

Black under 40									
Cig (cigarettes)	0.81	(0.04)	[1]	0.87	(0.06)	[1]	0.94	(0.04)	[5]
Clo (clothing)	0.80	(0.04)	[2]	0.84	(0.07)	[3]	0.94	(0.04)	[4]
Brb (barbers etc)	0.80	(0.04)	[3]	0.84	(0.07)	[2]	0.97	(0.03)	[1]
Car (cars)	0.78	(0.04)	[4]	0.78	(0.07)	[5]	0.97	(0.03)	[3]
Ot1 (recreation 1)	0.78	(0.03)	[5]	0.84	(0.07)	[4]	0.97	(0.03)	[2]
Jwl (jewelry)	0.74	(0.05)	[6]	0.69	(0.08)	[7]	0.88	(0.06)	[7]
Fur (furniture)	0.73	(0.05)	[7]	0.69	(0.08)	[6]	0.91	(0.05)	[6]
FdO (food out)	0.66	(0.04)	[8]	0.63	(0.09)	[9]	0.88	(0.06)	[9]
Bus (public trans.)	0.64	(0.05)	[9]	0.63	(0.09)	[8]	0.81	(0.07)	[13]
Edu (education)	0.63	(0.05)	[10]	0.56	(0.09)	[12]	0.84	(0.07)	[11]
AlO (alcohol out)	0.63	(0.05)	[11]	0.52	(0.09)	[16]	0.87	(0.06)	[10]
FdH (food home)	0.63	(0.06)	[12]	0.61	(0.09)	[10]	0.77	(0.08)	[14]
AlH (alcohol home)	0.62	(0.06)	[13]	0.58	(0.09)	[11]	0.77	(0.08)	[15]
Bks (books etc)	0.61	(0.04)	[14]	0.50	(0.09)	[17]	0.88	(0.06)	[8]
Ot2 (recreation 2)	0.61	(0.06)	[15]	0.56	(0.09)	[13]	0.81	(0.07)	[12]
Cel (cell phone)	0.58	(0.06)	[16]	0.50	(0.09)	[18]	0.75	(0.08)	[16]
Hom (rent/home)	0.56	(0.06)	[17]	0.52	(0.09)	[15]	0.65	(0.09)	[22]
Cha (charities)	0.55	(0.06)	[18]	0.47	(0.09)	[19]	0.72	(0.08)	[17]
Htl (hotels etc)	0.55	(0.05)	[19]	0.53	(0.09)	[14]	0.66	(0.09)	[21]
Air (air travel)	0.52	(0.06)	[20]	0.44	(0.09)	[20]	0.69	(0.08)	[20]
CMn (car repair)	0.52	(0.06)	[21]	0.41	(0.09)	[22]	0.69	(0.08)	[18]
Lry (laundry)	0.51	(0.06)	[22]	0.42	(0.09)	[21]	0.65	(0.09)	[23]
Med (health care)	0.48	(0.05)	[23]	0.31	(0.08)	[26]	0.69	(0.08)	[19]
Utl (home utilities)	0.46	(0.07)	[24]	0.38	(0.09)	[23]	0.56	(0.09)	[26]
Gas (gasoline)	0.44	(0.06)	[25]	0.31	(0.08)	[25]	0.63	(0.09)	[24]
Tel (home phone)	0.44	(0.07)	[26]	0.34	(0.09)	[24]	0.56	(0.09)	[25]
CIn (car insur.)	0.38	(0.06)	[27]	0.31	(0.08)	[27]	0.44	(0.09)	[28]
HIn (home insur.)	0.33	(0.06)	[28]	0.19	(0.07)	[31]	0.44	(0.09)	[27]
LIn (life insur.)	0.31	(0.06)	[29]	0.26	(0.08)	[28]	0.35	(0.09)	[29]
Fee (legal fees)	0.30	(0.06)	[30]	0.23	(0.08)	[29]	0.35	(0.09)	[30]
Und (underwear)	0.28	(0.07)	[31]	0.19	(0.07)	[30]	0.32	(0.09)	[31]

Black over 40, inclusive									
Brb (barbers etc)	0.77	(0.05)	[1]	0.80	(0.07)	[1]	0.93	(0.05)	
Clo (clothing)	0.76	(0.06)	[2]	0.74	(0.08)	[4]	0.84	(0.07)	
Cig (cigarettes)	0.75	(0.07)	[3]	0.77	(0.08)	[2]	0.83	(0.07)	
Jwl (jewelry)	0.75	(0.06)	[4]	0.74	(0.08)	[3]	0.81	(0.07)	
Car (cars)	0.72	(0.07)	[5]	0.63	(0.09)	[9]	0.80	(0.07)	
FdO (food out)	0.68	(0.06)	[6]	0.70	(0.09)	[5]	0.87	(0.06)	
Ot1 (recreation 1)	0.67	(0.07)	[7]	0.65	(0.09)	[8]	0.77	(0.08)	
FdH (food home)	0.67	(0.05)	[8]	0.68	(0.09)	[6]	0.84	(0.07)	
Edu (education)	0.66	(0.05)	[9]	0.61	(0.09)	[10]	0.84	(0.07)	
Cel (cell phone)	0.65	(0.06)	[10]	0.68	(0.09)	[7]	0.71	(0.08)	
AlO (alcohol out)	0.64	(0.07)	[11]	0.61	(0.09)	[11]	0.79	(0.08)	
AlH (alcohol home)	0.63	(0.07)	[12]	0.60	(0.09)	[12]	0.73	(0.08)	
Fur (furniture)	0.62	(0.05)	[13]	0.47	(0.09)	[20]	0.83	(0.07)	
Ot2 (recreation 2)	0.59	(0.07)	[14]	0.55	(0.09)	[14]	0.69	(0.09)	
Bks (books etc)	0.59	(0.07)	[15]	0.55	(0.09)	[13]	0.69	(0.09)	
CMn (car repair)	0.57	(0.07)	[16]	0.50	(0.09)	[17]	0.67	(0.09)	
Hom (rent/home)	0.56	(0.07)	[17]	0.45	(0.09)	[23]	0.68	(0.09)	
Htl (hotels etc)	0.55	(0.06)	[18]	0.50	(0.09)	[16]	0.77	(0.08)	
Bus (public trans.)	0.55	(0.07)	[19]	0.45	(0.09)	[22]	0.68	(0.09)	
Air (air travel)	0.53	(0.06)	[20]	0.45	(0.09)	[24]	0.69	(0.09)	
Gas (gasoline)	0.52	(0.08)	[21]	0.52	(0.09)	[15]	0.61	(0.09)	
Tel (home phone)	0.51	(0.07)	[22]	0.47	(0.09)	[19]	0.60	(0.09)	
Cha (charities)	0.49	(0.07)	[23]	0.47	(0.09)	[21]	0.67	(0.09)	
Lry (laundry)	0.48	(0.07)	[24]	0.42	(0.09)	[25]	0.58	(0.09)	
Utl (home utilities)	0.47	(0.08)	[25]	0.48	(0.09)	[18]	0.55	(0.09)	
Med (health care)	0.40	(0.06)	[26]	0.32	(0.09)	[26]	0.45	(0.09)	
Fee (legal fees)	0.38	(0.06)	[27]	0.20	(0.07)	[29]	0.50	(0.09)	
CIn (car insur.)	0.35	(0.07)	[28]	0.29	(0.08)	[27]	0.42	(0.09)	
HIn (home insur.)	0.29	(0.07)	[29]	0.27	(0.08)	[28]	0.33	(0.09)	
LIn (life insur.)	0.25	(0.06)	[30]	0.13	(0.06)	[31]	0.32	(0.09)	
Und (underwear)	0.20	(0.06)	[31]	0.17	(0.07)	[30]	0.20	(0.07)	

Non-Black under 40										
Clo (clothing)	0.78	(0.02)	[1]	0.83	(0.03)	[1]	0.90	(0.03)	[1]	[1]
Cig (cigarettes)	0.75	(0.02)	[2]	0.82	(0.03)	[2]	0.88	(0.03)	[2]	[3]
Car (cars)	0.72	(0.02)	[3]	0.69	(0.04)	[4]	0.89	(0.03)	[2]	[2]
Fur (furniture)	0.69	(0.02)	[4]	0.71	(0.04)	[3]	0.84	(0.03)	[7]	[7]
Ot1 (recreation 1)	0.68	(0.02)	[5]	0.67	(0.04)	[6]	0.87	(0.03)	[5]	[5]
Jwl (jewelry)	0.68	(0.03)	[6]	0.67	(0.04)	[7]	0.80	(0.04)	[10]	[10]
FdO (food out)	0.67	(0.02)	[7]	0.67	(0.04)	[5]	0.88	(0.03)	[4]	[4]
AlH (alcohol home)	0.66	(0.03)	[8]	0.63	(0.04)	[8]	0.83	(0.03)	[8]	[8]
AlO (alcohol out)	0.65	(0.02)	[9]	0.61	(0.04)	[9]	0.85	(0.03)	[6]	[6]
Ot2 (recreation 2)	0.61	(0.02)	[10]	0.56	(0.04)	[10]	0.80	(0.04)	[9]	[9]
Brb (barbers etc)	0.60	(0.03)	[11]	0.53	(0.04)	[11]	0.78	(0.04)	[11]	[11]
Bks (books etc)	0.58	(0.02)	[12]	0.50	(0.04)	[12]	0.76	(0.04)	[12]	[12]
Edu (education)	0.55	(0.03)	[13]	0.49	(0.04)	[13]	0.71	(0.04)	[13]	[13]
Hom (rent/home)	0.54	(0.03)	[14]	0.44	(0.04)	[14]	0.63	(0.04)	[15]	[15]
FdH (food home)	0.51	(0.03)	[15]	0.38	(0.04)	[16]	0.65	(0.04)	[14]	[14]
Cel (cell phone)	0.47	(0.03)	[16]	0.40	(0.04)	[15]	0.57	(0.04)	[17]	[17]
Htl (hotels etc)	0.46	(0.02)	[17]	0.31	(0.04)	[19]	0.59	(0.04)	[16]	[16]
Air (air travel)	0.44	(0.03)	[18]	0.31	(0.04)	[18]	0.57	(0.04)	[18]	[18]
Bus (public trans.)	0.44	(0.03)	[19]	0.34	(0.04)	[17]	0.53	(0.04)	[19]	[19]
CMn (car repair)	0.38	(0.03)	[20]	0.23	(0.04)	[21]	0.48	(0.04)	[20]	[20]
Cha (charities)	0.36	(0.03)	[21]	0.22	(0.04)	[22]	0.44	(0.04)	[21]	[21]
Gas (gasoline)	0.34	(0.03)	[22]	0.26	(0.04)	[20]	0.41	(0.04)	[22]	[22]
Lry (laundry)	0.32	(0.03)	[23]	0.21	(0.04)	[23]	0.38	(0.04)	[23]	[23]
Med (health care)	0.32	(0.02)	[24]	0.16	(0.03)	[25]	0.35	(0.04)	[24]	[24]
Tel (home phone)	0.25	(0.03)	[25]	0.16	(0.03)	[24]	0.30	(0.04)	[25]	[25]
Utl (home utilities)	0.25	(0.03)	[26]	0.14	(0.03)	[27]	0.29	(0.04)	[26]	[26]
Fee (legal fees)	0.24	(0.02)	[27]	0.11	(0.03)	[28]	0.24	(0.04)	[28]	[28]
CIn (car insur.)	0.22	(0.03)	[28]	0.16	(0.03)	[26]	0.26	(0.04)	[27]	[27]
LIn (life insur.)	0.15	(0.02)	[29]	0.05	(0.02)	[31]	0.14	(0.03)	[29]	[29]
Und (underwear)	0.14	(0.02)	[30]	0.08	(0.02)	[29]	0.12	(0.03)	[31]	[31]
HIn (home insur.)	0.13	(0.02)	[31]	0.07	(0.02)	[30]	0.14	(0.03)	[30]	[30]

Non-Black over 40, inclusive									
Cig (cigarettes)	0.76	(0.02)	[1]	0.80	(0.02)	[1]	0.86	(0.02)	[1]
Car (cars)	0.72	(0.02)	[2]	0.73	(0.03)	[2]	0.89	(0.03)	[2]
Fur (furniture)	0.68	(0.02)	[3]	0.66	(0.03)	[3]	0.87	(0.03)	[3]
Clo (clothing)	0.67	(0.02)	[4]	0.66	(0.03)	[4]	0.81	(0.03)	[4]
Jwl (jewelry)	0.65	(0.02)	[5]	0.61	(0.03)	[5]	0.79	(0.03)	[5]
Ot1 (recreation 1)	0.64	(0.02)	[6]	0.59	(0.03)	[6]	0.84	(0.03)	[6]
FdO (food out)	0.58	(0.02)	[7]	0.51	(0.03)	[8]	0.78	(0.03)	[8]
AlH (alcohol home)	0.57	(0.02)	[8]	0.52	(0.03)	[7]	0.72	(0.03)	[7]
Ot2 (recreation 2)	0.57	(0.02)	[9]	0.50	(0.03)	[9]	0.76	(0.03)	[9]
Brb (barbers etc)	0.57	(0.02)	[10]	0.49	(0.03)	[10]	0.74	(0.03)	[10]
AlO (alcohol out)	0.56	(0.02)	[11]	0.46	(0.03)	[12]	0.72	(0.03)	[12]
Bks (books etc)	0.56	(0.02)	[12]	0.45	(0.03)	[13]	0.75	(0.03)	[13]
Edu (education)	0.55	(0.02)	[13]	0.47	(0.03)	[11]	0.72	(0.03)	[11]
FdH (food home)	0.49	(0.02)	[14]	0.36	(0.03)	[15]	0.68	(0.03)	[15]
Hom (rent/home)	0.47	(0.02)	[15]	0.38	(0.03)	[14]	0.58	(0.03)	[14]
Air (air travel)	0.46	(0.02)	[16]	0.35	(0.03)	[17]	0.62	(0.03)	[17]
Htl (hotels etc)	0.44	(0.02)	[17]	0.31	(0.03)	[19]	0.57	(0.03)	[19]
Cel (cell phone)	0.43	(0.02)	[18]	0.36	(0.03)	[16]	0.54	(0.03)	[16]
Bus (public trans.)	0.41	(0.02)	[19]	0.29	(0.03)	[20]	0.54	(0.03)	[20]
CMn (car repair)	0.41	(0.02)	[20]	0.27	(0.03)	[21]	0.54	(0.03)	[21]
Gas (gasoline)	0.40	(0.02)	[21]	0.32	(0.03)	[18]	0.49	(0.03)	[18]
Med (health care)	0.37	(0.02)	[22]	0.25	(0.03)	[22]	0.46	(0.03)	[22]
Utl (home utilities)	0.31	(0.02)	[23]	0.23	(0.03)	[23]	0.35	(0.03)	[23]
Lry (laundry)	0.31	(0.02)	[24]	0.20	(0.02)	[24]	0.38	(0.02)	[24]
Cha (charities)	0.30	(0.02)	[25]	0.16	(0.02)	[26]	0.36	(0.02)	[26]
Tel (home phone)	0.28	(0.02)	[26]	0.17	(0.02)	[25]	0.33	(0.02)	[25]
Fee (legal fees)	0.26	(0.02)	[27]	0.12	(0.02)	[28]	0.29	(0.02)	[28]
CIn (car insur.)	0.19	(0.02)	[28]	0.12	(0.02)	[27]	0.20	(0.02)	[27]
HIn (home insur.)	0.16	(0.02)	[29]	0.08	(0.02)	[29]	0.13	(0.02)	[29]
LIn (life insur.)	0.14	(0.01)	[30]	0.04	(0.01)	[30]	0.12	(0.01)	[30]
Und (underwear)	0.09	(0.01)	[31]	0.03	(0.01)	[31]	0.07	(0.01)	[31]