Financial Cost

FC (appraised value)
FC (subjective value)
FC + travel cost
FC (subj.) + travel cost
FC (fully adjusted)

APR

APR
APR (subj.)
APR + travel cost
APR (subj.) + travel cost
APR (fully adjusted)

-.4   -.2   0   .2

T. Effects (std deviations)

● Forced-commitment   ● Choice-commitment