

Cig (cigarettes)	0.81
Clo (clothing)	0.80
Brb (barbers etc)	0.80
Car (cars)	0.78
Ot1 (recreation 1)	0.78
Jwl (jewelry)	0.74
Fur (furniture)	0.73
FdO (food out)	0.66
Bus (public trans.)	0.64
Edu (education)	0.63
AlO (alcohol out)	0.63
FdH (food home)	0.63
AlH (alcohol home)	0.62
Bks (books etc)	0.61
Ot2 (recreation 2)	0.61
Cel (cell phone)	0.58

Hom (rent/home)	0.56
Cha (charities)	0.55
Htl (hotels etc)	0.55
Air (air travel)	0.52
CMn (car repair)	0.52
Lry (laundry)	0.51
Med (health care)	0.48
Utl (home utilities)	0.46
Gas (gasoline)	0.44
Tel (home phone)	0.44
CIn (car insur.)	0.38
HIn (home insur.)	0.33
LIn (life insur.)	0.31
Fee (legal fees)	0.30
Und (underwear)	0.28

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)	

Clo (clothing)	0.78
Cig (cigarettes)	0.75
Car (cars)	0.72
Fur (furniture)	0.69
Ot1 (recreation 1)	0.68
Jwl (jewelry)	0.68
FdO (food out)	0.67
AlH (alcohol home)	0.66
AlO (alcohol out)	0.65
Ot2 (recreation 2)	0.61
Brb (barbers etc)	0.60
Bks (books etc)	0.58
Edu (education)	0.55
Hom (rent/home)	0.54
FdH (food home)	0.51
Cel (cell phone)	0.47

Htl (hotels etc)	0.46
Air (air travel)	0.44
Bus (public trans.)	0.44
CMn (car repair)	0.38
Cha (charities)	0.36
Gas (gasoline)	0.34
Lry (laundry)	0.32
Med (health care)	0.32
Tel (home phone)	0.25
Utl (home utilities)	0.25
Fee (legal fees)	0.24
CIn (car insur.)	0.22
LIn (life insur.)	0.15
Und (underwear)	0.14
HIn (home insur.)	0.13

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]