

Online Appendix for Whose Voice Do We Hear in the Marketplace?: Evidence from Consumer Complaining Behavior*

Devesh Raval

Federal Trade Commission

draval@ftc.gov

September 28, 2018

C Discrete Demographics

My main estimates use continuous values of each demographic predictor. In this section, I reestimate [equation \(1\)](#) using discretized demographic variables for D_{is} . In order to examine potential non-linear effects of each variable, I divide each variable into several categories, each of which is detailed in [Table A-2](#). When possible, I try to include categories for both the lowest quantiles of values and highest quantiles of values. For example, for both college education and median household income, the categories selected are very close to the bottom 5 percent, the 5th to 25th quantile, 25th to 75th quantile, 75th to 95th quantile, and top 5 percent zip codes. For urbanization, I use a measure of urbanization developed by the Economic Research Service of the Department of Agriculture and divide zip codes into Metropolitan, Micropolitan, Small Town, or Rural categories.¹ Some variables are skewed, such as ethnic composition or urbanization, as most zip codes are Metropolitan and contain a small share of blacks and Hispanics. For these skewed variables, a

*The views expressed in this article are those of the author. They do not necessarily represent those of the Federal Trade Commission or any of its Commissioners.

¹This measure is the Rural Urban Commuting Area (RUCA). It was originally created at the census tract level, and was then aggregated to the zip code level. See <http://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes.aspx> and <https://ruralhealth.und.edu/ruca> for more information.

large fraction of zip codes are in the first category (such as Metropolitan areas and areas with less than 5 percent black or Hispanic population).

Table A-2 Variable Definitions

Variable	Categories
Percent Black	0-5, 5-25, 25-50, 50-75, 75-100
Percent Hispanic	0-5, 5-25, 25-50, 50-75, 75-100
Percent Asian	0-25, 25-100
Median Age	0-30, 30-40, 40-45, 45-50, > 50
Median Household Size	0-2, 2-2.5, 2.5-3, 3-3.5, > 3.5
Unemployment Rate	0-3, 3-5, 5-7.5, 7.5-10, >10
Urbanization	Metropolitan, Micropolitan, Small Town, Rural
Median Household Income (thousands)	0-30, 30-40, 40-70, 70-100, > 100
Percent College Educated	0-10, 10-20, 20-40, 40-60, > 60

Note: All datasets are as described in the text. Categories include the upper threshold in general (so a zip code that is 5 percent black is in the 0-5% category, not the 5-25% category). Zip codes are defined as Metropolitan if the USDA assigns the zip code a Rural Urban Commuting Area (RUCA) score of 1 to 3, Micropolitan with a RUCA score of 4 to 6, Small Town with a RUCA score of 7 to 9, and Rural with a RUCA score of 10.

In [Figure A-1](#), I depict the estimated percent change in the complaint to victim ratio for one of the values of each demographic factor, relative to the omitted category. The y-axis indexes a change in each of the demographic factors. For each such factor, I plot the mean effect and the confidence interval around that mean. A null effect indicates that changing a demographic factor affects the victim rate and complaint rate symmetrically, after controlling for all other demographic variables, and so the complaint to victim ratio remains constant.

In general, I find similar selection effects using discretized variables as I did in the main analysis using continuous demographic variables. For example, the complaint to victim ratio is 60% lower in communities with greater than 75% black residents, and 37% lower in communities with 50-75% black residents, compared to communities with less than 5% black residents. However, the magnitude of effects for the percentage of Hispanic residents are smaller for communities with the most Hispanic residents, which may reflect either nonlinearity in selection effects or a lack of statistical power to estimate coefficients for several discretized categories. The complaint to victim ratio is 15% lower in communities with greater than 75% Hispanic residents, compared to communities with less than 5% Hispanic residents. I find larger magnitude effects for communities with a significant but smaller share of Hispanic residents; the complaint to victim ratio is 33% lower in communities with 50-75% Hispanic residents, and 43% lower in communities with 25-50% Hispanic residents, compared to the omitted category of communities with 0-5% Hispanic residents. The main conclusion of the paper, that minority communities have lower complaint to victim ratios than non-minority communities, continues to hold using discretized variables.

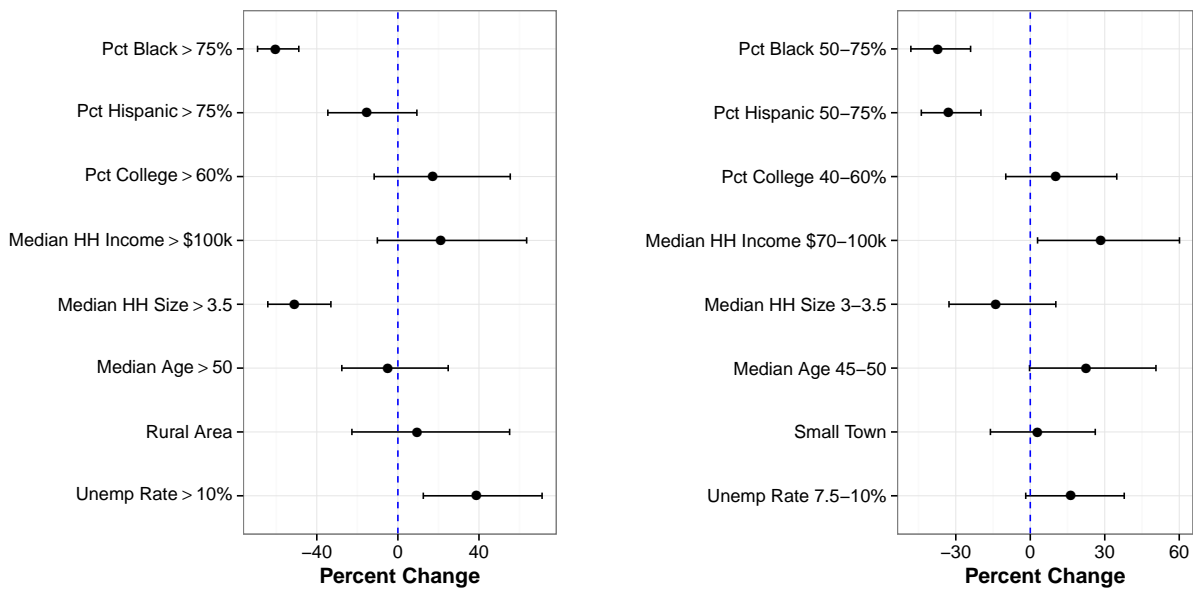


Figure A-1 Percent Change in Complaint to Victim Ratio by Discretized Demographic Factors

Note: The graph depicts the estimated percent change in the complaint to victim ratio (the complaint rate divided by the victim rate) for changes in different demographic factors, as well as the associated 95% confidence interval. The blue, dashed vertical line indicates a value of zero, so changing the demographic factor does not differentially affect the complaint rate and victim rate and so the complaint to victim ratio is constant.

D Regression Tables

Table A-3 Main Results	
Complain	-4.55 (0.88)
Victim*Log Population	1.29 (0.01)
Complain*Log Population	1.12 (0.02)
Victim*Log Median Income	0.49 (0.13)
Complain*Log Median Income	0.76 (0.11)
Victim*Log Median Age	0.31 (0.20)
Complain*Log Median Age	0.27 (0.17)
Victim*Pct Black	0.46 (0.17)
Complain*Pct Black	-0.47 (0.14)
Victim*Pct Hispanic	0.44 (0.17)
Complain*Pct Hispanic	-0.13 (0.14)
Victim*Pct Asian	-0.39 (0.33)
Complain*Pct Asian	-0.08 (0.25)
Victim*Pct Urban	1.33 (0.12)
Complain*Pct Urban	0.96 (0.12)
Victim*Pct College	-0.01 (0.29)
Complain*Pct College	0.09 (0.24)
Victim*Log HH Size	-1.46 (0.27)
Complain*Log HH Size	-1.86 (0.23)
Victim*Unemp Rate	-0.00 (0.01)
Complain*Unemp Rate	0.03 (0.01)
Victim*Case B	11.44 (1.48)
Victim*Guidance	-7.78 (0.91)
Victim*Ideal	12.37 (1.37)
Victim*MoneyNow	-5.82

Table A-3 Main Results

	(1.06)
Victim*PHLG	2.97
	(0.97)
Victim*Platinum	9.18
	(1.00)
Victim*SimplePure	3.87
	(1.61)
Victim*WinFixer	1.27
	(1.30)
Complain*Case B	2.63
	(1.23)
Complain*Guidance	-7.65
	(0.92)
Complain*Ideal	6.19
	(1.37)
Complain*MoneyNow	-3.74
	(1.06)
Complain*PHLG	4.95
	(0.98)
Complain*Platinum	7.86
	(1.00)
Complain*SimplePure	-2.28
	(1.62)
Complain*WinFixer	-2.76
	(1.30)
Adv Strategy*Log Median Income	-0.51
	(0.14)
Case B*Log Median Income	0.09
	(0.14)
Guidance*Log Median Income	0.68
	(0.15)
Ideal*Log Median Income	-0.30
	(0.16)
MoneyNow*Log Median Income	-0.08
	(0.16)
PHLG*Log Median Income	-0.31
	(0.15)
Platinum*Log Median Income	0.09
	(0.15)
SimplePure*Log Median Income	0.10
	(0.19)
Adv Strategy*Log Median Age	0.96
	(0.22)
Case B*Log Median Age	-1.09
	(0.21)
Guidance*Log Median Age	-0.59
	(0.23)
Ideal*Log Median Age	-1.22
	(0.24)
MoneyNow*Log Median Age	0.35
	(0.24)
PHLG*Log Median Age	-1.05
	(0.23)

Table A-3 Main Results

Platinum*Log Median Age	-2.57 (0.23)
SimplePure*Log Median Age	-0.38 (0.28)
Adv Strategy*Pct Black	-0.81 (0.18)
Case B*Pct Black	0.65 (0.17)
Guidance*Pct Black	-0.48 (0.19)
Ideal*Pct Black	1.20 (0.18)
MoneyNow*Pct Black	-0.33 (0.19)
PHLG*Pct Black	1.78 (0.18)
Platinum*Pct Black	1.15 (0.18)
SimplePure*Pct Black	-0.48 (0.23)
Adv Strategy*Pct Hispanic	-1.83 (0.19)
Case B*Pct Hispanic	-0.93 (0.18)
Guidance*Pct Hispanic	-0.90 (0.20)
Ideal*Pct Hispanic	-1.00 (0.20)
MoneyNow*Pct Hispanic	-0.96 (0.20)
PHLG*Pct Hispanic	0.57 (0.19)
Platinum*Pct Hispanic	0.35 (0.19)
SimplePure*Pct Hispanic	-1.05 (0.24)
Adv Strategy*Pct Asian	-0.67 (0.36)
Case B*Pct Asian	-1.47 (0.32)
Guidance*Pct Asian	0.31 (0.36)
Ideal*Pct Asian	0.14 (0.36)
MoneyNow*Pct Asian	0.49 (0.36)
PHLG*Pct Asian	0.80 (0.36)
Platinum*Pct Asian	-0.08 (0.37)
SimplePure*Pct Asian	-0.27 (0.41)
Adv Strategy*Pct Urban	-1.18

Table A-3 Main Results

	(0.13)
Case B*Pct Urban	-0.62
	(0.15)
Guidance*Pct Urban	-1.25
	(0.13)
Ideal*Pct Urban	-0.30
	(0.18)
MoneyNow*Pct Urban	-1.65
	(0.15)
PHLG*Pct Urban	-1.06
	(0.15)
Platinum*Pct Urban	-1.70
	(0.13)
SimplePure*Pct Urban	-0.68
	(0.19)
Adv Strategy*Pct College	-2.64
	(0.32)
Case B*Pct College	-0.13
	(0.30)
Guidance*Pct College	-2.64
	(0.33)
Ideal*Pct College	-2.40
	(0.35)
MoneyNow*Pct College	-0.57
	(0.34)
PHLG*Pct College	-3.08
	(0.34)
Platinum*Pct College	-2.86
	(0.32)
SimplePure*Pct College	-1.52
	(0.40)
Adv Strategy*Log HH Size	0.18
	(0.31)
Case B*Log HH Size	-0.05
	(0.29)
Guidance*Log HH Size	0.08
	(0.31)
Ideal*Log HH Size	-0.00
	(0.33)
MoneyNow*Log HH Size	0.89
	(0.33)
PHLG*Log HH Size	0.02
	(0.32)
Platinum*Log HH Size	-1.26
	(0.31)
SimplePure*Log HH Size	0.26
	(0.38)
Adv Strategy*Unemp Rate	-0.01
	(0.01)
Case B*Unemp Rate	-0.02
	(0.01)
Guidance*Unemp Rate	-0.04
	(0.01)

Table A-3 Main Results

Ideal*Unemp Rate	-0.01 (0.02)
MoneyNow*Unemp Rate	0.01 (0.01)
PHLG*Unemp Rate	-0.05 (0.01)
Platinum*Unemp Rate	0.02 (0.01)
SimplePure*Unemp Rate	0.05 (0.02)
Constant	-14.97 (0.65)
<hr/> <i>N</i>	<hr/> 514872

Note: The estimates above are based on [equation \(1\)](#) using all 9 cases; the demographic effects depicted in [Figure 3](#) use these estimates. Standard errors are in parentheses.

Table A-4 Results by Company

	Case B	Ideal	Platinum	WinFixer	SimplePure	Guidance	AdvStrategy	MoneyNow	PHLG
Complain	-9.38 (0.88)	-8.96 (1.38)	-8.76 (2.31)	-7.47 (1.79)	-9.24 (2.26)	-5.68 (4.60)	-3.29 (2.98)	-1.22 (3.85)	-3.58 (2.99)
Victim*Log Population	-0.01	0.04	0.07	-0.00	0.01	0.01	-0.06	0.02	0.06
Complain*Log Population	(0.00)	(0.01)	(0.01)	(0.01)	(0.00)	(0.02)	(0.01)	(0.04)	(0.03)
Victim*Log Median Income	0.01	0.10	0.04	0.03	0.03	0.05	-0.15	0.03	0.21
Complain*Log Median Income	(0.03)	(0.05)	(0.08)	(0.06)	(0.07)	(0.13)	(0.08)	(0.11)	(0.10)
Victim*Log Median Age	0.25	0.28	0.33	0.48	0.51	0.80	-0.17	0.36	0.04
Complain*Log Median Age	(0.01)	(0.03)	(0.04)	(0.03)	(0.02)	(0.07)	(0.06)	(0.14)	(0.11)
Victim*Log Median Age	0.59	0.30	0.55	0.72	0.66	0.86	0.25	0.40	0.35
Complain*Log Median Age	(0.09)	(0.15)	(0.25)	(0.18)	(0.23)	(0.41)	(0.30)	(0.38)	(0.34)
Victim*Log Median Age	0.05	-0.96	-1.51	0.22	-0.02	-0.13	1.06	0.43	-0.64
Complain*Log Median Age	(0.02)	(0.04)	(0.07)	(0.05)	(0.02)	(0.12)	(0.09)	(0.21)	(0.18)
Victim*Log Median Age	-0.46	-0.72	-1.27	0.11	0.28	0.38	0.26	-0.09	-1.34
Complain*Log Median Age	(0.13)	(0.23)	(0.35)	(0.26)	(0.36)	(0.61)	(0.46)	(0.56)	(0.55)
Victim*Log Median Age	0.74	1.78	1.99	0.52	0.19	-0.11	-0.53	0.20	1.40
Complain*Log Median Age	(0.01)	(0.03)	(0.05)	(0.04)	(0.02)	(0.09)	(0.07)	(0.16)	(0.12)
Victim*Log Median Age	0.08	0.68	0.36	-0.24	-0.67	-1.53	-1.33	-1.94	1.21
Complain*Log Median Age	(0.11)	(0.16)	(0.30)	(0.23)	(0.30)	(0.73)	(0.42)	(0.58)	(0.34)
Victim*Log Median Age	0.08	0.21	0.23	0.78	-0.18	-0.16	-0.85	-0.15	0.55
Complain*Log Median Age	(0.02)	(0.03)	(0.05)	(0.04)	(0.02)	(0.10)	(0.08)	(0.18)	(0.14)
Victim*Log Median Age	-0.80	-0.91	-0.58	0.21	-0.66	0.05	-2.15	-0.88	0.75
Complain*Log Median Age	(0.13)	(0.23)	(0.37)	(0.24)	(0.31)	(0.59)	(0.53)	(0.47)	(0.40)
Victim*Log Median Age	-0.36	-0.11	-0.31	0.30	-0.82	-0.52	-0.90	0.01	0.69
Complain*Log Median Age	(0.06)	(0.08)	(0.13)	(0.09)	(0.05)	(0.20)	(0.20)	(0.35)	(0.31)
Victim*Log Median Age	-1.40	-0.20	-1.77	0.20	-0.11	1.04	-0.03	0.41	-0.21
Complain*Log Median Age	(0.27)	(0.44)	(0.98)	(0.42)	(0.58)	(0.92)	(0.91)	(0.69)	(0.81)
Victim*Log Median Age	0.17	0.21	-0.16	0.30	0.12	0.05	0.15	-0.06	0.27
Complain*Log Median Age	(0.17)	(0.21)	(-0.16)	(0.30)	(0.12)	(0.05)	(0.15)	(-0.06)	(0.27)

Table A-4 Results by Company

	Case B	Ideal	Platinum	WinFixer	SimplePure	Guidance	AdvStrategy	MoneyNow	PHLG
Complain*Pet Ur-	(0.01)	(0.02)	(0.04)	(0.03)	(0.01)	(0.07)	(0.05)	(0.13)	(0.12)
ban	0.23	0.25	0.31	0.14	0.12	0.09	0.79	0.27	0.23
Victim*Pet College	(0.09)	(0.16)	(0.26)	(0.18)	(0.21)	(0.42)	(0.24)	(0.35)	(0.36)
	-0.64	-2.15	-2.65	-0.73	-1.41	-1.61	-1.64	-0.59	-2.36
Complain*Pet Col-	(0.03)	(0.06)	(0.11)	(0.07)	(0.03)	(0.16)	(0.13)	(0.30)	(0.28)
lege	0.17	-1.93	-1.44	-0.00	-0.98	-2.09	-3.45	-0.28	-2.40
Victim*Log HH	(0.19)	(0.37)	(0.58)	(0.37)	(0.49)	(0.83)	(0.77)	(0.74)	(0.78)
Size	-0.74	-1.55	-1.89	-1.18	-0.49	-1.05	-0.66	-0.70	-1.00
Complain*Log HH	(0.03)	(0.07)	(0.10)	(0.06)	(0.04)	(0.15)	(0.13)	(0.29)	(0.25)
Size	-1.40	-1.59	-1.67	-1.94	-1.47	-1.53	-1.70	-0.46	-2.13
Victim*Unemp	(0.18)	(0.33)	(0.54)	(0.34)	(0.48)	(0.84)	(0.70)	(0.75)	(0.75)
Rate	0.02	-0.02	-0.03	0.00	-0.01	-0.02	-0.01	-0.00	-0.02
Complain*Unemp	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.01)	(0.01)	(0.01)	(0.01)
Rate	0.01	0.02	0.03	0.02	0.05	-0.04	0.00	0.05	0.02
Constant	(0.01)	(0.01)	(0.02)	(0.02)	(0.02)	(0.04)	(0.03)	(0.04)	(0.03)
	-5.48	-3.25	-4.70	-12.05	-10.81	-17.52	-10.37	-16.82	-9.24
Observations	(0.10)	(0.24)	(0.38)	(0.29)	(0.14)	(0.69)	(0.54)	(1.34)	(1.00)
	57208	57208	57208	57208	57208	57208	57208	57208	57208

Note: The estimates above are based on [equation \(1\)](#) for each case separately, removing random effects from the specification; the demographic effects depicted in [Figure 4](#) use these estimates. Standard errors are in parentheses.

Table A-5 Results for Cases with Large Losses

Complain	-0.27 (1.51)
Victim*Log Population	1.28 (0.02)
Complain*Log Population	0.88 (0.05)
Victim*Log Median Income	0.46 (0.10)
Complain*Log Median Income	0.49 (0.17)
Victim*Log Median Age	0.65 (0.15)
Complain*Log Median Age	0.41 (0.25)
Victim*Pct Black	0.23 (0.12)
Complain*Pct Black	-1.37 (0.21)
Victim*Pct Hispanic	-0.47 (0.13)
Complain*Pct Hispanic	-1.11 (0.21)
Victim*Pct Asian	0.01 (0.21)
Complain*Pct Asian	0.94 (0.31)
Victim*Pct Urban	-0.40 (0.11)
Complain*Pct Urban	0.20 (0.19)
Victim*Pct College	-0.57 (0.22)
Complain*Pct College	-0.54 (0.36)
Victim*Log HH Size	-0.65 (0.22)
Complain*Log HH Size	-0.58 (0.35)
Victim*Unemp Rate	0.00 (0.01)
Complain*Unemp Rate	0.06 (0.02)
Victim*Adv Strategy	0.00 (.)
Victim*Guidance	-7.92 (0.92)
Victim*MoneyNow	-5.99 (1.07)
Complain*Guidance	-7.79 (0.93)
Complain*MoneyNow	-3.87 (1.07)
Adv Strategy*Log Median Income	-0.46

Table A-5 Results for Cases with Large Losses	
	(0.12)
Guidance*Log Median Income	0.75
	(0.13)
Adv Strategy*Log Median Age	0.63
	(0.19)
Guidance*Log Median Age	-0.96
	(0.19)
Adv Strategy*Pct Black	-0.53
	(0.14)
Guidance*Pct Black	-0.20
	(0.15)
Adv Strategy*Pct Hispanic	-0.91
	(0.15)
Guidance*Pct Hispanic	0.03
	(0.16)
Adv Strategy*Pct Asian	-1.13
	(0.26)
Guidance*Pct Asian	-0.13
	(0.26)
Adv Strategy*Pct Urban	0.57
	(0.12)
Guidance*Pct Urban	0.51
	(0.12)
Adv Strategy*Pct College	-2.11
	(0.27)
Guidance*Pct College	-2.13
	(0.27)
Adv Strategy*Log HH Size	-0.66
	(0.26)
Guidance*Log HH Size	-0.77
	(0.26)
Adv Strategy*Unemp Rate	-0.02
	(0.01)
Guidance*Unemp Rate	-0.04
	(0.01)
Constant	-15.10
	(0.68)
<i>N</i>	171624

Note: The estimates above are based on [equation \(1\)](#) using only data from the AdvStrategy, Guidance, and MoneyNow cases; the demographic effects depicted in the second row of [Figure 5](#) use these estimates. Standard errors are in parentheses.

Table A-6 Results for Cases with Small Losses	
Complain	-15.50
	(1.56)
Victim*Log Population	1.41
	(0.03)
Complain*Log Population	1.15
	(0.02)
Victim*Log Median Income	0.36
	(0.15)
Complain*Log Median Income	0.81

Table A-6 Results for Cases with Small Losses

	(0.12)
Victim*Log Median Age	0.13
	(0.25)
Complain*Log Median Age	0.34
	(0.17)
Victim*Pct Black	0.34
	(0.21)
Complain*Pct Black	-0.39
	(0.15)
Victim*Pct Hispanic	1.33
	(0.23)
Complain*Pct Hispanic	-0.09
	(0.15)
Victim*Pct Asian	0.52
	(0.55)
Complain*Pct Asian	-0.03
	(0.25)
Victim*Pct Urban	1.23
	(0.13)
Complain*Pct Urban	0.60
	(0.13)
Victim*Pct College	-0.34
	(0.35)
Complain*Pct College	0.06
	(0.25)
Victim*Log HH Size	-1.49
	(0.33)
Complain*Log HH Size	-1.97
	(0.24)
Victim*Unemp Rate	0.00
	(0.01)
Complain*Unemp Rate	0.03
	(0.01)
Victim*Ideal	0.82
	(1.45)
Victim*Platinum	-4.46
	(1.62)
Victim*SimplePure	-7.93
	(1.73)
Victim*WinFixer	-10.96
	(1.49)
Complain*Ideal	3.49
	(1.18)
Complain*Platinum	3.61
	(1.40)
Complain*SimplePure	-5.11
	(1.52)
Complain*WinFixer	-5.83
	(1.25)
Case B*Log Median Income	0.03
	(0.15)
Ideal*Log Median Income	-0.35
	(0.16)

Table A-6 Results for Cases with Small Losses

Platinum*Log Median Income	0.16 (0.16)
SimplePure*Log Median Income	0.07 (0.19)
Case B*Log Median Age	-1.15 (0.21)
Ideal*Log Median Age	-1.27 (0.24)
Platinum*Log Median Age	-2.41 (0.25)
SimplePure*Log Median Age	-0.40 (0.28)
Case B*Pct Black	0.57 (0.18)
Ideal*Pct Black	1.13 (0.19)
Platinum*Pct Black	1.18 (0.19)
SimplePure*Pct Black	-0.52 (0.23)
Case B*Pct Hispanic	-0.98 (0.18)
Ideal*Pct Hispanic	-1.04 (0.21)
Platinum*Pct Hispanic	-0.12 (0.22)
SimplePure*Pct Hispanic	-1.07 (0.24)
Case B*Pct Asian	-1.55 (0.32)
Ideal*Pct Asian	0.07 (0.36)
Platinum*Pct Asian	-0.93 (0.51)
SimplePure*Pct Asian	-0.29 (0.42)
Case B*Pct Urban	-0.29 (0.16)
Ideal*Pct Urban	-0.02 (0.18)
Platinum*Pct Urban	-1.78 (0.13)
SimplePure*Pct Urban	-0.49 (0.19)
Case B*Pct College	-0.10 (0.31)
Ideal*Pct College	-2.38 (0.35)
Platinum*Pct College	-2.54 (0.36)
SimplePure*Pct College	-1.50 (0.41)
Case B*Log HH Size	0.05

Table A-6 Results for Cases with Small Losses	
	(0.29)
Ideal*Log HH Size	0.08
	(0.33)
Platinum*Log HH Size	-1.20
	(0.33)
SimplePure*Log HH Size	0.32
	(0.39)
Case B*Unemp Rate	-0.01
	(0.01)
Ideal*Unemp Rate	-0.01
	(0.02)
Platinum*Unemp Rate	0.01
	(0.01)
SimplePure*Unemp Rate	0.05
	(0.02)
Constant	-1.66
	(1.70)
<i>N</i>	286040

Note: The estimates above are based on [equation \(1\)](#) using only data from the Case B, Ideal, WinFixer, Platinum, and SimplePure cases; the demographic effects depicted in the first row of [Figure 5](#) use these estimates. Standard errors are in parentheses.

Table A-7 Results using only Government or BBB Complaints		
	BBB	Govt
Complain	-4.87	-7.26
	(1.48)	(1.32)
Victim*Log Population	1.25	1.27
	(0.01)	(0.01)
Complain*Log Population	1.11	1.06
	(0.02)	(0.03)
Victim*Log Median Income	1.14	0.29
	(0.27)	(0.20)
Complain*Log Median Income	1.36	0.71
	(0.26)	(0.17)
Victim*Log Median Age	-1.38	0.11
	(0.44)	(0.31)
Complain*Log Median Age	-1.43	0.24
	(0.42)	(0.25)
Victim*Pct Black	0.22	0.61
	(0.35)	(0.27)
Complain*Pct Black	-0.49	-1.12
	(0.32)	(0.21)
Victim*Pct Hispanic	-0.15	-0.25
	(0.39)	(0.27)
Complain*Pct Hispanic	-1.38	-1.12
	(0.36)	(0.22)
Victim*Pct Asian	0.94	-1.43
	(0.71)	(0.47)
Complain*Pct Asian	0.90	-0.70
	(0.58)	(0.38)
Victim*Pct Urban	1.55	0.59
	(0.32)	(0.19)

Table A-7 Results using only Government or BBB Complaints

	BBB	Govt
Complain*Pct Urban	1.54 (0.32)	0.38 (0.18)
Victim*Pct College	-2.46 (0.62)	-1.15 (0.44)
Complain*Pct College	-3.14 (0.59)	-0.91 (0.36)
Victim*Log HH Size	-1.66 (0.58)	-0.95 (0.42)
Complain*Log HH Size	-2.12 (0.55)	-1.29 (0.34)
Victim*Unemp Rate	0.05 (0.02)	0.02 (0.02)
Complain*Unemp Rate	0.06 (0.02)	0.09 (0.02)
Victim*Case B	10.90 (1.88)	4.52 (3.01)
Victim*Guidance	-7.39 (0.93)	-7.98 (0.93)
Victim*Ideal	13.66 (1.94)	12.72 (1.78)
Victim*MoneyNow	-5.53 (1.11)	-5.79 (1.07)
Victim*Platinum	10.36 (1.05)	9.36 (1.05)
Victim*SimplePure	3.39 (2.58)	5.99 (1.89)
Complain*Case B	3.08 (1.69)	-6.88 (2.94)
Complain*Guidance	-7.32 (0.93)	-7.83 (0.93)
Complain*Ideal	7.73 (1.93)	6.19 (1.78)
Complain*MoneyNow	-4.46 (1.11)	-3.32 (1.08)
Complain*Platinum	9.19 (1.05)	7.94 (1.05)
Complain*SimplePure	-4.38 (2.60)	0.33 (1.90)
Adv Strategy*Log Median Income	-1.12 (0.27)	-0.33 (0.21)
Case B*Log Median Income	-0.50 (0.27)	0.66 (0.34)
Guidance*Log Median Income	0.01 (0.28)	0.90 (0.21)
Ideal*Log Median Income	-1.09 (0.30)	-0.02 (0.22)
MoneyNow*Log Median Income	-0.72 (0.29)	0.14 (0.22)
Platinum*Log Median Income	-0.63 (0.27)	0.27 (0.21)
Adv Strategy*Log Median Age	2.61 (0.45)	1.16 (0.32)

Table A-7 Results using only Government or BBB Complaints

	BBB	Govt
Case B*Log Median Age	0.54 (0.44)	0.24 (0.47)
Guidance*Log Median Age	1.09 (0.46)	-0.47 (0.32)
Ideal*Log Median Age	0.42 (0.48)	-1.25 (0.33)
MoneyNow*Log Median Age	2.07 (0.47)	0.47 (0.33)
Platinum*Log Median Age	-0.96 (0.45)	-2.36 (0.32)
Adv Strategy*Pct Black	-0.54 (0.36)	-0.93 (0.28)
Case B*Pct Black	0.70 (0.34)	1.21 (0.38)
Guidance*Pct Black	-0.21 (0.36)	-0.61 (0.28)
Ideal*Pct Black	1.08 (0.36)	1.84 (0.25)
MoneyNow*Pct Black	0.07 (0.37)	-0.41 (0.28)
Platinum*Pct Black	1.38 (0.35)	1.00 (0.28)
Adv Strategy*Pct Hispanic	-1.10 (0.40)	-1.13 (0.28)
Case B*Pct Hispanic	0.38 (0.38)	-0.54 (0.47)
Guidance*Pct Hispanic	-0.30 (0.40)	-0.27 (0.28)
Ideal*Pct Hispanic	0.17 (0.41)	0.12 (0.28)
MoneyNow*Pct Hispanic	-0.29 (0.41)	-0.24 (0.29)
Platinum*Pct Hispanic	1.04 (0.40)	1.50 (0.28)
Adv Strategy*Pct Asian	-1.99 (0.72)	0.34 (0.49)
Case B*Pct Asian	-2.38 (0.61)	-0.73 (0.79)
Guidance*Pct Asian	-1.07 (0.72)	1.30 (0.49)
Ideal*Pct Asian	-1.55 (0.70)	0.66 (0.51)
MoneyNow*Pct Asian	-0.80 (0.73)	1.46 (0.48)
Platinum*Pct Asian	-1.34 (0.72)	1.15 (0.50)
Adv Strategy*Pct Urban	-1.45 (0.32)	-0.44 (0.20)
Case B*Pct Urban	-1.22 (0.33)	0.29 (0.37)
Guidance*Pct Urban	-1.43 (0.32)	-0.47 (0.20)

Table A-7 Results using only Government or BBB Complaints

	BBB	Govt
Ideal*Pct Urban	-0.90 (0.36)	0.75 (0.25)
MoneyNow*Pct Urban	-1.96 (0.33)	-0.91 (0.21)
Platinum*Pct Urban	-1.90 (0.32)	-1.02 (0.20)
Adv Strategy*Pct College	-0.08 (0.64)	-1.42 (0.46)
Case B*Pct College	3.07 (0.62)	-0.68 (0.70)
Guidance*Pct College	-0.09 (0.64)	-1.56 (0.46)
Ideal*Pct College	0.74 (0.68)	-1.36 (0.48)
MoneyNow*Pct College	1.81 (0.66)	0.54 (0.47)
Platinum*Pct College	-0.38 (0.64)	-1.62 (0.46)
Adv Strategy*Log HH Size	0.33 (0.60)	-0.28 (0.44)
Case B*Log HH Size	0.19 (0.58)	-1.60 (0.66)
Guidance*Log HH Size	0.32 (0.60)	-0.44 (0.44)
Ideal*Log HH Size	0.57 (0.63)	-1.15 (0.46)
MoneyNow*Log HH Size	1.01 (0.62)	0.33 (0.45)
Platinum*Log HH Size	-0.98 (0.59)	-1.87 (0.44)
Adv Strategy*Unemp Rate	-0.06 (0.03)	-0.03 (0.02)
Case B*Unemp Rate	-0.05 (0.03)	-0.07 (0.03)
Guidance*Unemp Rate	-0.09 (0.03)	-0.06 (0.02)
Ideal*Unemp Rate	-0.04 (0.03)	-0.04 (0.02)
MoneyNow*Unemp Rate	-0.05 (0.03)	-0.02 (0.02)
Platinum*Unemp Rate	-0.03 (0.03)	-0.01 (0.02)
Constant	-14.84 (0.66)	-14.62 (0.66)
Observations	400456	400456

Note: The estimates above are based on [equation \(1\)](#) using only data from the Case B, Ideal, Platinum, SimplePure, AdvStrategy, Guidance, and MoneyNow cases, and complaint rates using only either government complaints or BBB complaints; the demographic effects depicted in the third and fourth rows of [Figure 5](#) use these estimates. Standard errors are in parentheses.

Table A-8 Results using only Government or BBB Complaints,
Ideal Case Only

	BBB	Govt
Complain	-6.60 (1.96)	-11.77 (1.90)
Victim*Log Population	0.04 (0.01)	0.04 (0.01)
Complain*Log Population	0.12 (0.07)	0.08 (0.06)
Victim*Log Median Income	0.28 (0.03)	0.28 (0.03)
Complain*Log Median Income	-0.03 (0.22)	0.57 (0.20)
Victim*Log Median Age	-0.96 (0.04)	-0.96 (0.04)
Complain*Log Median Age	-0.64 (0.33)	-0.86 (0.31)
Victim*Pct Black	1.78 (0.03)	1.78 (0.03)
Complain*Pct Black	0.78 (0.23)	0.57 (0.23)
Victim*Pct Hispanic	0.21 (0.03)	0.21 (0.03)
Complain*Pct Hispanic	-1.15 (0.34)	-0.65 (0.31)
Victim*Pct Asian	-0.11 (0.08)	-0.11 (0.08)
Complain*Pct Asian	-0.47 (0.67)	-0.77 (0.65)
Victim*Pct Urban	0.21 (0.02)	0.21 (0.02)
Complain*Pct Urban	0.28 (0.22)	0.34 (0.22)
Victim*Pct College	-2.15 (0.06)	-2.15 (0.06)
Complain*Pct College	-2.19 (0.54)	-1.81 (0.49)
Victim*Log HH Size	-1.55 (0.07)	-1.55 (0.07)
Complain*Log HH Size	-1.39 (0.52)	-1.92 (0.43)
Victim*Unemp Rate	-0.02 (0.00)	-0.02 (0.00)
Complain*Unemp Rate	-0.00 (0.02)	0.04 (0.02)
Constant	-3.25 (0.24)	-3.25 (0.24)
Observations	57208	57208

Note: The estimates above are based on [equation \(1\)](#) using only data from the Ideal case, excluding random effects, and complaint rates using only either government complaints or BBB complaints; the demographic effects depicted in the fifth and sixth rows of [Figure 5](#) use these estimates. Standard errors are in parentheses.

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
Complain	-4.86 (0.89)	-4.53 (0.89)	-3.95 (1.11)	-4.03 (0.89)	-1.55 (1.68)	-3.59 (1.10)
Victim*Log Population	1.29	1.29	1.27	1.28	1.27	1.26
Complain*Log Population	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
	1.13	1.13	1.10	1.10	1.10	1.11
Victim*Log Median Income	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
	0.45	0.36	0.32	0.38	0.44	0.55
Complain*Log Median Income	(0.13)	(0.13)	(0.16)	(0.13)	(0.19)	(0.13)
	0.79	0.64	0.52	0.59	0.45	0.74
Victim*Log Median Age	(0.12)	(0.12)	(0.14)	(0.12)	(0.17)	(0.12)
	0.37	0.48	0.34	0.39	0.33	0.64
Complain*Log Median Age	(0.20)	(0.21)	(0.20)	(0.20)	(0.21)	(0.22)
	0.26	0.43	0.33	0.38	0.22	0.72
Victim*Pct Black	(0.17)	(0.17)	(0.17)	(0.17)	(0.18)	(0.19)
	0.41	0.41	-4.18	-0.02	0.85	-6.71
Complain*Pct Black	(0.17)	(0.17)	(3.95)	(0.31)	(0.33)	(2.97)
	-0.43	-0.45	-4.07	-1.15	-0.43	-1.43
Victim*Pct Hispanic	(0.15)	(0.14)	(3.40)	(0.27)	(0.28)	(2.48)
	0.93	1.93	-6.98	-0.46	0.96	-9.82
Complain*Pct Hispanic	(0.30)	(0.43)	(4.28)	(0.29)	(0.32)	(3.23)
	-0.24	1.14	-9.30	-1.30	0.58	-10.82
Victim*Pct Asian	(0.25)	(0.35)	(3.54)	(0.24)	(0.26)	(2.68)
	-0.66	-0.64	-0.47	-0.60	-0.47	-0.52
Complain*Pct Asian	(0.47)	(0.47)	(0.34)	(0.34)	(0.34)	(0.34)
	0.25	0.69	-0.17	-0.34	-0.14	-0.23
Victim*Pct Urban	(0.36)	(0.37)	(0.25)	(0.25)	(0.25)	(0.26)
	1.31	1.29	1.38	1.39	1.37	1.38
Complain*Pct Urban	(0.12)	(0.12)	(0.12)	(0.12)	(0.12)	(0.12)
	0.99	0.99	1.02	1.06	0.98	1.04
Victim*Pct College	(0.13)	(0.13)	(0.12)	(0.12)	(0.13)	(0.12)
	-0.02	0.16	0.12	-0.35	0.10	0.50
Complain*Pct College	(0.29)	(0.30)	(0.30)	(0.31)	(0.31)	(0.31)
	0.08	0.35	0.29	-0.34	0.41	0.86
Victim*Log HH Size	(0.25)	(0.25)	(0.25)	(0.26)	(0.27)	(0.27)
	-1.36	-1.19	-1.36	-1.13	-1.37	-1.34
Complain*Log HH Size	(0.28)	(0.28)	(0.28)	(0.28)	(0.28)	(0.28)
	-1.93	-1.67	-1.70	-1.38	-1.65	-1.58

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
Victim*Unemp Rate	(0.24)	(0.24)	(0.24)	(0.24)	(0.24)	(0.24)
Complain*Unemp Rate	-0.00	-0.01	-0.00	-0.00	-0.00	-0.01
Victim*Pet Hispanic*Inter	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Complain*Pet Hispanic*Inter	0.04	0.04	0.03	0.04	0.04	0.02
Victim*Pet Foreign Born	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Complain*Pet Foreign Born	-2.23	-2.85	0.69	4.22	-2.65	0.02
Victim*Case B	(0.92)	(0.59)	(0.40)	(1.14)	(1.33)	(0.00)
Complain*Case B	0.94	-0.89	0.85	5.19	-3.40	0.02
Victim*Guidance	(0.73)	(0.49)	(0.33)	(0.88)	(1.15)	(0.00)
Complain*Guidance	0.60					
Victim*Ideal	(0.51)					
Complain*Ideal	-0.55					
Victim*MoneyNow	(0.40)					
Complain*MoneyNow	12.02	11.45	10.11	11.75	7.06	13.28
Victim*PHLG	(1.49)	(1.49)	(1.76)	(1.49)	(2.63)	(1.84)
Complain*PHLG	-7.37	-6.15	-7.99	-6.90	-0.14	-2.89
Victim*Platinum	(0.92)	(0.92)	(1.17)	(0.93)	(1.90)	(1.16)
Complain*Platinum	12.14	12.20	12.24	12.83	17.16	16.14
Victim*SimplePure	(1.38)	(1.39)	(1.77)	(1.39)	(2.80)	(1.78)
Complain*SimplePure	-5.66	-4.91	-4.76	-4.81	-9.67	-0.85
Victim*WinFixer	(1.07)	(1.07)	(1.35)	(1.07)	(2.20)	(1.36)
Complain*WinFixer	3.16	3.70	2.29	3.36	-0.43	10.98
Victim*MoneyNow	(0.98)	(0.99)	(1.32)	(1.00)	(2.15)	(1.29)
Complain*MoneyNow	9.48	9.61	7.17	9.07	2.26	14.74
Victim*PHLG	(1.01)	(1.01)	(1.23)	(1.01)	(1.94)	(1.22)
Complain*PHLG	4.34	5.44	3.41	3.24	-6.82	5.81
Victim*SimplePure	(1.63)	(1.64)	(2.02)	(1.63)	(3.08)	(2.04)
Complain*SimplePure	1.12	1.27	-1.12	1.76	-3.27	5.46
Victim*WinFixer	(1.31)	(1.31)	(1.59)	(1.31)	(2.40)	(1.57)
Complain*WinFixer	3.22	2.66	1.34	2.97	-1.72	4.33
Victim*MoneyNow	(1.24)	(1.24)	(1.56)	(1.25)	(2.50)	(1.57)
Complain*MoneyNow	-7.24	-6.03	-7.85	-6.78	-0.01	-2.76
Victim*PHLG	(0.93)	(0.93)	(1.17)	(0.93)	(1.90)	(1.16)
Complain*PHLG	5.94	6.00	6.07	6.65	10.97	9.81
Victim*SimplePure	(1.38)	(1.38)	(1.76)	(1.38)	(2.80)	(1.76)
Complain*SimplePure	-3.57	-2.83	-2.67	-2.73	-7.58	1.23
Victim*WinFixer	(1.07)	(1.07)	(1.35)	(1.08)	(2.20)	(1.36)
Complain*WinFixer						

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
Complain*PHLG	5.14 (0.98)	5.68 (0.99)	4.27 (1.32)	5.34 (1.00)	1.55 (2.15)	12.94 (1.30)
Complain*Platinum	8.14 (1.01)	8.28 (1.01)	5.86 (1.23)	7.76 (1.01)	0.95 (1.94)	13.40 (1.22)
Complain*SimplePure	-1.88 (1.64)	-0.79 (1.64)	-2.72 (2.02)	-2.89 (1.64)	-12.96 (3.09)	-0.38 (2.04)
Complain*WinFixer	-2.92 (1.31)	-2.78 (1.32)	-5.14 (1.59)	-2.28 (1.31)	-7.30 (2.40)	1.41 (1.57)
Adv Strategy*Log Median Income	-0.59 (0.15)	-0.48 (0.15)	-0.79 (0.18)	-0.44 (0.15)	-0.93 (0.22)	-0.65 (0.15)
Case B*Log Median Income	-0.05 (0.15)	0.11 (0.15)	-0.06 (0.18)	0.09 (0.15)	0.03 (0.22)	0.01 (0.15)
Guidance*Log Median Income	0.47 (0.15)	0.32 (0.15)	0.42 (0.18)	0.62 (0.15)	-0.37 (0.22)	0.58 (0.15)
Ideal*Log Median Income	-0.33 (0.16)	-0.26 (0.17)	-0.57 (0.20)	-0.31 (0.16)	-1.12 (0.25)	-0.27 (0.17)
MoneyNow*Log Median Income	-0.16 (0.16)	-0.25 (0.16)	-0.49 (0.19)	-0.17 (0.16)	-0.24 (0.24)	-0.19 (0.16)
PHLG*Log Median Income	-0.38 (0.15)	-0.47 (0.16)	-0.51 (0.19)	-0.28 (0.15)	-0.44 (0.23)	-0.41 (0.16)
Platinum*Log Median Income	-0.07 (0.15)	0.01 (0.15)	0.05 (0.18)	0.18 (0.15)	0.28 (0.22)	0.04 (0.15)
SimplePure*Log Median Income	-0.16 (0.19)	-0.23 (0.20)	-0.11 (0.23)	0.25 (0.19)	0.59 (0.28)	0.04 (0.20)
Adv Strategy*Log Median Age	1.10 (0.23)	0.91 (0.23)	1.07 (0.22)	0.93 (0.22)	0.92 (0.23)	0.52 (0.24)
Case B*Log Median Age	-0.96 (0.22)	-1.14 (0.22)	-1.00 (0.21)	-1.04 (0.21)	-1.00 (0.23)	-1.32 (0.23)
Guidance*Log Median Age	-0.27 (0.23)	-0.19 (0.23)	-0.48 (0.23)	-0.55 (0.23)	-0.86 (0.24)	-0.52 (0.25)
Ideal*Log Median Age	-1.13 (0.25)	-1.26 (0.25)	-1.11 (0.24)	-1.18 (0.24)	-1.41 (0.26)	-1.13 (0.27)
MoneyNow*Log Median Age	0.46 (0.24)	0.53 (0.24)	0.51 (0.24)	0.43 (0.24)	0.52 (0.25)	0.49 (0.26)
PHLG*Log Median Age	-0.98 (0.24)	-0.87 (0.24)	-0.97 (0.23)	-1.08 (0.23)	-1.02 (0.25)	-0.56 (0.25)
Platinum*Log Median Age	-2.32 (0.24)	-2.49 (0.24)	-2.54 (0.23)	-2.60 (0.23)	-2.48 (0.25)	-2.37 (0.25)

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
SimplePure*Log Median Age	(0.23) 0.05	(0.23) -0.01	(0.23) -0.32	(0.23) -0.42	(0.24) -0.15	(0.24) -0.70
Adv Strategy*Pct Black	(0.29) -0.76	(0.29) -0.77	(0.28) -5.74	(0.28) -0.82	(0.30) -0.66	(0.31) 1.46
Case B*Pct Black	(0.19) 0.56	(0.18) 0.60	(4.33) -12.26	(0.34) 0.27	(0.36) 1.52	(3.23) -7.05
Guidance*Pct Black	(0.18) -0.44	(0.17) -0.46	(4.13) -8.07	(0.33) -0.76	(0.33) -0.31	(2.98) 5.11
Ideal*Pct Black	(0.19) 1.24	(0.19) 1.20	(4.44) -9.73	(0.35) 0.81	(0.37) 2.01	(3.28) -3.71
MoneyNow*Pct Black	(0.19) -0.30	(0.19) -0.28	(4.34) -17.14	(0.35) -0.92	(0.35) 0.70	(3.19) 1.08
PHLG*Pct Black	(0.20) 1.77	(0.19) 1.81	(4.64) -2.61	(0.37) 1.84	(0.38) 1.89	(3.41) -1.51
Platinum*Pct Black	(0.18) 1.14	(0.18) 1.12	(4.24) 2.69	(0.34) 1.28	(0.35) 1.27	(3.17) -8.64
SimplePure*Pct Black	(0.19) -0.40	(0.18) -0.44	(4.35) -4.03	(0.34) -0.78	(0.36) -0.41	(3.26) 2.67
Adv Strategy*Pct Hispanic	(0.24) -1.42	(0.23) -2.38	(5.57) -8.57	(0.44) -0.98	(0.45) -1.72	(3.98) 5.98
Case B*Pct Hispanic	(0.33) -0.19	(0.47) -1.74	(4.69) 3.68	(0.32) -0.55	(0.35) -1.53	(3.53) 4.04
Guidance*Pct Hispanic	(0.31) 0.39	(0.44) 1.38	(4.37) -3.94	(0.30) -0.85	(0.33) -0.78	(3.31) -0.49
Ideal*Pct Hispanic	(0.33) -0.61	(0.47) -1.24	(4.73) -1.35	(0.32) -0.59	(0.36) -1.51	(3.57) 8.30
MoneyNow*Pct Hispanic	(0.35) -0.68	(0.49) -0.22	(4.95) -3.45	(0.34) -1.03	(0.37) -1.17	(3.72) 1.04
PHLG*Pct Hispanic	(0.35) 0.60	(0.49) 0.90	(4.98) 0.99	(0.34) 1.14	(0.37) 0.28	(3.75) 3.12
Platinum*Pct Hispanic	(0.32) 1.64	(0.47) 0.89	(4.60) -2.88	(0.32) 1.22	(0.35) 0.06	(3.50) -0.42
SimplePure*Pct Hispanic	(0.33) 1.34	(0.47) 2.14	(4.66) -10.06	(0.32) 0.35	(0.36) -1.02	(3.54) -1.39
Adv Strategy*Pct Asian	(0.40) -0.14	(0.58) -0.03	(6.04) -0.78	(0.40) -0.47	(0.44) -0.68	(4.50) -0.64
	(0.51)	(0.52)	(0.37)	(0.37)	(0.37)	(0.37)

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
Case B*Pct Asian	-2.24 (0.45)	-2.91 (0.47)	-1.44 (0.32)	-1.42 (0.32)	-1.43 (0.32)	-1.49 (0.33)
Guidance*Pct Asian	0.88	1.59	0.26	0.28	0.41	0.26
Ideal*Pct Asian	0.66 (0.50)	0.55 (0.53)	0.13 (0.37)	0.21 (0.37)	0.30 (0.37)	0.36 (0.37)
MoneyNow*Pct Asian	0.69	1.43	0.46	0.46	0.45	0.50
PHLG*Pct Asian	0.51 (0.63)	0.53 (1.34)	0.37 (0.80)	0.37 (0.93)	0.37 (0.82)	0.37 (0.89)
Platinum*Pct Asian	0.08	0.02	-0.14	0.12	-0.09	-0.20
SimplePure*Pct Asian	0.52 (0.86)	0.53 (1.39)	0.37 (-0.36)	0.37 (0.08)	0.37 (-0.37)	0.38 (-0.33)
Adv Strategy*Pct Urban	0.59 (-1.18)	0.62 (-1.15)	0.42 (-1.16)	0.42 (-1.22)	0.42 (-1.19)	0.43 (-1.21)
Case B*Pct Urban	0.13 (-0.71)	0.13 (-0.72)	0.13 (-0.62)	0.13 (-0.64)	0.13 (-0.61)	0.13 (-0.66)
Guidance*Pct Urban	0.15 (-1.26)	0.15 (-1.24)	0.15 (-1.24)	0.15 (-1.24)	0.15 (-1.32)	0.15 (-1.21)
Ideal*Pct Urban	0.14 (-0.27)	0.14 (-0.26)	0.13 (-0.27)	0.13 (-0.30)	0.13 (-0.32)	0.14 (-0.30)
MoneyNow*Pct Urban	0.18	0.18	0.18	0.18	0.18	0.18
PHLG*Pct Urban	-1.66 (0.15)	-1.62 (0.15)	-1.62 (0.15)	-1.63 (0.15)	-1.62 (0.15)	-1.60 (0.15)
Platinum*Pct Urban	-1.10 (0.15)	-1.04 (0.15)	-1.05 (0.15)	-1.08 (0.15)	-1.05 (0.15)	-0.94 (0.15)
SimplePure*Pct Urban	-1.72 (0.13)	-1.71 (0.13)	-1.70 (0.13)	-1.74 (0.13)	-1.69 (0.13)	-1.68 (0.13)
Adv Strategy*Pct College	-0.66 (0.19)	-0.66 (0.19)	-0.66 (0.19)	-0.73 (0.19)	-0.63 (0.19)	-0.74 (0.19)
Case B*Pct College	-2.40 (0.33)	-2.60 (0.33)	-2.36 (0.33)	-2.41 (0.34)	-2.22 (0.35)	-3.29 (0.35)
Guidance*Pct College	0.00 (0.31)	-0.26 (0.31)	0.05 (0.32)	-0.08 (0.32)	-0.01 (0.34)	-0.52 (0.34)
Ideal*Pct College	-2.18 (0.33)	-1.89 (0.34)	-2.36 (0.34)	-2.65 (0.35)	-1.70 (0.36)	-2.41 (0.36)
	-2.26	-2.43	-2.17	-2.48	-1.72	-2.36

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
MoneyNow*Pct College	(0.36)	(0.36)	(0.36)	(0.37)	(0.39)	(0.40)
PHLG*Pct College	-0.38	-0.17	-0.15	-0.67	-0.26	-0.30
Platinum*Pct College	(0.35)	(0.35)	(0.36)	(0.36)	(0.38)	(0.38)
SimplePure*Pct College	-2.95	-2.71	-2.90	-2.98	-2.94	-2.26
Adv Strategy*Log HH Size	(0.35)	(0.35)	(0.35)	(0.36)	(0.37)	(0.37)
Case B*Log HH Size	-2.57	-2.70	-2.79	-2.60	-3.01	-2.54
Guidance*Log HH Size	(0.33)	(0.33)	(0.34)	(0.34)	(0.35)	(0.35)
PHLG*Log HH Size	-0.96	-0.83	-1.35	-1.23	-1.88	-1.97
Platinum*Log HH Size	(0.41)	(0.42)	(0.42)	(0.42)	(0.44)	(0.46)
SimplePure*Log HH Size	0.32	0.10	0.40	-0.04	0.46	0.18
Adv Strategy*Log HH Size	(0.31)	(0.32)	(0.31)	(0.32)	(0.32)	(0.32)
Case B*Log HH Size	0.24	-0.03	0.11	-0.04	0.06	-0.01
Guidance*Log HH Size	(0.30)	(0.30)	(0.30)	(0.30)	(0.30)	(0.30)
PHLG*Log HH Size	0.51	0.75	0.30	0.22	0.58	0.28
Platinum*Log HH Size	(0.32)	(0.32)	(0.32)	(0.32)	(0.32)	(0.32)
SimplePure*Log HH Size	0.06	-0.07	0.19	-0.01	0.37	-0.05
Adv Strategy*Unemp Rate	(0.34)	(0.34)	(0.34)	(0.35)	(0.35)	(0.34)
Case B*Unemp Rate	1.03	1.17	1.21	1.10	1.18	1.12
Guidance*Unemp Rate	(0.33)	(0.34)	(0.33)	(0.34)	(0.34)	(0.34)
PHLG*Unemp Rate	0.14	0.32	0.16	-0.10	0.15	0.39
Platinum*Unemp Rate	(0.32)	(0.33)	(0.32)	(0.33)	(0.33)	(0.33)
SimplePure*Unemp Rate	-0.94	-1.10	-1.21	-1.50	-1.30	-1.01
Adv Strategy*Unemp Rate	(0.31)	(0.32)	(0.31)	(0.32)	(0.32)	(0.32)
Case B*Unemp Rate	0.78	0.85	0.37	-0.15	0.14	0.18
Guidance*Unemp Rate	(0.40)	(0.40)	(0.39)	(0.40)	(0.40)	(0.40)
PHLG*Unemp Rate	-0.01	-0.01	-0.01	-0.01	-0.00	0.00
Platinum*Unemp Rate	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
SimplePure*Unemp Rate	-0.02	-0.02	-0.01	-0.02	-0.01	-0.00
Adv Strategy*Unemp Rate	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
Case B*Unemp Rate	-0.04	-0.04	-0.03	-0.03	-0.02	-0.04
Guidance*Unemp Rate	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)
PHLG*Unemp Rate	-0.01	-0.01	-0.00	-0.01	0.01	-0.01
Platinum*Unemp Rate	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
SimplePure*Unemp Rate	0.01	0.01	0.02	0.01	0.02	0.01
Adv Strategy*Unemp Rate	(0.01)	(0.01)	(0.01)	(0.01)	(0.02)	(0.02)
Case B*Unemp Rate	-0.05	-0.05	-0.05	-0.05	-0.05	-0.05
Guidance*Unemp Rate	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
Platinum*Unemp Rate	0.02 (0.01)	0.01 (0.01)	0.02 (0.01)	0.02 (0.01)	0.01 (0.01)	0.02 (0.01)
SimplePure*Unemp Rate	0.05 (0.02)	0.05 (0.02)	0.05 (0.02)	0.05 (0.02)	0.04 (0.02)	0.06 (0.02)
Adv Strategy*Pct Hispanic*Inter	-0.37 (1.01)	1.97 (0.64)	0.63 (0.44)	-4.17 (1.25)	-0.41 (1.46)	-0.01 (0.01)
Case B*Pct Hispanic*Inter	-4.16 (0.94)	-0.92 (0.60)	-0.44 (0.41)	-1.90 (1.10)	2.48 (1.41)	-0.01 (0.00)
Guidance*Pct Hispanic*Inter	-3.55 (1.03)	-1.65 (0.65)	0.28 (0.44)	-0.40 (1.25)	-0.01 (1.48)	-0.00 (0.01)
Ideal*Pct Hispanic*Inter	-0.16 (1.03)	1.08 (0.67)	0.03 (0.46)	-1.97 (1.29)	2.44 (1.57)	-0.01 (0.01)
MoneyNow*Pct Hispanic*Inter	-0.58 (1.06)	0.28 (0.68)	0.22 (0.46)	-0.08 (1.29)	0.25 (1.56)	-0.00 (0.01)
PHLG*Pct Hispanic*Inter	-0.44 (0.97)	0.45 (0.62)	-0.04 (0.43)	-2.80 (1.24)	1.22 (1.44)	-0.00 (0.01)
Platinum*Pct Hispanic*Inter	-4.07 (1.01)	-0.69 (0.64)	0.30 (0.44)	-4.11 (1.24)	1.20 (1.46)	0.00 (0.01)
SimplePure*Pct Hispanic*Inter	-6.81 (1.36)	-3.07 (0.86)	0.83 (0.56)	-6.77 (1.55)	-0.64 (1.92)	0.00 (0.01)
Adv Strategy*Pct Foreign Born	-0.65 (0.55)					
Case B*Pct Foreign Born	1.50 (0.49)					
Guidance*Pct Foreign Born	-0.33 (0.56)					
Ideal*Pct Foreign Born	-0.70 (0.54)					
MoneyNow*Pct Foreign Born	-0.19 (0.57)					
PHLG*Pct Foreign Born	0.31 (0.54)					
Platinum*Pct Foreign Born	0.18 (0.56)					
SimplePure*Pct Foreign Born	-0.70 (0.67)					
Victim*Pct Other Lang						0.44

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
Complain*Pct Other Lang	(0.41)	-0.85				
Adv Strategy*Pct Other Lang	(0.33)	-0.86				
Case B*Pct Other Lang	(0.45)	1.68				
Guidance*Pct Other Lang	(0.41)	-1.50				
Ideal*Pct Other Lang	(0.46)	-0.54				
MoneyNow*Pct Other Lang	(0.47)	-1.15				
PHLG*Pct Other Lang	(0.47)	-0.71				
Platinum*Pct Other Lang	(0.45)	-0.14				
SimplePure*Pct Other Lang	(0.46)	-1.75				
Victim*Pct Black*Inter	(0.57)	0.44	2.02	2.02	-1.79	0.01
Complain*Pct Black*Inter		(0.37)	(1.30)	(1.23)	(1.30)	(0.00)
Adv Strategy*Pct Black*Inter		0.34	2.56	2.56	-0.20	0.00
Case B*Pct Black*Inter		(0.32)	(1.00)	(1.00)	(1.16)	(0.00)
Guidance*Pct Black*Inter		0.46	0.32	0.32	-0.75	-0.00
Ideal*Pct Black*Inter		(0.41)	(1.35)	(1.35)	(1.44)	(0.01)
MoneyNow*Pct Black*Inter		1.21	1.85	1.85	-4.08	0.01
PHLG*Pct Black*Inter		(0.39)	(1.21)	(1.21)	(1.40)	(0.00)
Platinum*Pct Black*Inter		0.71	1.14	1.14	-0.48	-0.01
SimplePure*Pct Black*Inter		(0.42)	(1.37)	(1.37)	(1.49)	(0.01)
Victim*Pct Black*Inter		1.02	2.02	2.02	-3.46	0.01
Complain*Pct Black*Inter		(0.41)	(1.30)	(1.30)	(1.47)	(0.00)
Adv Strategy*Pct Black*Inter		1.56	2.32	2.32	-5.51	-0.00
Case B*Pct Black*Inter		(0.43)	(1.41)	(1.41)	(1.59)	(0.01)
Guidance*Pct Black*Inter		0.41	-0.19	-0.19	-0.67	0.00
Ideal*Pct Black*Inter		(0.40)	(1.33)	(1.33)	(1.41)	(0.00)
MoneyNow*Pct Black*Inter		-0.15	-0.18	-0.18	-0.74	0.02
PHLG*Pct Black*Inter		(0.41)	(1.34)	(1.34)	(1.44)	(0.01)
Platinum*Pct Black*Inter						

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
SimplePure*Pct Black*Inter			0.33 (0.52)	1.82 (1.63)	-0.71 (1.85)	-0.00 (0.01)
Victim*Pct Poor					0.54 (0.68)	
Complain*Pct Poor					-0.51 (0.67)	
Adv Strategy*Pct Poor					-1.20 (0.80)	
Case B*Pct Poor					0.14 (0.85)	
Guidance*Pct Poor					-3.94 (0.82)	
Ideal*Pct Poor					-2.74 (0.95)	
MoneyNow*Pct Poor					0.68 (0.90)	
PHLG*Pct Poor					-0.20 (0.87)	
Platinum*Pct Poor					0.77 (0.81)	
SimplePure*Pct Poor					2.37 (1.07)	
Victim*Credit Score Avg						-0.01 (0.00)
Complain*Credit Score Avg						-0.01 (0.00)
Adv Strategy*Credit Score Avg						0.01 (0.00)
Case B*Credit Score Avg						0.01 (0.00)
Guidance*Credit Score Avg						-0.00 (0.00)
Ideal*Credit Score Avg						-0.00 (0.00)
MoneyNow*Credit Score Avg						-0.00 (0.00)
PHLG*Credit Score Avg						-0.01 (0.00)

Table A-9 Results with Interactions

	Foreign	Lang	Income	Educ	Poor	Credit
Platinum*Credit Score Avg						(0.00)
SimplePure*Credit Score Avg						-0.00 (0.00)
Constant	-14.82 (0.66)	-14.60 (0.66)	-10.87 (0.82)	-14.77 (0.66)	-10.00 (1.33)	0.01 (0.00) -15.11 (0.82)
Observations	514872	514872	514872	514872	514872	489690

Note: The estimates above are based on [equation \(1\)](#) including an additional variable and its interaction with the percentage of black residents and percentage of Hispanic residents as part of the set of demographics $D_{i,s}$. The additional variable used for each interaction specification is the percentage of foreign born residents, percentage of residents speaking another language other than English, the log of median household income, the percentage of residents with a college degree, the percentage of residents in poverty, and the average credit score for the zip code. Variables above multiplied by “Inter” are multiplied by the relevant additional variable. For the percentage of foreign born residents and percentage of residents speaking another language other than English, I do not include interactions with the percentage of black residents. The demographic effects depicted in [Figure 6](#) and [Figure 7](#) use these estimates. Standard errors are in parentheses.

Table A-10 Results using Discrete Demographic Variables

Complain	-1.95 (0.26)
Victim*Log Population	1.26 (0.01)
Complain*Log Population	1.06 (0.02)
Victim*Pet Black 5-25	0.12 (0.06)
Victim*Pet Black 25-50	0.31 (0.10)
Victim*Pet Black 50-75	0.08 (0.15)
Victim*Pet Black 75-100	0.59 (0.20)
Complain*Pet Black 5-25	0.00 (0.05)
Complain*Pet Black 25-50	-0.09 (0.08)
Complain*Pet Black 50-75	-0.39 (0.13)
Complain*Pet Black 75-100	-0.33 (0.17)
Victim*Pet Hispanic 5-25	0.25 (0.06)
Victim*Pet Hispanic 25-50	0.66 (0.09)
Victim*Pet Hispanic 50-75	0.93 (0.13)
Victim*Pet Hispanic 75-100	-0.13 (0.19)
Complain*Pet Hispanic 5-25	0.15 (0.05)
Complain*Pet Hispanic 25-50	0.09 (0.07)
Complain*Pet Hispanic 50-75	0.53 (0.10)
Complain*Pet Hispanic 75-100	-0.30 (0.17)
Victim*Median HH Inc 30-40k	0.17 (0.13)
Victim*Median HH Inc 40-70k	0.14 (0.13)
Victim*Median HH Inc 70-100k	0.19 (0.15)
Victim*Median HH Inc > 100k	0.47 (0.20)
Complain*Median HH Inc 30-40k	0.34 (0.12)
Complain*Median HH Inc 40-70k	0.33 (0.12)
Complain*Median HH Inc 70-100k	0.43 (0.14)
Complain*Median HH Inc > 100k	0.66

Table A-10 Results using Discrete Demographic Variables

	(0.17)
Victim*Median Age 30-40	0.09
	(0.10)
Victim*Median Age 40-45	0.13
	(0.11)
Victim*Median Age 45-50	-0.11
	(0.14)
Victim*Median Age > 50	-0.12
	(0.17)
Complain*Median Age 30-40	0.16
	(0.08)
Complain*Median Age 40-45	0.27
	(0.09)
Complain*Median Age 45-50	0.09
	(0.12)
Complain*Median Age > 50	-0.17
	(0.17)
Victim*Pct Asian 25-100	-0.02
	(0.14)
Complain*Pct Asian 25-100	0.07
	(0.10)
Victim*Micropolitan	-0.07
	(0.09)
Victim*Small Town	-0.11
	(0.12)
Victim*Rural	-0.36
	(0.11)
Complain*Micropolitan	-0.11
	(0.08)
Complain*Small Town	-0.08
	(0.13)
Complain*Rural	-0.27
	(0.20)
Victim*Pct College 10-20	0.49
	(0.10)
Victim*Pct College 20-40	0.71
	(0.11)
Victim*Pct College 40-60	0.95
	(0.13)
Victim*Pct College > 60	0.84
	(0.19)
Complain*Pct College 10-20	0.53
	(0.11)
Complain*Pct College 20-40	0.90
	(0.11)
Complain*Pct College 40-60	1.05
	(0.13)
Complain*Pct College > 60	0.99
	(0.16)
Victim*Median HH Size 2-2.5	-0.10
	(0.14)
Victim*Median HH Size 2.5-3	-0.20
	(0.15)

Table A-10 Results using Discrete Demographic Variables

Victim*Median HH Size 3-3.5	-0.81 (0.17)
Victim*Median HH Size > 3.5	-0.74 (0.22)
Complain*Median HH Size 2-2.5	-0.50 (0.12)
Complain*Median HH Size 2.5-3	-0.53 (0.12)
Complain*Median HH Size 3-3.5	-0.96 (0.14)
Complain*Median HH Size > 3.5	-1.45 (0.18)
Victim*Unemp Rate 3-5	0.35 (0.09)
Victim*Unemp Rate 7-7.5	0.26 (0.09)
Victim*Unemp Rate 7.5-10	0.23 (0.11)
Victim*Unemp Rate > 10	0.12 (0.14)
Complain*Unemp Rate 3-5	0.34 (0.09)
Complain*Unemp Rate 7-7.5	0.35 (0.09)
Complain*Unemp Rate 7.5-10	0.38 (0.10)
Complain*Unemp Rate > 10	0.45 (0.13)
Victim*Case B	9.41 (1.00)
Victim*Guidance	-2.40 (0.58)
Victim*Ideal	5.39 (0.61)
Victim*MoneyNow	-3.24 (0.62)
Victim*PHLG	-2.83 (0.62)
Victim*Platinum	-0.88 (0.57)
Victim*SimplePure	4.59 (0.66)
Victim*WinFixer	3.52 (0.26)
Complain*Case B	0.69 (0.60)
Complain*Guidance	-2.30 (0.59)
Complain*Ideal	-0.89 (0.62)
Complain*MoneyNow	-1.17 (0.62)
Complain*PHLG	-0.85

Table A-10 Results using Discrete Demographic Variables

	(0.62)
Complain*Platinum	-2.20
	(0.57)
Complain*SimplePure	-1.56
	(0.66)
Complain*WinFixer	-0.12
	(0.27)
Adv Strategy*Pct Black 5-25	-0.12
	(0.06)
Adv Strategy*Pct Black 25-50	-0.42
	(0.10)
Adv Strategy*Pct Black 50-75	-0.11
	(0.16)
Adv Strategy*Pct Black 75-100	-0.71
	(0.22)
Case B*Pct Black 5-25	-0.51
	(0.20)
Case B*Pct Black 25-50	-0.46
	(0.21)
Case B*Pct Black 50-75	-0.17
	(0.23)
Guidance*Pct Black 0-5	0.44
	(0.22)
Guidance*Pct Black 5-25	0.39
	(0.22)
Guidance*Pct Black 25-50	-0.05
	(0.23)
Guidance*Pct Black 50-75	0.27
	(0.25)
Ideal*Pct Black 0-5	-1.24
	(0.21)
Ideal*Pct Black 5-25	-1.00
	(0.20)
Ideal*Pct Black 25-50	-0.79
	(0.21)
Ideal*Pct Black 50-75	-0.38
	(0.23)
MoneyNow*Pct Black 0-5	0.32
	(0.23)
MoneyNow*Pct Black 5-25	0.26
	(0.22)
MoneyNow*Pct Black 25-50	0.01
	(0.23)
MoneyNow*Pct Black 50-75	0.33
	(0.26)
PHLG*Pct Black 0-5	-1.10
	(0.21)
PHLG*Pct Black 5-25	-0.86
	(0.21)
PHLG*Pct Black 25-50	-0.49
	(0.21)
PHLG*Pct Black 50-75	0.02
	(0.23)

Table A-10 Results using Discrete Demographic Variables

Platinum*Pct Black 0-5	-0.53 (0.22)
Platinum*Pct Black 5-25	-0.37 (0.22)
Platinum*Pct Black 25-50	-0.47 (0.22)
Platinum*Pct Black 50-75	0.20 (0.24)
SimplePure*Pct Black 0-5	0.06 (0.26)
SimplePure*Pct Black 5-25	-0.07 (0.25)
SimplePure*Pct Black 25-50	-0.26 (0.27)
SimplePure*Pct Black 50-75	-0.33 (0.30)
Adv Strategy*Pct Hispanic 5-25	-0.38 (0.06)
Adv Strategy*Pct Hispanic 25-50	-1.17 (0.10)
Adv Strategy*Pct Hispanic 50-75	-1.42 (0.14)
Adv Strategy*Pct Hispanic 75-100	-1.01 (0.21)
Case B*Pct Hispanic 0-5	0.63 (0.21)
Case B*Pct Hispanic 5-25	0.43 (0.21)
Case B*Pct Hispanic 25-50	0.13 (0.21)
Case B*Pct Hispanic 50-75	-0.28 (0.21)
Guidance*Pct Hispanic 0-5	0.57 (0.22)
Guidance*Pct Hispanic 5-25	0.56 (0.21)
Guidance*Pct Hispanic 25-50	0.10 (0.22)
Guidance*Pct Hispanic 50-75	-0.49 (0.22)
Ideal*Pct Hispanic 0-5	0.22 (0.23)
Ideal*Pct Hispanic 5-25	0.10 (0.23)
Ideal*Pct Hispanic 25-50	-0.15 (0.23)
Ideal*Pct Hispanic 50-75	-0.67 (0.23)
MoneyNow*Pct Hispanic 0-5	0.54 (0.23)
MoneyNow*Pct Hispanic 5-25	0.34 (0.23)
MoneyNow*Pct Hispanic 25-50	-0.26

Table A-10 Results using Discrete Demographic Variables

	(0.23)
MoneyNow*Pct Hispanic 50-75	-0.76
	(0.23)
PHLG*Pct Hispanic 0-5	-0.64
	(0.21)
PHLG*Pct Hispanic 5-25	-0.53
	(0.21)
PHLG*Pct Hispanic 25-50	-0.75
	(0.21)
PHLG*Pct Hispanic 50-75	-0.85
	(0.21)
Platinum*Pct Hispanic 0-5	-0.03
	(0.22)
Platinum*Pct Hispanic 5-25	-0.19
	(0.21)
Platinum*Pct Hispanic 25-50	-0.22
	(0.22)
Platinum*Pct Hispanic 50-75	-0.48
	(0.22)
SimplePure*Pct Hispanic 0-5	1.00
	(0.29)
SimplePure*Pct Hispanic 5-25	0.69
	(0.29)
SimplePure*Pct Hispanic 25-50	0.65
	(0.29)
SimplePure*Pct Hispanic 50-75	-0.50
	(0.29)
Adv Strategy*Median HH Inc 30-40k	0.17
	(0.14)
Adv Strategy*Median HH Inc 40-70k	0.27
	(0.14)
Adv Strategy*Median HH Inc 70-100k	0.01
	(0.17)
Adv Strategy*Median HH Inc > 100k	-0.40
	(0.22)
Case B*Median HH Inc 0-30k	-0.11
	(0.21)
Case B*Median HH Inc 30-40k	-0.12
	(0.16)
Case B*Median HH Inc 40-70k	0.24
	(0.14)
Case B*Median HH Inc 70-100k	0.24
	(0.12)
Guidance*Median HH Inc 0-30k	-0.12
	(0.23)
Guidance*Median HH Inc 30-40k	-0.03
	(0.19)
Guidance*Median HH Inc 40-70k	0.33
	(0.16)
Guidance*Median HH Inc 70-100k	0.35
	(0.15)
Ideal*Median HH Inc 0-30k	1.36
	(0.25)

Table A-10 Results using Discrete Demographic Variables

Ideal*Median HH Inc 30-40k	1.11 (0.21)
Ideal*Median HH Inc 40-70k	1.18 (0.18)
Ideal*Median HH Inc 70-100k	0.80 (0.17)
MoneyNow*Median HH Inc 0-30k	-0.19 (0.24)
MoneyNow*Median HH Inc 30-40k	0.05 (0.19)
MoneyNow*Median HH Inc 40-70k	0.26 (0.17)
MoneyNow*Median HH Inc 70-100k	0.28 (0.15)
PHLG*Median HH Inc 0-30k	1.21 (0.24)
PHLG*Median HH Inc 30-40k	0.96 (0.21)
PHLG*Median HH Inc 40-70k	1.04 (0.18)
PHLG*Median HH Inc 70-100k	0.80 (0.17)
Platinum*Median HH Inc 0-30k	0.74 (0.23)
Platinum*Median HH Inc 30-40k	0.64 (0.19)
Platinum*Median HH Inc 40-70k	0.47 (0.16)
Platinum*Median HH Inc 70-100k	0.38 (0.15)
SimplePure*Median HH Inc 0-30k	0.07 (0.29)
SimplePure*Median HH Inc 30-40k	0.14 (0.22)
SimplePure*Median HH Inc 40-70k	0.54 (0.19)
SimplePure*Median HH Inc 70-100k	0.32 (0.17)
Adv Strategy*Median Age 30-40	0.33 (0.11)
Adv Strategy*Median Age 40-45	0.50 (0.12)
Adv Strategy*Median Age 45-50	0.73 (0.15)
Adv Strategy*Median Age > 50	1.06 (0.20)
Case B*Median Age 0-30	0.11 (0.21)
Case B*Median Age 30-40	-0.21 (0.19)
Case B*Median Age 40-45	-0.50 (0.19)
Case B*Median Age 45-50	-0.28

Table A-10 Results using Discrete Demographic Variables

	(0.21)
Guidance*Median Age 0-30	-0.88
	(0.20)
Guidance*Median Age 30-40	-1.01
	(0.17)
Guidance*Median Age 40-45	-1.06
	(0.17)
Guidance*Median Age 45-50	-0.60
	(0.19)
Ideal*Median Age 0-30	0.89
	(0.26)
Ideal*Median Age 30-40	0.86
	(0.24)
Ideal*Median Age 40-45	0.75
	(0.24)
Ideal*Median Age 45-50	0.64
	(0.27)
MoneyNow*Median Age 0-30	-0.71
	(0.21)
MoneyNow*Median Age 30-40	-0.78
	(0.18)
MoneyNow*Median Age 40-45	-0.77
	(0.19)
MoneyNow*Median Age 45-50	-0.19
	(0.20)
PHLG*Median Age 0-30	-0.02
	(0.22)
PHLG*Median Age 30-40	-0.08
	(0.20)
PHLG*Median Age 40-45	-0.21
	(0.20)
PHLG*Median Age 45-50	-0.13
	(0.22)
Platinum*Median Age 0-30	1.15
	(0.20)
Platinum*Median Age 30-40	1.07
	(0.17)
Platinum*Median Age 40-45	0.71
	(0.17)
Platinum*Median Age 45-50	0.59
	(0.19)
SimplePure*Median Age 0-30	-0.28
	(0.26)
SimplePure*Median Age 30-40	-0.63
	(0.23)
SimplePure*Median Age 40-45	-0.51
	(0.23)
SimplePure*Median Age 45-50	-0.45
	(0.26)
Adv Strategy*Pct Asian 25-100	-0.31
	(0.15)
Case B*Pct Asian 0-25	0.49
	(0.13)

Table A-10 Results using Discrete Demographic Variables

Guidance*Pct Asian 0-25	0.03 (0.15)
Ideal*Pct Asian 0-25	-0.05 (0.14)
MoneyNow*Pct Asian 0-25	0.14 (0.15)
PHLG*Pct Asian 0-25	0.08 (0.15)
Platinum*Pct Asian 0-25	0.47 (0.15)
SimplePure*Pct Asian 0-25	0.30 (0.17)
Adv Strategy*Metropolitan	0.19 (0.10)
Adv Strategy*Small Town	0.32 (0.13)
Adv Strategy*Rural	0.64 (0.15)
Case B*Metropolitan	0.16 (0.29)
Case B*Metropolitan	0.11 (0.29)
Case B*Small Town	-0.04 (0.32)
Guidance*Metropolitan	-0.50 (0.18)
Guidance*Metropolitan	-0.43 (0.19)
Guidance*Small Town	-0.34 (0.21)
Ideal*Metropolitan	0.34 (0.25)
Ideal*Metropolitan	0.30 (0.26)
Ideal*Small Town	-0.10 (0.30)
MoneyNow*Metropolitan	-0.78 (0.24)
MoneyNow*Metropolitan	-0.65 (0.25)
MoneyNow*Small Town	-0.52 (0.28)
PHLG*Metropolitan	-0.36 (0.25)
PHLG*Metropolitan	-0.23 (0.26)
PHLG*Small Town	-0.19 (0.28)
Platinum*Metropolitan	-0.70 (0.14)
Platinum*Metropolitan	-0.48 (0.16)
Platinum*Small Town	-0.28

Table A-10 Results using Discrete Demographic Variables

	(0.18)
SimplePure*Metropolitan	0.58
	(0.23)
SimplePure*Micropolitan	0.63
	(0.25)
SimplePure*Small Town	0.28
	(0.28)
Adv Strategy*Pct College 10-20	-0.69
	(0.11)
Adv Strategy*Pct College 20-40	-1.18
	(0.12)
Adv Strategy*Pct College 40-60	-1.84
	(0.15)
Adv Strategy*Pct College > 60	-2.13
	(0.20)
Case B*Pct College 0-10	0.50
	(0.20)
Case B*Pct College 10-20	0.24
	(0.15)
Case B*Pct College 20-40	0.04
	(0.13)
Case B*Pct College 40-60	0.04
	(0.12)
Guidance*Pct College 0-10	1.40
	(0.21)
Guidance*Pct College 10-20	1.05
	(0.18)
Guidance*Pct College 20-40	0.81
	(0.16)
Guidance*Pct College 40-60	0.32
	(0.15)
Ideal*Pct College 0-10	1.36
	(0.23)
Ideal*Pct College 10-20	0.97
	(0.19)
Ideal*Pct College 20-40	0.67
	(0.17)
Ideal*Pct College 40-60	0.43
	(0.16)
MoneyNow*Pct College 0-10	0.86
	(0.22)
MoneyNow*Pct College 10-20	0.56
	(0.18)
MoneyNow*Pct College 20-40	0.35
	(0.16)
MoneyNow*Pct College 40-60	0.06
	(0.15)
PHLG*Pct College 0-10	2.03
	(0.22)
PHLG*Pct College 10-20	1.61
	(0.19)
PHLG*Pct College 20-40	1.03
	(0.18)

Table A-10 Results using Discrete Demographic Variables

PHLG*Pct College 40-60	0.54 (0.17)
Platinum*Pct College 0-10	2.05 (0.21)
Platinum*Pct College 10-20	1.32 (0.18)
Platinum*Pct College 20-40	0.80 (0.16)
Platinum*Pct College 40-60	0.46 (0.15)
SimplePure*Pct College 0-10	1.05 (0.26)
SimplePure*Pct College 10-20	0.59 (0.21)
SimplePure*Pct College 20-40	0.08 (0.19)
SimplePure*Pct College 40-60	0.18 (0.17)
Adv Strategy*Median HH Size 2-2.5	-0.02 (0.16)
Adv Strategy*Median HH Size 2.5-3	-0.18 (0.17)
Adv Strategy*Median HH Size 3-3.5	0.22 (0.19)
Adv Strategy*Median HH Size > 3.5	-0.07 (0.24)
Case B*Median HH Size 0-2	0.30 (0.23)
Case B*Median HH Size 2-2.5	0.13 (0.18)
Case B*Median HH Size 2.5-3	0.08 (0.17)
Case B*Median HH Size 3-3.5	0.26 (0.16)
Guidance*Median HH Size 0-2	-0.74 (0.25)
Guidance*Median HH Size 2-2.5	-0.25 (0.19)
Guidance*Median HH Size 2.5-3	-0.09 (0.18)
Guidance*Median HH Size 3-3.5	0.45 (0.17)
Ideal*Median HH Size 0-2	-0.96 (0.26)
Ideal*Median HH Size 2-2.5	-0.65 (0.19)
Ideal*Median HH Size 2.5-3	-0.80 (0.18)
Ideal*Median HH Size 3-3.5	-0.52 (0.17)
MoneyNow*Median HH Size 0-2	-0.23 (0.25)
MoneyNow*Median HH Size 2-2.5	-0.37

Table A-10 Results using Discrete Demographic Variables

	(0.20)
MoneyNow*Median HH Size 2.5-3	-0.21
	(0.18)
MoneyNow*Median HH Size 3-3.5	0.39
	(0.18)
PHLG*Median HH Size 0-2	-0.63
	(0.25)
PHLG*Median HH Size 2-2.5	-0.53
	(0.18)
PHLG*Median HH Size 2.5-3	-0.65
	(0.17)
PHLG*Median HH Size 3-3.5	-0.05
	(0.16)
Platinum*Median HH Size 0-2	-0.02
	(0.25)
Platinum*Median HH Size 2-2.5	-0.06
	(0.19)
Platinum*Median HH Size 2.5-3	-0.19
	(0.18)
Platinum*Median HH Size 3-3.5	0.14
	(0.17)
SimplePure*Median HH Size 0-2	-0.80
	(0.30)
SimplePure*Median HH Size 2-2.5	-0.41
	(0.23)
SimplePure*Median HH Size 2.5-3	-0.49
	(0.22)
SimplePure*Median HH Size 3-3.5	-0.02
	(0.21)
Adv Strategy*Unemp Rate 3-5	-0.44
	(0.10)
Adv Strategy*Unemp Rate 7-7.5	-0.40
	(0.10)
Adv Strategy*Unemp Rate 7.5-10	-0.36
	(0.12)
Adv Strategy*Unemp Rate > 10	-0.13
	(0.16)
Case B*Unemp Rate 0-3	0.19
	(0.17)
Case B*Unemp Rate 3-5	0.07
	(0.14)
Case B*Unemp Rate 7-7.5	0.09
	(0.13)
Case B*Unemp Rate 7.5-10	0.15
	(0.13)
Guidance*Unemp Rate 0-3	0.48
	(0.16)
Guidance*Unemp Rate 3-5	0.06
	(0.14)
Guidance*Unemp Rate 7-7.5	0.02
	(0.13)
Guidance*Unemp Rate 7.5-10	-0.02
	(0.14)

Table A-10 Results using Discrete Demographic Variables

Ideal*Uemp Rate 0-3	-0.14 (0.19)
Ideal*Unemp Rate 3-5	-0.19 (0.15)
Ideal*Unemp Rate 7-7.5	-0.10 (0.14)
Ideal*Unemp Rate 7.5-10	-0.21 (0.14)
MoneyNow*Uemp Rate 0-3	0.48 (0.18)
MoneyNow*Unemp Rate 3-5	-0.12 (0.15)
MoneyNow*Unemp Rate 7-7.5	0.09 (0.14)
MoneyNow*Unemp Rate 7.5-10	0.19 (0.14)
PHLG*Uemp Rate 0-3	0.64 (0.16)
PHLG*Unemp Rate 3-5	-0.21 (0.14)
PHLG*Unemp Rate 7-7.5	-0.26 (0.13)
PHLG*Unemp Rate 7.5-10	-0.23 (0.13)
Platinum*Uemp Rate 0-3	0.03 (0.16)
Platinum*Unemp Rate 3-5	-0.29 (0.14)
Platinum*Unemp Rate 7-7.5	-0.20 (0.13)
Platinum*Unemp Rate 7.5-10	-0.23 (0.13)
SimplePure*Uemp Rate 0-3	-0.49 (0.22)
SimplePure*Unemp Rate 3-5	-0.48 (0.18)
SimplePure*Unemp Rate 7-7.5	-0.32 (0.17)
SimplePure*Unemp Rate 7.5-10	-0.15 (0.17)
Constant	-12.24 (0.17)
<i>N</i>	514872

Note: The estimates above are based on [equation \(1\)](#) using all 9 cases with the discretized demographic variables in [Appendix C](#); the demographic effects depicted in [Figure A-1](#) use these estimates. Standard errors are in parentheses.