



American Economic Review

ISSN 0002-8282 (Print) | ISSN 1944-7981 (Online)

≡ Menu

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

Pascaline Dupas

Jonathan Robinson

AMERICAN ECONOMIC REVIEW
VOL. 103, NO. 4, JUNE 2013
(pp. 1138–71)

Download Full Text PDF

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

This website uses cookies. had very large effects.

By clicking the "Accept" button or continuing to browse our site, you agree to first-party and session-only cookies being stored on your device to enhance site navigation and analyze site performance and traffic. For more information on our use of cookies, please see our [Privacy Policy](#).

Citation

Accept

Dupas, Pascaline, and Jonathan Robinson. 2013. "Why Don't the Poor Save More? Evidence from Health Savings Experiments." *American Economic Review*, 103 (4): 1138–71.

DOI: 10.1257/aer.103.4.1138

Choose Format:



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

[Terms of Use](#)

[Privacy Policy](#)

Copyright 2024 American Economic Association. All rights reserved.

This website uses cookies.

By clicking the "Accept" button or continuing to browse our site, you agree to first-party and session-only cookies being stored on your device to enhance site navigation and analyze site performance and traffic. For more information on our use of cookies, please see our [Privacy Policy](#).

Accept