

A How Selected is the Sample Relative to the Population?

It is important to ask whether the subset of couples who participated in the experiment represent a meaningful share of all married couples. Unfortunately, the project budget could not accommodate a census of the experimental catchment areas. As a result, I am not able to precisely estimate the share of all married couples who attended the account opening camps. It is possible to conduct a rough back-of-the-envelope-calculation to obtain a lower bound estimate, however. To do this, I make use of enrollment data from the primary schools that hosted the account opening camps. The vast majority of Kenyan primary school students attend day schools within walking distance of their home.² Dividing total primary enrollment by the number of primary school enrollees per married couple can therefore provide a rough estimate of the number of married couples living in the catchment area. There are 2.29 primary school enrollees per married co-resident couple in my study districts, according to the 2009 Kenyan census. This number aligns well with my endline data, in which the average study participant reported having two children enrolled in primary school.

Appendix Table A9 illustrates baseline account opening camp attendance, primary school enrollment, and implied takeup (the share of co-resident married couples in the catchment area attending the session) by primary school. This is a lower bound on actual takeup, since field officers were given a limited amount of time in each catchment area and were therefore not able to invite all eligible married couples in the area to participate in the experiment. Overall, at least 11 percent of all married couples participated in the experiment, with takeup somewhat higher (15 percent) in the rural areas outside Busia township. While this represents a modest share of all married couples, the share is large relative to the size of the formally banked population. Twenty-two percent of individuals in my sample reported that they owned a bank account at baseline. Assuming 22 percent of *all* married couples owned bank accounts prior to the experiment, then the experiment would have increased bank account access in experimental areas to just over 30 percent, which represents a 38 percent increase.³

²In my study districts, 94 percent of students were enrolled in a day school, 1.4 percent of students were enrolled in a boarding school, and 4.6 percent of students were enrolled in a mixed boarding and day school.

³If non-attendees had lower rates of baseline bank account access, then the implied increase in access generated by the experiment would be even larger. This seems likely, since just 17 percent of individuals aged 18 and over in Western Province owned a formal banking product in 2009 (FSD Kenya 2009).

B Survey Questions on Rates of Time Preference

As part of the baseline, each respondent was asked to make a series of choices between different amounts of money at different times. The survey framed all questions as a choice between a smaller amount of money at a nearer time t (x^t) and a larger amount of money at a farther time $t + \tau$ ($x^{t+\tau}$). In order to make choices salient, respondents were given a 1 in 5 chance of winning one of their choices.

In total, participants responded to 10 tables of monetary choices, with each table consisting of 5 separate choices between a smaller Ksh $x^t \in \{290, 220, 150, 80, 10\}$ and larger $x^{t+\tau} = \text{Ksh } 300$. The 10 $(t, t + \tau)$ pairs were: $(\frac{1}{7}, 1)$, $(\frac{1}{7}, 2)$, $(\frac{1}{7}, 3)$, $(\frac{1}{7}, 4)$, $(\frac{1}{7}, 8)$, $(\frac{1}{7}, 12)$, $(2, 3)$, $(2, 4)$, $(4, 8)$, and $(4, 12)$ weeks. I set the lowest near term t to "tomorrow" ($\frac{1}{7}$) instead of "today" (0) to avoid confounding our discount factor estimates with differences in transaction costs of obtaining the funds in the near versus far term, or degrees of trust as to whether the money would be delivered (Harrison et al. 2004).

I measure preference reversals (of both the impatient-now, patient-later type as well as the patient-now, impatient-later type) by comparing responses to the last four tables of questions to their analogues that involve choices between cash tomorrow and cash at a later date. (An important drawback of using "tomorrow" instead of "today" as the nearest choice is that I cannot detect hyperbolic discounting that discounts all future consumption relative to immediate consumption – this will likely underestimate the degree of hyperbolic discounting in the sample). If a respondent won one of her choices, she had the option of having the funds deposited directly in her bank account, or picking the cash up at our field office, also located in Busia town.⁴

For the purposes of this study, I define an individual to have impatient-now, patient later preferences if he or she exhibited impatient-now, patient-later preference reversals on at least one out of four of the relevant pairs of tables *and* this type of preference reversal is more common than the patient-now, impatient-later reversal. Patient-now, impatient-later preferences are constructed analogously.

C Proxying Bargaining Power at Endline

The endline experimental bargaining module was conducted with all married couples who could be present at the same place at the same time, since this was required for the experimental activities. While being interviewed alone, each spouse was told that she (he)

⁴Despite the fact that the field office and Family Bank were proximately located, and that accessing cash deposited in an account would entail paying a withdrawal fee, the majority of cash winners (77 percent) chose to have their payments deposited in a bank account.

would be tasked with dividing a Ksh 700 endowment between herself (himself) and her (his) spouse. All respondents were told that they should divide the endowment according to their own true preferences. Ksh 700 represents a substantial amount of income for most study participants – the median daily income for men at endline was Ksh 173, while median daily income for women was Ksh 76.

Denote spouse $s \in \{M, F\}$'s choice for (without loss of generality) herself as x_s^s . Denote the remaining allocation for s 's spouse as $700 - x_s^s = x_s^{-s}$. After the individual decision-making phase, the spouses were brought together and asked to jointly decide how to divide the endowment. Denote the joint allocation for spouse s as x_j^s . To ensure that respondents considered the questions carefully, the choices were incentivized. The incentive structure was explained clearly (and in private) to each spouse before any decision making took place. At the outset of the exercise each spouse was given a tin. After spouse s made her private decision, her choice for herself (x_s^s) was written on a card. This card was then placed in an opaque envelope and added to s 's tin. At the same time, the allocation for the spouse, x_s^{-s} was written on a card, put in an envelope, and placed in spouse $-s$'s tin. Thus, after the individual decision-making phase each spouse had two cards in his/her tin – one reflecting her or her own decision, and the other reflecting the decision of the spouse.

After joint decision making, a card with x_j^s was added to s 's tin. Finally, each spouse randomly selected an envelope from a bag that included cards marked with every possible individual allocation.⁵ This fourth envelope was then placed in s 's tin. Each participant then randomly drew one of the four cards in her tin and was paid the cash amount on that card immediately (this was done in private, out of view of the spouse). Thus, the payment protocol was designed to (1) ensure that allocation choices had real consequences for each spouse and (2) ensure that individual, private choices were not revealed by the payment process.

To arrive at an estimate of bargaining power, I assume that spouse s 's preferences over the allocation are given by:

$$U_s(x_s^s) = \ln(x_s^s) + \gamma_s \ln(700 - x_s^s)$$

where γ_s is an altruism parameter. I assume that spouses take a bargaining-power-weighted average of individual choices when arriving at the joint decision. Thus, the joint decision is

⁵The protocol required that spouses make choices in Ksh 50 increments. The smallest allocation for a single person was Ksh 50, while the largest was Ksh 650.

governed by:

$$\max_{x_J^M} \mu [\ln(x_J^M) + \gamma_M \ln(700 - x_J^M)] + (1 - \mu) [\ln(700 - x_J^M) + \gamma_F \ln(x_J^M)]$$

The first order conditions for these problems involve three unknown parameters $(\mu, \gamma_M, \gamma_F)$ and three equations, so the system is exactly identified. Specifically:

$$\begin{aligned} \hat{\gamma}_s &= \frac{700 - x_s^s}{x_s^s} \\ \hat{\mu} &= \frac{x_J^M - x_J^F \hat{\gamma}_F}{(x_J^M - x_J^F \hat{\gamma}_F) + (x_J^F - x_J^M \hat{\gamma}_M)} \end{aligned}$$

I use $\hat{\mu}$ as the “experimental proxy” of bargaining power. Note that μ is not identified when $x_M^M = x_F^M = x_J^M$ – in this case altruism parameters are such that the joint allocation is possible for any value of μ . In practice, 23 percent of couples who participated in the allocation exercise chose such that $x_M^M = x_F^M = x_J^M$. I therefore have an identified estimate of μ for 433 of the 559 intact couples who completed the allocation exercise.

Appendix Table A1. Randomization Verification

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Free ATM Card						Interest Rates					
	Husband		Wife		Joint		Husband		Wife		Joint	
	Coeff.	N	Coeff.	N	Coeff.	N	Coeff.	N	Coeff.	N	Coeff.	N
<i>A. Correlations with Baseline Demographic Characteristics</i>												
Age	0.075	638	0.754	618	1.04	972	0.330	1558	-1.64	1558	2.63*	1558
Education	0.123	632	-0.292	612	0.314	971	0.590*	1551	0.206	1551	0.097	1551
Literate	0.039	638	-0.088*	618	0.031	972	0.017	1558	0.050	1558	-0.027	1558
Number Children	0.214	638	-0.163	617	-0.006	970	0.106	1555	-0.046	1555	0.758**	1555
Polygamous	0.023	634	-0.051	612	-0.009	966	-0.019	1546	-0.029	1546	0.091*	1546
Subsistence Farmer	-0.128***	635	-0.063	617	0.000	968	-0.057	1551	-0.017	1551	0.005	1551
Entrepreneur	0.090*	635	0.072	617	0.017	968	0.015	1551	0.034	1551	-0.006	1551
Income Last Week	520*	618	-274	604	22.4	942	120	1513	-86.3	1513	-4.42	1513
Has Bank Account	0.022	638	0.002	618	-0.018	972	0.051*	1558	-0.003	1558	0.024	1558
Has SACCO Account	0.023	636	-0.001	615	-0.012	970	0.022	1554	-0.029***	1554	0.009	1554
Participates in ROSCA	0.010	638	-0.059	618	-0.025	972	-0.033	1558	0.015	1558	0.095***	1558
Saves at Home	0.031	638	0.004	617	0.020	970	0.017	1556	0.044**	1556	-0.035	1556
Cash Savings	2368	596	1981	576	-106	906	3455**	1462	-2575**	1462	878	1462
Husband Does Most Savings	-0.018	634	-0.017	614	0.026	968	-0.031	1550	-0.010	1550	-0.069*	1550
Wife Does Most Savings	0.028	634	-0.006	614	-0.030	968	0.068*	1550	-0.002	1550	0.046	1550
Both Spouses Save	0.005	634	0.025	614	0.018	968	-0.032	1550	0.006	1550	0.016	1550
Spending: Husband Decides	0.000	634	-0.036	614	-0.017	969	0.005	1551	-0.063*	1551	0.002	1551
Spending: Wife Decides	0.009	634	0.015	614	0.009	969	0.006	1551	0.026	1551	-0.031	1551
Spending: Both Decide	-0.012	634	0.029	614	0.024	969	-0.032	1551	0.011	1551	0.001	1551
Impatient Now-Patient Later	0.023	626	0.030	610	-0.005	955	-0.021	1537	0.004	1537	-0.030	1537
Patient Now-Impatient Later	-0.020	626	-0.018	610	0.039	955	-0.024	1537	0.030	1537	-0.016	1537
Distance from Bank (Miles)	-0.391	638	-0.035	618	-0.168	972	0.022	1558	-0.380*	1558	0.109	1558
<i>P-value: Joint Test</i>	<i>0.698</i>		<i>0.886</i>		<i>0.935</i>		<i>0.291</i>		<i>0.233</i>		<i>0.235</i>	
<i>B. Correlations with Follow-Up and Cash Prize Selection</i>												
Not Interviewed at Endline	0.020	638	-0.029	618	0.026	972	0.029	1558	0.003	1558	0.008	1558
Cash Prize	-0.004	638	-0.075**	618	0.034	972	0.028	1558	0.016	1558	0.074***	1558

Notes: All results are from regressions where the relevant characteristic is regressed on the treatment of interest. Each coefficient estimate is derived from a separate regression. All standard errors are clustered at the couple level. Sample for ATM cards includes all individuals in a couple who opened the relevant account. All ATM regressions include a dummy identifying the first 6 experimental sessions. Sample for interest rates includes all individuals in the sample frame. For ease of interpretation, interest rates are renormalized to range from 0 to 1. The joint test is an F-test of whether the treatment of interest is equal to zero across all relevant regressions. Cash savings includes savings at home, in banks, and in SACCOs. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

Appendix Table A2. Correlates of Account Opening Decisions

	(1)	(2)	(3)
	Couple Opened:		
	Joint Account	Husband's Account	Wife's Account
Age	0.000 (0.001)	-0.002 (0.001)	-0.001 (0.001)
Education	-0.005 (0.005)	0.008* (0.005)	0.008* (0.005)
Literate	0.040 (0.038)	-0.047 (0.039)	-0.039 (0.039)
Number Children	0.005 (0.005)	-0.004 (0.005)	-0.007 (0.005)
Polygamous	-0.063 (0.042)	0.044 (0.042)	0.107*** (0.043)
Subsistence Farmer	0.032 (0.038)	-0.091** (0.040)	-0.079** (0.039)
Entrepreneur	-0.022 (0.035)	-0.033 (0.036)	-0.039 (0.036)
Income Last Week	-0.003 (0.003)	0.000 (0.002)	0.005* (0.003)
Has Bank Account	-0.009 (0.035)	0.055 (0.036)	0.069* (0.036)
Has SACCO Account	0.044 (0.078)	-0.019 (0.085)	0.043 (0.083)
Participates in ROSCA	0.004 (0.025)	-0.002 (0.026)	0.023 (0.026)
Saves at Home	0.037 (0.037)	-0.051 (0.037)	-0.019 (0.036)
Cash Savings (Bank+SACCO+Home)	0.000 (0.001)	0.000 (0.001)	-0.001 (0.001)
Husband Does Most Savings	-0.014 (0.084)	0.038 (0.089)	0.038 (0.077)
Wife Does Most Savings	0.012 (0.082)	0.005 (0.088)	0.063 (0.075)
Both Spouses Save	-0.057 (0.086)	0.051 (0.092)	0.092 (0.080)
Husband Decides How Money is Spent	-0.026 (0.064)	0.032 (0.067)	0.073 (0.061)
Wife Decides How Money is Spent	-0.059 (0.069)	0.063 (0.072)	0.087 (0.066)
Both Spouses Decide How Money is Spent	0.054 (0.066)	0.010 (0.070)	0.036 (0.064)
Impatient Now-Patient Later	0.015 (0.031)	-0.033 (0.031)	-0.023 (0.031)
Patient Now-Impatient Later	0.009 (0.028)	0.006 (0.029)	-0.005 (0.029)
Distance from Bank (Miles)	0.014* (0.008)	-0.020*** (0.008)	-0.026*** (0.008)
Husband's Relative Bargaining Power	0.062* (0.032)	-0.062** (0.030)	-0.093*** (0.033)
Surveyed at Endline	-0.124*** (0.051)	0.124*** (0.053)	0.161*** (0.051)
Confirmed Couple (Endline)	0.151 (0.094)	-0.131 (0.091)	-0.254*** (0.088)
DV Mean	0.673	0.409	0.397
N	1558	1558	1558

Notes: Robust standard errors clustered at the couple level in parentheses. Missing values of all covariates are recoded to zero and missing dummies are included in each regression. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

Appendix Table A3. Impact of Free ATM Cards on Account Use - Components of the Standardized Summary Indices

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Short-Run Measures (First 6 Months)					Long-Run Measures (Next 2.5 Years)				
	Active	Number Deposits	Number Withdrawals	Value Deposits	Value Withdrawals	Active (Final Year)	Number Deposits	Number Withdrawals	Value Deposits	Value Withdrawals
<i>Panel A. Pooled Impact of ATM Cards</i>										
Free ATM	0.028 (0.032)	0.166 (0.132)	0.272** (0.129)	889* (535)	895** (451)	0.040* (0.022)	0.769* (0.402)	1.32** (0.585)	5866* (3435)	5900* (3472)
<i>Panel B. Impact of ATM Cards by Account Type</i>										
Free ATM	0.024 (0.051)	0.192 (0.214)	0.335 (0.211)	1660* (991)	1469* (835)	0.054 (0.035)	1.42** (0.642)	2.41*** (1.02)	10959* (6175)	11286* (6195)
Free ATM × Husband	0.066 (0.076)	0.287 (0.368)	0.106 (0.365)	-825 (1297)	-595 (1149)	-0.003 (0.058)	-0.692 (1.16)	-1.54 (1.60)	-8238 (9357)	-8707 (9441)
Free ATM × Wife	-0.052 (0.072)	-0.376 (0.259)	-0.329 (0.252)	-1947* (1174)	-1468 (939)	-0.047 (0.050)	-1.64** (0.766)	-2.40** (1.13)	-10099 (6788)	-10686 (6836)
P-value: Husband's ATM=0	0.125	0.108	0.142	0.320	0.271	0.267	0.446	0.470	0.691	0.711
P-value: Wife's ATM=0	0.580	0.212	0.967	0.656	1.000	0.851	0.603	0.978	0.783	0.851
P-value: Husband's=Wife's	0.120	0.047**	0.198	0.287	0.334	0.462	0.370	0.515	0.806	0.798
<i>Panel C. Is Impact of ATM Cards for Wives Different?</i>										
Free ATM	0.049 (0.039)	0.302* (0.173)	0.375** (0.174)	1344* (693)	1241** (599)	0.053* (0.028)	1.15** (0.532)	1.83*** (0.776)	7804* (4570)	7951* (4612)
Free ATM × Wife	-0.077 (0.064)	-0.486** (0.229)	-0.370 (0.226)	-1631* (937)	-1241* (738)	-0.046 (0.046)	-1.38** (0.687)	-1.81** (0.920)	-6946 (5459)	-7353 (5533)
DV Mean (No ATM, No Cash)	0.199	0.555	0.284	1232	760	0.067	1.82	1.19	6319	6226
N	1114	1114	1114	1114	1114	1114	1114	1114	1114	1114

Notes: Robust standard errors clustered at the couple level are in parentheses. All regressions include dummy variables for the first 6 experimental sessions, cash prize receipt for each spouse, account type dummies, and cash prize×account type interactions, as well as interest rate dummies. Both the number and value of deposits and withdrawals are topcoded to the 99th percentile among open accounts. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

Appendix Table A4. Impact of Temporary Interest Rates on Account Use

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<i>A. Short-Run Measures of Account Use (First 6 Months)</i>							
	Active	Number Deposits	Number With- drawals	Value Deposits	Value With- drawals	Number Trans- actions	Standard- ized Use
4 Percent Interest	0.015 (0.016)	0.054 (0.066)	0.046 (0.050)	178 (196)	84.8 (147)	0.106 (0.109)	0.033 (0.033)
12 Percent Interest	0.047*** (0.017)	0.129* (0.068)	0.066 (0.056)	205 (214)	179 (182)	0.191* (0.114)	0.068* (0.037)
20 Percent Interest	0.086*** (0.018)	0.293*** (0.074)	0.193*** (0.064)	769*** (252)	599*** (210)	0.504*** (0.132)	0.171*** (0.042)
DV Mean (No Int., No Cash)	0.038	0.100	0.044	260	109	0.145	-0.248
N	2337	2337	2337	2337	2337	2337	2337
<i>B. Long-Run Measures of Account Use (6 Months-3 Years)</i>							
	Active (Last Year)	Number Deposits	Number With- drawals	Value Deposits	Value With- drawals	Number Trans- actions	Standard- ized Use
4 Percent Interest	-0.003 (0.010)	0.466*** (0.163)	0.046 (0.221)	238 (1172)	363 (1208)	0.568 (0.381)	0.026 (0.034)
12 Percent Interest	0.018 (0.011)	0.688*** (0.174)	0.246 (0.230)	1968 (1423)	1586 (1412)	0.994*** (0.397)	0.078** (0.037)
20 Percent Interest	0.039*** (0.013)	1.20*** (0.239)	0.810*** (0.304)	4034** (1788)	4125** (1851)	2.01*** (0.520)	0.168*** (0.049)
DV Mean (No Int., No Cash)	0.015	0.209	0.280	1430	1468	0.475	-0.210
N	2337	2337	2337	2337	2337	2337	2337

Notes: Robust standard errors clustered at the couple level are in parentheses. All regressions include dummy variables for the first 6 experimental sessions, cash prize receipt for each spouse, account type dummies, and cash prize×account type interactions, as well as dummies for ex-ante ATM selection. Both the number and value of deposits and withdrawals are topcoded to the 99th percentile among open accounts. The use index averages standardized values of an account activity dummy, the number of deposits, the number of withdrawals, the value of deposits, and the value of withdrawals. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

Appendix Table A5. Impact of Free ATM Card Provision on Endline Economic Outcomes

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Has Bank Account	Has SACCO Account	ROSCA Member	Saves at Home	Saves with Mobile Money	Total Assets	Total Debt	Income Last Month
<i>Panel A. Pooled Impact of ATM Cards</i>								
Couple Received a Free ATM	0.018 (0.029)	-0.029 (0.024)	-0.083*** (0.030)	0.013 (0.030)	-0.017 (0.032)	3906 (3587)	-518 (1982)	202 (556)
<i>Panel B. Impact of ATM Cards by Type</i>								
Joint ATM Card	0.024 (0.038)	-0.039 (0.029)	-0.069* (0.039)	0.038 (0.037)	-0.068 (0.042)	5036 (4386)	-590 (3233)	485 (758)
Husband's ATM Card	0.086* (0.048)	-0.011 (0.044)	-0.135*** (0.053)	-0.050 (0.054)	0.101** (0.049)	8055 (6544)	2716 (4114)	820 (948)
Wife's ATM Card	-0.088* (0.050)	-0.029 (0.041)	0.014 (0.053)	0.017 (0.053)	-0.020 (0.052)	-4328 (6309)	-2466 (3907)	-270 (922)
DV Mean (No ATM, No Cash)	.741	.169	.516	.637	.717	37888	14477	8366
N	1363	1366	1366	1365	1362	1039	1346	1230

Notes: The unit of observation is the individual; both men and women are included in all regression specifications. Robust standard errors clustered at the couple level in parentheses. Total assets, debt, and income measures are top-coded at the 99th percentile. Additional controls include an own and spousal cash prize selection dummy, a dummy for the first 6 experimental sessions, dummy variables for the interest rate on each bank account, separate dummy variables indicating that the couple opened the joint, husband's, and wife's account, and a confirmed couple dummy. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

Appendix Table A6. Attrition and Correlation With Treatments

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Mean (All ATM Elig.)	Free ATM			Interest Rate		
		Husband	Wife	Joint	Husband	Wife	Joint
Marital status verified ^a	0.968	0.001 (0.024)	-0.018 (0.027)	0.019 (0.016)	0.012 (0.018)	-0.021 (0.016)	-0.007 (0.017)
Confirmed couple ^b	0.905	-0.024 (0.052)	0.106*** (0.041)	0.000 (0.025)	0.012 (0.030)	-0.009 (0.026)	0.005 (0.032)
Interviewed at endline	0.912	0.020 (0.032)	-0.029 (0.035)	0.026 (0.022)	0.017 (0.023)	0.009 (0.021)	0.009 (0.024)
Interviewed at endline and "intact" ^c	0.790	0.039 (0.061)	-0.010 (0.063)	0.015 (0.037)	0.016 (0.039)	0.034 (0.037)	0.062 (0.044)
"Intact" and participated in allocn. game ^c	0.746	0.051 (0.066)	-0.059 (0.068)	0.012 (0.043)	0.046 (0.043)	0.049 (0.041)	0.067 (0.048)
Experimental proxy identified ^d	0.578	0.127* (0.069)	-0.063 (0.069)	0.002 (0.054)	0.061 (0.048)	0.037 (0.048)	0.094* (0.055)
N		638	618	972	1498	1498	1498

Notes: Robust standard errors clustered at the couple level in parentheses. Column 1 gives the average value of each attrition outcome in the full sample of couples with at least one ATM-eligible bank account. Columns 2-7 present individual-level regressions of attrition outcomes on the relevant treatment (sample in columns 2-4 is limited to couples who opened the relevant bank account). All regressions involving ATM treatments also include a dummy for the first 6 experimental sessions. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

^aMarital status verified indicates that at least one of the original spouses in the couple was located at endline to confirm marital status.

^bConfirmed couple indicates that the couple was verified and at least one spouse confirmed that the couple was married at baseline.

^cIntact couples are both confirmed and still married at endline.

^dThe experimental proxy is identified if spouses are intact, participated in the allocation game, and did not provide the same response for all three (husband, wife, joint) allocations.

Appendix Table A7. Heterogeneous Treatment Effects Using Alternative Outcomes

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
	Standardized Use: No Topcode			Number Transactions		Short-Run Index Components (First 6 Months)					Long-Run Index Components (Next 2.5 Years)				
	First 6 Months	6 Months-3 Years	Overall	First 6 Months	6 Months-3 Years	Active	Number Deposits	Number Withdrawals	Value Deposits	Value Withdrawals	Active (Final Year)	Number Deposits	Number Withdrawals	Value Deposits	Value Withdrawals
<i>Panel A. All Individual Accounts</i>															
Free ATM	-0.265*** (0.102)	-0.239** (0.120)	-0.252*** (0.097)	-0.872*** (0.359)	-2.44* (1.36)	-0.144** (0.063)	-0.495*** (0.204)	-0.363** (0.173)	-1730*** (631)	-1229** (531)	-0.071* (0.039)	-1.03* (0.600)	-1.33* (0.790)	-9079* (4812)	-9665* (4987)
Free ATM×Advantaged	0.423*** (0.171)	0.373*** (0.155)	0.398*** (0.144)	1.62*** (0.660)	4.12* (2.14)	0.214** (0.093)	0.734** (0.321)	0.791*** (0.338)	2281** (1041)	1955** (895)	0.125** (0.064)	2.09** (1.00)	2.01* (1.20)	14005** (6807)	14580** (6902)
Advantaged	-0.179** (0.081)	-0.198** (0.091)	-0.188*** (0.071)	-0.591** (0.274)	-1.99* (1.08)	-0.156*** (0.041)	-0.389*** (0.161)	-0.208 (0.139)	-648 (655)	-513 (535)	-0.054* (0.033)	-0.913** (0.450)	-0.991 (0.651)	-7614* (4118)	-8045* (4284)
P-value: ATM+ATM×Adv.=0	0.209	0.159	0.136	0.146	0.246	0.257	0.316	0.109	0.468	0.264	0.235	0.141	0.387	0.242	0.244
DV Mean (No ATM, Not Adv.)	0.076	0.079	0.077	1.13	3.71	0.259	0.772	0.354	1529	1004	0.095	2.05	1.57	8434	8661
N	628	628	628	628	628	628	628	628	628	628	628	628	628	628	628
<i>Panel B. Men's Accounts</i>															
Free ATM	-0.320* (0.165)	-0.231 (0.167)	-0.276* (0.150)	-1.17* (0.610)	-3.32 (2.26)	-0.084 (0.092)	-0.517 (0.323)	-0.613** (0.287)	-2173*** (930)	-1976** (857)	-0.021 (0.063)	-1.45 (1.02)	-1.66 (1.24)	-13654 (8744)	-14428 (8932)
Free ATM×Advantaged	0.666** (0.305)	0.312 (0.252)	0.489** (0.233)	2.79** (1.28)	4.18 (3.96)	0.157 (0.149)	0.996* (0.569)	1.51** (0.654)	4221*** (1630)	3898*** (1522)	0.029 (0.105)	2.42 (1.83)	1.61 (2.19)	16918 (13014)	18404 (13060)
Advantaged	-0.234* (0.120)	-0.192 (0.133)	-0.213** (0.106)	-0.807** (0.403)	-2.19 (1.84)	-0.104 (0.064)	-0.391* (0.214)	-0.415* (0.219)	-1314 (866)	-1207 (792)	-0.029 (0.040)	-1.09 (0.699)	-0.916 (1.15)	-9499 (7202)	-10404 (7450)
P-value: ATM+ATM×Adv.=0	0.130	0.642	0.193	0.109	0.765	0.477	0.264	0.087*	0.089*	0.086*	0.912	0.473	0.972	0.674	0.606
DV Mean (No ATM, Not Adv.)	0.063	0.064	0.063	1.14	4.18	0.215	0.738	0.402	1543	1209	0.075	2.24	1.73	9485	9733
N	319	319	319	319	319	319	319	319	319	319	319	319	319	319	319
<i>Panel C. Women's Accounts</i>															
Free ATM	-0.385*** (0.139)	-0.322** (0.162)	-0.354*** (0.120)	-1.12*** (0.417)	-3.09** (1.45)	-0.235*** (0.096)	-0.699*** (0.254)	-0.422* (0.216)	-2571** (1165)	-1548* (859)	-0.139*** (0.056)	-1.23* (0.673)	-1.82** (0.830)	-10421* (5849)	-10911* (5999)
Free ATM×Advantaged	0.475*** (0.203)	0.386** (0.172)	0.430*** (0.161)	1.42** (0.632)	3.62** (1.78)	0.276** (0.139)	0.729** (0.371)	0.709** (0.318)	3280* (1721)	2416** (1221)	0.221*** (0.094)	1.41* (0.804)	2.19** (1.07)	12229* (6659)	12360* (6814)
Advantaged	-0.258** (0.119)	-0.220 (0.147)	-0.239** (0.104)	-0.667* (0.396)	-1.89 (1.32)	-0.262*** (0.067)	-0.507* (0.265)	-0.183 (0.174)	-711 (999)	-505 (715)	-0.089 (0.056)	-0.763 (0.615)	-1.11 (0.757)	-5118 (4623)	-5062 (4825)
P-value: ATM+ATM×Adv.=0	0.491	0.492	0.456	0.490	0.664	0.613	0.893	0.223	0.507	0.258	0.229	0.775	0.584	0.567	0.658
DV Mean (No ATM, Not Adv.)	0.092	0.098	0.095	1.11	3.10	0.317	0.817	0.293	1509	735	0.122	1.80	1.35	7061	7262
N	309	309	309	309	309	309	309	309	309	309	309	309	309	309	309

Notes: Robust standard errors (clustered at the couple level in Panel A) in parentheses. All regressions include controls up to the demographic control set, as described in notes to Table 6. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

Appendix Table A8. Heterogeneous Treatment Effects: Robustness to Alternative Proxies and Samples

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(8)	(9)
	Main Proxy, >0	Main Proxy, Level Value	Main Proxy + Savings, Above Median	Principal Components	Principal Components + Savings	Spending - I Decide	I Mostly Save	Experimental Proxy	Main Proxy, Confirmed Couples Only	Monogamous Couples Only
<i>Panel A. All Individual Accounts</i>										
Free ATM	-0.155 (0.120)	-0.052 (0.073)	-0.270*** (0.111)	-0.187 (0.118)	-0.161 (0.148)	-0.055 (0.096)	-0.087 (0.093)	-0.054 (0.182)	-0.295*** (0.101)	-0.267** (0.123)
Free ATM×Advantaged	0.228 (0.195)	0.423** (0.207)	0.475*** (0.196)	0.279 (0.173)	0.265 (0.202)	0.135 (0.201)	0.172 (0.161)	0.029 (0.288)	0.484*** (0.159)	0.455** (0.200)
Advantaged	-0.135 (0.085)	-0.139* (0.080)	-0.241*** (0.087)	-0.115 (0.086)	-0.115 (0.090)	0.089 (0.082)	-0.024 (0.072)	-0.119 (0.120)	-0.201*** (0.079)	-0.198* (0.106)
P-value: ATM+ATM×Adv.=0	0.568	0.108	0.162	0.411	0.386	0.605	0.492	0.879	0.092*	0.208
DV Mean (No ATM, Not Adv.)	0.005	0.031	0.110	0.082	0.105	-0.026	0.030	0.088	0.064	0.079
N	628	628	628	628	628	628	628	320	530	460
<i>Panel B. Men's Accounts</i>										
Free ATM	0.129 (0.332)	-0.268 (0.175)	-0.300 (0.201)	-0.158 (0.174)	-0.141 (0.205)	-0.001 (0.186)	-0.108 (0.167)	-0.210 (0.445)	-0.345** (0.173)	-0.451** (0.208)
Free ATM×Advantaged	-0.227 (0.376)	0.570 (0.418)	0.476 (0.345)	0.221 (0.335)	0.205 (0.332)	-0.094 (0.306)	0.165 (0.386)	0.177 (0.505)	0.509* (0.265)	0.848** (0.378)
Advantaged	-0.083 (0.151)	-0.176 (0.124)	-0.261* (0.145)	-0.070 (0.132)	-0.124 (0.147)	0.208* (0.116)	0.062 (0.109)	-0.351** (0.177)	-0.213* (0.126)	-0.292* (0.160)
P-value: ATM+ATM×Adv.=0	0.507	0.351	0.478	0.803	0.787	0.647	0.846	0.866	0.421	0.150
DV Mean (No ATM, Not Adv.)	0.025	0.083	0.125	0.101	0.153	-0.055	0.033	0.252	0.063	0.130
N	319	319	319	319	319	319	319	163	270	239
<i>Panel C. Women's Accounts</i>										
Free ATM	-0.197** (0.088)	0.053 (0.121)	-0.382*** (0.134)	-0.422*** (0.165)	-0.439*** (0.170)	-0.137 (0.093)	-0.166 (0.125)	0.031 (0.127)	-0.345*** (0.121)	-0.299* (0.180)
Free ATM×Advantaged	0.394 (0.264)	0.596*** (0.232)	0.510*** (0.204)	0.483** (0.238)	0.501** (0.233)	0.365 (0.255)	0.176 (0.140)	-0.286 (0.199)	0.466*** (0.184)	0.458* (0.246)
Advantaged	-0.100 (0.121)	-0.113 (0.080)	-0.186 (0.117)	-0.190 (0.133)	-0.105 (0.126)	-0.043 (0.114)	-0.113 (0.090)	0.101 (0.150)	-0.231** (0.110)	-0.096 (0.144)
P-value: ATM+ATM×Adv.=0	0.435	0.052*	0.415	0.650	0.665	0.373	0.933	0.090*	0.358	0.351
DV Mean (No ATM, Not Adv.)	-0.001	-0.023	0.091	0.051	0.031	-0.007	0.027	-0.037	0.066	0.005
N	309	309	309	309	309	309	309	157	260	221

Notes: The outcome in all regressions is overall standardized account use. Column headers specify different bargaining power proxies/subsamples. Robust standard errors (clustered at the couple level in Panel A) in parentheses. All regressions include controls up to the demographic control set, as described in notes to Table 6. All bargaining power proxies are set to missing for unconfirmed couples. Main proxy, >0 sets Advantaged=1 if the level value of the main proxy is greater than zero. Main proxy + savings includes the standardized difference in spousal cash savings in the bargaining power proxy. The principal components measures indicate that the first principal component of standardized spousal differences is above-median. When the independent variable is the level value of the bargaining power index I present the dependent variable mean for all individuals with no ATM. ***, **, and * indicate significance at the 1, 5, and 10 percent levels respectively.

Appendix Table A9. Study Participation Among Co-Resident Married Couples

School	(1) Participating Couples	(2) Primary Enrollment	(3) Located In Township?	(4) Implied Takeup
School 1	77	793	N	0.222
School 2	55	873	N	0.144
School 3	32	905	N	0.081
School 4	82	727	N	0.258
School 5	28	503	N	0.127
School 6	75	696	N	0.247
School 7	65	761	N	0.196
School 8	49	716	N	0.157
School 9 and 10	33	1244	N	0.061
School 11	26	778	N	0.077
School 12	52	912	N	0.131
School 13	36	1208	Y	0.068
School 14	26	1832	Y	0.033
School 15	57	1450	Y	0.090
School 16	36	1138	Y	0.072
School 17	14	771	Y	0.042
School 18 and 19	36	1213	Y	0.068
<i>Total - Outside Township</i>	574	8908		0.148
<i>Total - Inside Township</i>	205	7612		0.062
<i>Total</i>	779	16520		0.108

Notes: School enrollment data is from the Kenya Ministry of Education and was collected in 2007, accessed via www.opendata.go.ke on December 5, 2014. Schools 9 and 10 are single-sex schools serving the same catchment area. School 19 is not a primary school and is located opposite School 18. I therefore combine experimental attendance for these two sites and use enrollment data for School 18. I assume that there is one married co-resident couple for every 2.29 students enrolled in a primary school. This ratio is estimated using 2009 Kenyan census data for Busia and Teso South districts.