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When and why people do not make financial decisions: definition, measurement, and implications of financial inertia

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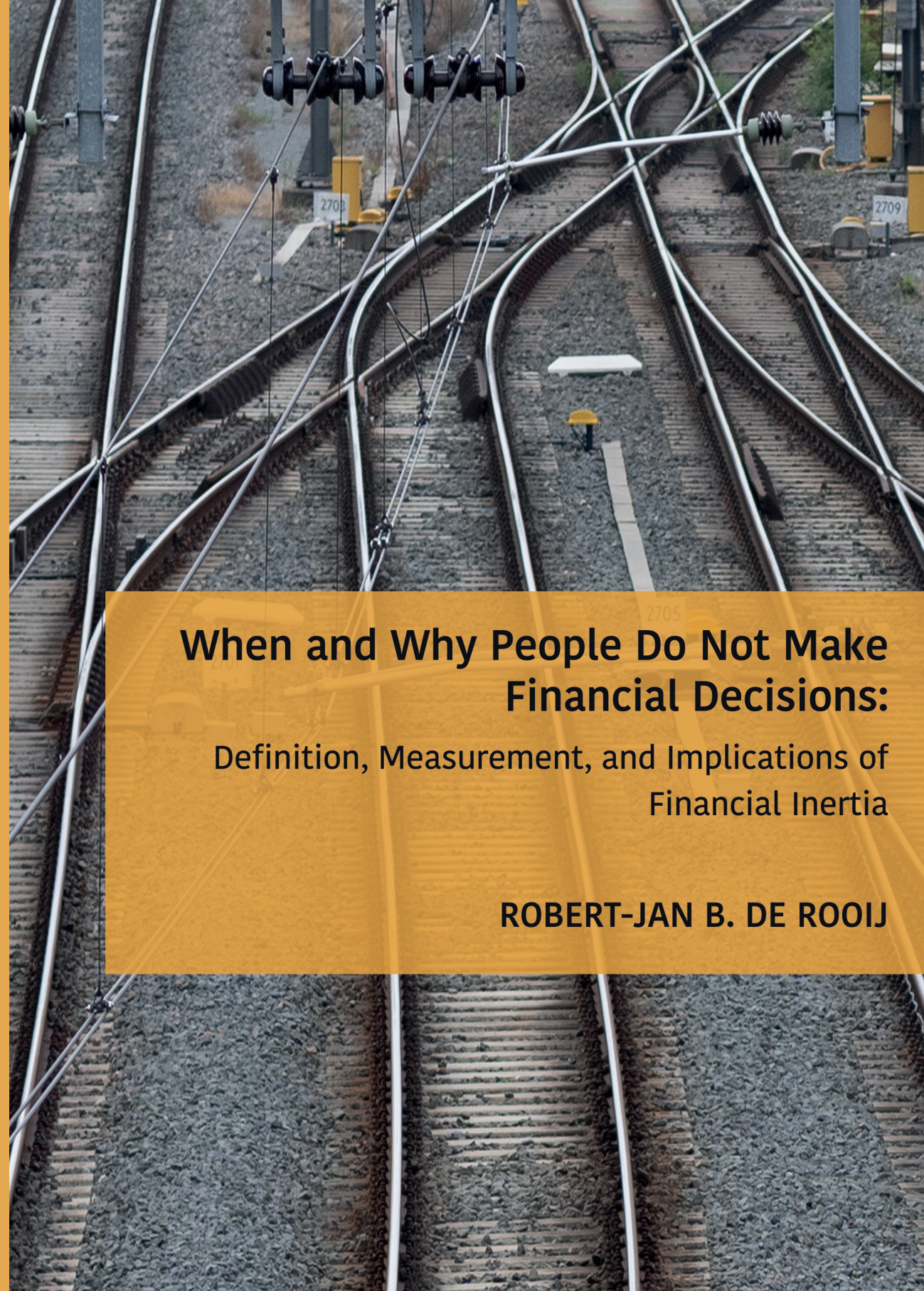
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