

Chapter 2 – Displaying and Describing Categorical Data

SECTION EXERCISES

SECTION 2.1

1.

a) Frequency table:

None	AA	BA	MA	PhD
164	42	225	52	29

b) Relative frequency table (divide each number by 512 and multiply by 100):

None	AA	BA	MA	PhD
32.03%	8.20%	43.95%	10.16%	5.66%

2.

a) Frequency table:

Under 6	6 to 9	10 to 14	15 to 21	Over 21
45	83	154	18	170

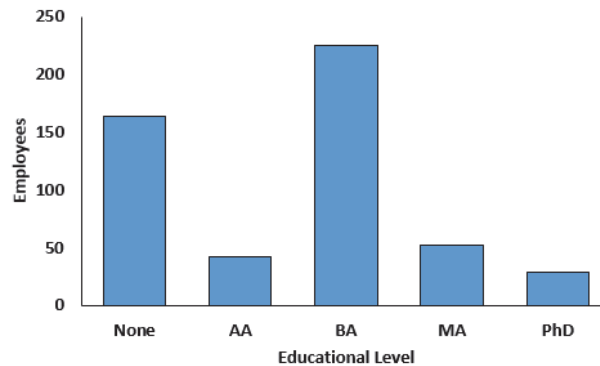
b) Relative frequency table:

Under 6	6 to 9	10 to 14	15 to 21	Over 21
9.57%	17.66%	32.77%	3.83%	36.17%

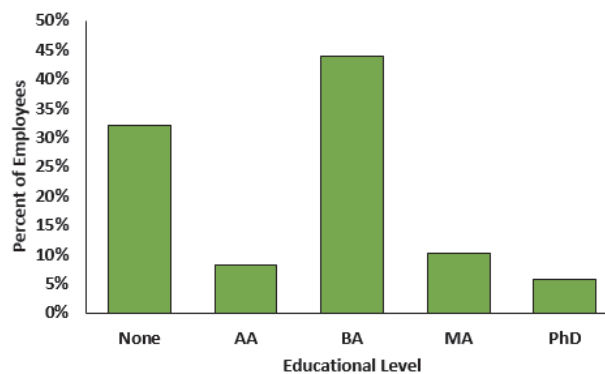
SECTION 2.2

3.

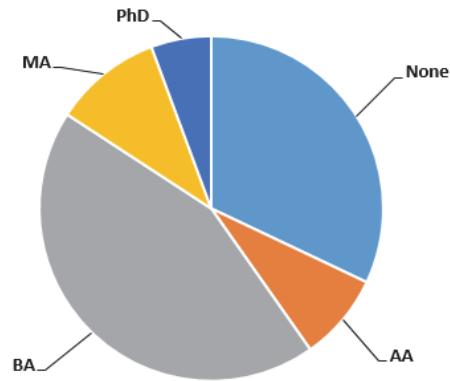
a)



b)

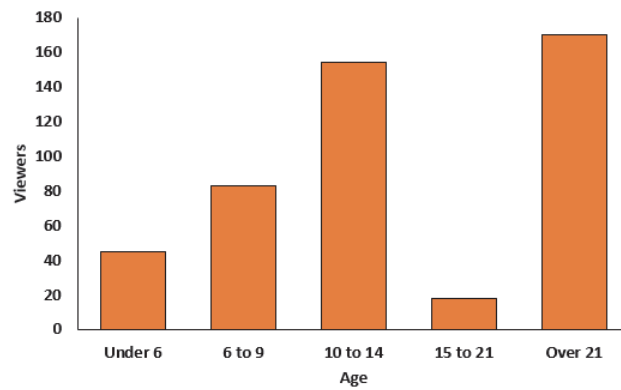


c)

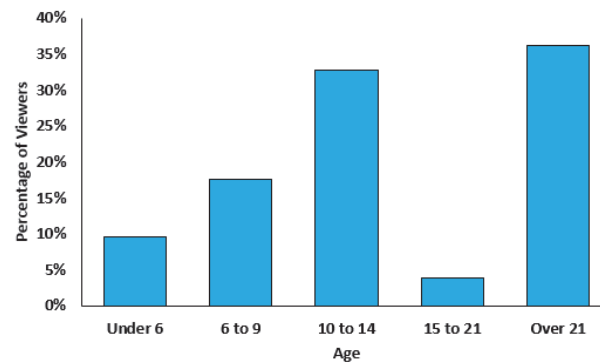


4.

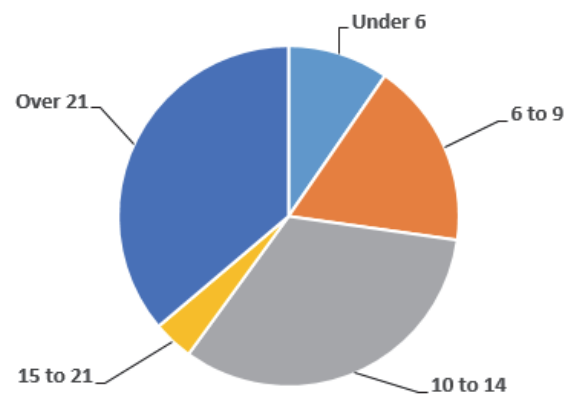
a)



b)



c)



5.

- a) Most employees have either a bachelor's degree (44%) or no college degree (32%). About 10% have master's degrees, 8% have associate's degrees, and nearly 6% have PhDs.
- b) It is difficult to generalize these results to any other division of the company or to any other company. These data were collected from only one division. Other divisions and companies might have vastly different educational requirements for their employees and therefore distributions of educational levels.

6.

- a) Slightly over 50% of the viewers were children and younger teenagers from 6 to 14 years of age. Over a third of the viewers were over the age of 21, most of whom could be parents accompanying their children. About 10% of the viewers were younger children under 6 years of age. Only 4% were older teenagers to young adults from 15 to 21 years of age.
- b) We do not know whether these audiences are representative. No information is given about how the locations were selected, what time of day the interviews were conducted, etc. Moreover, we don't know how many individuals did not agree to be interviewed. Are teenagers and young adults from 15 to 21 years of age underrepresented in the sample because the film was not appealing to this age group or because they declined to be interviewed?

SECTION 2.3

7.

a)

	Totals
< 1 year	95
1-5 years	205
more than 5 years	212

b) Yes.

None	AA	BA	MA	PhD
164	42	225	52	29

8.

a)

	Totals
Never	350
Once	78
More than Once	42

b) Yes.

Under 6	6 to 9	10 to 14	15 to 21	Over 21
45	83	154	18	170

SECTION 2.4

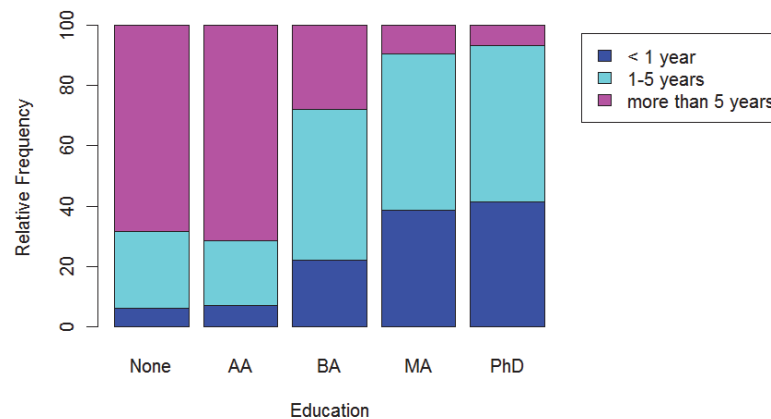
9.

a)

(%)	None	AA	BA	MA	PhD
< 1 year	6.1	7.1	22.2	38.5	41.4
1-5 years	25.6	21.4	49.8	51.9	51.7
more than 5 years	68.3	71.4	28.0	9.6	6.9

b) No. The distributions look quite different. More than 2/3 of those with no college degree have been with the company longer than 5 years, but almost none of the PhDs (less than 7%) have been there that long. It appears that within the last few years the company has hired better educated employees.

c)



- d) It is easier to see the differences in the distributions in the stacked bar chart.
e) A mosaic plot would display the different counts for each degree type. Areas of the plot representing each cell would then reflect the cell counts accurately.

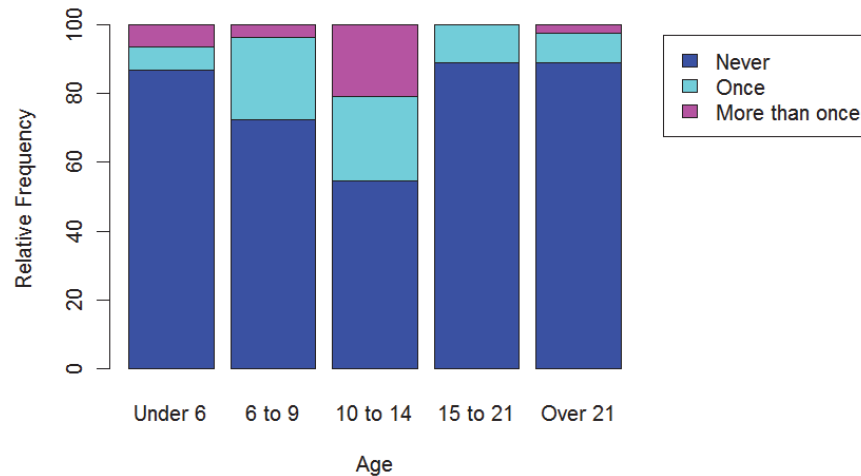
10.

a)

(%)	Under 6	6 to 9	10 to 14	15 to 21	Over 21
Never	86.7	72.3	54.5	88.9	88.8
Once	6.7	24.1	24.7	11.1	8.8
More than once	6.7	3.6	20.8	0	2.4

b) The vast majority of viewers hadn't seen the movie before except for the 10- to 14-year-old group, where nearly half (45.5%) had seen the movie at least once.

c)



- d) It is easier to see the differences in the distribution in the stacked bar chart. The stacked bar chart makes the 10 to 14 year old age group (and to a lesser extent the 6 to 9 year old age group) stand out as having a larger percentage of viewers who have seen the movie at least once before compared to the other age groups.
- e) A mosaic plot would display the different counts in each age group accurately as well, providing a better representation of the counts in the table.

CHAPTER EXERCISES

11. **Graphs in the news.** Answers will vary.

12. **Graphs in the news, part 2.** Answers will vary.

13. **Tables in the news.** Answers will vary.

14. **Tables in the news, part 2.** Answers will vary.

15. **U.S. market share.**

- a) Yes, this is an appropriate display for these data because all categories of one variable (sellers of carbonated drinks) are displayed. The categories divide the whole and the category Other combines the smaller shares.
- b) The company with the largest share is Coca-Cola.

16. **World market share.**

- a) Yes, this is an appropriate display for these data. All categories of one variable (distributors of carbonated beverages) are displayed. The categories divide the whole and the category "Other" combines the smaller distributors.
- b) The company with the largest share is Coke who just edges out Pepsi-Cola.
- c) Mountain Dew.

17. Market share again.

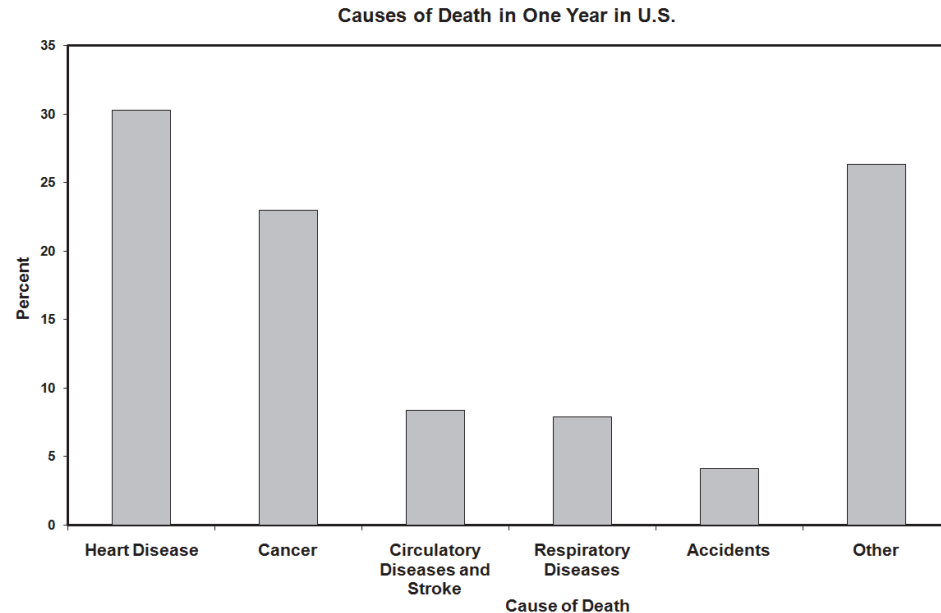
- a) The pie chart does a better job of comparing portions of the whole.
- b) The “Other” category is missing and without it, the results could be misleading.

18. World market share again.

- a) The bar chart does a better job because the “Other” category is so large and takes up almost about a half of the pie. In addition, the close categories are hard to compare directly because they are almost the same size.
- b) Too close to tell from the pie chart. Much easier to see from the bar chart.

19. Insurance company.

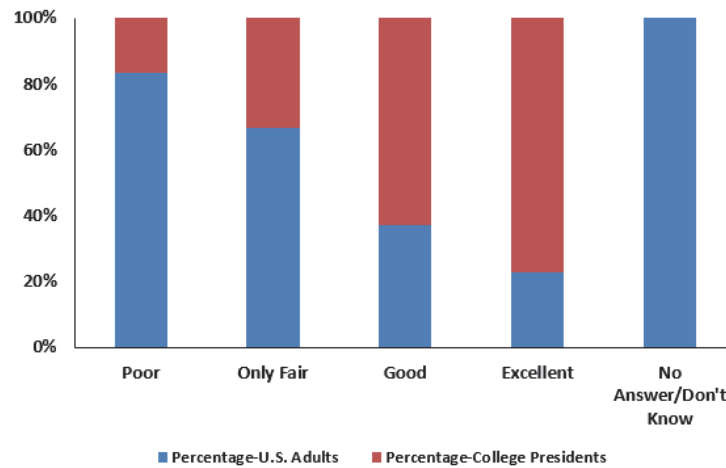
- a) Yes, it is reasonable to conclude that deaths due to heart OR respiratory diseases is equal to 30.3% plus 7.9%, which equals 38.2%. The percentages can be added because the categories do not overlap. There can only be one cause of death.
- b) The percentages listed in the table only add up to 73.7%. Therefore, other causes must account for 26.3% of U.S. deaths.
- c) An appropriate display could either be a bar graph or a pie graph, using an “Other” category for the remaining 26.3% causes of death.



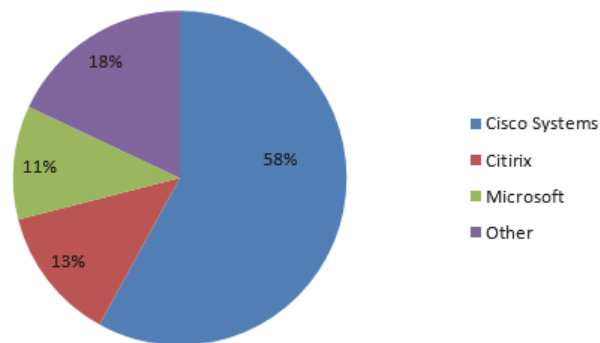
20. College value?

- a) Answers may vary. Side-by-side bar charts or stacked bar charts are also OK. The college presidents have a more favorable view of the value of higher education than U.S. adults in general. About 75% of them think college represents a good or excellent value compared with 40% of all U.S. adults.

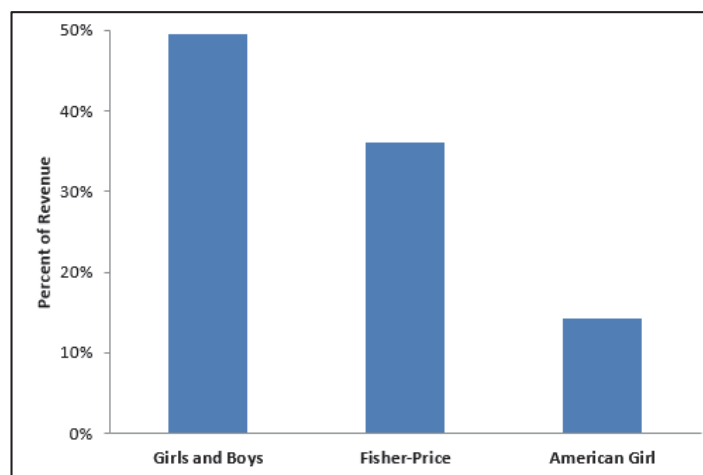
- b) Five percent of this sample responded that way, but that proportion is only from a sample.



21. **SaaS.** Cisco systems continues to dominate the market for desktop conferencing. Citrix and Microsoft are battling for second place.

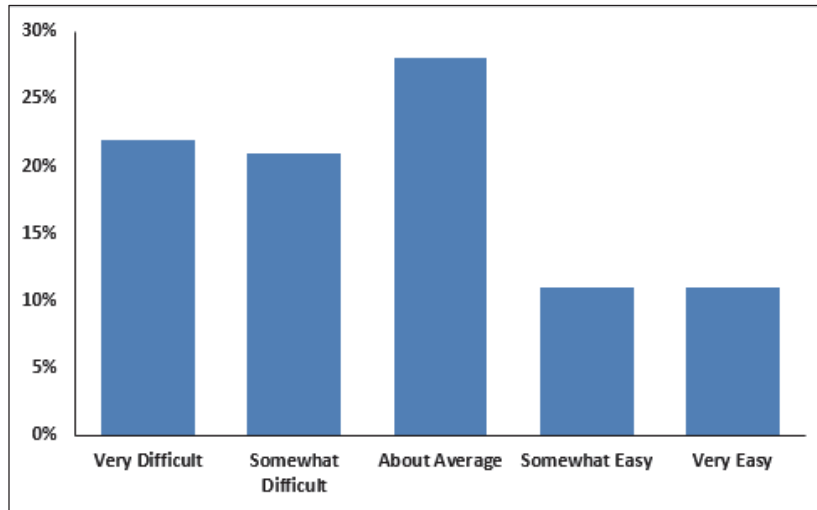


22. **Mattel.** Mattel received the largest revenue from their Mattel Girls and Boys brand (49.6%). They received 36.1% from their Fisher-Price brand and the rest (14.3%) from their American Girl brand. A pie chart or bar chart would be appropriate.



23. Small business productivity.

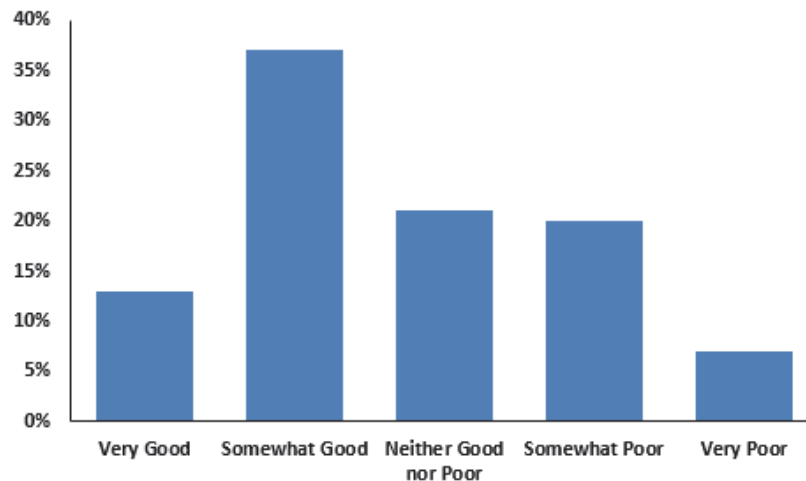
- a) The percentages don't total 100%. Others either refused to answer or didn't know.
b) Bar chart:



- c) A pie chart would not be appropriate because the percentages do not represent parts of a whole and do not total 100% unless an "Other" category is added.
d) (Answers will vary). Nearly half (43%) of business owners said that it would be somewhat or very difficult to obtain credit. Only 22% said it would be somewhat or very easy. Of the remaining, 28% said it would be about average and 7% didn't answer.

24. Small business hiring.

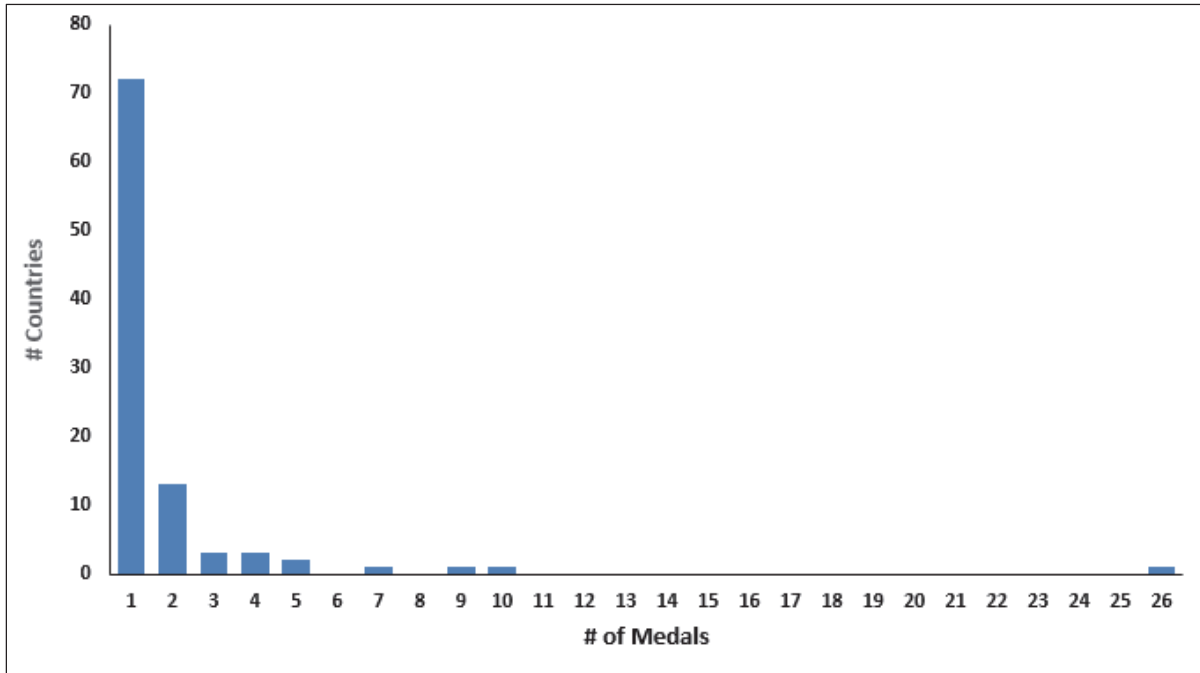
- a) The percentages total 98%. The other 2% either didn't answer or didn't know.
b) Bar chart:



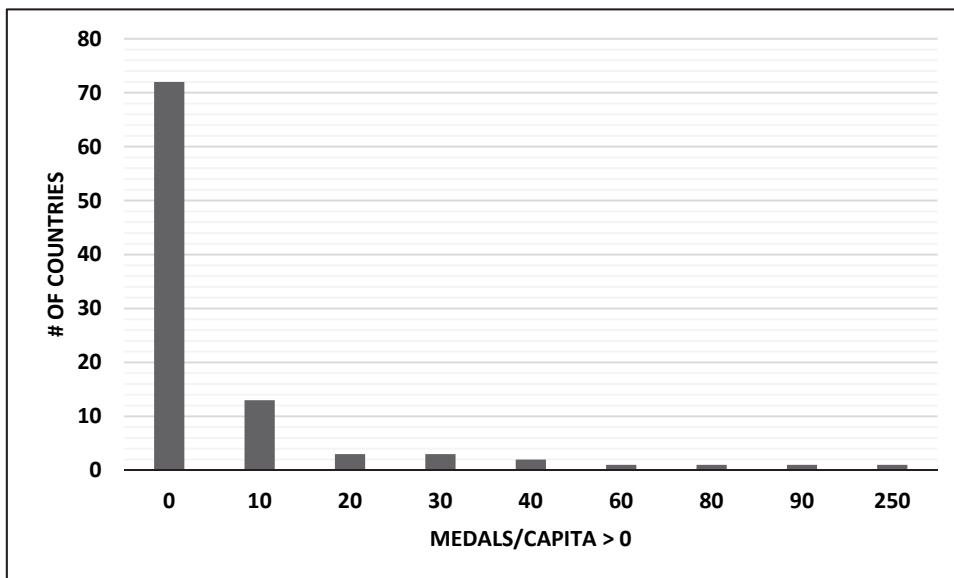
- c) A pie chart would not be appropriate because the percentages do not represent parts of a whole and do not total 100%. An "Other" category would have to be added.
d) (Answers will vary) Half (50%) of the respondents said that their cash flow was very or somewhat good (37% said somewhat). Only 27% said somewhat or very poor.

25. Environmental hazard 2012. The bar chart shows that grounding is the most frequent cause of oil spillage for these 455 spills, and allows the reader to rank the other types as well. If being able to differentiate between close counts is required, use the bar chart. The pie chart is also acceptable as a display, but it's difficult to tell whether, for example, a greater percentage of spills is caused by grounding or collisions. To showcase the causes of oil spills as a fraction of all 455 spills, use the pie chart.

26. Winter Olympics.



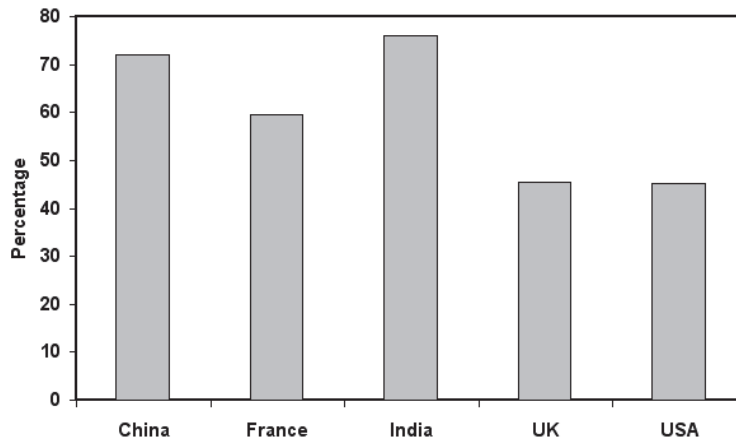
- If we treat the number of medals as the category, there are too many categories--most of them empty.
- One alternative is to show only the bars for medal counts that have occurred. The risk here is that a reader might not notice the missing counts.



27. Importance of wealth.

- a) India 76.1% – USA 45.3% = 30.8%
- b) The vertical axis on the display starts at 40% which makes the comparison between countries difficult and the areas disproportionate. For example, the India bar looks about 5-6 times as big as the USA bar when in fact the actual values are not even twice as big.
- c) The display would be improved by starting the vertical axis at 0%, not 40%.

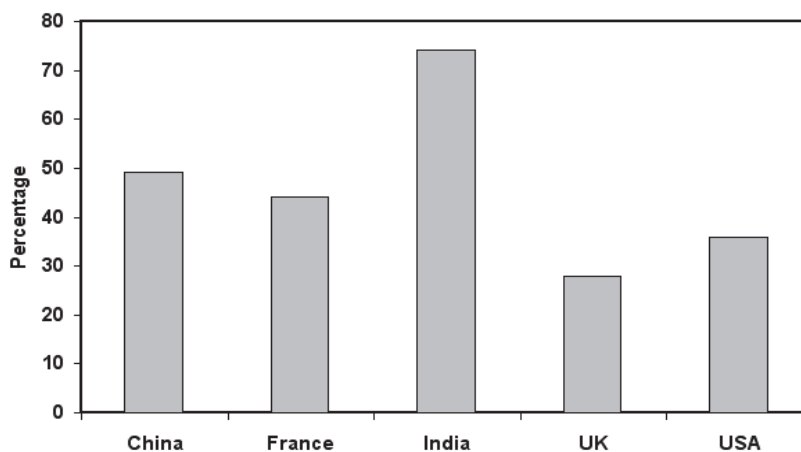
d)



- e) The percentage of people who say that wealth is important to them is highest in China and India (over 70%), followed by France (close to 60%) and then the USA and U.K. where the percentages were close to 45%.

28. Importance of power.

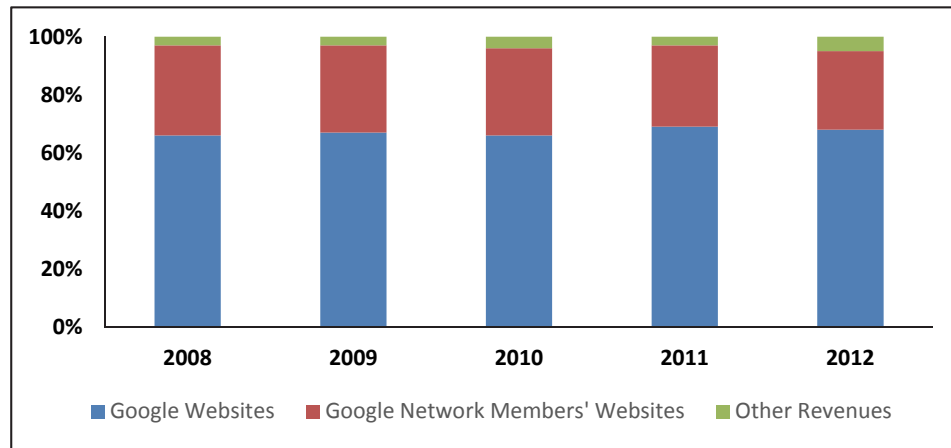
- a) The percentages don't add up to 100% so a pie chart is not appropriate. Showing the pie chart three dimensionally on a slant violates the area principle and makes it much more difficult to compare fractions of the whole.
- b) A bar chart is more appropriate.



- c) The percentage of people who say that power is important to them is highest in India (almost 75%), followed by China (close to 50%) and then France (almost 45%). The lowest percentages occur in USA and the UK (28-36%).

29. Google financials.

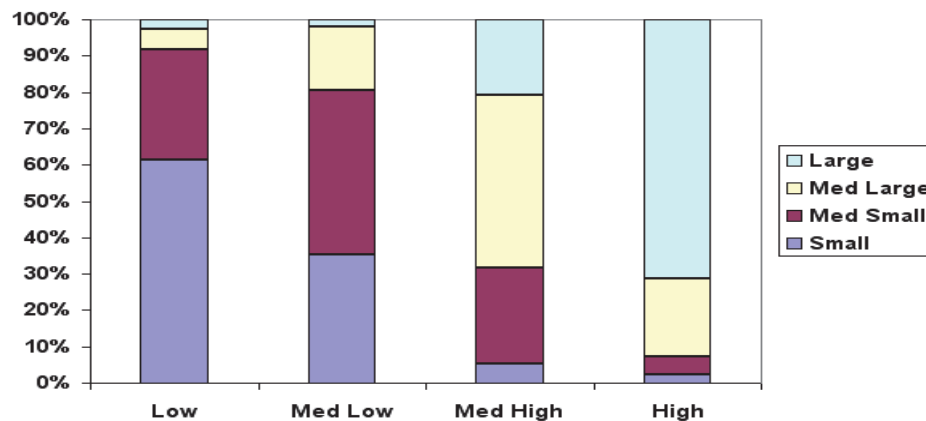
- a) These are column percentages because the column sums add up to 100% and the row percentages add up to more than 100%.
- b) A stacked bar chart is appropriate.



- c) The main source of revenue for Google is from their own websites, which in 2008 was 66%, and increased to 69% by 2011. The second largest source of revenue is from other network websites which decreased from 31% in 2008 to 27% in 2012. Licensing and other revenue was 3% in 2008 but since 2008 has increased to 5% in 2012.

30. Real estate pricing.

- a) These are column percentages because the column sums add up to 100% and the row percentages add up to more than 100%.
- b) 2.4%
- c) This cannot be determined. We are only given the percentages of size within each Price category.
- d) Small 61.5% + Med Small 30.4% = 91.9%.
- e) Larger houses appear to cost more. A stacked bar chart is shown below illustrating the changing conditional distributions.

**31. Stock performance.**

- a) $45.1\% (164+48)/470$
- b) $34.9\% (164)/470$
- c) $5.3\% (25/470)$
- d) $59.8\% (48+233)/470$

- e) 41.3% (164/397)
- f) 65.8% 48/(48+25)
- g) Companies that reported a positive change on October 24 were more likely to report a negative change for the year than companies who reported a negative change on October 24.

32. New product.

- a) 4.0% (56/1415)
- b) 34% (481/1415)
- c) 3.7% (18/481)
- d) 32.1% (18/56)
- e) Marginal Distributions – total % of the categories: Students 64.0%; Faculty/Staff 23.9%; Alumni 4.0%; Town Residents 8.2%.
- f) Conditional Distributions – percentages for *Very Likely* column: Students 66.5%; Faculty/Staff 20.4%; Alumni 3.7%; Town Residents 9.4%.
- g) The likelihood to buy seems independent of campus group (compare percentages for *Very Likely* in each category). However, there are more students, so focusing advertising in that group may have a greater impact on revenue.

33. Real estate.

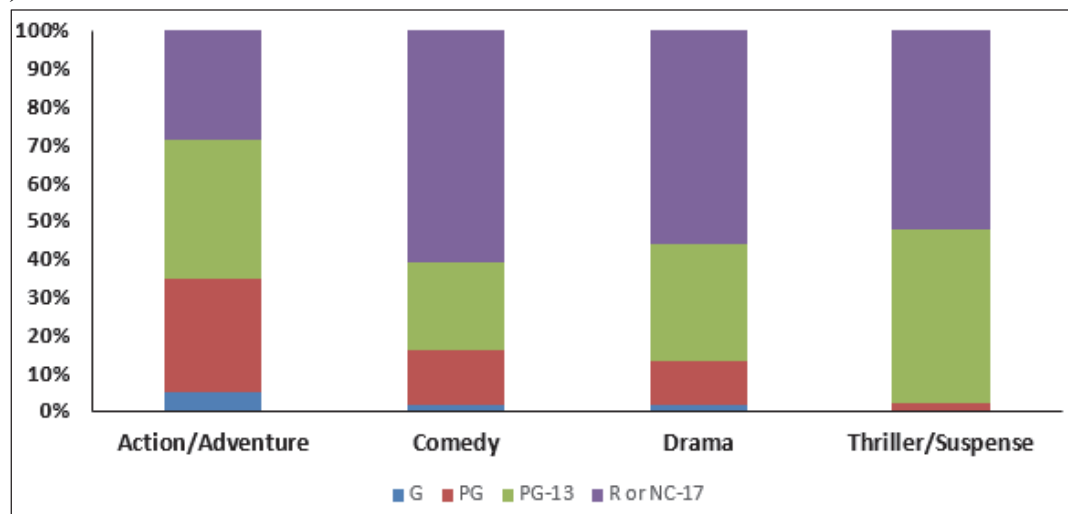
- a) 11.5% (596/5189)
- b) 45.5% (2361/5189)
- c) 18.2% (2942/5189)
- d) 2009 was 11.2%; 2010 was 8.2%; change = 3.0% fewer in 2010.

34. Google financials, part 2.

- a) 12.84% (1946/15,154); 16.42% (6143/ 37,415)
- b) 18.4% (2793/15,154); 18.2% (6793/ 37,415)
- c) No, they've been consistently near 10–11%. They were 11.9% in 2008 but in 2012 were only 10.3%.

35. Movie ratings.

- a) Conditional distribution (in percentages) of movie ratings for action/adventure films: G 4.8% (3/63); PG 30.2% (19/63); PG-13 36.5% (23/63); R 28.6% (18/63).
- b) Conditional distribution (in percentages) of movie ratings for thriller/horror films: G 0%; PG 2.3% (1/44); PG-13 45.5% (20/44); R 52.3% (23/44).
- c) Stacked bar chart:



- d) *Genre* and *Rating* are not independent. Thriller/Horror movies are nearly all PG-13 or R/NC-17, but 35% of Action/Adventure movies were either G or PG in 2011. Comedy is over 60% R or NC-17 in this year, while Action/Adventure was only 28.6%.

36. CyberShopping.

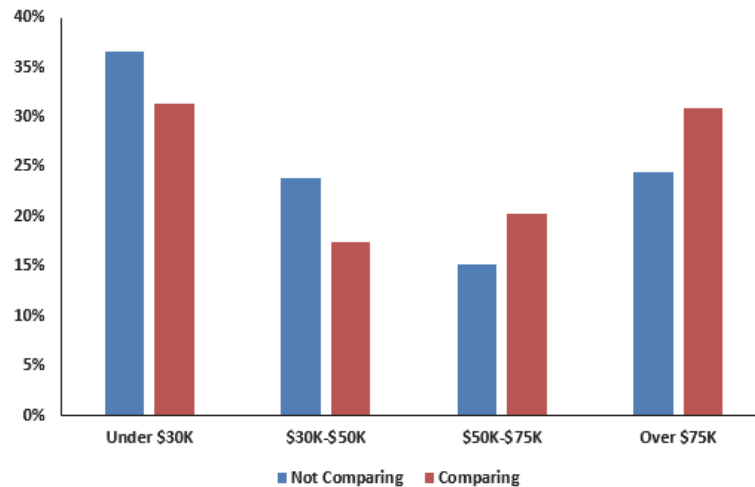
- a) Conditional distribution (in percentages) of income distribution for those who do NOT compare prices on the Internet:

Under \$30K	36.6% (625/1708)
\$30K-\$50K	23.8% (406/1708)
\$50K-\$75K	15.2% (260/1708)
Over \$75K	24.4% (417/1708)

- b) Conditional distribution (in percentages) of income distribution for those who DO compare prices on the Internet:

Under \$30K	31.4% (207/660)
\$30K-\$50K	17.4% (115/660)
\$50K-\$75K	20.3% (134/660)
Over \$75K	30.9% (204/660)

- c) Bar chart:



- d) Answers may vary. Comparison shopping is more common among those with higher incomes.

37. MBAs.

- a) 62.7% (168/268)
 b) 62.8% (103/164)
 c) 62.5% (65/104)
 d) The marginal distribution of origin: 23.9% from Asia; 1.9% from Europe; 7.8% from Latin America; 3.7% from the Middle East; 62.7% from North America.

- e) The column percentages:

	Two-Yr	Evening	Total
Asia/Pacific Rim	18.90	31.73	23.88
Europe	3.05	0.00	1.87
Latin America	12.20	0.96	7.84
Middle East/Africa	3.05	4.81	3.73
North America	62.80	62.50	62.69
Total	100.00	100.00	100.00

- f) They are not independent. For example, there is less than a 19% chance (31/164) that a randomly selected Two-Year MBA student is an Asian/Pacific Rim student. However, there is more than a 31% chance (33/104) that a randomly selected Evening MBA student is an Asian/Pacific Rim student. This is over a 50% increase in the likelihood that a student is an Asian/Pacific Rim student. Thus knowing the kind of MBA program does affect the likelihood of the origin of the MBA student.

38. MBAs, part 2.

- a) 32.1% (86/268)
 b) 29.3% (48/164)
 c) 36.5% (38/104)
 d) There seems to be a slightly higher percentage of Evening MBAs who are women. This may be because women have other commitments during the day (such as work, family, etc.) that limit their choices.

39. Top producing movies.

- a) 4.5% (9/200)
 b) 5.0% (1/20)
 c) 4.5% (9/200)
 d) 54% (54/100)
 e) 73.0% (73/100)
 f)

	G	PG	PG-13	R/NC17	Total
2008-2012:	4%	30%	54%	12%	100%
2003-2007:	5%	22%	58%	15%	100%

The distributions are quite similar, although there were less PG-13 films and more PG films in the more recent 5 years than the previous.

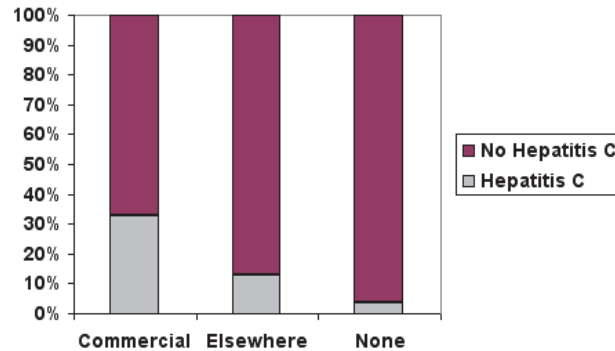
40. Movie admissions 2011.

- a) 37.1% (37.8/102)
 b) 62.9% (22/35)
 c) 6.2% (6.3/102)
 d) 12.3% (4.3/35.1)
 e) 4.2% (4.3/102)
 f) The conditional age distribution- each value is divided by the total for that year:
 g)

	2-11	12-17	18-24	25-39	40-49	50-59	60+
2011	7.1	16.3	18.9	27.7	9.4	8.9	11.7
2010	8.8	17.4	21.1	21.9	10.0	8.5	12.3
2009	8.8	17.9	19.7	19.7	14.1	9.1	10.7

The age distribution stayed fairly constant between the two years, with a slight decrease in percentage of 40–49 year olds from 2009 to 2011 and an increase in those 25 to 39 years old.

- 41. Tattoos.** The study by the University of Texas Southwestern Medical Center provides evidence of an association between having a tattoo and contracting hepatitis C. Approximately 33% of the subjects who were tattooed in a commercial parlor had hepatitis C, compared with 13% of those tattooed elsewhere, and only 3.5% of those with no tattoo. If having a tattoo and having hepatitis C were independent, we would have expected these percentages to be roughly the same.



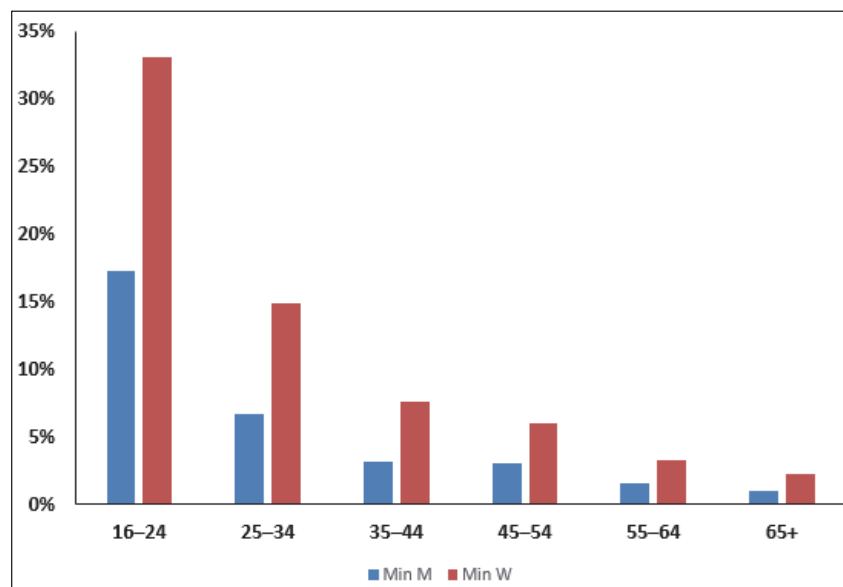
- 42. Poverty and region 2012.** The percentage of people living below poverty level in the four regions are: 12.8, 13.7, 16.8 and 15.4, respectively. Although the rates are similar, there do seem to be higher rates in the South and West than in the Northeast and Midwest.

43. Being successful.

- 66% (18%+48%)
- It is higher. Young men: 58% (11%+47%)
- No, because we are not given counts or totals.
- Young (18-34 yrs old) women appear to consider being professionally successful more important in their lives than do young men. Older respondents showed no difference by sex.

44. Minimum wage workers.

- 20.3% (Count for 16-24 divided by Total Female: 7701/37,972)
- It can be seen from the side-by-side bar graph below that the proportion of female workers who work at minimum wage or less is nearly twice that of men at every age group.



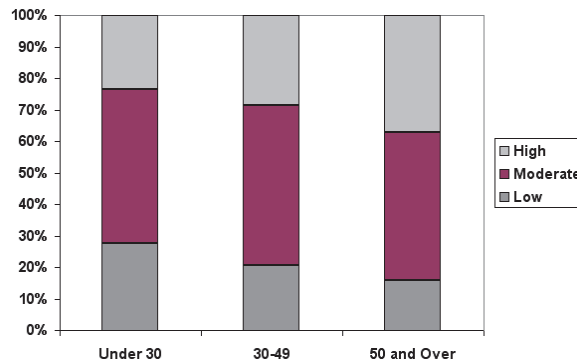
45. Moviegoers and ethnicity.**a)**

	Caucasian	Hispanic	African-American	Other
Population	66.0% (204.6/310)	16.0% (49.6/310)	12.0% (37.2/310)	6.0% (18.6/310)
Moviegoers	63.0% (88.8/141)	19.0% (26.8/141)	12.0% (16.9/141)	6.0% (8.5/141)
Tickets	56.0% (728/1300)	26.0% (338/1300)	11.0% (143/1300)	7.0% (91/1300)

- b)** The distributions of moviegoers are quite similar to the population as a whole, but Hispanics appear to buy proportionally more tickets and Caucasians fewer. Hispanics appear to go to the movies more often, on average, than Caucasians.

46. Department store.

- a)** Low 20.0%; Moderate 48.9%; High 31.0%.
b) Under 30: Low 27.6%; Moderate 49.0%; High 23.5%
 30-49: Low 20.7%; Moderate 50.8%; High 28.5%
 Over 50: Low 15.7%; Moderate 47.2%; High 37.1%

c)

- d)** As age increases, the percentage of customers reporting a high frequency of shopping increases, and the percentage who report a low frequency of shopping decreases.
e) No. An association between two variables does not imply a cause-and-effect relationship.

47. Success II.

- a)** Women: $18\% \times 610 = 109.8$ + Men: $11\% \times 703 = 77.3$; $(109.8 + 77.3)/(610 + 703) = 14.25\%$
b) Number of 18-34 yr olds who think being successful is one of the most important things:
 $18\% \times 610 + 11\% \times 703 = 187.1$; 18-34 yr old women in this group: $109.8/187.1 = 58.7\%$
c) Younger women are more likely than older women to say that professional success is important to them.

48. Advertising.

- a)** No, the income distributions of households by pet ownership wouldn't be expected to be the same. Caring for a horse is much more expensive, generally, than caring for a dog, cat, or bird. Households with horses as pets would be expected to be more common in the higher income categories.
b) Column percentages (add up to 100%).
c) No. Among horse owners, there are relatively fewer households in the lowest income bracket and relatively more households in the highest income bracket. In the middle income ranges, the percentages are about the same for each of the different types of pets.

49. Insurance company, part 2.

- a) The marginal totals were added. 160 of 1300 or 12.3% had a delayed discharge.

	Large Hospital	Small Hospital	Total
Major surgery	120 of 800	10 of 50	130 of 850
Minor surgery	10 of 200	20 of 250	30 of 450
Total	130 of 1000	30 of 300	160 of 1300

- b) Major surgery patients were delayed 15.3% of the time. Minor surgery patients were delayed 6.7% of the time.
- c) Large Hospital had a delay rate of 13%. Small Hospital had a delay rate of 10%. The small hospital has the lower overall rate of delayed discharge.
- d) Large Hospital: Major Surgery 15% and Minor Surgery 5%.
Small Hospital: Major Surgery 20% and Minor Surgery 8%.
- e) Yes, while the overall rate of delayed discharge is lower for the small hospital, the large hospital did better with *both* major and minor surgery.
- f) The small hospital performs a higher percentage of minor surgeries than major surgeries. 250 of 300 surgeries at the small hospital were minor (83%). Only 200 of the large hospital's 1000 surgeries were minor (20%). Minor surgery had a lower delay rate than major surgery (6.7% to 15.3%), so the small hospital's overall rate was artificially inflated. The larger hospital is the better hospital when comparing discharge delay rates.

50. Delivery service.

- a) Pack Rats has delivered a total of 28 late packages (12 Regular + 16 Overnight), out of a total of 500 deliveries (400 Regular + 100 Overnight). $28/500 = 5.6\%$ of the packages are late. Boxes R Us has delivered a total of 30 late packages (2 Regular + 28 Overnight) out of a total of 500 deliveries (100 Regular + 400 Overnight). $30/500 = 6\%$ of the packages are late.
- b) The company should have hired Boxes R Us instead of Pack Rats. Boxes R Us only delivers 2% (2 out of 100) of its Regular packages late, compared to Pack Rats, who deliver 3% (12 out of 400) of its Regular packages late. Additionally, Boxes R Us only delivers 7% (28 out of 400) of its Overnight packages late, compared to Pack Rats, who delivers 16% of its Overnight packages late. Boxes R Us is better at delivering Regular and Overnight packages.
- c) This is an instance of Simpson's Paradox, because the overall late delivery rates are unfair averages. Boxes R Us delivers a greater percentage of its packages Overnight, where it is comparatively harder to deliver on time. Pack Rats delivers many Regular packages, where it is easier to make an on-time delivery.

51. Graduate admissions.

- a) 1284 applicants were admitted out of a total of 3014 applicants. $1284/3014 = 42.6\%$
- b) 1022 of 2165 (47.2%) of males were admitted. 262 of 849 (30.9%) of females were admitted.
- c) Since there are four comparisons to make, the table below organizes the percentages of males and females accepted in each program. Females are accepted at a higher rate in every program.

Program	Males Accepted (of applicants)	Females Accepted (of applicants)	Total
1	511 of 825	89 of 108	600 of 933
2	352 of 560	17 of 25	369 of 585
3	137 of 407	132 of 375	269 of 782
4	22 of 373	24 of 341	46 of 714
Total	1022 of 2165	262 of 849	1284 of 3014

Program	Males	Females
1	61.9%	82.4%
2	62.9%	68.0%
3	33.7%	35.2%
4	5.9%	7%

- d) The comparison of acceptance rate within each program is most valid. The overall percentage is an unfair average. It fails to take the different numbers of applicants and different acceptance rates of each program. Women tended to apply to the programs in which gaining acceptance was difficult for everyone. This is an example of Simpson's Paradox.

52. Simpson's Paradox. Answers will vary. The three-way table below shows one possibility. The number of local hires out of new hires is shown in each cell.

	Company A	Company B
Full-time New Employees	40 of 100 = 40%	90 of 200 = 45%
Part-time New Employees	170 of 200 = 85%	90 of 100 = 90%
Total	210 of 300 = 70%	180 of 300 = 60%

Ethics in Action

Nina's Ethical Issue: Nina is trying to benefit from an incorrect combination of percentages in her established groupings. Comparing percentages and averaging percentages isn't accurate unless the groupings are similar sizes.

Undesirable consequences: the OTF will find out how many participants are selling undesirable products and boycott the trade fair. In attention, even if the trade fair is not initially boycotted, it could receive bad press afterwards because of their incorrect analysis of percentages (Simpson's paradox).

Ethical Solution: Nina should not combine the percentages as the results are misleading. If he decides to disseminate the information to the participants, she must do so without combining. Group 3 is the largest group with the largest percentage

For further information on the official American Statistical Association's Ethical Guidelines, visit:

<http://www.amstat.org/about/ethicalguidelines.cfm>

The Ethical Guidelines address important ethical considerations regarding professionalism and responsibilities.

Brief Case – Credit Card Promotions

Report:

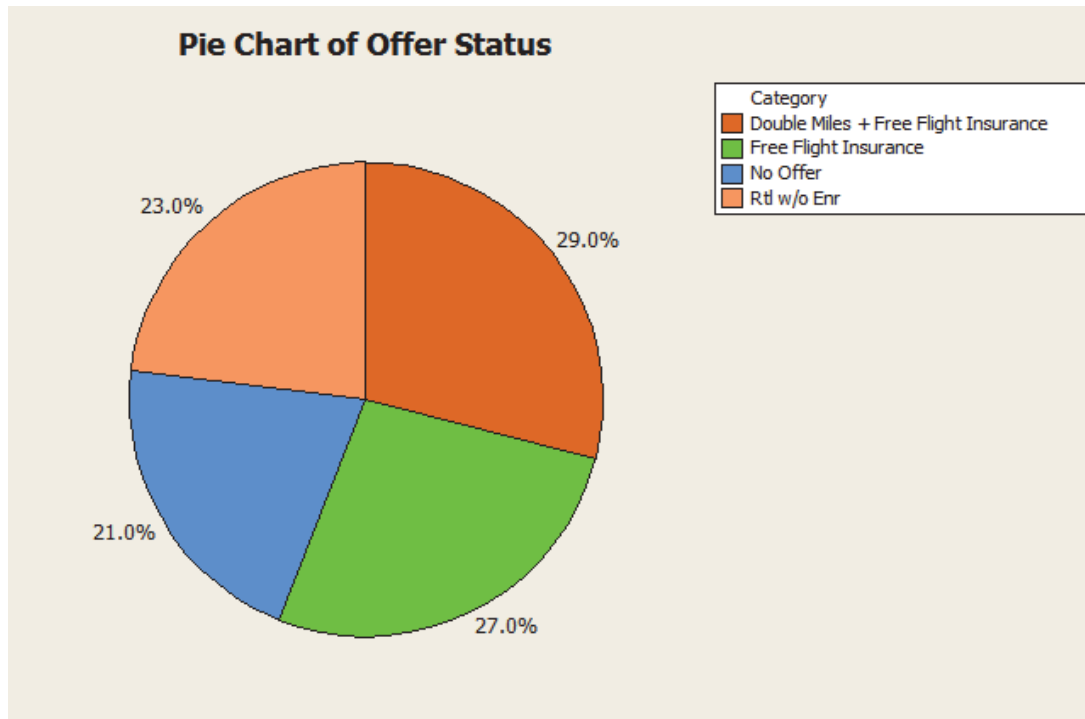
A bank has offered credit card promotions and wants to summarize the effects of those promotions on spending. There are a number of types of graphs and charts that would be able to summarize the effects of the promotions. Pie charts and simple bar charts are useful for general information. More detailed clustered bar charts give more detailed information about the differences in types of promotions and customers.

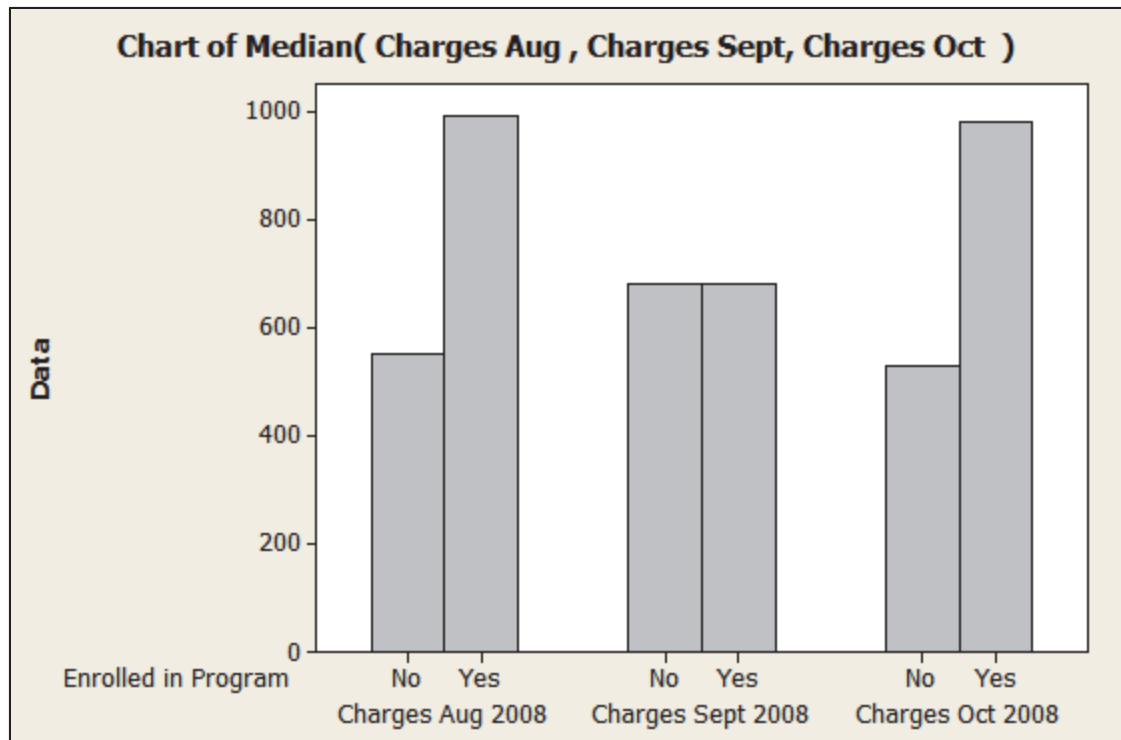
About half of the credit card customers have enrolled in a promotional program. Median credit card charges were higher for August and October of 2008 but remained similar for September. There was no evidence of the promotion

increasing average spending. In fact, post-promotional spending overall decreases. In comparing the median spending, pre-promotion spending was higher overall than post-promotion spending.

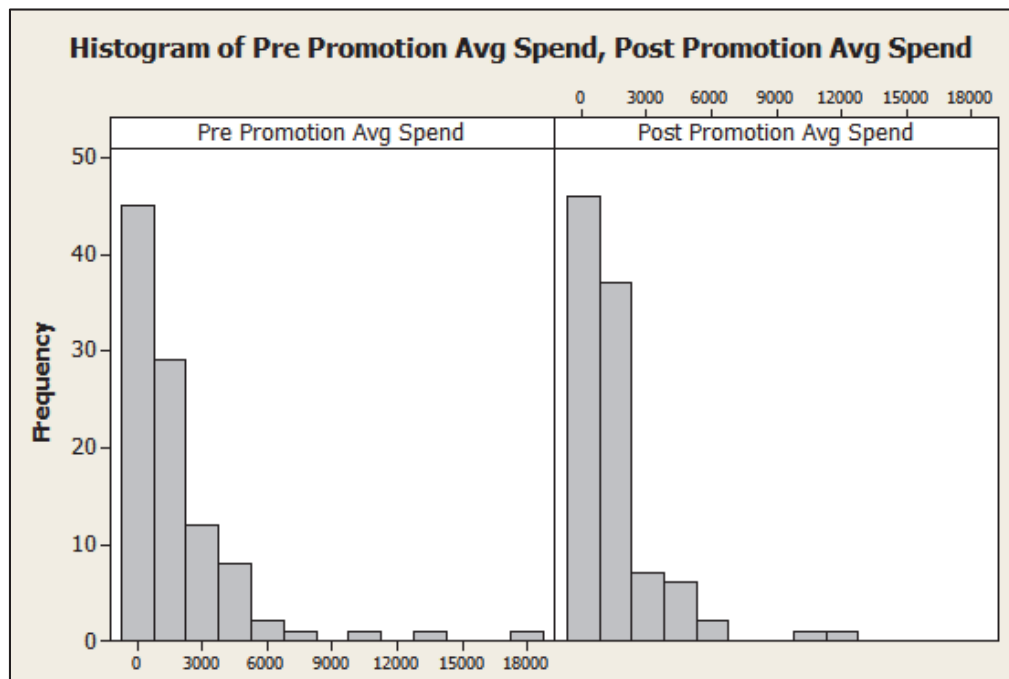
The spendlift variable was higher for customers in the higher spending bracket. However, there does not seem to be a definitive result of higher spending overall due to the credit card promotions. More detailed information should be investigated to be able to market certain segments of the population who might be inclined to spend more during these promotional offers.

Summary of Enrollments:





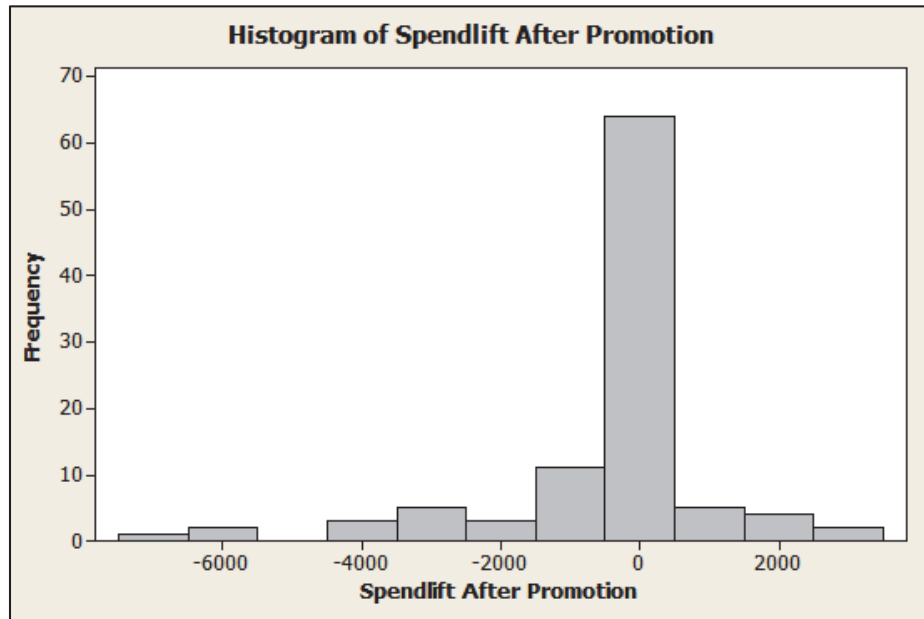
Effects of the Promotion:



Descriptive Statistics: Pre Promotion Avg Spend, Post Promotion Avg Spend

Variable	N	Mean	SE Mean	StDev
Pre Promotion Avg Spend	100	1778	266	2659
Post Promotion Avg Spend	100	1391	192	1916

Variable	Minimum	Q1	Median	Q3	Maximum
Pre Promotion Avg Spend	-30	256	846	2452	17984
Post Promotion Avg Spend	-0	209	828	1762	11285

**Descriptive Statistics: Spendlift After Promotion**

Variable	N	Mean	SE Mean	StDev	Median
Spendlift After Promotion	100	-387	157	1567	-25

Descriptive Statistics: Spendlift After Promotion

Variable	Offer Status	N	Mean	Median
Spendlift After Promotio	Double Miles + Free Flig	29	-640	-34
	Free Flight Insurance	27	236	-4
	No Offer	21	-1085	-371
	Rtl w/o Enr	23	-164	6

