

|                                      | Entire Sample       |                                     |              | Lower Income |                             |     | Middle Income |                              |       | Higher Income |                             |      |
|--------------------------------------|---------------------|-------------------------------------|--------------|--------------|-----------------------------|-----|---------------|------------------------------|-------|---------------|-----------------------------|------|
|                                      | Control Mean        | Estimate                            | N            | Control Mean | Estimate                    | N   | Control Mean  | Estimate                     | N     | Control Mean  | Estimate                    | N    |
|                                      | (1)                 | (2)                                 | (3)          | (4)          | (5)                         | (6) | (7)           | (8)                          | (9)   | (10)          | (11)                        | (12) |
| Adult Education                      | <b>66</b><br>(169)  | <b>4.8</b><br>(6.6)<br>[0.469]      | <b>2,979</b> | 53<br>(150)  | 17.1<br>(11.0)<br>[0.121]   | 988 | 73<br>(183)   | -10.8<br>(10.4)<br>[0.299]   | 1,201 | 71<br>(163)   | 17.5<br>(14.5)<br>[0.229]   | 710  |
| Alcohol, Tobacco, and Marijuana      | <b>132</b><br>(171) | <b>12.4*</b><br>(6.9)<br>[0.074]    | <b>2,980</b> | 123<br>(162) | 4.4<br>(11.1)<br>[0.696]    | 989 | 142<br>(178)  | 6.2<br>(11.0)<br>[0.569]     | 1,201 | 134<br>(172)  | 30.7**<br>(15.4)<br>[0.047] | 710  |
| Bills                                | <b>327</b><br>(192) | <b>8.9</b><br>(7.3)<br>[0.222]      | <b>2,979</b> | 279<br>(185) | 5.8<br>(12.0)<br>[0.632]    | 988 | 354<br>(196)  | 16.2<br>(11.9)<br>[0.173]    | 1,201 | 353<br>(183)  | -6.1<br>(13.9)<br>[0.660]   | 710  |
| Car                                  | <b>366</b><br>(292) | <b>29.6**</b><br>(11.7)<br>[0.012]  | <b>2,987</b> | 288<br>(248) | 21.4<br>(17.3)<br>[0.216]   | 991 | 397<br>(310)  | 44.5**<br>(20.0)<br>[0.026]  | 1,205 | 431<br>(303)  | -2.2<br>(23.5)<br>[0.925]   | 711  |
| Children and Childcare               | <b>189</b><br>(217) | <b>21.5**</b><br>(9.0)<br>[0.016]   | <b>2,988</b> | 175<br>(192) | 27.7**<br>(14.0)<br>[0.047] | 991 | 189<br>(209)  | 32.4**<br>(13.9)<br>[0.020]  | 1,205 | 210<br>(262)  | -14.7<br>(20.9)<br>[0.481]  | 712  |
| Clothing, Apparel, and Personal Care | <b>176</b><br>(137) | <b>15.2***</b><br>(5.0)<br>[0.002]  | <b>2,980</b> | 176<br>(148) | 18.8**<br>(9.2)<br>[0.040]  | 989 | 176<br>(135)  | 16.5**<br>(7.5)<br>[0.028]   | 1,201 | 178<br>(122)  | 2.3<br>(10.1)<br>[0.817]    | 710  |
| Commute                              | <b>189</b><br>(134) | <b>20.0***</b><br>(5.2)<br>[0.000]  | <b>2,980</b> | 176<br>(136) | 36.0***<br>(9.8)<br>[0.000] | 989 | 192<br>(134)  | 19.8**<br>(8.2)<br>[0.016]   | 1,201 | 200<br>(128)  | -1.4<br>(9.6)<br>[0.886]    | 710  |
| Debt                                 | <b>108</b><br>(200) | <b>9.8</b><br>(8.1)<br>[0.226]      | <b>2,933</b> | 78<br>(179)  | -6.5<br>(11.6)<br>[0.576]   | 973 | 108<br>(193)  | 18.9<br>(12.5)<br>[0.132]    | 1,186 | 152<br>(231)  | 17.8<br>(19.7)<br>[0.364]   | 699  |
| Food and Beverages                   | <b>967</b><br>(547) | <b>67.5***</b><br>(20.5)<br>[0.001] | <b>2,980</b> | 917<br>(582) | 56.4<br>(36.9)<br>[0.127]   | 989 | 1001<br>(530) | 97.6***<br>(32.9)<br>[0.003] | 1,201 | 983<br>(516)  | 11.0<br>(36.6)<br>[0.763]   | 710  |
| Gambling                             | <b>5</b><br>(20)    | <b>0.3</b><br>(0.8)<br>[0.696]      | <b>2,939</b> | 5<br>(18)    | 2.2<br>(1.6)<br>[0.161]     | 976 | 5<br>(19)     | -0.5<br>(1.2)<br>[0.653]     | 1,186 | 6<br>(20)     | 0.0<br>(1.5)<br>[0.976]     | 700  |
| Health                               | <b>233</b><br>(256) | <b>19.7*</b><br>(10.3)<br>[0.057]   | <b>2,987</b> | 155<br>(200) | 16.6<br>(13.5)<br>[0.218]   | 991 | 240<br>(255)  | 38.6**<br>(17.0)<br>[0.023]  | 1,205 | 334<br>(295)  | -13.0<br>(23.5)<br>[0.580]  | 711  |
| Household Expenses                   | <b>119</b><br>(128) | <b>11.3**</b><br>(4.9)<br>[0.021]   | <b>2,987</b> | 99<br>(95)   | 16.9**<br>(7.8)<br>[0.030]  | 991 | 119<br>(137)  | 21.7***<br>(8.0)<br>[0.007]  | 1,205 | 145<br>(150)  | -10.1<br>(10.6)<br>[0.344]  | 711  |
| Mortgage                             | <b>204</b><br>(471) | <b>-7.4</b><br>(18.0)<br>[0.681]    | <b>2,970</b> | 102<br>(346) | -28.0<br>(21.5)<br>[0.193]  | 986 | 205<br>(452)  | 36.4<br>(28.8)<br>[0.207]    | 1,201 | 358<br>(605)  | -60.0<br>(45.4)<br>[0.187]  | 706  |
| Other                                | <b>71</b><br>(129)  | <b>11.4**</b><br>(5.0)<br>[0.023]   | <b>2,987</b> | 59<br>(102)  | 18.8**<br>(8.0)<br>[0.019]  | 991 | 74<br>(135)   | 2.3<br>(7.7)<br>[0.767]      | 1,205 | 85<br>(153)   | 15.9<br>(11.9)<br>[0.182]   | 711  |
| Pets                                 | <b>52</b><br>(75)   | <b>4.3</b><br>(3.1)<br>[0.162]      | <b>2,987</b> | 44<br>(62)   | 4.1<br>(4.4)<br>[0.358]     | 991 | 57<br>(80)    | 5.1<br>(5.4)<br>[0.348]      | 1,205 | 59<br>(85)    | -0.2<br>(6.4)<br>[0.971]    | 711  |
| Recreation                           | <b>51</b><br>(43)   | <b>4.9***</b><br>(1.7)<br>[0.004]   | <b>2,977</b> | 40<br>(40)   | 6.1**<br>(2.7)<br>[0.027]   | 988 | 52<br>(40)    | 6.2**<br>(2.6)<br>[0.018]    | 1,200 | 65<br>(47)    | -0.0<br>(3.5)<br>[0.997]    | 710  |
| Rent                                 | <b>602</b><br>(569) | <b>52.3**</b><br>(22.9)<br>[0.022]  | <b>2,974</b> | 555<br>(524) | 30.5<br>(35.9)<br>[0.397]   | 987 | 617<br>(569)  | 52.3<br>(35.8)<br>[0.145]    | 1,200 | 646<br>(622)  | 68.3<br>(50.9)<br>[0.180]   | 709  |
| Support to Others                    | <b>84</b><br>(143)  | <b>22.2***</b><br>(5.9)<br>[0.000]  | <b>2,979</b> | 52<br>(101)  | 24.6***<br>(7.9)<br>[0.002] | 988 | 87<br>(142)   | 28.6***<br>(9.2)<br>[0.002]  | 1,201 | 122<br>(183)  | 9.8<br>(14.9)<br>[0.509]    | 710  |
| Vacation                             | <b>80</b><br>(105)  | <b>7.0*</b><br>(4.1)<br>[0.091]     | <b>2,987</b> | 53<br>(80)   | 8.8<br>(5.7)<br>[0.119]     | 991 | 86<br>(113)   | 1.3<br>(6.2)<br>[0.837]      | 1,205 | 107<br>(113)  | 13.2<br>(9.9)<br>[0.183]    | 711  |

<sup>1</sup> \*\*\* represents a p-value smaller than or equal to 0.01, \*\* a p-value smaller than or equal to 0.05, and \* a p-value smaller than or equal to 0.10.

<sup>2</sup> Numbers in parentheses () are standard errors. Numbers in square brackets [] are p-values.

<sup>3</sup> In visualizations of spending across categories, the following categories are aggregated for simplicity: "car" and "commute" become "transportation"; "household" and "bills" become "household and bills"; and "recreation" and "vacation" become "recreation and vacation".