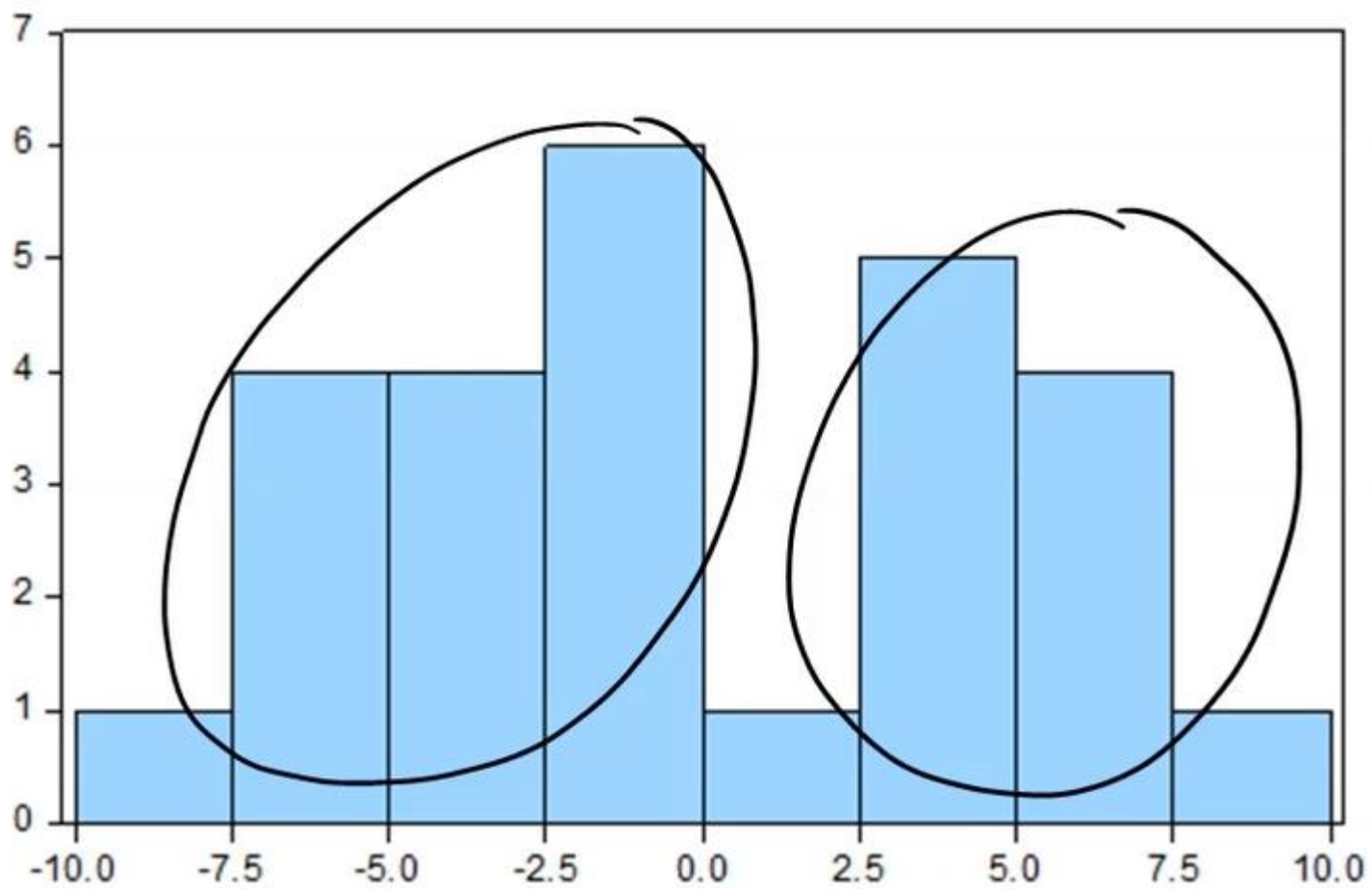


a)  $a = 114.241$   $b = -0.334$   
 $(3.882)$   $(0.095)$   
 $t_a = 29.428$   $t_b = -3.498$

b)





c)	$\geq 40$	$a = 88.871$ (9.458)	$b = 0.146$ (0.197)
		$t_a = 9.396$	$t_b = 0.742$
	$< 40$	$a = 100.232$ (1.416)	$b = 0.198$ (0.044)
		$t_a = 70.791$	$t_b = 4.460$

d)  $\geq 40$  age and expenditures not related  
 $< 40$  age and expenditures positively related

$\Rightarrow$  joining two clusters misleading result  
 that is a negative relation between  
 age and expenditures

$\Rightarrow$  assumption A6 is violated