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Why Don't the Poor Save More? Evidence from Health Savings Experiments

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Article Information

Abstract

Using data from a field experiment in Kenya, we document that providing individuals with simple informal savings technologies can substantially increase investment in preventative health and reduce vulnerability to health shocks. Simply providing a safe place to keep money was sufficient to increase health savings by 66 percent. Adding an earmarking feature was only helpful when funds were put toward emergencies, or for

individuals that are frequently taxed by friends and relatives. Group-based savings

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Additional Materials

[Online Appendix \(431.22 KB\)](#)

[Replication Package \(232.00 KB\)](#)

JEL Classification

C93 Field Experiments

D14 Personal Finance

D15 Intertemporal Consumer Choice; Life Cycle Models and Saving

I12 Health Production

O12 Microeconomic Analyses of Economic Development

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