	point	se
γ	4.050	0.000
ε	1.113	0.018
ρ	0.672	0.001
b_X	1.407	0.007
$\nu_{c,2}$	1.270	0.002
$\nu_{c,3}$	0.267	0.629
ν_h	0.299	2.306
$\sigma_{v,A}(0)$	0.005	0.004
$\sigma_{v,A}(1)$	0.012	0.036
$\sigma_{v,L}(0)$	0.103	0.033
$\sigma_{v,L}(1)$	0.159	0.056
$\sigma_{v,R}(0)$	0.014	0.006
$\sigma_{v,R}(1)$	0.026	0.011
within SSE	8272.620	NaN

Table 1: Estimates with EZW

	does not know	knows	t-value
annuities	3.541	3.125	-4.521
ltci	2.721	2.891	0.981
reverse mort.	3.575	3.382	-2.424

Table 2: Inertia by Product EZW

	data	predicted	model (optimal)	model (levels)
ann	0.115	0.089	0.536	0.564
ltc	0.179	0.157	0.266	0.018
rmr	0.080	0.061	0.031	0.050

Table 3: Take-up with EZW

		predicted	data	model
price	ann	-0.053	-0.539	-0.647
	ltc	-0.143	-0.759	-1.299
	rmr	-0.111	-1.140	-0.707
benefit	ann	0.021	0.458	0.478
	ltc	0.096	0.503	0.901
	rmr	-0.032	0.126	0.912

Table 4: Simulated Elasticities with EZW

	ann	ltci	rmr
reference	0.756	0.162	0.073
nobequest	0.730	0.001	0.493
muhealth	0.799	0.982	0.058
house_pref	0.787	0.144	0.017
no_drift	0.744	0.099	0.015
no_risk	0.760	0.085	0.023
obj_surv	0.729	0.091	0.070
obj_home	0.707	0.428	0.022
lowfloor	0.787	0.092	0.077
loading	0.641	0.130	0.069
singles	0.744	0.092	0.056
nomedexp	0.754	0.000	0.082
yaari	0.988	0.000	0.000

Table 5: Decomposition with with EZW

ann	ltci	rmr	joint	indp
False	False	False	0.192	0.192
		True	0.007	0.009
	True	False	0.053	0.042
		True	0.001	0.001
True	False	False	0.591	0.581
		True	0.058	0.056
	True	False	0.089	0.112
		True	0.009	0.007

Table 6: Bundling EZW