**S4 Table: Likelihood of joining the HI Scheme and**

**Responding YES to premiums of 20,000 SLL, 30,000SLL and 10,000SLL**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | (1) | (2) | (3) | (4) |
|   | Likelihood to Join HI | Yes20000 | Yes30000 | Yes10000 |
| Eastern (d) | -0.009 | -0.044\*\* | 0.035 | -0.043\*\*\* |
|  | (0.009) | (0.018) | (0.023) | (0.016) |
| Northern (d) | 0.050\*\*\* | -0.076\*\*\* | -0.089\*\*\* | -0.064\*\*\* |
|  | (0.008) | (0.017) | (0.021) | (0.015) |
| Southern (d) | 0.002 | -0.127\*\*\* | -0.119\*\*\* | -0.031\* |
|  | (0.009) | (0.018) | (0.023) | (0.017) |
| Female (d) | -0.021\*\* | 0.006 | -0.085\*\*\* | 0.004 |
|  | (0.010) | (0.018) | (0.024) | (0.015) |
| Monogamous (d) | 0.037\*\*\* | 0.008 | 0.044 | 0.027 |
|  | (0.011) | (0.021) | (0.028) | (0.018) |
| Poligamous (d) | 0.038\*\*\* | 0.060\*\* | 0.063\* | 0.024 |
|  | (0.010) | (0.024) | (0.032) | (0.020) |
| Single (d) | -0.001 | -0.031 | 0.064\* | 0.009 |
|  | (0.014) | (0.030) | (0.037) | (0.024) |
| Spouse (d) | -0.013 | -0.032 | 0.023 | 0.030\* |
|  | (0.011) | (0.020) | (0.027) | (0.016) |
| Child (d) | -0.043\*\* | -0.033 | -0.018 | 0.053\*\* |
|  | (0.021) | (0.035) | (0.046) | (0.026) |
| Fishing (d) | -0.033\* | -0.041 | -0.045 | 0.028 |
|  | (0.019) | (0.032) | (0.042) | (0.026) |
| Farming (d) | -0.004 | -0.089\*\*\* | -0.019 | -0.022 |
|  | (0.010) | (0.018) | (0.025) | (0.015) |
| Tailor (d) | 0.025\* | 0.020 | 0.110\*\*\* | 0.022 |
|  | (0.014) | (0.028) | (0.035) | (0.022) |
| Biker (d) | -0.002 | 0.059\*\*\* | 0.052\* | 0.059\*\*\* |
|  | (0.012) | (0.022) | (0.027) | (0.017) |
| Driver (d) | -0.015 | 0.092\*\*\* | 0.003 | 0.090\*\*\* |
|  | (0.016) | (0.027) | (0.033) | (0.019) |
| OtherOcc (d) | 0.028\*\*\* | -0.017 | -0.037 | 0.027 |
|  | (0.010) | (0.021) | (0.026) | (0.017) |
| NonFormalEd (d) | 0.046\*\*\* | 0.094\*\*\* | 0.044 | 0.008 |
|  | (0.011) | (0.023) | (0.032) | (0.021) |
| Primary (d) | -0.000 | 0.105\*\*\* | 0.021 | -0.024 |
|  | (0.010) | (0.017) | (0.024) | (0.016) |
| Junior (d) | -0.003 | 0.110\*\*\* | -0.011 | 0.004 |
|  | (0.010) | (0.018) | (0.024) | (0.016) |
| Secondary (d) | -0.015 | 0.096\*\*\* | 0.040 | 0.004 |
|  | (0.012) | (0.020) | (0.026) | (0.018) |
| Tertiary (d) | 0.006 | 0.120\*\*\* | 0.027 | 0.029 |
|  | (0.016) | (0.028) | (0.038) | (0.025) |
| Tv | 0.030\*\*\* | 0.188\*\*\* | 0.184\*\*\* | 0.078\*\*\* |
|  | (0.011) | (0.019) | (0.029) | (0.018) |
| SelfPayHC (d) | -0.018\*\* | 0.011 | 0.043\*\* | 0.014 |
|  | (0.008) | (0.016) | (0.021) | (0.014) |
| HealthMed (d) | -0.019\*\* | -0.068\*\*\* | -0.067\*\*\* | -0.027\*\* |
|  | (0.009) | (0.015) | (0.019) | (0.013) |
| HealthPoor (d) | -0.063\*\*\* | -0.061\*\*\* | -0.016 | -0.082\*\*\* |
|  | (0.012) | (0.018) | (0.023) | (0.017) |
| HealthVPoor (d) | -0.140\*\*\* | -0.101\*\*\* | -0.028 | -0.062\*\* |
|  | (0.023) | (0.030) | (0.039) | (0.039) |
| Observations | 7819 | 6685 | 4041 | 4041 |
| Marginal effects. |  |  |  |  |
| Note: Robust Standard Errors in Parentheses. Each column has different number of observations because only a subset of respondents that answer they are willing to pay for the insurance scheme is asked if they would be willing to pay a premium of 20,000 SLL. And only subsets of those answering the 20,000 SLL premium question go on to answer the other two questions. |