**S10 Table: Maximum WTP for HI scheme – Tobit Analysis**

|  |  |  |
| --- | --- | --- |
|   | (1) | (2) |
|   | MaxHILe | MaxHILe |
| Eastern  |  -1730.6  |  -1990.9\*  |
|   |  (993.3)  |  (988.5)  |
| Northern  |  -2212.7\*  |  -2544.6\*\*  |
|   |  (935.3)  |  (931.7)  |
| Southern  |  -4263.9\*\*\* |  -4236.6\*\*\* |
|   |  (1017.7)  |  (1015.6)  |
| Female  |  1246.3  |  1195.3  |
|   |  (958.0)  |  (958.5)  |
| Head  |  -776.3  |  -706.9  |
|   |  (962.2)  |  (961.7)  |
| ag1830  |  -4359.4\*\*\* |  -4356.6\*\*\* |
|   |  (982.5)  |  (982.3)  |
| ag4650  |  1183.4  |  1183.9  |
|   |  (923.4)  |  (923.6)  |
| ag5159  |  -855.2  |  -927.5  |
|   |  (1344.3)  |  (1345.1)  |
| ag60plus  |  -1827.5  |  -1913.1  |
|   |  (1935.5)  |  (1936.0)  |
| Single  |  2818.4\*  |  2851.3\*  |
|   |  (1279.9)  |  (1278.3)  |
| NonFormalEd  |  1758.4  |  1779.2  |
|   |  (1372.0)  |  (1371.8)  |
| Primary  |  1365.9  |  1358.1  |
|   |  (1004.3)  |  (1004.0)  |
| Junior  |  242.3  |  223.8  |
|   |  (1051.4)  |  (1051.1)  |
| Secondary  |  3089.9\*\*  |  3145.7\*\*  |
|   |  (1171.7)  |  (1170.8)  |
| Tertiary  |  4511.7\*\*  |  4477.0\*\*  |
|   |  (1720.3)  |  (1721.5)  |
| sizeHH  |  144.0  |  167.4  |
|   |  (103.0)  |  (102.9)  |
| pregnant  |  3842.9\*\*\* |  3913.6\*\*\* |
|   |  (645.4)  |  (642.8)  |
| zero5MALE  |  249.8  |  274.2  |
|   |  (460.0)  |  (457.3)  |
| Fishing  |  -1323.6  |  -1101.9  |
|   |  (1783.9)  |  (1784.4)  |
| Farming  |  -4162.8\*\*\* |  -4091.3\*\*\* |
|   |  (998.5)  |  (997.3)  |
| Tailor  |  498.1  |  421.5  |
|   |  (1568.0)  |  (1568.7)  |
| Biker  |  3968.6\*\*  |  4022.9\*\*  |
|   |  (1265.9)  |  (1265.0)  |
| Driver  |  6342.5\*\*\* |  6664.5\*\*\* |
|   |  (1570.7)  |  (1568.3)  |
| OtherOcc  |  2744.5\*  |  2875.4\*  |
|   |  (1177.2)  |  (1176.8)  |
| tv  |  4842.5\*\*\* |  4790.9\*\*\* |
|   |  (1091.1)  |  (1090.8)  |
| timefinal2  |  -0.389  |  -0.545  |
|   |  (5.447)  |  (5.429)  |
| SelfPayHC  |  1982.3\*  |  1949.2\*  |
|   |  (892.5)  |  (892.1)  |
| HealthMed  |  -2264.7\*\*  |   |
|   |  (840.3)  |   |
| HealthPoor  |  -517.1  |   |
|   |  (1013.3)  |   |
| HealthVPoor  |  3969.0\*  |   |
|   |  (1657.2)  |   |
| \_cons  |  15296.3\*\*\* |  14294.9\*\*\* |
|   |  (1915.1)  |  (1822.8)  |
| sigma  |   |   |
| \_cons  |  28338.6\*\*\* |  28364.3\*\*\* |
|   |  (243.5)  |  (243.5)  |
| Observations  |  6786  |  6795  |
| Note: Robust Standard Errors in Parentheses. The stars indicate the significance levels of the coefficients 99%, 95% and 90% as per p-value of : \*\*\* p<0.01, \*\* p<0.05, p<0.1.Colum (1) controls for health of household. |