

Appendix B

Wald Test Dependent Model

Table B.1: Wald Test (survival regression, nlminb algorithm)

	Estimate	Standard Error	P-value
beta_int	1.784	0.07909	0
beta_Infl_rate	-0.0832	0.01315	0
beta_DPrice	0.04595	0.007726	0
beta_TransQ-1	0.151	0.0167	0
beta_NH	0.05004	0.01096	0
beta_CC	-0.01695	0.005288	0.00135
beta_IR	-0.01316	0.00611	0.03126
beta_HI	0.06431	0.01161	0
beta_HINC	-0.03969	0.008098	0
eta_int	1.531	0.04823	0
eta_HIT-1	0.01946	0.006054	0.00131
eta_Infl_rateT-1	-0.06348	0.009698	0
eta_DPriceT-1	-0.01368	0.004136	0.00094
eta_TransQ-1	0.1824	0.02011	0
eta_IRT-1	0.04138	0.007145	0
eta_BankT-1	0.01661	0.005493	0.00249
eta_NC	0.01137	0.004605	0.01354
eta_DLCT-1	0.01992	0.004602	1e-05
sigma1	0.2648	0.02733	0
sigma2	0.2214	0.02279	0
rho	-0.6094	0.03656	0
alp1	0.5774	0.06691	0