Article title: Out-of-Pocket Expenditures for Delivery for MaternityWaiting Home Usersand Non-users in Rural Zambia

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Supplementary file 1. Two-Part Model Equations

Part 1

$$(1) \quad Spending_i = \alpha + \eta 1(MWHuse_i) + \eta 2(Savings_i) + \eta 2(ANCvisits_i)$$

where Spending$_i$ it is the savings outcome for individual i, MWHuse$_i$ indicates whether individual i used a MWH, Savings$_i$ indicates whether individual i reported having saved for delivery, and ANCvisits$_i$ indicates whether individual i had attended 4 or more ANC visits). The coefficient of interest is $\eta 1$.

Part 2

$$(2) \quad Amount_i = \alpha + \eta 1(MWHuse_i) + \eta 2(Savings_i) + \eta 2(ANCvisits_i)$$

where Amount$_i$ is the amount of spending outcome for individual i, MWHuse$_i$ indicates whether individual i used a MWH, Savings$_i$ indicates whether individual i reported having saved for delivery, and ANCvisits$_i$ indicates whether individual i had attended 4 or more ANC visits). The coefficient of interest is $\eta 1$.