

Web Appendix
Limited Insurance Within the Household: Evidence from a
Field Experiment in Kenya
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Appendix Table A1. Placebo Test - Outcomes on Shocks Received the Following Week

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Expenditures						Net Transfers To:		Labor Supply		Savings ²		
	Total	Private	Shared Food	Medical	Children	Other Shared	Transport	Spouse	Outside Household	Hours	Labor Income	Bank / ROSCA Savings	Total Savings
Panel A. Men													
Respondent Received Shock	-0.100	-0.043	0.021	-0.028	-0.094	0.130	-0.085	0.020	0.031	0.007	-0.350	-0.018	-0.586
Following Week	(0.222)	(0.087)	(0.098)	(0.048)	(0.062)	(0.121)	(0.061)	(0.068)	(0.223)	(0.013)	(0.295)	(0.178)	(0.382)
Spouse Received Shock	0.220	-0.047	0.159	0.030	0.044	0.072	-0.035	0.075	0.384	0.040	-0.055	-0.504	-0.739
Following Week	(0.237)	(0.099)	(0.130)	(0.078)	(0.047)	(0.119)	(0.058)	(0.067)	(0.228)*	(0.045)	(0.340)	(0.200)**	(0.403)*
Observations	611	611	611	611	611	611	611	611	611	611	611	611	611
Number of Households	140	140	140	140	140	140	140	140	140	140	140	140	140
p-value for F-test of equality	0.28	0.98	0.41	0.47	0.07*	0.62	0.57	0.53	0.20	0.45	0.35	0.02**	0.73
Mean of Dependent Variable (Ksh) ¹	824.52	159.91	349.91	42.23	37.45	121.34	113.69	65.36	12.70	56.17	732.75	98.50	-70.46
S.D. of Dep. Var. (Ksh)	494.83	157.13	258.07	128.76	119.53	195.20	121.70	153.10	419.72	21.52	777.58	296.73	715.89
Panel B. Women													
Respondent Received Shock	0.099	0.027	-0.089	0.037	0.019	0.014	0.090	-0.075	0.108	-0.028	0.238	-0.302	-0.118
Following Week	(0.175)	(0.043)	(0.100)	(0.052)	(0.028)	(0.049)	(0.052)*	(0.067)	(0.144)	(0.023)	(0.186)	(0.111)***	(0.301)
Spouse Received Shock	-0.180	-0.031	-0.051	-0.083	-0.013	0.026	-0.027	-0.020	0.074	0.006	-0.006	-0.267	0.089
Following Week	(0.169)	(0.062)	(0.092)	(0.053)	(0.028)	(0.047)	(0.050)	(0.068)	(0.126)	(0.017)	(0.168)	(0.151)*	(0.280)
Observations	611	611	611	611	611	611	611	611	611	611	611	611	611
Number of Households	140	140	140	140	140	140	140	140	140	140	140	140	140
p-value for F-test of equality	0.24	0.42	0.77	0.20	0.34	0.86	0.12	0.53	0.82	0.35	0.35	0.83	0.60
Mean of Dependent Variable (Ksh)	388.75	45.08	217.91	30.94	14.24	52.71	27.88	-65.36	-27.16	16.73	83.72	136.38	-118.75
S.D. of Dep. Var. (Ksh)	359.78	107.53	225.50	83.21	38.11	70.41	61.88	153.10	196.73	24.68	309.86	252.84	468.34

Notes: All regressions are estimated by fixed effects with controls for the week of the interview. The experimental shock is measured in terms of Kenyan shillings (150 Ksh when the shock is received and 0 Ksh otherwise). See Table 2 for explanations of the various expenditure categories.

Standard errors clustered at the household level in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%.

¹The mean and standard deviation reported here is over those weeks when neither spouse receives the shock (for those households who have information on current and future shocks).

²Savings is imputed as the sum of total income (including the experimental shocks) minus total expenditures. Bank / ROSCA savings are withdrawals / payouts minus deposits / contributions.

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Appendix Table A2. Current and Lagged Experimental Shocks (Men)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Expenditures						Net Transfers To:		Labor Supply		Savings ²		
	Total	Total Private	Shared Food	Medical	Children	Other Shared	Transport	Spouse	Outside Household	Hours	Labor Income	Bank / ROSCA Savings	Total Savings
Panel A. Men													
Shillings received in experimental shock by respondent this week	0.431 (0.245)*	0.215 (0.081)***	0.188 (0.117)	0.042 (0.051)	-0.008 (0.036)	-0.138 (0.124)	0.132 (0.082)	0.125 (0.079)	-0.089 (0.185)	-0.039 (0.022)*	-0.321 (0.534)	0.079 (0.235)	0.211 (0.536)
Shillings received in experimental shock by respondent last week	0.055 (0.227)	0.039 (0.075)	-0.015 (0.132)	-0.059 (0.046)	-0.020 (0.030)	0.064 (0.112)	0.047 (0.063)	0.048 (0.072)	-0.107 (0.139)	-0.059 (0.047)	-0.440 (0.522)	-0.402 (0.221)*	-0.437 (0.513)
Shillings received in experimental shock by spouse this week	-0.082 (0.200)	0.067 (0.067)	0.114 (0.101)	0.031 (0.050)	-0.037 (0.035)	-0.228 (0.132)*	-0.028 (0.070)	-0.167 (0.060)***	-0.274 (0.166)	-0.041 (0.059)	-0.530 (0.468)	-0.155 (0.152)	-0.007 (0.492)
Shillings received in experimental shock by spouse last week	-0.285 (0.209)	0.011 (0.062)	0.079 (0.112)	-0.049 (0.045)	-0.070 (0.041)*	-0.304 (0.150)**	0.049 (0.054)	-0.060 (0.080)	0.147 (0.233)	0.005 (0.013)	-0.190 (0.410)	0.048 (0.208)	0.007 (0.409)
Observations	611	611	611	611	611	611	611	611	611	611	611	611	611
Number of Households	140	140	140	140	140	140	140	140	140	140	140	140	140
p-value for test:													
Respondent shock = spouse shock (this week)	0.1*	0.12	0.62	0.83	0.55	0.63	0.12	0.001***	0.48	0.97	0.58	0.41	0.65
Respondent shock = spouse shock (last week)	0.28	0.79	0.61	0.89	0.31	0.06*	0.98	0.33	0.33	0.19	0.76	0.25	0.57
Respondent shock this week + last week = 0	0.23	0.06*	0.46	0.83	0.55	0.69	0.13	0.12	0.35	0.14	0.45	0.21	0.81
Spouse shock this week + last week = 0	0.18	0.43	0.25	0.78	0.1*	0.01***	0.83	0.02**	0.68	0.57	0.17	0.66	1.00
Mean of Dependent Variable (Ksh) ¹	760.20	114.64	356.01	34.69	18.81	142.85	93.20	64.88	52.95	55.33	768.13	141.75	-109.90
S.D. of Dep. Var. (Ksh)	508.59	92.01	303.29	91.17	58.62	214.88	88.06	107.20	156.32	21.39	1259.78	249.14	1063.92

Notes: All regressions are estimated by fixed effects with controls for the week of the interview. The experimental shock is measured in terms of Kenyan shillings (150 Ksh when the shock is received and 0 Ksh otherwise). See Table 2 for explanations of the various expenditure categories.

Standard errors clustered at the household level in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%.

¹The mean and standard deviation reported here is for weeks when neither spouse receives the shock.

²Savings is imputed as the sum of total income (including the experimental shocks) minus total expenditures. Bank / ROSCA savings are withdrawals / payouts minus deposits / contributions.

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Appendix Table A3. Current and Lagged Experimental Shocks (Women)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Expenditures						Net Transfers To:		Labor Supply		Savings ²		
	Total	Total Private	Shared Food	Medical	Children	Other Shared	Transport	Spouse	Outside Household	Hours	Labor Income	Bank / ROSCA Savings	Total Savings
Panel B. Women													
Shillings received in experimental shock by respondent this week	0.434 (0.190)**	-0.009 (0.064)	0.107 (0.076)	0.083 (0.084)	0.048 (0.030)	0.126 (0.078)	0.079 (0.061)	0.167 (0.060)***	-0.119 (0.170)	-0.026 (0.025)	-0.141 (0.241)	0.090 (0.135)	0.376 (0.289)
Shillings received in experimental shock by respondent last week	0.012 (0.232)	0.013 (0.055)	-0.136 (0.064)**	0.074 (0.060)	-0.005 (0.036)	0.058 (0.108)	0.008 (0.073)	0.060 (0.080)	-0.105 (0.144)	-0.024 (0.010)**	-0.374 (0.215)*	0.058 (0.164)	-0.341 (0.230)
Shillings received in experimental shock by spouse this week	0.101 (0.148)	-0.020 (0.058)	-0.032 (0.067)	0.055 (0.050)	0.008 (0.029)	0.063 (0.056)	0.027 (0.041)	-0.125 (0.079)	-0.133 (0.146)	0.012 (0.011)	-0.244 (0.233)	-0.060 (0.128)	-0.086 (0.278)
Shillings received in experimental shock by spouse last week	-0.230 (0.222)	0.066 (0.080)	-0.139 (0.079)*	-0.030 (0.075)	0.015 (0.026)	-0.138 (0.095)	-0.004 (0.057)	-0.048 (0.072)	0.216 (0.127)*	-0.029 (0.023)	-0.197 (0.267)	-0.046 (0.154)	-0.135 (0.294)
Observations	611	611	611	611	611	611	611	611	611	611	611	611	611
Number of Households	140	140	140	140	140	140	140	140	140	140	140	140	140
p-value for test:													
Respondent shock = spouse shock (this week)	0.09*	0.89	0.20	0.63	0.30	0.38	0.34	0.001***	0.92	0.21	0.78	0.21	0.25
Respondent shock = spouse shock (last week)	0.55	0.58	0.98	0.37	0.65	0.29	0.92	0.33	0.19	0.86	0.67	0.59	0.64
Respondent shock this week + last week = 0	0.23	0.97	0.78	0.21	0.43	0.30	0.27	0.02**	0.40	0.09*	0.06*	0.53	0.92
Spouse shock this week + last week = 0	0.62	0.70	0.12	0.69	0.57	0.45	0.76	0.12	0.65	0.46	0.29	0.61	0.61
Mean of Dependent Variable (Ksh) ¹	356.01	51.81	178.49	34.50	12.69	51.52	27.00	-64.88	18.76	14.54	162.75	126.22	-147.15
S.D. of Dep. Var. (Ksh)	432.48	154.72	190.52	121.84	58.01	98.90	59.16	107.20	262.05	23.46	848.83	384.60	805.50

Notes: All regressions are estimated by fixed effects with controls for the week of the interview. The experimental shock is measured in terms of Kenyan shillings (150 Ksh when the shock is received and 0 Ksh otherwise). See Table 2 for explanations of the various expenditure categories.

Standard errors clustered at the household level in parentheses. * significant at 10%; ** significant at 5%; *** significant at 1%.

¹The mean and standard deviation reported here is for weeks when neither spouse receives the shock.

²Savings is imputed as the sum of total income (including the experimental shocks) minus total expenditures. Bank / ROSCA savings are withdrawals / payouts minus deposits / contributions.

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Appendix Table A4. Gender Differences in Risk Aversion

	(1)	(2)
	Amount Invested in a Risky Gamble out of:	
	50 Ksh	100 Ksh
Male	2.09 (1.37)	2.40 (2.74)
Constant	20.39 (0.97) ^{***}	44.57 (1.94) ^{***}
Observations	258	258

Notes: There are no other covariates included so the constant represents the mean for women. The risky gamble paid off 2.5 times the amount invested with probability 50% and 0 with probability 50%.

Standard deviations in parentheses.

* significant at 10%; ** significant at 5%; *** significant at 1%