

Table 1: variables definition

<i>Dependent variables</i>	
gp	number of general practitioner visits during the past 12 months (home visits included)
spec	number of specialist visits during the past 12 months (consultations at hospital included, except as intern patient)
hosp	number of nights spent at hospital during past 12 months (pregnancy consultations not included)
<i>Socio-economic variables</i>	
lowsec	lower secondary school: 1=highest degree ever obtained; 0=otherwise
highsec	higher secondary school: 1=highest degree ever obtained; 0=otherwise
highedu	higher education: 1=highest degree ever obtained; 0=otherwise
univ	university: 1=highest degree ever obtained; 0=otherwise
hinc1	monthly disposable net household income: 1= <20.000 BEF; 0=otherwise
hinc2	monthly disposable net household income: 1= ≥ 20.000 and <40.000 BEF; 0=otherwise
hinc3	monthly disposable net household income: 1= ≥ 40.000 and <60.000 BEF; 0=otherwise
hinc4	monthly disposable net household income: 1= ≥ 60.000 and <80.000 BEF; 0=otherwise
hinc5	monthly disposable net household income: 1= ≥ 80.000 and <100.000 BEF; 0=otherwise
hinc6	monthly disposable net household income: 1= ≥ 100.000 and <120.000 BEF; 0=otherwise
hinc7	monthly disposable net household income: 1= ≥ 120.000 and <200.000 BEF; 0=otherwise
hincrank	sum of continuous household income and predictions of interval regression
self	self-employed or professional (working more than 15 hours a week): 1=yes; 0=no
selfhh	a least one household member is self-employed: 1=yes; 0=no
emp	employee (working more than 15 hours a week): 1=yes; 0=no
emphh	a least one household member is employee: 1=yes; 0=no
<i>Demographic variables</i>	
male	gender: 1=male; 0=female
age	age in year t minus mean age in year t
child	number of household members (<16 year)
adult	number of household members (≥16 year)
<i>Health variables</i>	
chron	chronic illness (physical or mental) or handicap (year $t - 1$): 1=yes; 0=no
sahg	self assessed health (year $t - 1$): 1=good; 0=otherwise
sahm	self assessed health(year $t - 1$): 1=moderate; 0=otherwise
sahb	self assessed health (year $t - 1$): 1=bad; 0=otherwise
sahvb	self assessed health (year $t - 1$): 1=very bad; 0=otherwise
deprese	depressive feelings during the last 3 months (year $t - 1$): 1=seldom; 0=otherwise
deprent	depressive feelings during the last 3 months (year $t - 1$): 1=now and then; 0=otherwise
deprere	depressive feelings during the last 3 months (year $t - 1$): 1=regular; 0=otherwise
deprefr	depressive feelings during the last 3 months (year $t - 1$): 1=frequently; 0=otherwise
phsymse	physical symptoms during the last 3 months (year $t - 1$): 1=seldom; 0=otherwise
phsymnt	physical symptoms during the last 3 months (year $t - 1$): 1=now and then; 0=otherwise
phsymre	physical symptoms during the last 3 months (year $t - 1$): 1=regular; 0=otherwise
phsymfr	physical symptoms during the last 3 months (year $t - 1$): 1=frequently; 0=otherwise
<i>Federal variables</i>	
wall	inhabitant of the Walloons: 1=yes; 0=no
bruss	inhabitant of Brussels: 1=yes; 0=no

Note: 1 euro = 40.3399 BEF.

Table 2: un-weighted descriptive statistics (1994-1997)

	N	mean	std. error	minimum	maximum
gp	21286	4.986	7.811	0	156
gp-P1	21286	0.836	0.370	0	1
gp-P2	17802	5.962	8.193	1	156
spec	21098	1.999	4.906	0	300
spec-P1	21098	0.517	0.500	0	1
spec-P2	10913	3.864	6.271	1	300
hosp	21290	1.492	8.792	0	315
hosp-P1	21290	0.113	0.316	0	1
hosp-P2	2404	13.213	23.017	1	315
lowsec	21290	0.168	0.374	0	1
highsec	21290	0.316	0.465	0	1
highedu	21290	0.245	0.430	0	1
univ	21290	0.138	0.345	0	1
hinc1	21290	0.005	0.068	0	1
hinc2	21290	0.127	0.333	0	1
hinc3	21290	0.202	0.401	0	1
hinc4	21290	0.194	0.395	0	1
hinc5	21290	0.175	0.380	0	1
hinc6	21290	0.140	0.347	0	1
hinc7	21290	0.138	0.345	0	1
hincrank	21290	81991	47872	2100	2600000
self	21290	0.073	0.260	0	1
selfhh	21290	0.136	0.342	0	1
emp	21290	0.446	0.497	0	1
emphh	21290	0.646	0.478	0	1
male	21290	0.467	0.499	0	1
age	21290	0.035	17.484	-30.675	54.325
child	21290	0.669	1.020	0	7
adult	21290	2.325	0.977	1	7
chron	21290	0.153	0.360	0	1
sahg	21290	0.498	0.500	0	1
sahm	21290	0.215	0.411	0	1
sahb	21290	0.043	0.203	0	1
sahvb	21290	0.007	0.085	0	1
deprese	21290	0.286	0.452	0	1
deprent	21290	0.265	0.441	0	1
deprere	21290	0.072	0.259	0	1
deprefr	21290	0.033	0.179	0	1
phsymse	21290	0.273	0.446	0	1
phsymnt	21290	0.179	0.383	0	1
phsymre	21290	0.074	0.262	0	1
phsymfr	21290	0.046	0.210	0	1
wall	21290	0.450	0.498	0	1
bruss	21290	0.123	0.328	0	1

Table 3: Model selection: 2PM-P vs. 2PM-C vs. 1PM-P vs. 1PM-C.

	general practitioner			specialist			hospital		
	2PM		1PM	2PM		1PM	2PM		1PM
	<i>Part1</i>	<i>Part2</i>		<i>Part1</i>	<i>Part2</i>		<i>Part1</i>	<i>Part2</i>	
<i>Panel Data</i>									
Ln L	-8132	-18636		-12405.6	-12766		-6845.7	-3491	
		-26768	-50563		-25171	-35004		-10337	-15268
AIC	16346	37345		24903	25593		13763	7016	
		53692	101212		50496	70102		20780	30623
BIC	16673	37634		25269	25819		14050	7115	
		54307	101555		51089	70476		21165	30965
<i>Cross Section Data</i>									
Ln L	-8745	-20364		-13115	-13138		-6979	-3543	
		-29109	-53121		-26253	-36476		-10525	-15338
AIC	17786	41001		26558	26499		14206	7198	
		58787	106530		53057	73280		21404	30972
BIC	18760	41871		27635	27161		15022	7445	
		60630	106601		54796	73360		22467	31045

2PM: two-part model; 1PM: negative binomial model; Ln L: log likelihood; AIC: Akaike information criteria; BIC: Bayesian information criteria

Table 4: Two-part model of number of visits to a general practitioner, specialist, and number of overnight stays at the hospital (1994-1997).

	general practitioner				specialist				hospital			
	<i>Part1-F</i>	<i>Part1-R</i>	<i>Part2-F</i>	<i>Part2-R</i>	<i>Part1-F</i>	<i>Part1-R</i>	<i>Part2-F</i>	<i>Part2-R</i>	<i>Part1-F</i>	<i>Part1-R</i>	<i>Part2-F</i>	<i>Part2-R</i>
dependent variable	gp-P1	gp-P1	ln(gp-P2)	ln(gp-P2)	spec-P1	spec-P1	ln(spec-P2)	ln(spec-P2)	hosp-P1	hosp-P1	ln(hosp-P2)	ln(hosp-P2)
male	1.194 (1.512)	-0.469** (0.075)	-0.088 (0.291)	-0.131** (0.017)	-1.138 (1.157)		-0.862 (0.461)	-0.879 (0.460)	0.324 (1.598)	-0.656 (0.415)	0.620 (1.309)	
age	-0.124 (0.148)	-0.192** (0.050)	0.054 (0.031)	-0.018** (0.003)	0.071 (0.108)		0.117** (0.041)	0.116** (0.035)	0.005 (0.127)	-0.033** (0.012)	0.225* (0.103)	0.014** (0.001)
age^2	-1.44e-04 (0.005)	0.003** (0.001)	-0.002* (0.001)	2.90e-4** (2.60e-05)	-0.001 (0.003)		-0.004** (0.001)	-0.004** (0.001)	-0.001 (0.004)	3.7e-04** (1.14e-04)	-0.007* (0.003)	
age^3	4.28e-05 (6.30e-05)	-1.58e-05* (6.85e-06)	3.34e-05* (1.30e-05)		7.85e-06 (4.49e-05)		5.21e-5** (1.68e-05)	5.13e-5** (1.49e-05)	1.36e-05 (5.11e-05)		8.61e-05* (4.15e-05)	
age^4	-3.14e-07 (3.01e-07)		-1.60e-7** (6.09e-08)		-3.63e-08 (2.11e-07)		-2.44e-7** (7.92e-08)	-2.38e-7** (7.07e-08)	-5.89e-08 (2.36e-07)		-3.81e-07* (1.92e-07)	
chron	0.437** (0.109)	0.445** (0.109)	0.161** (0.017)	0.162** (0.017)	0.352** (0.070)		0.150** (0.024)	0.152** (0.023)	0.389** (0.076)	0.404** (0.076)	0.245** (0.056)	0.230** (0.054)
sahg	0.448** (0.066)	0.450** (0.066)	0.087** (0.015)	0.087** (0.015)	0.161** (0.055)		0.031 (0.022)	0.037 (0.022)	0.211** (0.081)	0.213** (0.081)	-0.057 (0.069)	-0.074 (0.067)
sahm	0.923** (0.105)	0.925** (0.105)	0.312** (0.020)	0.313** (0.020)	0.593** (0.076)		0.234** (0.028)	0.245** (0.028)	0.766** (0.099)	0.779** (0.099)	0.090 (0.079)	0.083 (0.073)
sahb	0.962** (0.214)	0.966** (0.214)	0.423** (0.032)	0.422** (0.032)	1.031** (0.136)		0.430** (0.043)	0.450** (0.042)	1.240** (0.142)	1.253** (0.142)	0.325** (0.104)	0.348** (0.093)
sahvb	1.232* (0.489)	1.239* (0.489)	0.619** (0.064)	0.620** (0.064)	1.320** (0.299)		0.585** (0.082)	0.602** (0.080)	1.550** (0.252)	1.569** (0.252)	0.901** (0.161)	0.963** (0.150)
deprese	0.065 (0.069)	0.064 (0.069)	0.027 (0.014)	0.027 (0.014)	0.054 (0.054)		0.009 (0.021)		0.017 (0.074)	0.013 (0.074)	-0.024 (0.060)	
deprent	0.216** (0.080)	0.217** (0.080)	0.093** (0.015)	0.092** (0.015)	0.114 (0.059)		0.047* (0.022)		0.115 (0.076)	0.106 (0.077)	-0.073 (0.061)	
deprere	0.138 (0.132)	0.137 (0.132)	0.124** (0.023)	0.122** (0.023)	0.182* (0.092)		0.051 (0.032)		0.106 (0.109)	0.099 (0.109)	0.020 (0.082)	
deprefr	0.011 (0.190)	0.008 (0.190)	0.120** (0.032)	0.117** (0.032)	0.252 (0.131)		0.065 (0.043)		0.130 (0.144)	0.122 (0.144)	0.142 (0.104)	
phsymse	0.131* (0.066)	0.134* (0.066)	0.046** (0.014)	0.046** (0.014)	0.166** (0.052)		0.014 (0.020)	0.022 (0.020)	0.006 (0.073)	0.006 (0.073)	0.047 (0.061)	
phsymnt	0.398** (0.087)	0.395** (0.087)	0.090** (0.016)	0.090** (0.016)	0.375** (0.062)		0.061** (0.023)	0.071** (0.022)	0.052 (0.080)	0.054 (0.080)	-0.070 (0.063)	

phsymre	0.683** (0.143)	0.675** (0.143)	0.104** (0.022)	0.103** (0.022)	0.529** (0.090)	0.152** (0.030)	0.166** (0.030)	0.255* (0.102)	0.257* (0.102)	-0.021 (0.077)	
phsymfr	0.923** (0.214)	0.918** (0.214)	0.246** (0.029)	0.243** (0.029)	0.506** (0.123)	0.317** (0.038)	0.333** (0.037)	0.395** (0.124)	0.395** (0.124)	-0.009 (0.088)	
male*age	0.078 (0.042)		0.002 (0.008)		-0.029 (0.032)	-0.020 (0.013)	-0.021 (0.013)	0.003 (0.044)	-0.011 (0.017)	0.015 (0.036)	
male*age^2	6.49e-06 (0.002)		-2.25e-04 (3.30e-04)		-0.003** (0.001)	0.001 (0.001)	0.001 (0.001)	-0.002 (0.002)	2.40e-04 (1.67e-04)	-0.001 (0.001)	
male*age^3	-2.40e-05 (3.16e-05)		6.12e-06 (6.34e-06)		1.01e-4** (2.28e-05)	-5.45e-06 (8.69e-06)	-4.42e-06 (8.59e-06)	4.33e-05 (2.77e-05)		1.31e-05 (2.20e-05)	
male*age^4	1.93e-07 (1.98e-07)		-4.11e-08 (3.94e-08)		-6.73e-7** (1.39e-07)	1.34e-08 (5.24e-08)	5.80e-09 (5.17e-08)	-2.85e-07 (1.61e-07)		-7.32e-08 (1.26e-07)	
lowsec	0.212 (0.138)	0.209 (0.138)	-0.078** (0.028)	-0.083** (0.028)	0.466** (0.096)	0.028 (0.034)		0.035 (0.104)	0.031 (0.103)	-0.109 (0.078)	
highsec	0.027 (0.130)	0.023 (0.129)	-0.151** (0.028)	-0.153** (0.028)	0.442** (0.093)	0.077* (0.033)		0.029 (0.101)	0.033 (0.100)	-0.137 (0.075)	
highedu	0.021 (0.139)	0.024 (0.139)	-0.208** (0.030)	-0.204** (0.030)	0.642** (0.101)	0.058 (0.036)		-0.095 (0.113)	-0.089 (0.111)	-0.115 (0.086)	
univ	-0.369* (0.154)	-0.355* (0.154)	-0.257** (0.035)	-0.251** (0.035)	0.761** (0.116)	0.023 (0.041)		-0.310* (0.135)	-0.298* (0.134)	-0.212* (0.105)	
wall	0.225** (0.078)	0.226** (0.078)	0.003 (0.018)	0.002 (0.018)	0.682** (0.058)	0.032 (0.021)	0.041* (0.020)	0.120 (0.067)	0.141* (0.067)	0.032 (0.052)	
bruss	-0.278* (0.110)	-0.282* (0.110)	-0.120** (0.027)	-0.122** (0.027)	0.669** (0.088)	0.158** (0.031)	0.163** (0.030)	-0.182 (0.105)	-0.156 (0.105)	0.093 (0.084)	
child	-0.101** (0.037)	-0.093* (0.037)	-0.005 (0.009)		-0.039 (0.030)	0.013 (0.011)		-0.013 (0.037)		-0.005 (0.030)	
adult	-0.048 (0.041)	-0.057 (0.040)	0.008 (0.009)		-0.214** (0.032)	-0.006 (0.012)		-0.070 (0.040)		0.033 (0.032)	
selfhh	-0.447** (0.127)	-0.449** (0.127)	-0.069* (0.030)	-0.068* (0.029)	-0.178 (0.103)	-0.018 (0.038)		-0.251 (0.138)		0.014 (0.115)	
self	-0.304 (0.172)	-0.271 (0.172)	-0.165** (0.042)	-0.178** (0.041)	-0.215 (0.143)	-0.039 (0.054)		-0.015 (0.190)		-0.089 (0.159)	
emphh	0.172 (0.105)	0.157 (0.105)	-0.039 (0.023)	-0.044* (0.022)	0.060 (0.081)	-0.040 (0.030)		-0.036 (0.099)		0.018 (0.078)	
emp	0.129 (0.104)	0.167 (0.103)	-0.074** (0.022)	-0.083** (0.020)	-0.139 (0.079)	-0.014 (0.029)		-0.097 (0.099)		-0.105 (0.080)	
hinc1	0.120 (0.449)	0.104 (0.450)	0.100 (0.094)	0.087 (0.093)	-0.114 (0.345)	0.008 (0.121)	0.025 (0.119)	-0.031 (0.398)	0.174 (0.392)	0.524 (0.293)	0.568* (0.283)
hinc2	0.075 (0.228)	0.085 (0.228)	0.103 (0.055)	0.103 (0.054)	-0.577** (0.188)	0.080 (0.069)	0.099 (0.064)	-0.397 (0.234)	-0.196 (0.224)	0.291 (0.187)	0.367* (0.173)

hinc3	0.473* (0.213)	0.482* (0.213)	0.083 (0.052)	0.088 (0.052)	-0.382* (0.177)	0.083 (0.064)	0.096 (0.062)	-0.282 (0.223)	-0.117 (0.217)	0.051 (0.179)	0.123 (0.169)
hinc4	0.486* (0.208)	0.493* (0.208)	0.070 (0.051)	0.074 (0.051)	-0.153 (0.174)	0.109 (0.063)	0.119 (0.062)	-0.271 (0.220)	-0.153 (0.217)	0.024 (0.177)	0.083 (0.170)
hinc5	0.544** (0.206)	0.550** (0.207)	0.013 (0.051)	0.018 (0.051)	-0.030 (0.174)	0.068 (0.063)	0.074 (0.062)	-0.352 (0.221)	-0.267 (0.218)	-0.110 (0.178)	-0.068 (0.172)
hinc6	0.583** (0.205)	0.588** (0.206)	0.005 (0.051)	0.009 (0.051)	-0.048 (0.173)	0.084 (0.063)	0.084 (0.062)	-0.361 (0.223)	-0.312 (0.221)	-0.061 (0.181)	-0.007 (0.176)
hinc7	0.450* (0.201)	0.445* (0.202)	0.010 (0.050)	0.012 (0.050)	0.215 (0.171)	0.025 (0.062)	0.020 (0.061)	-0.163 (0.221)	-0.137 (0.219)	-0.151 (0.179)	-0.129 (0.174)
constant	-1.318 (5.007)	-4.156** (1.574)	3.054** (1.054)	0.571** (0.087)	1.747 (3.647)	4.684** (1.370)	4.672** (1.196)	-2.237 (4.282)	-3.914** (0.368)	8.845* (3.472)	1.477** (0.176)
σ_ε			0.540	0.540		0.667	0.668			0.807	0.802
σ_α	1.818** (0.053)	1.820** (0.053)	0.520	0.521	1.519** (0.038)	0.432	0.433	1.229** (0.051)	1.234** (0.051)	0.657	0.663
<i>N</i>	21286	21286	17802	17802	21098	10913	10913	21290	21290	2404	2404
<i>Log Likel.</i>	-8125.8	-8132.1		-18636***	-12405.6		-12766***	-6836.5	-6845.7		-3491***
<i>LR-test 1</i>	1323.3**	1330.6**			1565.9**			356.0**	361.9**		
<i>LR-test 2</i>		12.67* (0.0267)							18.35* (0.0493)		
<i>N-quad (8)</i>		4			2				1		
<i>N-quad (16)</i>		3			1				0		
<i>GEE-kurtosis</i>			4.148			4.280				3.594	
<i>R²-overall</i>			0.3218	0.3199		0.1141	0.1120			0.2097	0.1977
<i>Wald test</i>				23.87** (0.0024)			20.72 (0.1091)				28.00 (0.4647)
<i>LM-test</i>				3823.9**			973.7**				155.39**
<i>LMhet-test</i>				120.67** (1.15e-17)			118.39** (8.45e-17)				36.83** (6.47e-07)
<i>AIC</i>		16346		37345	24903		25593		13763		7016
<i>BIC</i>		16673		37634	25269		25819		14050		7115

Part1: logit model with random, normal distributed effects (12 points for Gauss-Hermite quadrature); Part2: random effects GLS; F: full model; R: reduced model; standard errors between brackets; time dummies are suppressed; ***: linear panel random effects estimated by maximum likelihood; **: significant at 1%; *: significant at 5%; LR-test1: LR-test with null: $\sigma_\alpha^2/\sigma_\varepsilon^2 + 1 = 0$; LR-test2: LR-test versus full model (p-value between brackets); N-quad: number of coefficients that change by more than 1% by using 8 or 16 points for Gauss-Hermite quadrature; GEE-kurtosis: coefficient of kurtosis of the log scale error terms of an equal-correlation population averaged model with log links and gamma structure for the conditional variance; Wald test: Wald test versus full model (p-value between brackets); LM-test: Lagrange Multiplier test for random effects; LMhet-test: Lagrange Multiplier test on heteroskedasticity based on models in table 5 (p-value between brackets).

Table 5: Smearing estimator and heteroskedastic retransformation: panel data

	general practitioner		specialist		hospital	
	<i>FM</i>	<i>RM</i>	<i>FM</i>	<i>RM</i>	<i>FM</i>	<i>RM</i>
male	-0.005 (0.006)		-0.442 (0.384)			
age	0.004** (0.001)	0.004** (0.001)	0.109** (0.022)	0.112** (0.021)	3.77e-04 (0.001)	
age^2	-5.29e-05** (1.04e-05)	-5.06e-05** (1.02e-05)	-0.004** (0.001)	-0.004** (0.001)		
age^3			4.61e-05** (9.07e-06)	4.61e-05** (8.81e-06)		
age^4			-2.06e-07** (4.23e-08)	-2.05e-07** (4.10e-08)		
chron	0.005 (0.010)		0.018 (0.017)		0.143** (0.038)	0.149** (0.038)
sahg	0.010 (0.007)	0.012 (0.007)	0.017 (0.014)	0.018 (0.014)	0.039 (0.035)	0.039 (0.035)
sahm	0.027* (0.011)	0.035** (0.010)	0.061** (0.019)	0.072** (0.017)	0.097* (0.040)	0.103** (0.039)
sahb	0.057** (0.020)	0.075** (0.019)	0.110** (0.029)	0.131** (0.026)	0.142* (0.060)	0.150* (0.059)
sahvb	0.049 (0.044)	0.077 (0.041)	0.151* (0.076)	0.178* (0.072)	0.047 (0.091)	0.052 (0.089)
deprese	0.001 (0.007)					
deprent	0.008 (0.008)					
deprere	0.004 (0.013)					
deprefr	0.034 (0.020)					
phsymse	0.001 (0.007)		-0.013 (0.015)			
phsymnt	0.005 (0.009)		0.009 (0.015)			
phsymre	0.011 (0.013)		0.032 (0.023)			
phsymfr	0.015 (0.020)		0.014 (0.028)			
male*age			-0.009 (0.011)			
male*age^2			0.001 (3.74e-04)			
male*age^3			-7.39e-06 (6.03e-06)			
male*age^4			3.69e-08 (3.47e-08)			
lowsec	-0.018 (0.012)	-0.020 (0.012)				
highsec	-0.018 (0.011)	-0.023* (0.011)				
highedu	-0.044** (0.012)	-0.050** (0.012)				
univ	-0.055** (0.013)	-0.066** (0.012)				
wall	-0.015* (0.007)		-0.020 (0.012)			
bruss	0.005 (0.010)		0.022 (0.017)			
selfhh	-0.030** (0.011)	-0.032** (0.011)				

self	-0.007 (0.016)	-0.010 (0.016)				
emphh	-0.014 (0.010)	-0.020* (0.009)				
emp	-0.007 (0.008)	-0.008 (0.008)				
hinc1	0.022 (0.043)		0.040 (0.064)	0.028 (0.065)	-0.145 (0.173)	
hinc2	0.032 (0.021)		0.101** (0.037)	0.095** (0.036)	-0.138 (0.128)	
hinc3	0.014 (0.019)		0.061 (0.034)	0.056 (0.033)	-0.172 (0.123)	
hinc4	0.019 (0.019)		0.033 (0.033)	0.028 (0.033)	-0.209 (0.123)	
hinc5	0.013 (0.019)		0.026 (0.034)	0.019 (0.034)	-0.206 (0.125)	
hinc6	0.015 (0.019)		0.019 (0.034)	0.015 (0.033)	-0.102 (0.131)	
hinc7	-0.004 (0.019)		-0.009 (0.033)	-0.013 (0.033)	-0.206 (0.124)	
constant	0.380** (0.033)	0.393** (0.030)	4.179** (0.755)	4.224** (0.716)	0.495** (0.125)	0.318** (0.029)
<i>N</i>	17802	17802	10913	10913	2404	2404
<i>R</i> ²	0.010	0.009	0.0164	0.0144	0.0269	0.0202
<i>Wald-test</i>		1.390 (0.120)		1.70 (0.0597)		1.29 (0.2209)

Dependent variable: raw scale error term of Part2 model; FM: full model, RM: reduced model; robust standard errors between brackets; time dummies suppressed; Wald-test: Wald test versus full model (p-value between brackets); **: significant at 1%; significant at 5%

Table 6: Indices of horizontal inequity based on Belgian panel data: number of visits to general practitioner, specialist, and number of overnight stays at the hospital.

year	general practitioner			specialist			hospital			
	$P(M=1)$	$E(M >0)$	$E(M)$	$P(M=1)$	$E(M >0)$	$E(M)$	$P(M=1)$	$E(M >0)$	$E(M)$	
HI	1994	-0.003	-0.075**	-0.109**	0.055**	-0.032*	-0.028	-0.029	-0.067	-0.121*
	1995	-0.009*	-0.069**	-0.101**	0.040**	-0.005	-0.014	0.017	-0.063	-0.064
	1996	-0.008	-0.071**	-0.099**	0.050**	-0.019	-0.022	0.011	-0.071*	-0.134*
	1997	-0.008	-0.073**	-0.108**	0.044**	-0.035	-0.042	4.17e-05	-0.091*	-0.097
se(HI)	1994	0.004	0.010	0.016	0.009	0.015	0.024	0.025	0.036	0.061
	1995	0.004	0.011	0.016	0.008	0.016	0.023	0.025	0.035	0.060
	1996	0.004	0.008	0.014	0.009	0.015	0.024	0.025	0.031	0.057
	1997	0.004	0.009	0.014	0.009	0.024	0.032	0.027	0.044	0.067
N	1994	5645	4604	5645	5633	2778	5633	5631	605	5631
	1995	5473	4649	5473	5314	2811	5314	5565	652	5565
	1996	5264	4418	5264	5261	2731	5261	5204	620	5204
	1997	4856	4081	4856	4844	2591	4844	4840	548	4840

Based on weighted data; N: number of observations, se(HI): standard error of HI; **: significant at 1%; *: significant at 5%

Table 7: Indices of horizontal inequity based on Belgian cross-section data: number of visits to general practitioner, specialist, and number of overnight stays at the hospital.

	year	general practitioner			specialist			hospital		
		$P(M=1)$	$E(M >0)$	$E(M)$	$P(M=1)$	$E(M >0)$	$E(M)$	$P(M=1)$	$E(M >0)$	$E(M)$
HI	1994	0.004	-0.074**	-0.076**	0.056**	-0.025	-0.002	-0.055*	-0.070	-0.101
	1995	-0.005	-0.070**	-0.071**	0.033**	-0.008	0.011	-0.013	-0.071	-0.041
	1996	-0.005	-0.074**	-0.076**	0.038**	-0.015	-0.004	-0.020	-0.100*	-0.129*
	1997	-0.002	-0.088**	-0.089**	0.031**	-0.025	-0.021	-0.025	-0.116*	-0.096
se(HI)	1994	0.004	0.015	0.015	0.009	0.020	0.022	0.025	0.044	0.062
	1995	0.004	0.015	0.016	0.008	0.027	0.030	0.025	0.050	0.061
	1996	0.004	0.013	0.014	0.009	0.020	0.023	0.025	0.042	0.057
	1997	0.004	0.014	0.014	0.008	0.020	0.022	0.027	0.054	0.067
N	1994	5645	4604	5645	5633	2778	5633	5631	605	5631
	1995	5473	4649	5473	5314	2811	5314	5565	652	5565
	1996	5264	4418	5264	5261	2731	5261	5204	620	5204
	1997	4856	4081	4856	4844	2591	4844	4840	548	4840

Based on weighted data; N: number of observations, se(HI): standard error of HI; **: significant at 1%; *: significant at 5%

Table A.1: Explaining monthly disposable net household income using interval regression.

	coeff	std. err
household reports continuous net monthly disposable income	-3553**	804.861
mean age of household members	479.50**	34.599
mean age of household members squared	-10.58**	1.315
highest degree of a household member is lower secondary school	-4429**	922.205
highest degree of a household member is higher secondary school	2557**	913.842
highest degree of a household member is higher education (no university)	14313**	1029.449
highest degree of a household member is university	24308**	1448.642
household resides in Flanders	-3982**	1502.043
household resides in the Walloons	-3164*	1476.787
a household member is self-employed	16899**	1691.161
a household member is an employee	22235**	1088.85
number of children	8311**	481.206
number of adults	10968**	596.904
constant	30259**	2090.826
sigma	27562**	534.005
<i>N</i>	16481	
<i>T</i>	1993 - 1997	
<i>Log Likelihood</i>	-27527	

Dependent variable takes values from 1 to 8 with the following upper and lower limits in Belgian Francs (0-20000), (20000-40000), (40000-60000), (60000-80000), (80000-100000), (100000-120000), (120000-200000), (200000-2600000); robust standard errors adjusted for household clustering; time dummies are suppressed; **: significant at 1%; *: significant at 5%.

Table B.1: Two-part model of number of visits to a general practitioner, specialist, and number of overnight stays at the hospital (94-95).

	general practitioner				specialist				hospital			
	<i>Part1-94</i>	<i>Part1-95</i>	<i>Part2-94</i>	<i>Part2-95</i>	<i>Part1-94</i>	<i>Part1-95</i>	<i>Part2-94</i>	<i>Part2-95</i>	<i>Part1-94</i>	<i>Part1-95</i>	<i>Part2-94</i>	<i>Part2-95</i>
dependent variable	gp-P1	gp-P1	ln(gp-P2)	ln(gp-P2)	spec-P1	spec-P1	ln(spec-P2)	ln(spec-P2)	hosp-P1	hosp-P1	ln(hosp-P2)	ln(hosp-P2)
male	-0.189*	-0.294**	-0.115**	-0.115**	-9.284	-13.441	-13.674**	-8.322	-0.733	-0.155		
	(0.076)	(0.085)	(0.024)	(0.023)	(7.564)	(7.971)	(4.784)	(4.325)	(0.607)	(0.640)		
age	-0.095	-0.134*	-0.022**	-0.018**	0.172	0.181	0.136	0.208**	-0.008	-0.018	0.011**	0.015**
	(0.054)	(0.063)	(0.003)	(0.003)	(0.160)	(0.154)	(0.076)	(0.070)	(0.018)	(0.017)	(0.002)	(0.002)
age^2	0.001	0.002	3.04e-4**	2.69e-4**	-0.004	-0.004	-0.004*	-0.006**	0.001	2.65e-04		
	(0.001)	(0.001)	(4.08e-05)	(3.79e-05)	(0.005)	(0.004)	(0.002)	(0.002)	(1.73e-04)	(1.64e-04)		
age^3	-4.50e-06	-1.09e-08			5.86e-05	4.34e-05	6.97e-05*	8.69e-5**				
	(7.34e-06)	(8.82e-06)			(0.000)	(6.31e-05)	(3.15e-05)	(2.93e-05)				
age^4					-2.64e-07	-1.57e-07	-3.39e-07*	-3.99e-7**				
					(3.12e-07)	(2.91e-07)	(1.46e-07)	(1.36e-07)				
chron	0.235	0.379*	0.279**	0.229**	0.487**	0.525**	0.205**	0.151**	0.232	0.335**	0.384**	0.216*
	(0.164)	(0.152)	(0.043)	(0.035)	(0.110)	(0.097)	(0.053)	(0.043)	(0.134)	(0.120)	(0.127)	(0.109)
sahg	0.543**	0.463**	0.158**	0.176**	0.152*	0.188*	0.014	0.047	0.316*	0.160	-0.037	-0.073
	(0.082)	(0.091)	(0.030)	(0.028)	(0.073)	(0.076)	(0.042)	(0.040)	(0.144)	(0.132)	(0.131)	(0.107)
sahm	0.884**	1.033**	0.536**	0.531**	0.697**	0.531**	0.265**	0.258**	0.885**	0.571**	0.021	0.140
	(0.130)	(0.162)	(0.042)	(0.041)	(0.102)	(0.106)	(0.054)	(0.050)	(0.170)	(0.159)	(0.140)	(0.120)
sahb	0.941**	0.817*	0.703**	0.853**	1.041**	0.934**	0.493**	0.584**	1.153**	0.975**	0.220	0.388*
	(0.279)	(0.325)	(0.071)	(0.076)	(0.182)	(0.219)	(0.085)	(0.093)	(0.236)	(0.233)	(0.195)	(0.194)
sahvb	1.097	1.641	1.213**	0.779**	1.209**	1.015*	0.556**	0.790**	1.342**	1.352**	1.095**	0.893**
	(0.625)	(1.021)	(0.132)	(0.175)	(0.380)	(0.468)	(0.160)	(0.174)	(0.365)	(0.404)	(0.270)	(0.302)
deprese	0.144	-0.106	-0.040	0.006	0.033	-0.040			-0.044	-0.108		
	(0.090)	(0.096)	(0.029)	(0.029)	(0.075)	(0.077)			(0.123)	(0.117)		
deprent	0.184	0.128	0.078*	0.072*	0.026	-0.054			0.126	-0.078		
	(0.101)	(0.112)	(0.032)	(0.030)	(0.080)	(0.083)			(0.124)	(0.122)		
deprere	0.203	-0.086	0.133**	0.136**	0.118	0.061			0.241	-0.121		
	(0.179)	(0.195)	(0.049)	(0.049)	(0.130)	(0.136)			(0.173)	(0.173)		
deprefr	0.457	0.142	0.125	0.002	0.540**	-0.013			0.361	-0.178		
	(0.296)	(0.340)	(0.075)	(0.084)	(0.204)	(0.213)			(0.231)	(0.251)		
phsymse	0.037	0.282**	0.059*	0.064*	0.144*	0.243**	0.030	-0.024	0.001	0.047		
	(0.087)	(0.096)	(0.028)	(0.028)	(0.072)	(0.074)	(0.039)	(0.038)	(0.122)	(0.119)		
phsymnt	0.411**	0.343**	0.133**	0.183**	0.449**	0.575**	0.104*	0.023	-0.130	0.185		
	(0.118)	(0.128)	(0.034)	(0.033)	(0.088)	(0.090)	(0.044)	(0.042)	(0.140)	(0.129)		

phsymre	0.439*	0.625**	0.207**	0.210**	0.384**	0.633**	0.218**	0.157**	0.264	0.495**		
	(0.186)	(0.232)	(0.052)	(0.050)	(0.130)	(0.138)	(0.064)	(0.058)	(0.163)	(0.165)		
phsymfr	1.112**	0.619	0.314**	0.436**	0.480**	0.701**	0.371**	0.305**	0.407*	0.593**		
	(0.327)	(0.339)	(0.066)	(0.074)	(0.168)	(0.199)	(0.082)	(0.084)	(0.196)	(0.208)		
male*age					-0.277	-0.392	-0.389**	-0.234	-0.028	7.20e-04		
					(0.222)	(0.226)	(0.139)	(0.123)	(0.027)	(0.027)		
male*age^2					0.005	0.008	0.013**	0.007	0.001	4.15e-05		
					(0.007)	(0.007)	(0.004)	(0.003)	(2.61e-04)	(2.65e-04)		
male*age^3					-0.000	-6.11e-05	-1.75e-4**	-9.32e-05				
					(0.000)	(9.96e-05)	(6.38e-05)	(5.28e-05)				
male*age^4					-1.42e-07	8.07e-08	8.31e-7**	4.16e-07				
					(4.64e-07)	(4.77e-07)	(3.12e-07)	(2.50e-07)				
lowsec	0.117	0.286	-0.072	-0.067	0.376**	0.192			-0.084	-0.006		
	(0.140)	(0.162)	(0.042)	(0.043)	(0.107)	(0.113)			(0.143)	(0.143)		
highsec	0.066	0.068	-0.109**	-0.113**	0.345**	0.356**			0.085	0.013		
	(0.134)	(0.151)	(0.041)	(0.041)	(0.104)	(0.110)			(0.139)	(0.140)		
highedu	-0.023	0.079	-0.125**	-0.144**	0.539**	0.438**			-0.248	0.039		
	(0.141)	(0.161)	(0.044)	(0.044)	(0.113)	(0.119)			(0.163)	(0.156)		
univ	-0.122	-0.353*	-0.199**	-0.164**	0.665**	0.601**			-0.085	-0.118		
	(0.158)	(0.172)	(0.049)	(0.050)	(0.131)	(0.135)			(0.196)	(0.195)		
wall	0.089	0.165	-0.054*	-0.030	0.372**	0.645**	0.016	0.067*	0.095	0.172		
	(0.078)	(0.088)	(0.025)	(0.024)	(0.062)	(0.065)	(0.034)	(0.033)	(0.097)	(0.096)x		
bruss	-0.116	-0.124	-0.174**	-0.153**	0.241*	0.626**	0.103*	0.200**	-0.417*	0.044		
	(0.112)	(0.123)	(0.038)	(0.038)	(0.093)	(0.101)	(0.051)	(0.049)	(0.164)	(0.147)		
child	-0.080*	-0.068			-0.031	0.001						
	(0.040)	(0.044)			(0.034)	(0.034)						
adult	-0.005	-0.088			-0.167**	-0.205**						
	(0.044)	(0.047)			(0.038)	(0.038)						
selfhh	-0.357**	-0.365*	-0.110*	-0.097*	-0.286*	-0.066						
	(0.134)	(0.143)	(0.046)	(0.044)	(0.119)	(0.122)						
self	-0.213	-0.289	-0.099	-0.128*	0.041	-0.176						
	(0.179)	(0.198)	(0.064)	(0.063)	(0.166)	(0.173)						
emphh	0.051	0.100	-0.066	-0.095*	0.039	-0.003						
	(0.120)	(0.131)	(0.038)	(0.039)	(0.100)	(0.103)						
emp	0.153	0.166	-0.054	-0.060	-0.007	-0.146						
	(0.114)	(0.129)	(0.033)	(0.033)	(0.095)	(0.100)						
hinc1	0.053	-0.446	-0.039	-0.030	-0.675	0.135	-0.091	0.266	0.804	0.390	0.271	0.483
	(0.466)	(0.693)	(0.198)	(0.259)	(0.421)	(0.628)	(0.195)	(0.345)	(0.685)	(0.639)	(0.596)	(0.653)
hinc2	-0.072	0.262	0.071	-0.093	-0.943**	-0.416	0.095	0.100	0.962	-0.766*	0.340	0.102
	(0.236)	(0.262)	(0.094)	(0.087)	(0.223)	(0.245)	(0.101)	(0.110)	(0.533)	(0.301)	(0.417)	(0.198)

hinc3	0.353 (0.220)	0.501* (0.242)	0.064 (0.089)	-0.095 (0.082)	-0.594** (0.211)	-0.178 (0.232)	0.079 (0.095)	0.152 (0.103)	1.045* (0.528)	-0.480 (0.285)	-0.021 (0.410)	0.032 (0.175)
hinc4	0.359 (0.214)	0.552* (0.239)	0.027 (0.089)	-0.059 (0.081)	-0.460* (0.208)	0.121 (0.229)	0.113 (0.095)	0.160 (0.104)	0.927 (0.530)	-0.539 (0.288)	-0.001 (0.413)	-0.082 (0.180)
hinc5	0.447* (0.213)	0.503* (0.236)	-0.034 (0.088)	-0.143 (0.081)	-0.370 (0.207)	0.213 (0.228)	0.053 (0.095)	0.128 (0.105)	0.940 (0.534)	-0.703* (0.294)	-0.164 (0.411)	-0.315 (0.189)
hinc6	0.508* (0.217)	0.482* (0.240)	-0.039 (0.089)	-0.176* (0.083)	-0.296 (0.209)	0.101 (0.231)	0.058 (0.097)	0.172 (0.106)	0.733 (0.540)	-0.843** (0.306)	-0.068 (0.431)	-0.356 (0.203)
hinc7	0.344 (0.213)	0.578* (0.236)	-0.038 (0.089)	-0.111 (0.082)	-0.214 (0.207)	0.321 (0.228)	-0.059 (0.096)	0.112 (0.105)	0.841 (0.540)	-0.644* (0.298)	-0.256 (0.419)	-0.357 (0.192)
constant	-2.042 (1.699)	-3.036 (2.054)	0.477** (0.139)	0.604** (0.134)	5.687 (5.426)	5.614 (5.379)	5.581* (2.589)	7.861** (2.464)	-4.013** (0.643)	-2.593** (0.500)	1.611** (0.409)	1.650** (0.176)
<i>N</i>	5703	5468	4654	4649	5689	5309	2804	2801	5690	5560	605	641
<i>Log Likel.</i>	-2534	-2119	-5389	-5264	-3522	-3257	-3463	-3314	-1789	-1863	-888	-927
<i>GLMkurtosis</i>			3.845	4.789			4.569	4.640			8.046	4.547
<i>R²-overall</i>			0.3363	0.3429			0.1133	0.1095			0.1945	0.2252
<i>LMhet-test</i>			41.93** (0.0001)	72.50** (6.78e-10)			35.89** (0.0018)	40.18** (0.0004)			7.04 (0.2167)	17.18** (0.0041)
<i>AIC</i>	5142	4312	10845	10596	7126	6596	6983	6684	3640	3788	1805	1882
<i>BIC</i>	5388	4556	11064	10815	7398	6865	7149	6851	3846	3993	1866	1945

Part1: logit model; Part2: log-linear regression; robust standard errors between brackets; **: significant at 1%; *: significant at 5%; GLMkurtosis: coefficient of kurtosis of the log scale error terms of a generalised linear model with log links and gamma structure for the conditional variance; LMhet-test: Lagrange Multiplier test on heteroskedasticity based on models in table B.2 (p-value between brackets); AIC: Akaike Information Criterion; BIC: Bayesian Information Criterion.

Table B.1 (cont.): Two-part model of number of visits to a general practitioner, specialist, and number of overnight stays at the hospital (96-97).

	general practitioner				specialist				hospital			
	<i>Part1-96</i>	<i>Part1-97</i>	<i>Part2-96</i>	<i>Part2-97</i>	<i>Part1-96</i>	<i>Part1-97</i>	<i>Part2-96</i>	<i>Part2-97</i>	<i>Part1-96</i>	<i>Part1-97</i>	<i>Part2-96</i>	<i>Part2-97</i>
dependent variable	gp-P1	gp-P1	ln(gp-P2)	ln(gp-P2)	spec-P1	spec-P1	ln(spec-P2)	ln(spec-P2)	hosp-P1	hosp-P1	ln(hosp-P2)	ln(hosp-P2)
male	-0.418** (0.083)	-0.285** (0.087)	-0.093** (0.024)	-0.105** (0.025)	-10.268 (8.863)	-21.899* (8.964)	-3.171 (4.475)	-12.462* (5.115)	-0.736 (0.683)	-0.165 (0.722)		
age	-0.148 (0.063)	-0.139* (0.061)	-0.016** (0.003)	-0.019** (0.003)	0.300 (0.158)	0.157 (0.165)	0.182* (0.074)	0.314** (0.083)	-0.029 (0.017)	-0.048** (0.018)	0.012** (0.002)	0.014** (0.002)
age^2	0.002 (0.001)	0.002 (0.001)	2.55e-4** (4.03e-05)	2.72e-4** (3.93e-05)	-0.009 (0.004)	-0.004 (0.005)	-0.005* (0.002)	-0.010** (0.002)	0.001 (0.001)	0.005** (1.73e-04)		
age^3	-1.11e-05 (8.78e-06)	-1.15e-05 (8.45e-06)			0.001 (0.001)	5.28e-05 (6.78e-05)	7.40e-05* (3.28e-05)	1.37e-4** (3.62e-05)				
age^4					-5.32e-07 (3.00e-07)	-2.63e-07 (3.14e-07)	-3.35e-07* (1.57e-07)	-6.44e-7** (1.72e-07)				
chron	0.342* (0.148)	0.677** (0.171)	0.240** (0.037)	0.270** (0.037)	0.449** (0.096)	0.332** (0.100)	0.157** (0.046)	0.197** (0.048)	0.402** (0.123)	0.457** (0.125)	0.262* (0.112)	0.127 (0.120)
sahg	0.419** (0.092)	0.218* (0.095)	0.135** (0.030)	0.135** (0.031)	0.161* (0.077)	0.147 (0.080)	0.054 (0.042)	0.048 (0.043)	0.216 (0.143)	0.095 (0.152)	-0.009 (0.122)	-0.167 (0.155)
sahm	0.741** (0.150)	0.927** (0.170)	0.495** (0.043)	0.492** (0.044)	0.654** (0.108)	0.343** (0.113)	0.302** (0.054)	0.354** (0.056)	0.748** (0.167)	0.769** (0.185)	0.289* (0.137)	-0.075 (0.167)
sahb	1.284** (0.340)	0.323 (0.335)	0.759** (0.082)	0.746** (0.078)	0.910** (0.201)	0.906** (0.212)	0.691** (0.093)	0.587** (0.099)	1.494** (0.235)	1.282** (0.249)	0.692** (0.186)	0.368 (0.218)
sahvb	1.847 (1.109)	-1.153 (0.615)	1.086** (0.158)	0.880** (0.207)	1.475** (0.502)	0.709 (0.504)	0.853** (0.251)	0.709** (0.219)	2.275** (0.430)	1.410** (0.482)	1.115** (0.234)	0.792 (0.514)
deprese	-0.058 (0.097)	0.267* (0.104)	0.048 (0.030)	0.045 (0.032)	-0.069 (0.078)	0.151 (0.081)			-0.099 (0.124)	0.346** (0.132)		
deprent	0.225* (0.113)	0.286* (0.115)	0.128** (0.032)	0.089** (0.033)	0.039 (0.083)	0.283** (0.087)			0.035 (0.126)	0.226 (0.141)		
deprere	-0.236 (0.180)	0.494* (0.228)	0.149** (0.052)	0.094 (0.054)	0.039 (0.134)	0.269 (0.141)			-0.129 (0.186)	0.369 (0.195)		
deprefr	-0.255 (0.263)	-0.129 (0.272)	0.297** (0.073)	0.128 (0.076)	-0.106 (0.184)	0.149 (0.190)			0.085 (0.220)	0.115 (0.263)		
phsymse	0.358** (0.095)	0.104 (0.098)	0.046 (0.028)	0.023 (0.031)	0.201** (0.074)	0.054 (0.078)	0.014 (0.039)	0.051 (0.040)	0.024 (0.122)	-0.137 (0.132)		
phsymnt	0.463** (0.130)	0.472** (0.133)	0.099** (0.036)	0.153** (0.035)	0.299** (0.092)	0.263** (0.093)	0.051 (0.044)	0.131** (0.045)	0.113 (0.133)	0.036 (0.142)		

phsymre	0.649** (0.213)	0.858** (0.264)	0.128* (0.049)	0.117* (0.051)	0.410** (0.134)	0.432** (0.145)	0.070 (0.060)	0.277** (0.065)	0.056 (0.167)	0.085 (0.180)		
phsymfr	0.339 (0.297)	1.313** (0.398)	0.207** (0.068)	0.225** (0.068)	0.489** (0.179)	0.294 (0.186)	0.262** (0.079)	0.463** (0.086)	0.091 (0.203)	0.038 (0.222)		
male*age					-0.278 (0.245)	-0.571* (0.241)	-0.082 (0.124)	-0.335* (0.138)	-0.001 (0.028)	0.006 (0.029)		
male*age^2					0.005 (0.008)	0.017* (0.007)	0.002 (0.003)	0.010* (0.004)	1.90e-04 (2.72e-04)	9.25e-05 (2.74e-04)		
male*age^3					-0.000 (0.001)	-0.000* (1.06e-04)	-3.02e-05 (5.33e-05)	-1.40e-04* (5.93e-05)				
male*age^4					3.55e-08 (.31e-07)	1.01e-06* (5.07e-07)	1.18e-07 (2.52e-07)	6.53e-07* (2.81e-07)				
lowsec	0.000 (0.165)	0.140 (0.187)	-0.086 (0.045)	-0.115* (0.051)	0.299** (0.114)	0.474** (0.125)			0.036 (0.154)	0.233 (0.169)		
highsec	-0.181 (0.157)	0.024 (0.176)	-0.112* (0.044)	-0.174** (0.048)	0.160 (0.110)	0.456** (0.118)			0.079 (0.149)	0.060 (0.166)		
highedu	-0.089 (0.169)	-0.003 (0.184)	-0.137** (0.046)	-0.239** (0.050)	0.336** (0.118)	0.599** (0.128)			0.086 (0.159)	-0.114 (0.189)		
univ	-0.335 (0.183)	-0.345 (0.198)	-0.218** (0.052)	-0.253** (0.055)	0.474** (0.137)	0.593** (0.145)			-0.224 (0.206)	-0.379 (0.225)		
wall	0.129 (0.089)	0.130 (0.092)	-0.001 (0.025)	-0.049 (0.027)	0.452** (0.065)	0.397** (0.069)	0.070* (0.033)	-0.002 (0.036)	0.125 (0.100)	0.074 (0.107)		
bruss	-0.344** (0.122)	-0.198 (0.126)	-0.115** (0.039)	-0.155** (0.040)	0.514** (0.100)	0.563** (0.100)	0.226** (0.049)	0.168** (0.053)	-0.149 (0.157)	-0.118 (0.162)		
child	-0.115** (0.042)	-0.032 (0.046)			-0.062 (0.034)	-0.056 (0.036)						
adult	-0.094 (0.048)	-0.015 (0.053)			-0.163** (0.040)	-0.125** (0.043)						
selfhh	-0.375** (0.144)	-0.443** (0.157)	-0.043 (0.052)	-0.039 (0.052)	-0.015 (0.126)	-0.130 (0.139)						
self	-0.117 (0.201)	0.001 (0.214)	-0.238** (0.070)	-0.291** (0.071)	-0.183 (0.176)	-0.169 (0.189)						
emphh	0.171 (0.137)	0.003 (0.147)	-0.010 (0.040)	-0.080 (0.044)	0.073 (0.106)	-0.050 (0.111)						
emp	0.109 (0.133)	0.186 (0.135)	-0.116** (0.033)	-0.037 (0.035)	-0.084 (0.101)	-0.046 (0.106)						
hinc1	-0.322 (0.585)	0.318 (0.572)	-0.077 (0.219)	0.128 (0.150)	-0.660 (0.515)	0.352 (0.639)	-0.086 (0.256)	0.042 (0.214)	0.256 (0.573)	-0.377 (0.867)	1.023 (0.648)	1.267* (0.496)
hinc2	0.065 (0.280)	-0.174 (0.289)	0.114 (0.104)	0.255* (0.102)	-0.192 (0.239)	-0.415 (0.266)	0.079 (0.123)	0.157 (0.117)	-0.338 (0.329)	-0.232 (0.388)	0.589 (0.371)	0.464 (0.498)

hinc3	0.485 (0.259)	0.384 (0.267)	0.102 (0.099)	0.218* (0.095)	-0.106 (0.224)	-0.369 (0.250)	0.034 (0.117)	0.139 (0.108)	-0.404 (0.318)	-0.314 (0.378)	0.325 (0.367)	0.057 (0.491)
hinc4	0.569* (0.252)	0.375 (0.259)	0.060 (0.098)	0.203* (0.094)	0.084 (0.220)	-0.308 (0.246)	0.101 (0.116)	0.177 (0.107)	-0.333 (0.317)	-0.306 (0.378)	0.338 (0.365)	0.095 (0.493)
hinc5	0.389 (0.248)	0.544* (0.258)	-0.007 (0.098)	0.159 (0.095)	0.048 (0.219)	-0.161 (0.244)	-2.05e-05 (0.117)	0.162 (0.108)	-0.629 (0.324)	-0.267 (0.379)	0.032 (0.369)	0.117 (0.493)
hinc6	0.607* (0.252)	0.359 (0.253)	0.022 (0.098)	0.155 (0.094)	0.086 (0.219)	-0.085 (0.242)	0.064 (0.119)	0.147 (0.108)	-0.479 (0.325)	-0.270 (0.382)	0.263 (0.380)	0.053 (0.500)
hinc7	0.436 (0.248)	0.481 (0.254)	0.016 (0.098)	0.135 (0.093)	0.431* (0.219)	0.076 (0.243)	-0.023 (0.116)	0.103 (0.106)	-0.361 (0.320)	-0.133 (0.382)	0.146 (0.371)	-0.188 (0.497)
constant	-3.215 (2.123)	-3.666 (2.109)	0.445** (0.150)	0.399* (0.158)	10.534 (5.689)	5.302 (6.103)	7.190** (2.704)	12.325** (3.104)	-2.750** (0.547)	-3.753** (0.640)	1.178** (0.360)	1.656** (0.489)
<i>N</i>	5260	4855	4418	4081	5257	4843	2727	2581	5200	4839	616	542
<i>Log Likel.</i>	-2143	-1949	-5026	-4685	-3290	-3046	-3226	-3134	-1759	-1568	-894	-834
<i>GLMkurtosis</i>			4.088	4.593			4.900	4.745			4.948	2.593
<i>R²-overall</i>			0.3334	0.3286			0.1173	0.1327			0.2420	0.1636
<i>LMhet-test</i>			82.289** (1.06e-11)	50.07** (5.94e-06)			62.75** (8.43e-08)	77.74** (1.80e-10)			7.18 (0.2071)	5.11 (0.4025)
<i>AIC</i>	4360	3972	10121	9439	6662	6174	6508	6323	3580	3198	1816	1695
<i>BIC</i>	4603	4212	10338	9654	6931	6440	6674	6488	3783	3390	1878	1756

Part1: logit model; Part2: log-linear regression; robust standard errors between brackets; **: significant at 1%; *: significant at 5%; GLMkurtosis: coefficient of kurtosis of the log scale error terms of a generalised linear model with log links and gamma structure for the conditional variance; LMhet-test: Lagrange Multiplier test on heteroskedasticity based on models in table B.2 (p-value between brackets); AIC: Akaike Information Criterion; BIC: Bayesian Information Criterion.

Table B.2: Smearing estimator and heteroskedastic retransformation: cross-section (94-95).

	general practitioner		specialist		hospital	
	<i>1994</i>	<i>1995</i>	<i>1994</i>	<i>1995</i>	<i>1994</i>	<i>1995</i>
age	0.011*	0.010**	0.116	0.178**		
	(0.004)	(0.003)	(0.076)	(0.067)		
age^2	-1.18e-04*	-1.18e-04**	-0.003	-0.005**		
	(5.39e-05)	(4.41e-05)	(0.002)	(0.002)		
age^3			5.14e-05	7.29e-05**		
			(3.26e-04)	(2.79e-05)		
age^4			-2.41e-07	-3.26e-07*		
			(1.52e-07)	(1.29e-07)		
chron					0.363	0.453**
					(0.201)	(0.151)
sahg	-0.008	0.034	-0.022	0.031	0.110	0.183
	(0.035)	(0.028)	(0.050)	(0.043)	(0.180)	(0.131)
sahm	0.068	0.146**	0.209*	0.115*	0.093	0.176
	(0.048)	(0.041)	(0.067)	(0.048)	(0.181)	(0.137)
sahb	0.091	0.193*	0.150*	0.378**	0.309	0.383
	(0.081)	(0.084)	(0.073)	(0.103)	(0.268)	(0.265)
sahvb	0.075	0.367*	0.254	0.333*	-0.239	0.186
	(0.159)	(0.183)	(0.200)	(0.159)	(0.351)	(0.442)
lowsec	0.021	-0.039				
	(0.054)	(0.050)				
highsec	0.053	-0.079				
	(0.051)	(0.047)				
highedu	-0.042	-0.103*				
	(0.053)	(0.049)				
univ	-0.099	-0.099				
	(0.054)	(0.051)				
selfhh	-0.024	-0.064				
	(0.048)	(0.039)				
self	-0.111	-0.071				
	(0.063)	(0.064)				
emphh	-0.076	-0.064				
	(0.046)	(0.043)				
emp	-0.074*	-0.084*				
	(0.037)	(0.032)				
hinc1			0.212	0.374*		
			(0.200)	(0.170)		
hinc2			0.271*	0.228*		
			(0.106)	(0.110)		
hinc3			0.191*	0.076		
			(0.096)	(0.098)		
hinc4			0.136	0.154		
			(0.094)	(0.103)		
hinc5			0.066	0.113		
			(0.100)	(0.104)		
hinc6			0.129	0.001		
			(0.101)	(0.099)		
hinc7			0.010	0.103		
			(0.095)	(0.101)		
constant	0.939**	0.942**	4.588	6.804**	0.877**	0.683**
	(0.160)	(0.124)	(2.608)	(2.336)	(0.149)	(0.098)
<i>N</i>	4654	4649	2804	2801	605	641
<i>R</i> ²	0.0120	0.0208	0.0170	0.0191	0.0153	0.0351

Dependent variable: raw scale error term of Part2 model; robust standard errors between brackets; **: significant at 1%; significant at 5%

Table B.2 (cont.): Smearing estimator and heteroskedastic retransformation: cross-section (96-97)

	general practitioner		specialist		hospital	
	<i>1996</i>	<i>1997</i>	<i>1996</i>	<i>1997</i>	<i>1996</i>	<i>1997</i>
age	0.016** (0.004)	0.009 (0.004)	0.162* (0.064)	0.166* (0.073)		
age^2	-1.89e-04** (4.91e-05)	-1.14e-04* (4.98e-05)	-0.004* (0.002)	-0.005* (0.002)		
age^3			5.35e-05 (2.80e-05)	6.70e-05* (3.23e-05)		
age^4			-2.13e-07 (1.33e-07)	-2.93e-07 (1.55e-07)		
chron					0.123 (0.162)	0.257 (0.182)
sahg	0.038 (0.029)	0.016 (0.035)	0.074 (0.050)	0.054 (0.044)	0.028 (0.162)	-0.144 (0.228)
sahm	0.072 (0.040)	0.054 (0.046)	0.130* (0.060)	0.132* (0.053)	0.252 (0.180)	-0.138 (0.243)
sahb	0.342** (0.094)	0.175* (0.088)	0.341** (0.102)	0.544** (0.109)	0.353 (0.272)	-0.018 (0.327)
sahvb	0.064 (0.194)	0.286 (0.300)	0.965* (0.376)	0.340 (0.211)	-0.360 (0.213)	0.746 (0.738)
lowsec	-0.111* (0.052)	-0.022 (0.061)				
highsec	-0.109* (0.049)	-0.055 (0.058)				
highedu	-0.141** (0.050)	-0.146* (0.058)				
univ	-0.190** (0.055)	-0.225** (0.059)				
selfhh	0.111 (0.064)	-0.060 (0.048)				
self	-0.225** (0.075)	-0.098 (0.066)				
emphh	-0.144** (0.042)	-0.105* (0.048)				
emp	-0.041 (0.034)	-0.022 (0.039)				
hinc1			-0.133 (0.265)	-0.010 (0.182)		
hinc2			0.174 (0.127)	0.366** (0.118)		
hinc3			0.020 (0.115)	0.211* (0.099)		
hinc4			-0.002 (0.119)	0.071 (0.095)		
hinc5			-0.064 (0.112)	0.122 (0.100)		
hinc6			-0.004 (0.116)	0.104 (0.098)		
hinc7			-0.141 (0.111)	0.002 (0.094)		
constant	1.211** (0.155)	1.024** (0.156)	6.335** (2.329)	6.784* (2.723)	0.880** (0.141)	1.231** (0.191)
<i>N</i>	4418	4081	2727	2581	616	542
<i>R</i> ²	0.0248	0.0164	0.0306	0.0400	0.0155	0.0124

Dependent variable: raw scale error term of Part2 model; robust standard errors between brackets; **: significant at 1%; * significant at 5%

Table B.3: Random effects negative binomial regression: number of visits to general practitioner, specialist and number of overnight stays at the hospital

	general practitioner		specialist		hospital	
	<i>FM</i>	<i>RM</i>	<i>FM</i>	<i>RM</i>	<i>FM</i>	<i>RM</i>
male	-0.382 (0.323)	-0.181** (0.020)	-1.387* (0.570)		-1.692 (0.933)	-0.256 (0.288)
age	0.035 (0.036)	-0.062** (0.012)	0.026 (0.054)		-0.045 (0.029)	-0.024** (0.008)
age^2	-0.002 (0.001)	0.001** (2.49e-04)	-3.19e-04 (0.001)		0.001 (0.001)	2.48e-04** (7.65e-05)
age^3	3.86e-05* (1.51e-05)	-5.26e-06** (1.57e-06)	1.41e-06 (2.27e-05)		-2.47e-06 (3.66e-06)	
age^4	-2.04e-07** (6.97e-08)		-1.12e-08 (1.06e-07)			
chron	0.101** (0.017)	0.101** (0.017)	0.207** (0.029)		0.325** (0.054)	0.324** (0.054)
sahg	0.148** (0.019)	0.149** (0.019)	0.100** (0.029)		0.191** (0.067)	0.190** (0.067)
sahm	0.331** (0.023)	0.331** (0.023)	0.374** (0.036)		0.699** (0.078)	0.699** (0.078)
sahb	0.317** (0.032)	0.319** (0.032)	0.543** (0.052)		1.130** (0.104)	1.128** (0.104)
sahvb	0.436** (0.054)	0.439** (0.054)	0.596** (0.090)		1.484** (0.160)	1.486** (0.160)
deprese	0.023 (0.016)	0.023 (0.016)	0.030 (0.027)		0.023 (0.058)	0.020 (0.058)
deprent	0.081** (0.017)	0.081** (0.017)	0.056 (0.028)		0.069 (0.058)	0.064 (0.058)
deprere	0.107** (0.024)	0.107** (0.024)	0.056 (0.039)		0.072 (0.080)	0.063 (0.080)
deprefr	0.089** (0.031)	0.088** (0.031)	0.066 (0.052)		0.127 (0.102)	0.121 (0.102)
phsymse	0.060** (0.015)	0.061** (0.015)	0.115** (0.026)		-0.012 (0.058)	-0.011 (0.058)
phsymnt	0.097** (0.017)	0.097** (0.017)	0.206** (0.028)		0.044 (0.062)	0.042 (0.062)
phsymre	0.110** (0.021)	0.110** (0.022)	0.286** (0.037)		0.216** (0.075)	0.213** (0.075)
phsymfr	0.202** (0.027)	0.201** (0.027)	0.385** (0.045)		0.262** (0.087)	0.254** (0.087)
male*age	4.17e-04 (0.008)		-0.034* (0.015)		-0.043 (0.029)	1.98e-04 (0.012)
male*age^2	3.08e-04 (3.73e-04)		-0.001 (0.001)		0.001 (0.001)	9.17e-05 (1.16e-04)
male*age^3	-5.93e-06 (7.24e-06)		4.05e-05** (1.15e-05)		-6.44e-06 (3.99e-06)	
male*age^4	3.28e-08 (4.50e-08)		-2.92e-07** (7.05e-08)			
lowsec	-0.010 (0.031)	-0.010 (0.031)	0.208** (0.046)		0.022 (0.067)	0.017 (0.067)
highsec	-0.079* (0.032)	-0.079 (0.032)	0.252** (0.045)		0.032 (0.065)	0.032 (0.065)
highedu	-0.091* (0.035)	-0.083* (0.035)	0.348** (0.048)		-0.062 (0.076)	-0.064 (0.076)
univ	-0.219** (0.041)	-0.208** (0.041)	0.426** (0.056)		-0.204* (0.094)	-0.207* (0.094)
wall	0.064** (0.021)	0.064** (0.021)	0.379** (0.028)		0.081 (0.045)	0.084 (0.045)
bruss	-0.150** (0.032)	-0.153** (0.032)	0.396** (0.041)		-0.155* (0.074)	-0.155* (0.074)
child	-0.033** (0.011)	-0.027* (0.010)	-0.012 (0.014)		-0.010 (0.026)	-0.022 (0.025)

adult	-0.007 (0.010)	-0.013 (0.010)	-0.101** (0.015)	-0.070* (0.028)	-0.066* (0.028)
selfhh	-0.097** (0.036)	-0.096** (0.036)	-0.073 (0.050)	-0.213* (0.105)	-0.215* (0.105)
self	-0.253** (0.051)	-0.249** (0.051)	-0.155* (0.071)	-0.014 (0.145)	-0.047 (0.144)
emphh	0.012 (0.026)	0.007 (0.026)	-0.017 (0.038)	-0.004 (0.071)	-0.012 (0.071)
emp	-0.042 (0.026)	-0.033 (0.026)	-0.075* (0.037)	-0.098 (0.071)	-0.132 (0.068)
hinc1	0.190 (0.098)	0.184 (0.098)	-0.107 (0.156)	-0.110 (0.289)	-0.118 (0.289)
hinc2	0.115 (0.066)	0.121 (0.066)	-0.279** (0.090)	-0.368* (0.170)	-0.373* (0.170)
hinc3	0.163* (0.063)	0.172** (0.063)	-0.160 (0.085)	-0.277 (0.164)	-0.276 (0.164)
hinc4	0.165** (0.062)	0.173** (0.062)	-0.036 (0.083)	-0.254 (0.163)	-0.255 (0.163)
hinc5	0.126* (0.062)	0.134* (0.062)	-0.007 (0.083)	-0.337* (0.164)	-0.337* (0.164)
hinc6	0.129* (0.062)	0.135* (0.062)	0.004 (0.083)	-0.361* (0.167)	-0.359* (0.167)
hinc7	0.115 (0.061)	0.116* (0.061)	0.082 (0.081)	-0.210 (0.166)	-0.203 (0.166)
constant	2.694* (1.248)	-0.728* (0.384)	0.462 (1.845)	-4.598** (0.926)	-3.959** (0.280)
<i>r</i>	4.415** (0.112)	4.400** (0.111)	2.375** (0.069)	2.936** (0.465)	2.927** (0.463)
<i>s</i>	3.236** (0.097)	3.223** (0.096)	2.441** (0.105)	78.078** (18.114)	77.754** (18.029)
<i>N</i>	21286	21286	21098	21290	21290
<i>Log Likel.</i>	-50557	-50567	-35005	-15266	-15268
<i>LR-test</i>		20.51 (0.001)			4.39 (0.111)

Standard errors between brackets; time dummies suppressed; FM: full model; RM: reduced model; LR-test: LR-test versus full model (p-value between brackets); **: significant at 1%; significant at 5%.

Table B.4: Cross-section negative binomial model: number of visits to a general practitioner, specialist, and number of overnight stays at the hospital

	general practitioner				specialist				hospital			
	1994	1995	1996	1997	1994	1995	1995	1996	1994	1995	1996	1997
dependent variable	gp				spec				hosp			
male	-0.128** (0.034)	-0.136** (0.031)	-0.171** (0.031)	-0.106** (0.034)	-28.677** (8.540)	-21.685* (8.472)	-16.636* (7.573)	-34.134** (8.070)	-1.473 (0.990)	-0.470 (0.929)	-1.644 (0.983)	-0.480 (1.107)
age	-0.047* (0.023)	-0.040 (0.020)	-0.030 (0.021)	-0.033 (0.022)	0.385* (0.150)	0.470** (0.136)	0.551** (0.132)	0.657** (0.148)	0.011 (0.028)	-0.002 (0.023)	0.001 (0.023)	-0.033 (0.031)
age^2	0.001 (0.000)	0.001 (0.001)	0.001 (0.001)	0.001 (0.001)	-0.012** (0.004)	-0.014** (0.004)	-0.017** (0.004)	-0.021** (0.004)	0.001 (2.75e-04)	2.63e-04 (2.16e-04)	4.71e-05 (2.26e-04)	0.000 (0.001)
age^3	-3.45e-06 (3.03e-06)	-3.16e-06 (2.64e-06)	-2.28e-06 (2.76e-06)	-1.53e-06 (2.68e-06)	1.63e-4** (5.92e-05)	1.82e-5** (5.43e-05)	2.17e-4** (5.73e-05)	2.83e-4** (6.31e-05)				
age^4					-7.51e-7** (2.70e-07)	-8.12e-7** (2.48e-07)	-9.89e-7** (2.75e-07)	-1.34e-6** (2.98e-07)				
chron	0.340** (0.065)	0.266** (0.043)	0.313** (0.047)	0.336** (0.048)	0.344** (0.103)	0.373** (0.073)	0.417** (0.071)	0.380** (0.078)	0.575** (0.205)	0.739** (0.163)	0.587** (0.161)	0.503* (0.197)
sahg	0.252** (0.065)	0.294** (0.045)	0.226** (0.046)	0.178** (0.053)	0.113 (0.084)	0.186* (0.074)	0.199** (0.076)	0.139** (0.073)	0.254 (0.183)	0.103 (0.178)	0.273 (0.197)	-0.260 (0.217)
sahm	0.683** (0.087)	0.758** (0.061)	0.631** (0.061)	0.642** (0.069)	0.733** (0.106)	0.571** (0.088)	0.634** (0.093)	0.502** (0.093)	0.824** (0.226)	0.690** (0.206)	1.117** (0.230)	0.557* (0.249)
sahb	0.828** (0.121)	1.072** (0.103)	1.053** (0.113)	0.882** (0.100)	0.867** (0.129)	1.093** (0.143)	1.143** (0.141)	1.049** (0.145)	1.253** (0.317)	1.353** (0.305)	2.084** (0.296)	1.541** (0.361)
sahvb	1.319** (0.189)	1.009** (0.174)	1.231** (0.158)	0.919** (0.226)	1.065** (0.259)	1.202** (0.209)	1.835** (0.389)	0.715** (0.217)	1.599** (0.433)	1.797** (0.424)	2.489** (0.361)	2.173** (0.587)
deprese	-0.073 (0.046)	-0.018 (0.043)	0.025 (0.040)	0.091 (0.050)	-0.083 (0.074)	0.025 (0.078)	0.077 (0.069)	0.177* (0.074)	0.117 (0.176)	0.017 (0.177)	-0.165 (0.185)	0.464* (0.201)
deprent	0.062 (0.049)	0.064 (0.041)	0.146** (0.045)	0.091 (0.047)	0.111 (0.089)	-0.009 (0.082)	0.138 (0.074)	0.277** (0.074)	0.435* (0.194)	-0.030 (0.183)	-0.135 (0.167)	0.054 (0.200)
deprere	0.072 (0.067)	0.103 (0.062)	0.122 (0.068)	0.126 (0.066)	0.062 (0.104)	0.045 (0.112)	0.059 (0.094)	0.386** (0.141)	0.586* (0.240)	0.048 (0.235)	0.097 (0.244)	0.490 (0.308)
deprefr	0.147 (0.102)	0.139 (0.126)	0.262** (0.094)	0.158 (0.101)	0.347* (0.174)	-0.031 (0.155)	0.326 (0.166)	0.413** (0.152)	0.805* (0.369)	-0.154 (0.292)	0.289 (0.370)	0.179 (0.405)
phsymse	0.063 (0.045)	0.097* (0.039)	0.097* (0.040)	0.045 (0.045)	0.125 (0.081)	0.046 (0.077)	0.074 (0.072)	0.098 (0.072)	-0.037 (0.175)	-0.043 (0.167)	0.059 (0.185)	0.505* (0.207)
phsymnt	0.221** (0.050)	0.193** (0.046)	0.171** (0.047)	0.207** (0.050)	0.278** (0.083)	0.282** (0.084)	0.112 (0.074)	0.256** (0.077)	-0.107 (0.188)	0.112 (0.183)	-0.166 (0.196)	0.158 (0.206)

phsymre	0.293** (0.067)	0.250** (0.067)	0.150* (0.063)	0.134* (0.065)	0.321** (0.102)	0.391** (0.093)	0.113 (0.094)	0.454** (0.115)	0.353 (0.278)	0.171 (0.195)	-0.211 (0.252)	0.480 (0.264)
phsymfr	0.461** (0.088)	0.479** (0.088)	0.231** (0.084)	0.304** (0.085)	0.567** (0.131)	0.529** (0.121)	0.273* (0.119)	0.554** (0.142)	0.693* (0.294)	0.440 (0.251)	-0.093 (0.250)	0.237 (0.292)
male*age					-0.823** (0.248)	-0.619* (0.242)	-0.452* (0.210)	-0.905** (0.218)	-0.068 (0.044)	-0.018 (0.040)	-0.030 (0.039)	-0.000 (0.044)
male*age^2					0.025** (0.008)	0.017* (0.007)	0.012* (0.006)	0.029** (0.006)	0.001 (0.001)	0.001 (3.81e-04)	0.000 (0.000)	0.000 (0.001)
male*age^3					-3.14e-4** (1.13e-04)	-2.03e-05 (1.04e-04)	-1.43e-04 (9.09e-05)	-3.81e-4** (9.25e-05)				
male*age^4					1.36e-06* (5.45e-07)	8.21e-07 (4.89e-07)	5.60e-07 (4.34e-07)	1.79e-6** (4.36e-07)				
lowsec	-0.042 (0.060)	-0.036 (0.056)	-0.111* (0.056)	-0.114 (0.071)	0.004 (0.133)	0.084 (0.098)	0.233* (0.096)	0.162 (0.107)	-0.278 (0.231)	0.230 (0.223)	-0.006 (0.202)	-0.077 (0.220)
highsec	-0.079 (0.056)	-0.130* (0.052)	-0.163** (0.053)	-0.186** (0.065)	-0.056 (0.127)	0.182 (0.100)	0.234* (0.091)	0.311** (0.107)	-0.195 (0.218)	-0.104 (0.192)	-0.143 (0.208)	0.258 (0.229)
highedu	-0.144* (0.058)	-0.158** (0.056)	-0.203** (0.058)	-0.319** (0.067)	-0.039 (0.135)	0.258 (0.104)	0.334** (0.098)	0.205 (0.107)	-0.077 (0.282)	0.031 (0.221)	-0.121 (0.221)	-0.368 (0.247)
univ	-0.284** (0.069)	-0.285** (0.066)	-0.342** (0.069)	-0.455** (0.080)	-0.026 (0.150)	0.220 (0.112)	0.256* (0.128)	0.210 (0.121)	-0.574* (0.287)	-0.484 (0.245)	-0.657* (0.262)	-0.241 (0.308)
wall	-0.010 (0.044)	-0.035 (0.038)	0.019 (0.036)	-0.037 (0.043)	0.297** (0.072)	0.287** (0.064)	0.255** (0.060)	0.111 (0.062)	0.199 (0.151)	0.117 (0.139)	0.293* (0.143)	0.021 (0.160)
bruss	-0.176** (0.059)	-0.139* (0.065)	-0.164** (0.059)	-0.164* (0.066)	0.248** (0.083)	0.470** (0.090)	0.450** (0.085)	0.388** (0.085)	-0.547* (0.212)	0.091 (0.207)	-0.358 (0.223)	-0.254 (0.230)
child	-0.015 (0.022)	0.002 (0.019)	-0.005 (0.019)	-0.017 (0.024)	-0.034 (0.033)	-0.002 (0.031)	-0.034 (0.031)	-0.011 (0.034)	0.067 (0.070)	0.038 (0.066)	0.036 (0.076)	0.043 (0.098)
adult	-0.016 (0.022)	2.27e-04 (0.020)	0.018 (0.021)	0.036 (0.028)	-0.111** (0.042)	-0.080* (0.036)	-0.161** (0.033)	-0.028 (0.038)	0.120 (0.095)	-0.004 (0.088)	-0.056 (0.081)	0.124 (0.107)
selfhh	-0.181** (0.068)	-0.220** (0.061)	-0.063 (0.076)	-0.196* (0.076)	-0.176 (0.105)	-0.175 (0.100)	-0.045 (0.101)	-0.175 (0.116)	-0.277 (0.275)	-0.496 (0.272)	0.165 (0.337)	0.432 (0.451)
self	-0.276** (0.084)	-0.208* (0.090)	-0.388** (0.098)	-0.319** (0.099)	0.086 (0.159)	0.099 (0.153)	-0.354* (0.145)	0.008 (0.166)	-0.391 (0.380)	0.993* (0.455)	-1.490** (0.456)	-0.044 (0.603)
emphh	-0.054 (0.059)	-0.101 (0.062)	-0.069 (0.057)	-0.154* (0.067)	0.168 (0.109)	-0.026 (0.089)	0.082 (0.088)	-0.093 (0.094)	-0.000 (0.221)	0.450* (0.196)	0.074 (0.210)	-0.167 (0.264)
emp	-0.086 (0.053)	-0.070 (0.052)	-0.094 (0.053)	0.007 (0.056)	-0.145 (0.134)	-0.060 (0.093)	-0.168* (0.082)	0.004 (0.091)	-0.232 (0.212)	-0.421* (0.199)	-0.418* (0.207)	0.026 (0.246)
hinc1	0.454 (0.331)	0.054 (0.303)	-0.010 (0.264)	0.061 (0.192)	-0.385 (0.316)	0.373 (0.373)	-0.582 (0.418)	0.076 (0.289)	2.199** (0.816)	1.088 (0.919)	0.001 (0.767)	0.883 (1.155)
hinc2	0.216 (0.163)	0.109 (0.137)	0.272 (0.145)	0.322* (0.156)	-0.272 (0.193)	0.058 (0.207)	0.069 (0.207)	0.158 (0.200)	2.202** (0.609)	-0.436 (0.412)	0.040 (0.458)	0.241 (0.738)

hinc3	0.171 (0.136)	0.115 (0.127)	0.225 (0.134)	0.313* (0.146)	-0.125 (0.179)	0.108 (0.190)	-0.037 (0.181)	0.102 (0.182)	1.540** (0.580)	-0.423 (0.376)	-0.493 (0.423)	-0.241 (0.692)
hinc4	0.172 (0.137)	0.137 (0.126)	0.225 (0.133)	0.280 (0.145)	-0.139 (0.178)	0.323 (0.191)	0.137 (0.176)	0.055 (0.178)	1.501* (0.589)	-0.696 (0.359)	-0.393 (0.416)	-0.367 (0.696)
hinc5	0.085 (0.134)	0.042 (0.125)	0.101 (0.133)	0.354* (0.147)	-0.107 (0.187)	0.329 (0.193)	-0.028 (0.172)	0.153 (0.178)	1.164* (0.564)	-0.904** (0.367)	-0.816 (0.430)	-0.165 (0.702)
hinc6	0.102 (0.135)	0.038 (0.129)	0.161 (0.134)	0.233 (0.145)	-0.009 (0.185)	0.179 (0.185)	0.119 (0.175)	0.184 (0.174)	1.360* (0.578)	-1.049** (0.373)	-0.146 (0.450)	-0.503 (0.694)
hinc7	0.055 (0.135)	0.075 (0.127)	0.127 (0.134)	0.194 (0.144)	-0.159 (0.175)	0.314 (0.186)	0.136 (0.168)	0.151 (0.171)	1.244* (0.570)	-0.883* (0.353)	-0.376 (0.441)	-0.619 (0.675)
constant	-0.329 (0.750)	-0.228 (0.702)	-0.047 (0.757)	-0.074 (0.768)	13.929** (5.027)	16.308** (4.745)	20.005** (4.770)	24.420** (5.490)	-2.637** (1.011)	-0.852 (0.799)	0.051 (0.814)	-1.796 (1.129)
α	0.811** (0.038)	0.648** (0.026)	0.682** (0.025)	0.719** (0.033)	2.272** (0.114)	1.796** (0.084)	1.815** (0.074)	1.895** (0.076)	26.261** (1.330)	23.180** (1.143)	22.177** (1.145)	26.590** (1.442)
<i>N</i>	5703	5468	5260	4855	5689	5309	5257	4843	5690	5560	5200	4839
<i>Log Likel.</i>	-14264	-13562	-13025	-12270	-9677	-9199	-8999	-8601	-3911	-4042	-3876	-3509

Robust standard errors adjusted for clustering at the household-level between brackets; **: significant at 1%; *: significant at 5%.

Table C.1: Concentration indices of actual use: number of visits to general practitioner, specialist, and number of overnight stays at the hospital.

	year	general practitioner			specialist			hospital		
		$P(M=1)$	$E(M >0)$	$E(M)$	$P(M=1)$	$E(M >0)$	$E(M)$	$P(M=1)$	$E(M >0)$	$E(M)$
CI	1994	-0.016**	-0.189**	-0.202**	0.002	-0.099**	-0.098**	-0.173**	-0.171**	-0.340**
	1995	-0.018**	-0.177**	-0.191**	-0.004	-0.074**	-0.079**	-0.119**	-0.159**	-0.278**
	1996	-0.017**	-0.172**	-0.187**	0.003	-0.090**	-0.086**	-0.125**	-0.223**	-0.348**
	1997	-0.017**	-0.181**	-0.196**	-0.002	-0.104**	-0.107**	-0.133**	-0.184**	-0.306**
se(CI)	1994	0.005	0.018	0.018	0.009	0.024	0.025	0.026	0.050	0.063
	1995	0.005	0.018	0.018	0.009	0.022	0.024	0.025	0.053	0.061
	1996	0.005	0.015	0.016	0.010	0.023	0.025	0.026	0.045	0.059
	1997	0.006	0.016	0.017	0.010	0.032	0.034	0.029	0.058	0.069
N	1994	5645	4604	5645	5633	2778	5633	5631	605	5631
	1995	5473	4649	5473	5314	2811	5314	5565	652	5565
	1996	5264	4418	5264	5261	2731	5261	5204	620	5204
	1997	4856	4081	4856	4844	2591	4844	4840	548	4840

Based on weighted data; N: number of observations, CI: concentration index, se(CI): standard error of CI; **: significant at 1%; *: significant at 5%