Table 1: Demographic Characteristics and Randomization Verification

	(1) Variable	(2) Interest Rates	(3)	(4) Cash	(5)
	Mean	Individual	Joint	Prize	N
No Endline Survey: Wave 1	0.091	-0.021	-0.008	0.015	1558
	[0.287]	(0.019)	(0.024)	(0.019)	
No Endline Survey: Wave 2	0.146	-0.033	-0.010	0.021	1558
	[0.353]	(0.024)	(0.030)	(0.023)	
Female	0.500	0.036	–	0.006	1558
	[0.500]	(0.034)	–	(0.033)	
Age	40.3	-0.709	2.63*	0.712	1558
	[13.5]	(0.891)	(1.34)	(0.883)	
Years Education	6.87	0.444*	0.097	-0.128	1551
	[3.98]	(0.265)	(0.363)	(0.252)	
Literate	0.753	0.027	-0.027	-0.009	1558
	[0.431]	(0.029)	(0.035)	(0.029)	
Number Children	5.18	0.071	0.758**	-0.035	1555
	[3.44]	(0.219)	(0.328)	(0.210)	
Polygamous	0.234	-0.024	0.091*	0.035	1546
	[0.424]	(0.027)	(0.048)	(0.029)	
Subsistence Farmer	0.411	0.016	0.005	-0.049	1551
	[0.492]	(0.033)	(0.044)	(0.032)	
Entrepreneur	0.420	-0.016	-0.006	0.026	1551
	[0.494]	(0.033)	(0.042)	(0.032)	
Monthly Income	4602	-183	-368	-856*	1513
	[7446]	(524)	(633)	(439)	
Has Bank Account	0.220	0.030	0.024	0.008	1558
	[0.414]	(0.028)	(0.035)	(0.027)	
Has SACCO Account	0.039	0.021	0.009	-0.004	1554
	[0.193]	(0.013)	(0.015)	(0.012)	
ROSCA Participant	0.581	0.011	0.095***	0.020	1558
	[0.494]	(0.033)	(0.040)	(0.032)	
Saves at Home	0.872	0.017	-0.035	0.034*	1556
	[0.334]	(0.022)	(0.026)	(0.020)	
Bank Savings	1587	591	-380	312	1499
	[5646]	(402)	(468)	(429)	
SACCO Savings	1486	545	247	-660	1551
	[10326]	(713)	(858)	(552)	
Home Savings	855	68.2	-223	-40.9	1522
	[1777]	(121)	(145)	(118)	
I Mostly Save	0.428	-0.022	-0.037	0.018	1550
	[0.495]	(0.033)	(0.038)	(0.032)	
My Spouse Mostly Saves	0.350	0.002	0.013	-0.020	1550
	[0.477]	(0.032)	(0.036)	(0.031)	
Impatient Now-Patient Later	0.217	0.013	-0.030	-0.034	1537
	[0.412]	(0.027)	(0.032)	(0.026)	
Patient Now-Impatient Later	0.293	-0.029	-0.016	0.011	1537
	[0.455]	(0.030)	(0.037)	(0.030)	
Weekly Discount Factor	0.757	-0.017	-0.027	-0.026	1558
	[0.243]	(0.016)	(0.019)	(0.017)	
Distance to Bank (Miles)	3.82	-0.179	0.109	-0.020	1558
	[2.16]	(0.143)	(0.243)	(0.132)	
P-value – Joint Test		0.452	0.245	0.258	

Notes: Standard deviations in brackets, robust standard errors clustered at the couple level in parentheses. Each row represents a separate regression. All income and savings variables top-coded at the 99th percentile. In 2009 Ksh 80 ≈ USD1. The joint test is an F-test of the null hypotheses that the coefficients on the treatment variable across all equations/outcomes are jointly equal to zero. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. * p≤ 0.10, ** p≤ 0.05, *** p≤ 0.10.

Table 2: Use of Experimental Bank Accounts in First 6 Months

	Individual Accounts			Joint Accounts			All Accounts	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Opened	Used	Ending	Opened	Used	Ending	Used Ind.	Ending
	Account	Account	Balance	Account	Account	Balance	Or Joint	Balance
β_1: Individual Interest	0.17***	0.090***	104.5***	-0.085***	-0.024	-20.5	0.052*	84.0**
	(0.033)	(0.019)	(33.8)	(0.031)	(0.028)	(25.3)	(0.028)	(42.2)
	[0.0010]***	[0.0010]***	[0.017]**	[0.021]**	[0.28]	[0.30]	[0.078]*	[0.063]*
β_2: Spousal Interest	0.055*	0.016	-57.4*	-0.085***	-0.024	-20.5	-0.010	-77.9**
	(0.033)	(0.018)	(30.3)	(0.031)	(0.028)	(25.3)	(0.028)	(39.3)
	[0.49]	[0.87]	[0.41]	[0.17]	[0.87]	[0.95]	[1]	[0.41]
β_3: Joint Interest	-0.15***	-0.013	6.75	0.19***	0.13***	83.3*	0.096**	90.1
	(0.050)	(0.026)	(34.8)	(0.051)	(0.048)	(45.5)	(0.044)	(57.4)
	[0.14]	[1]	[1]	[0.020]**	[0.17]	[0.56]	[0.53]	[0.61]
β_4: Cash Prize - Self	0.029	0.27***	98.7***	-0.048	0.27***	35.2	0.52***	133.9***
	(0.033)	(0.030)	(35.8)	(0.032)	(0.034)	(23.1)	(0.028)	(41.9)
	[0.86]	[0.0010]***	[0.090]*	[0.50]	[0.0010]***	[0.50]	[0.0010]***	[0.027]**
β_5: Cash Prize - Spouse	0.016	0.049**	48.5	-0.048	0.27***	35.2	0.32***	83.7**
	(0.033)	(0.023)	(34.6)	(0.032)	(0.034)	(23.1)	(0.032)	(40.9)
	[1]	[0.38]	[0.64]	[0.60]	[0.0010]***	[0.60]	[0.0010]***	[0.38]
P-values from F-Tests								
$\beta_1 + \beta_2 = 0$	0.000***	0.000***	0.136	0.006***	0.386	0.417	0.423	0.918
$\beta_1 + \beta_2 = 2\beta_3$	0.000***	0.002***	0.455	0.000***	0.013**	0.056*	0.423	0.312
$\beta_1 + \beta_2 = \beta_4 + \beta_5$	0.038**	0.000***	0.131	0.423	0.000***	0.088*	0.000***	0.019**
DV Mean (0% Ind)	0.31	0.060	40.7	0.74	0.29	128.2	0.35	168.9
DV Mean (4% Joint)	0.47	0.11	71.0	0.60	0.21	88.7	0.33	159.7
N	1558	1558	1558	1558	1558	1558	1558	1558

Notes: Robust standard errors clustered at the couple level in parentheses, Benjamini et al. (2006) sharpened q-values in brackets. All variables denominated in Kenyan Shillings are top-coded at the 99th percentile. In 2009 Ksh 80 $\approx$ USD1. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. DV Mean refers to the dependent variable mean. * p$\leq$ 0.10, ** p$\leq$ 0.05, *** p$\leq$ 0.10.

Table 3: Long-Run Use of Bank Accounts

	Experimental Accounts in Year 3 (Admin. Data)						All Banks in Year 3 (Endline Data)	
	Individual Accounts		Joint Accounts		Ind. and Joint		All Accounts	
	(1) Used Account	(2) Ending Balance	(3) Used Account	(4) Ending Balance	(5) Used Ind. Or Joint	(6) Ending Balance	(7) Has Account	(8) Account Balance
β_1: Individual Interest	0.042***	106.7***	0.0020	-18.3	0.041**	88.4***	0.089***	796.2*
	(0.013)	(28.3)	(0.015)	(16.3)	(0.019)	(32.4)	(0.032)	(438.6)
	[0.014]**	[0.0050]***	[0.53]	[0.20]	[0.049]**	[0.021]**	[0.021]**	[0.078]*
β_2: Spousal Interest	0.0020	-36.1	0.0020	-18.3	0.0078	-54.3*	0.019	-480.0
	(0.012)	(25.2)	(0.015)	(16.3)	(0.019)	(29.7)	(0.032)	(450.9)
	[1]	[0.60]	[1]	[0.79]	[1]	[0.46]	[1]	[0.80]
β_3: Joint Interest	-0.033**	-59.9*	0.051**	42.9*	0.015	-17.0	0.072*	-497.8
	(0.015)	(30.9)	(0.025)	(24.8)	(0.028)	(39.6)	(0.039)	(524.0)
	[0.53]	[0.56]	[0.56]	[0.56]	[1]	[1]	[0.56]	[1]
β_4: Cash Prize - Self	0.025*	37.6*	-0.011	17.5	0.016	55.1**	0.037	1252.4**
	(0.014)	(22.7)	(0.013)	(15.2)	(0.019)	(26.6)	(0.031)	(584.1)
	[0.30]	[0.41]	[0.86]	[0.79]	[0.86]	[0.22]	[0.79]	[0.21]
β_5: Cash Prize - Spouse	0.0081	35.5	-0.011	17.5	-0.0014	53.0*	-0.0098	313.0
	(0.012)	(28.2)	(0.013)	(15.2)	(0.018)	(31.4)	(0.031)	(425.4)
	[0.96]	[0.69]	[0.95]	[0.73]	[1]	[0.50]	[1]	[0.96]
P-values from F-Tests								
$\beta_1 + \beta_2 = 0$	0.009***	0.017**	0.890	0.262	0.141	0.430	0.033**	0.591
$\beta_1 + \beta_2 = 2\beta_3$	0.002***	0.003***	0.217	0.067*	0.444	0.403	0.560	0.322
$\beta_1 + \beta_2 = \beta_4 + \beta_5$	0.679	0.957	0.518	0.071*	0.471	0.211	0.259	0.179
DV Mean (0% Ind)	0.020	96.5	0.057	116.7	0.077	213.3	0.66	1529.8
DV Mean (4% Joint)	0.046	168.2	0.032	81.5	0.078	249.7	0.67	2017.0
N	1558	1558	1558	1558	1558	1558	1413	1237

Notes: Robust standard errors clustered at the couple level in parentheses, Benjamini et al. (2006) sharpened q-values in brackets. All variables denominated in Kenyan Shillings are top-coded at the 99th percentile and deflated to 2009 values. In 2009 Ksh 80 ≈ USD1. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. DV Mean refers to the dependent variable mean. * p≤ 0.10, ** p≤ 0.05, *** p≤ 0.10.

Table 4: Long-Run Impacts on Overall Economic Outcomes

	Level Values					Hypersine			
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Total Assets	Assets Net Debt	Monthly Income Wave 1	Monthly Income Wave 2	Monthly Income Pooled	Total Assets	Monthly Income Wave 1	Monthly Income Wave 2	Monthly Income Pooled
β_1: Individual Interest	5994.2**	7672.7***	1137.0**	1805.3**	1467.8***	0.51***	0.32***	0.16*	0.24***
	(2641.8)	(2782.2)	(476.6)	(733.6)	(477.4)	(0.15)	(0.12)	(0.087)	(0.084)
	[0.042]**	[0.021]**	[0.035]**	[0.032]**	[0.017]**	[0.012]**	[0.025]**	[0.076]*	[0.021]**
β_2: Spousal Interest	-5871.1**	-6577.9**	139.4	-70.6	38.0	-0.070	0.12	-0.026	0.045
	(2499.3)	(2788.3)	(463.0)	(691.4)	(458.0)	(0.14)	(0.12)	(0.092)	(0.085)
	[0.28]	[0.28]	[1]	[1]	[1]	[1]	[0.87]	[1]	[1]
β_3: Joint Interest	5095.5	-1299.8	557.7	1628.9*	1080.2*	0.11	0.10	0.087	0.093
	(3282.9)	(3593.7)	(542.4)	(952.6)	(612.6)	(0.20)	(0.15)	(0.11)	(0.11)
	[0.61]	[1]	[0.96]	[0.56]	[0.56]	[1]	[1]	[1]	[1]
β_4: Cash Prize - Self	-2004.8	-2424.3	227.6	-74.2	75.0	-0.17	0.20*	-0.060	0.068
	(2467.7)	(2681.1)	(436.1)	(808.6)	(519.6)	(0.15)	(0.11)	(0.093)	(0.083)
	[0.86]	[0.86]	[1]	[1]	[1]	[0.79]	[0.33]	[1]	[0.86]
β_5: Cash Prize - Spouse	-981.5	-553.7	543.6	-1546.6**	-479.4	-0.17	0.20*	-0.17*	0.016
	(2599.2)	(2789.6)	(450.8)	(620.3)	(446.2)	(0.15)	(0.11)	(0.093)	(0.082)
	[1]	[1]	[0.71]	[0.17]	[0.74]	[0.73]	[0.42]	[0.42]	[1]
P-values from F-Tests									
$\beta_1 + \beta_2 = 0$	0.976	0.792	0.065*	0.120	0.037**	0.086*	0.011**	0.318	0.023**
$\beta_1 + \beta_2 = 2\beta_3$	0.359	0.676	0.387	0.941	0.637	0.317	0.160	0.775	0.233
$\beta_1 + \beta_2 = \beta_4 + \beta_5$	0.551	0.451	0.574	0.021**	0.046**	0.020**	0.867	0.054*	0.243
DV Mean (0% Ind)	21913.3	13579.1	4264.6	6932.6	5562.9	9.72	8.11	8.99	8.54
DV Mean (4% Joint)	24028.7	19105.0	4656.9	7513.6	6053.7	9.95	8.32	9.08	8.70
N	1053	1039	1279	1225	2504	1053	1279	1228	2504

Notes: Robust standard errors clustered at the couple level in parentheses, Benjamini et al. (2006) sharpened q-values in brackets. All variables denominated in Kenyan Shillings are top-coded at the 99th percentile and deflated to 2009 values. In 2009 Ksh 80 ≈ USD1. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. DV Mean refers to the dependent variable mean. * p≤ 0.10, ** p≤ 0.05, *** p≤ 0.10.

Table 5: Long-Run Impacts on Entrepreneurial Activity

	Wave 1				Wave 2			Pooled	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Operating Business	Main Occupation Entrepreneur	Business Capital	Business Profit	Operating Business	Business Profit	Hours Worked on Business	Operating Business	Business Profit
β_1: Individual Interest	0.10***	0.079**	2651.2**	547.7***	0.047	638.1**	0.35	0.077***	592.4***
	(0.036)	(0.032)	(1142.3)	(199.9)	(0.036)	(263.9)	(0.26)	(0.030)	(181.4)
	[0.020]**	[0.032]**	[0.039]**	[0.021]**	[0.17]	[0.034]**	[0.16]	[0.025]**	[0.014]**
β_2: Spousal Interest	0.068*	0.036	-371.1	342.7*	0.081**	375.1	0.60**	0.078***	358.3*
	(0.036)	(0.032)	(1049.2)	(203.6)	(0.036)	(264.9)	(0.27)	(0.029)	(183.9)
	[0.41]	[0.79]	[1]	[0.49]	[0.28]	[0.60]	[0.28]	[0.17]	[0.41]
β_3: Joint Interest	0.022	0.023	819.7	254.3	-0.023	31.7	0.093	-0.0082	151.7
	(0.044)	(0.042)	(1340.3)	(221.9)	(0.045)	(317.2)	(0.33)	(0.036)	(218.2)
	[1]	[1]	[1]	[0.82]	[1]	[1]	[1]	[1]	[1]
β_4: Cash Prize - Self	0.0022	0.036	-746.2	-186.5	0.015	-527.8**	0.073	0.016	-341.1**
	(0.034)	(0.033)	(1026.1)	(161.2)	(0.037)	(222.0)	(0.26)	(0.029)	(150.7)
	[1]	[0.79]	[0.91]	[0.79]	[1]	[0.17]	[1]	[1]	[0.20]
β_5: Cash Prize - Spouse	-0.022	-0.058*	15.8	-21.5	-0.024	-619.8***	-0.47**	-0.020	-302.3*
	(0.033)	(0.031)	(1106.2)	(177.4)	(0.036)	(215.4)	(0.24)	(0.027)	(163.6)
	[0.96]	[0.42]	[1]	[1]	[0.96]	[0.063]*	[0.40]	[0.96]	[0.42]
P-values from F-Tests									
$\beta_1 + \beta_2 = 0$	0.002***	0.017**	0.166	0.003***	0.018**	0.014**	0.020**	0.001***	0.001***
$\beta_1 + \beta_2 = 2\beta_3$	0.030**	0.149	0.524	0.081*	0.030**	0.052*	0.099*	0.005***	0.023**
$\beta_1 + \beta_2 = \beta_4 + \beta_5$	0.013**	0.057*	0.163	0.005***	0.087*	0.000***	0.021**	0.013**	0.000***
DV Mean (0% Ind)	0.40	0.28	3263.5	796.0	0.42	1504.1	2.04	0.41	1128.4
DV Mean (4% Joint)	0.49	0.36	4574.7	1036.3	0.50	1814.9	2.43	0.49	1402.1
N	1409	1417	1380	1368	1328	1196	1291	2605	2564

Notes: Robust standard errors clustered at the couple level in parentheses, Benjamini et al. (2006) sharpened q-values in brackets. All variables denominated in Kenyan Shillings are top-coded at the 99th percentile and deflated to 2009 values. In 2009 Ksh 80 ≈ USD1. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. DV Mean refers to the dependent variable mean. * p≤ 0.10, ** p≤ 0.05, *** p≤ 0.10.

Table 6: Long-Run Impacts on Public Goods and Spousal Agreement

	(1) Value Livestock (Hypersine)	(2) Any Renovations Last Year	(3) Home Has Permanent Roof	(4) Agreement - How to Spend Money	(5) Agreement - How Much to Save	(6) Savings Decision Making - Decide Together
β_1: Individual Interest	0.096	0.018	0.0035	-0.11	-0.066	-0.057*
	(0.20)	(0.035)	(0.031)	(0.18)	(0.21)	(0.034)
	[0.44]	[0.44]	[0.53]	[0.37]	[0.48]	[0.10]
β_2: Spousal Interest	-0.048	0.020	0.011	0.24	0.075	0.020
	(0.19)	(0.035)	(0.031)	(0.17)	(0.21)	(0.034)
	[1]	[1]	[1]	[0.60]	[1]	[1]
β_3: Joint Interest	0.59**	0.087*	0.092*	0.39*	0.41*	0.0048
	(0.26)	(0.045)	(0.050)	(0.22)	(0.24)	(0.042)
	[0.53]	[0.56]	[0.56]	[0.56]	[0.56]	[1]
β_4: Cash Prize - Self	-0.16	-0.065*	-0.067**	0.14	-0.019	0.0026
	(0.19)	(0.035)	(0.032)	(0.17)	(0.21)	(0.035)
	[0.86]	[0.30]	[0.22]	[0.86]	[1]	[1]
β_5: Cash Prize - Spouse	-0.27	-0.010	-0.041	0.26	-0.067	-0.036
	(0.19)	(0.035)	(0.031)	(0.17)	(0.21)	(0.034)
	[0.63]	[1]	[0.64]	[0.60]	[1]	[0.74]
P-values from F-Tests						
$\beta_1 + \beta_2 = 0$	0.891	0.487	0.802	0.617	0.976	0.468
$\beta_1 + \beta_2 = 2\beta_3$	0.213	0.489	0.313	0.463	0.328	0.523
$\beta_1 + \beta_2 = \beta_4 + \beta_5$	0.307	0.145	0.160	0.459	0.833	0.965
DV Mean (0% Ind)	8.78	0.47	0.72	7.55	7.34	0.43
DV Mean (4% Joint)	8.63	0.46	0.68	7.34	7.11	0.41
N	1366	1404	1411	1398	1397	1411

Notes: Robust standard errors clustered at the couple level in parentheses, Benjamini et al. (2006) sharpened q-values in brackets. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. DV Mean refers to the dependent variable mean. * p≤ 0.10, ** p≤ 0.05, *** p≤ 0.10.

Table 7: Long-Run Impacts on Savings and Investment Behaviors

|	(1)	(2)	(3)	(4)
	Savings a Priority	Saves Regularly	Has Business Budget	Downwardly Rigid Business Budget
β_1: Individual Interest	0.036	0.074**	0.055*	0.059***
	(0.028)	(0.032)	(0.029)	(0.021)
	[0.17]	[0.040]**	[0.075]*	[0.021]**
β_2: Spousal Interest	0.011	0.00081	0.051*	0.022
	(0.028)	(0.032)	(0.030)	(0.022)
	[1]	[1]	[0.49]	[0.87]
β_3: Joint Interest	0.057*	-0.0022	0.033	-0.011
	(0.033)	(0.041)	(0.036)	(0.027)
	[0.56]	[1]	[1]	[1]
β_4: Cash Prize - Self	0.039	-0.027	-0.028	-0.018
	(0.025)	(0.033)	(0.028)	(0.021)
	[0.46]	[0.86]	[0.86]	[0.86]
β_5: Cash Prize - Spouse	-0.00042	-0.090***	-0.055**	-0.019
	(0.026)	(0.031)	(0.027)	(0.021)
	[1]	[0.063]*	[0.38]	[0.90]
P-values from F-Tests				
$\beta_1 + \beta_2 = 0$	0.271	0.118	0.017**	0.012**
$\beta_1 + \beta_2 = 2\beta_3$	0.850	0.224	0.205	0.032**
$\beta_1 + \beta_2 = \beta_4 + \beta_5$	0.897	0.004***	0.002***	0.008***
DV Mean (0% Ind)	0.82	0.29	0.16	0.066
DV Mean (4% Joint)	0.81	0.34	0.20	0.12
N	1320	1325	1308	1308

Notes: Robust standard errors clustered at the couple level in parentheses, Benjamini et al. (2006) sharpened q-values in brackets. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. DV Mean refers to the dependent variable mean. * p≤ 0.10, ** p≤ 0.05, *** p≤ 0.10.

Table 8: Long-Run Impacts on Individually- and Jointly-Held Resources

|	Individually-Held Resources				Jointly-Held Resources			
	(1) Income - All Sources	(2) Assets - All Sources	(3) Business Profits	(4) Business Capital	(5) Income - All Sources	(6) Assets - All Sources	(7) Business Profits	(8) Business Capital
β_1: Individual Interest	1142.4***	3535.9**	568.8***	1712.0**	-75.6	1641.8	-1.97	603.1
	(411.5)	(1488.7)	(190.8)	(854.7)	(98.4)	(1592.2)	(39.1)	(518.2)
	[0.021]**	[0.035]**	[0.019]**	[0.063]*	[0.32]	[0.22]	[0.55]	[0.20]
β_2: Spousal Interest	112.2	-2506.2*	265.4	28.0	33.8	-2051.3	10.1	25.7
	(406.2)	(1452.1)	(186.8)	(785.7)	(103.0)	(1529.1)	(45.1)	(492.9)
	[1]	[0.49]	[0.60]	[1]	[1]	[0.61]	[1]	[1]
β_3: Joint Interest	390.7	251.7	216.2	361.3	-33.1	2896.4	-3.01	84.9
	(465.5)	(1822.3)	(208.3)	(1043.3)	(138.9)	(1904.2)	(52.1)	(553.6)
	[1]	[1]	[0.96]	[1]	[1]	[0.61]	[1]	[1]
β_4: Cash Prize - Self	252.5	754.8	-180.9	728.7	-19.3	-1732.7	10.3	-839.7**
	(381.9)	(1467.7)	(152.0)	(918.4)	(93.4)	(1373.0)	(41.0)	(375.8)
	[1.00]	[1]	[0.79]	[0.87]	[1]	[0.79]	[1]	[0.20]
β_5: Cash Prize - Spouse	244.7	2031.0	-128.4	174.6	219.9**	-2159.1	60.4	-257.7
	(390.0)	(1628.7)	(161.4)	(855.4)	(106.5)	(1416.5)	(45.2)	(438.2)
	[0.96]	[0.69]	[0.95]	[1]	[0.38]	[0.60]	[0.64]	[0.96]
P-values from F-Tests								
$\beta_1 + \beta_2 = 0$	0.039**	0.609	0.003***	0.104	0.797	0.882	0.903	0.454
$\beta_1 + \beta_2 = 2\beta_3$	0.241	0.791	0.077*	0.391	0.965	0.310	0.885	0.608
$\beta_1 + \beta_2 = \beta_4 + \beta_5$	0.342	0.544	0.003***	0.586	0.285	0.341	0.432	0.070*
DV Mean (0% Ind)	3110.1	7547.6	628.8	1998.0	902.5	13545.9	106.0	1056.1
DV Mean (4% Joint)	3550.0	10282.6	865.7	3080.5	943.3	13202.0	137.4	1335.1
N	1317	1207	1375	1397	1363	1223	1410	1399

Notes: Robust standard errors clustered at the couple level in parentheses. All variables denominated in Kenyan Shillings are top-coded at the 99th percentile and deflated to 2009 values. In 2009 Ksh 80 ≈ USD1. The individual interest rate is renormalized to run from 0-1, while the joint interest rate is renormalized to run from 0.2-1. DV Mean refers to the dependent variable mean. * p≤ 0.10, ** p≤ 0.05, *** p≤ 0.10.

Figure 1: Use of Experimental Accounts Over Time

A. Share Accounts Used

i. Individual Accounts   ii. Joint Accounts
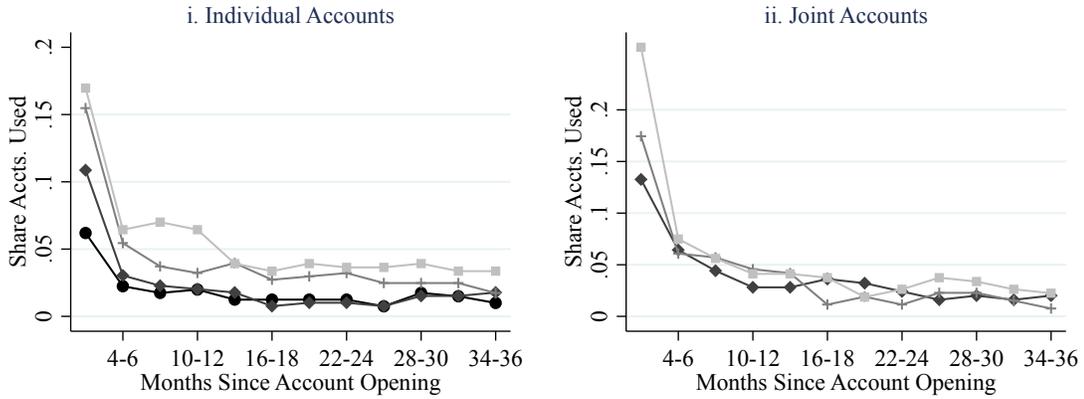
B. Average Balance in Accounts

i. Individual Accounts   ii. Joint Accounts

| 0% | 4% | 12% | 20% |
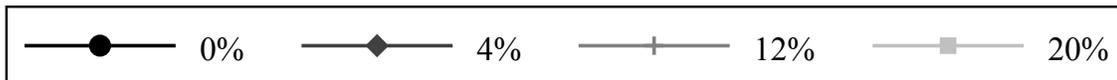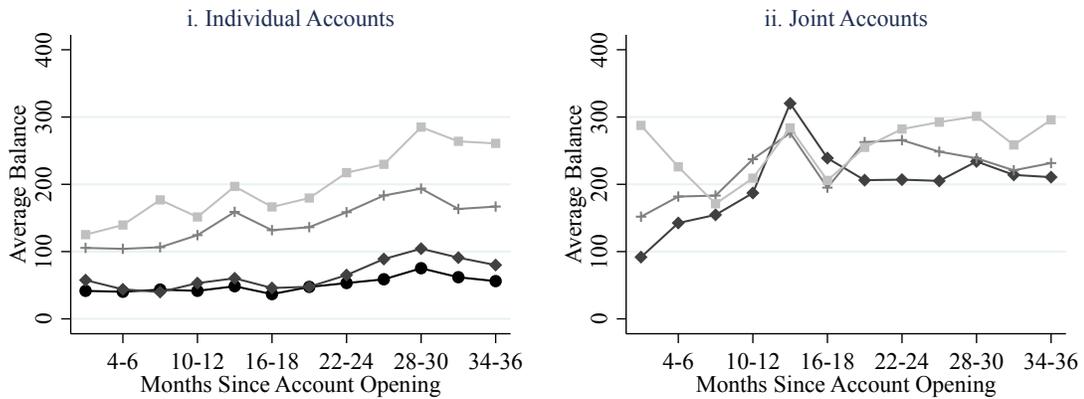
Notes: The figure plots the share of "potential" individual and joint accounts that received either a deposit or withdrawal by quarter in Panel A. Panel B graphs the average balance, top-coded at the 99th percentile by quarter. "Potential" signals that unopened accounts are coded the same as open, but unused accounts. The first three month period drops all cash-prize eligible accounts to reflect transaction rates independent of the cash prize.

Figure 2: Distributional Impact of Interest Rates on Long-Run Economic Outcomes

A. Impact of Individual Interest

B. Impact of Joint Interest
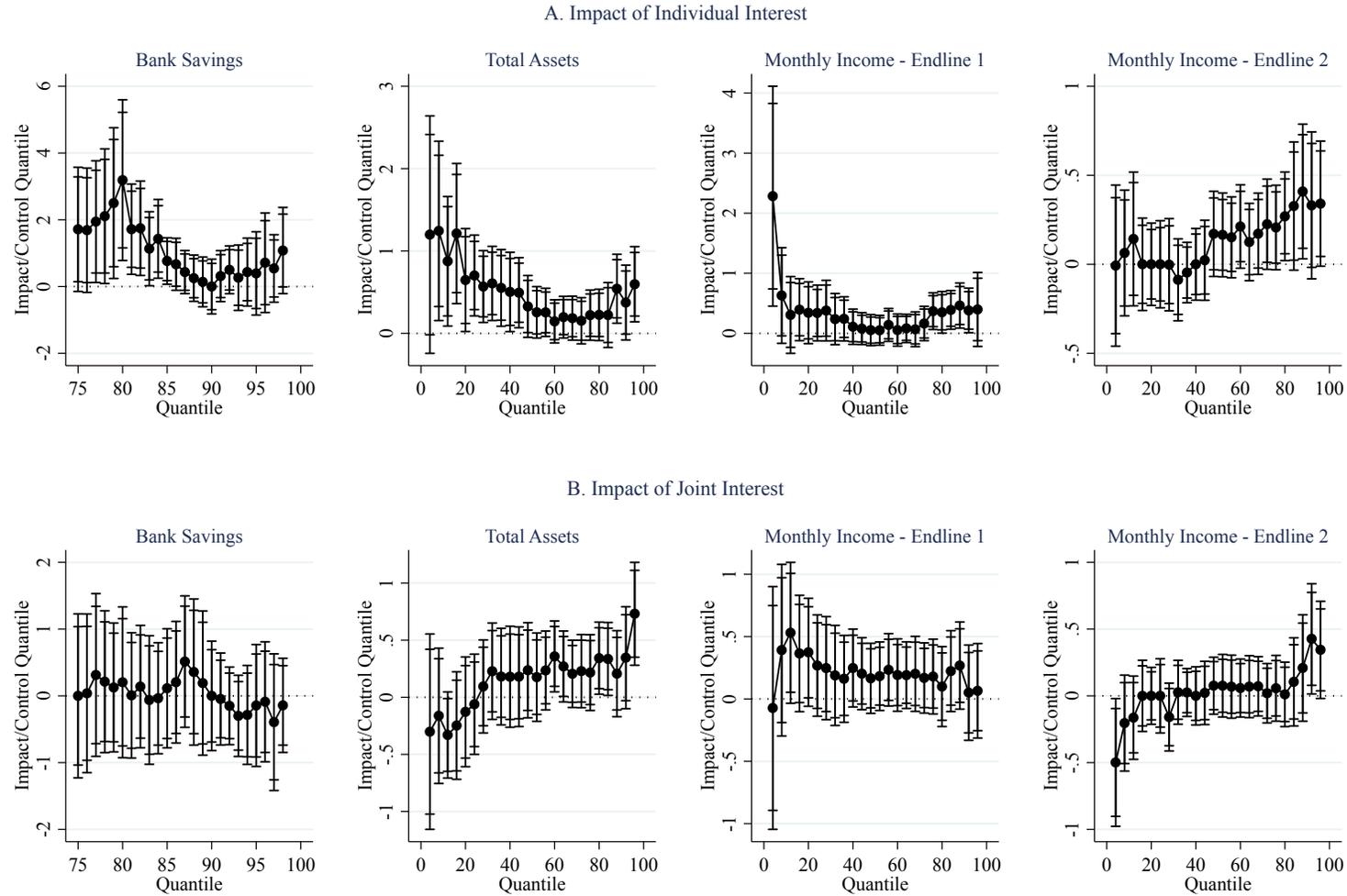
Notes: This chart graphs coefficients from quantile regressions of the outcome of interest on the individual, spousal, and joint interest rate, as well as own and spousal cash prize. The interest rate variables have been normalized to run from 0 to 1 (individual and spousal interest) or 0.2 to 1 (joint interest). All point estimates have been divided by the quantile in the lowest interest group so that point estimates give percent changes. Whiskers give 90 and 95 percent confidence intervals and are scaled in the same way.

Figure 3: Impacts of the Individual Interest Rate by Predicted Short-Run "Complier" Status

A. Impacts on Short-Run Outcomes

B. Impacts on Long-Run Outcomes
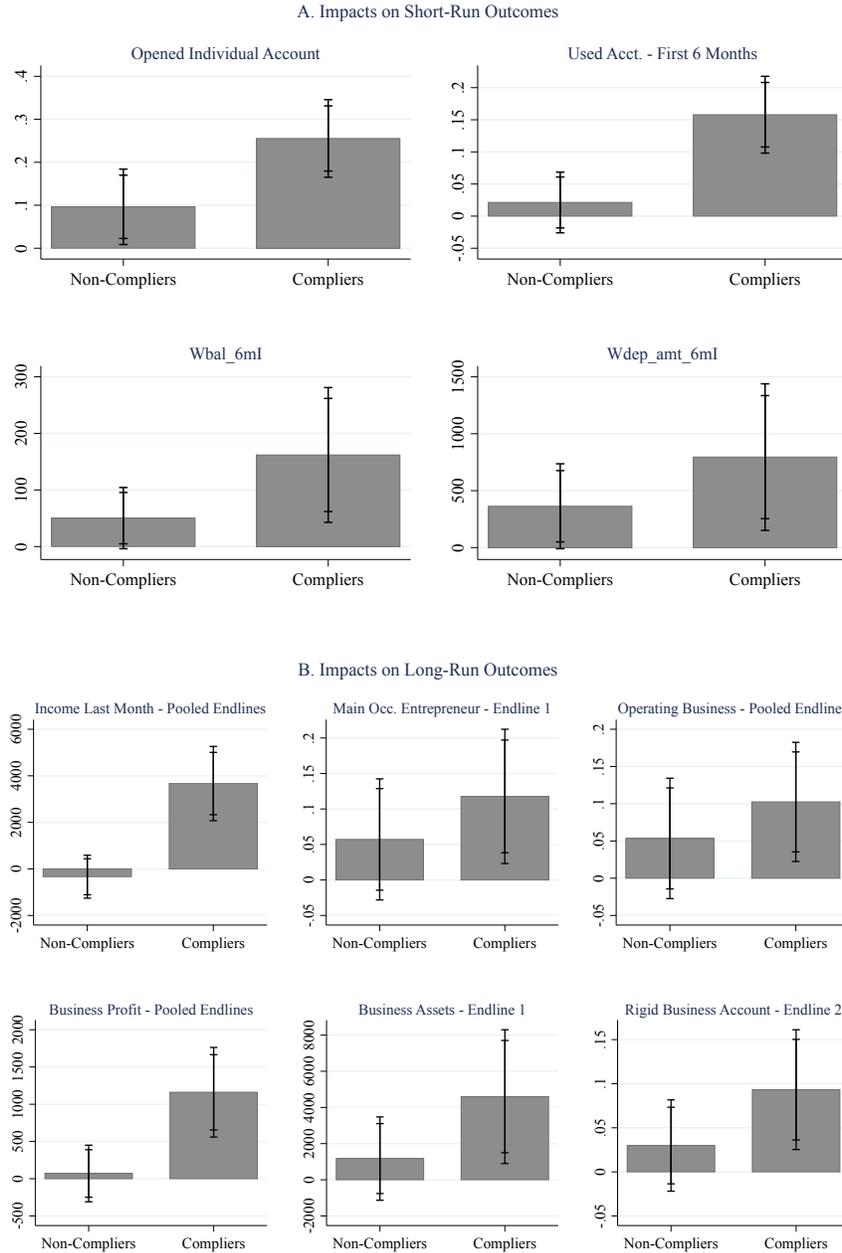
Notes: I identify compliers by regressing the individual interest rate and its interactions with all baseline variables in Table 1 on an index of short-run individual account use. The index is the simple average of standardized versions of all measures of individual account use in Tables 2 and **??** except withdrawals. I use the inverse hyperbolic sine of all variables denominated in Kenyan Shillings. I use this regression to predict individual-specific treatment effects and then split the sample into non-compliers (below median predicted response) and compliers (above median predicted response). This graph plots coefficients from regressions of the specified outcome on the individual interest rate, the spousal interest rate, and own cash prize selection. The individual interest rate is renormalized to run from 0-1. All outcomes in Kenyan Shillings are topcoded at the 99th percentile and deflated to 2009 values (Panel B). In 2009 Ksh 80≈$1. All regressions are run separately for compliers and non-compliers with standard errors clustered at the couple level. Whiskers give 90 and 95 percent confidence intervals on point estimates.