

Appendix.

Appliances Spending Regression of Households with Income Exceeding \$100

Variables	Estimate	Standard Error	t Value	Pr > t	Chi-Square	Pr > ChiSq
Intercept	-3885	223.85	-17.35	0.00	301.18	0.00
log_inc	284	19.09	14.88	0.00	221.33	0.00
new_buyer	557	201.87	2.76	0.01	7.62	0.01
old_buyer	228	44.22	5.16	0.00	26.66	0.00
minority	-244	36.77	-6.64	0.00	44.04	0.00
female	-6	22.73	-0.25	0.80	0.06	0.80
rural	-15	60.66	-0.26	0.80	0.07	0.80
age_un35	198	42.47	4.65	0.00	21.64	0.00
age_to45	270	42.38	6.37	0.00	40.64	0.00
age_to55	200	34.38	5.82	0.00	33.83	0.00
age_to65	130	29.62	4.39	0.00	19.31	0.00
hs_wf	150	27.17	5.50	0.00	30.28	0.00
hs_wf_ch	210	34.17	6.16	0.00	37.93	0.00
west	202	34.23	5.90	0.00	34.78	0.00
midwest	31	40.83	0.77	0.45	0.59	0.44
northeast	91	45.96	1.99	0.05	3.95	0.05
hsch	126	42.27	2.99	0.00	8.95	0.00
hsch_plus	248	47.25	5.26	0.00	27.64	0.00
cllg	306	42.97	7.12	0.00	50.66	0.00
SCALE_	1214	44.51	27.28	0.00	744.18	0.00

Furnishings Spending Regression of Households with Income Exceeding \$100

Variables	Estimate	Standard Error	t Value	Pr > t	Chi-Square	Pr > ChiSq
Intercept	-6826	1612.13	-4.23	0.00	17.93	0.00
log_inc	423	82.29	5.14	0.00	26.47	0.00
new_buyer	1483	363.74	4.08	0.00	16.62	0.00
old_buyer	868	159.24	5.45	0.00	29.73	0.00
ob_2	376	113.80	3.31	0.00	10.93	0.00
ob_3	220	90.72	2.43	0.02	5.88	0.02
minority	-294	106.46	-2.76	0.01	7.64	0.01
female	200	55.95	3.57	0.00	12.72	0.00
rural	-253	150.74	-1.68	0.10	2.83	0.09
age_un35	223	123.82	1.80	0.08	3.25	0.07
age_to45	202	100.15	2.02	0.05	4.09	0.04
age_to55	197	92.16	2.14	0.04	4.57	0.03
age_to65	216	102.00	2.12	0.04	4.48	0.03
hs_wf	272	102.27	2.66	0.01	7.07	0.01
hs_wf_ch	288	90.47	3.18	0.00	10.14	0.00
west	236	101.50	2.32	0.02	5.39	0.02
midwest	151	106.55	1.42	0.16	2.02	0.16
northeast	131	99.27	1.32	0.20	1.73	0.19
hsch	50	91.72	0.54	0.59	0.30	0.59
hsch_plus	264	136.38	1.93	0.06	3.73	0.05
cllg	437	165.63	2.64	0.01	6.95	0.01
SCALE_	2324	700.06	3.32	0.00	11.02	0.00

Remodeling Spending Regression of Households with Income Exceeding \$100

Variables	Estimate	Standard Error	t Value	Pr > t	Chi-Square	Pr > ChiSq
Intercept	-18595	1855.52	-10.02	0.00	100.43	0.00
log_inc	1101	138.74	7.94	0.00	63.00	0.00
new_buyer	2850	1252.43	2.28	0.03	5.18	0.02
old_buyer	2096	389.05	5.39	0.00	29.03	0.00
minority	-953	239.93	-3.97	0.00	15.79	0.00
female	407	150.21	2.71	0.01	7.36	0.01
rural	-762	415.54	-1.83	0.07	3.37	0.07
age_un35	-1992	265.29	-7.51	0.00	56.38	0.00
age_to45	-1999	283.23	-7.06	0.00	49.79	0.00
age_to55	-1451	219.33	-6.62	0.00	43.76	0.00
age_to65	-517	183.73	-2.81	0.01	7.90	0.00
hs_wf	-95	179.68	-0.53	0.60	0.28	0.60
hs_wf_ch	256	232.80	1.10	0.28	1.21	0.27
west	348	225.85	1.54	0.13	2.38	0.12
midwest	233	257.21	0.91	0.37	0.82	0.36
northeast	673	285.94	2.35	0.02	5.53	0.02
hsch	175	331.50	0.53	0.60	0.28	0.60
hsch_plus	1009	302.10	3.34	0.00	11.17	0.00
cllg	1847	357.69	5.16	0.00	26.67	0.00
SCALE_	7238	384.40	18.83	0.00	354.49	0.00