



Figure S1

**Table S1.** Predictors of any expenditure (Total Expenditure>0) for delivery sub-categories and a linear regression of the natural log of total expenditure by women living ≥10 km from their assigned primary health center who spent money on their delivery for baby clothes, delivery supplies, or transportation#

Variable	Baby Clothes / Blanket						Delivery Supplies						Transportation						
	Odds ratio for baby clothes/blanket expenditure		Natural log of baby clothes/blanket expenditure				Odds ratio for delivery supplies expenditure		Natural log of delivery supplies expenditure				Odds ratio for transportation expenditure		Natural log of transportation expenditure				
	Adjusted odds ratios <sup>1</sup>	p-value	Adjusted coefficient (95% CI) <sup>2</sup>	p-value	Adjusted effect (USD) (95% CI) <sup>2</sup>	p-value	Adjusted odds ratios <sup>1</sup>	p-value	Adjusted coefficient (95% CI) <sup>2</sup>	p-value	Adjusted effect (USD) (95% CI) <sup>2</sup>	p-value	Adjusted odds ratios <sup>1</sup>	p-value	Adjusted coefficient (95% CI) <sup>2</sup>	p-value	Adjusted effect (USD) (95% CI) <sup>2</sup>	p-value	
Women's Age	15-19	1.26 (0.56, 2.83)	0.568	-0.01 (-0.09, 0.07)	0.750	-0.13 (-1.16, 0.98)	0.750	0.90 (0.57, 1.42)	0.657	-0.04 (-0.18, 0.10)	0.608	-0.19 (-0.78, 0.50)	0.608	1.46 (1.03, 2.06)	0.033	-0.02 (-0.22, 0.17)	0.822	-0.13 (-1.29, 1.21)	0.822
	20-24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	25-29	0.89 (0.45, 1.78)	0.742	0.01 (-0.06, 0.08)	0.704	0.13 (-0.78, 1.12)	0.704	0.95 (0.66, 1.38)	0.790	0.04 (-0.09, 0.17)	0.551	0.19 (-0.41, 0.88)	0.551	1.54 (1.14, 2.07)	0.005	0.14 (-0.04, 0.32)	0.132	0.98 (-0.26, 2.47)	0.132
	30-34	0.79 (0.38, 1.64)	0.526	0.02 (-0.05, 0.09)	0.550	0.27 (-0.66, 1.27)	0.550	0.75 (0.49, 1.13)	0.167	0.09 (-0.08, 0.25)	0.310	0.45 (-0.36, 1.35)	0.310	1.48 (1.08, 2.04)	0.015	0.09 (-0.10, 0.27)	0.360	0.62 (-0.62, 2.03)	0.360
	35+	1.09 (0.45, 2.64)	0.847	0.05 (-0.02, 0.13)	0.170	0.69 (-0.27, 1.87)	0.170	0.95 (0.63, 1.43)	0.807	-0.08 (-0.22, 0.06)	0.276	-0.36 (-0.94, 0.29)	0.276	1.24 (0.90, 1.70)	0.183	0.08 (-0.13, 0.30)	0.435	0.54 (-0.80, 2.29)	0.435
Education	None	1.89 (0.92, 3.90)	0.083	-0.12 (-0.19, -0.04)	0.002	-1.52 (-2.33, -0.53)	0.002	1.52 (1.08, 2.14)	0.015	0.14 (-0.03, 0.31)	0.105	0.71 (-0.14, 1.73)	0.105	0.86 (0.62, 1.18)	0.348	-0.16 (-0.32, -0.01)	0.038	-0.97 (-1.79, -0.06)	0.038
	Any primary	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	More than Primary	1.17 (0.61, 2.23)	0.633	0.15 (0.09, 0.21)	<0.001	2.18 (1.27, 3.15)	<0.001	1.20 (0.86, 1.68)	0.272	-0.01 (-0.13, 0.11)	0.853	-0.05 (-0.58, 0.55)	0.853	1.22 (0.98, 1.53)	0.080	0.05 (-0.09, 0.19)	0.472	0.34 (-0.56, 1.37)	0.472
Marital Status	Never married	0.66 (0.28, 1.57)	0.345	-0.07 (-0.17, 0.03)	0.308	-0.91 (-2.10, 0.41)	0.308	1.11 (0.66, 1.88)	0.687	0.04 (-0.20, 0.28)	0.765	0.19 (-0.86, 1.54)	0.765	0.94 (0.61, 1.45)	0.784	-0.06 (-0.35, 0.23)	0.68	-0.38 (-1.93, 1.69)	0.68
	Divorced/separated/ widowed	0.76 (0.33, 1.74)	0.515	-0.01 (-0.11, 0.09)	0.785	-0.13 (-1.40, 1.27)	0.785	1.58 (0.87, 2.85)	0.131	-0.02 (-0.20, 0.16)	0.853	-0.09 (-0.86, 0.82)	0.853	0.92 (0.57, 1.50)	0.743	-0.25 (-0.42, -0.08)	0.004	-1.45 (-2.25, -0.50)	0.004
	Married/cohabiting	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Wealth Index	1 (lowest)	0.55 (0.29, 1.02)	0.059	-0.07 (-0.13, 0.00)	0.045	-0.91 (-1.64, 0.00)	0.045	0.76 (0.53, 1.07)	0.117	-0.19 (-0.32, -0.06)	0.004	-0.82 (-1.30, -0.28)	0.004	0.92 (0.68, 1.28)	0.640	-0.12 (-0.31, 0.07)	0.214	-0.74 (-1.75, 0.47)	0.214
	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	3	0.92 (0.45, 1.86)	0.800	0.06 (0.00, 0.12)	0.664	0.83 (0.00, 1.72)	0.664	1.47 (1.02, 2.12)	0.038	0.01 (-0.14, 0.16)	0.868	0.05 (-0.62, 0.82)	0.868	1.38 (1.02, 1.87)	0.036	0.10 (-0.06, 0.26)	0.232	0.69 (-0.38, 1.94)	0.232
	4 (highest)	1.72 (0.78, 3.73)	0.179	0.15 (0.08, 0.23)	<0.001	2.18 (1.12, 3.48)	<0.001	1.81 (1.24, 2.63)	0.002	0.05 (-0.12, 0.21)	0.587	0.24 (-0.54, 1.11)	0.587	1.55 (1.13, 2.13)	0.006	0.15 (-0.02, 0.31)	0.080	1.06 (-0.13, 2.38)	0.080
District	Kalomo	0.83 (0.34, 1.92)	0.657	0.24 (0.14, 0.34)	<0.001	3.65 (2.02, 5.45)	<0.001	0.35 (0.22, 0.55)	<0.001	-0.10 (-0.30, 0.10)	0.312	-0.45 (-1.23, 0.50)	0.312	2.66 (1.78, 3.97)	<0.001	0.34 (0.02, 0.66)	0.034	2.65 (0.13, 6.13)	0.034
	Choma/Pemba	1.05 (0.47, 2.30)	0.912	0.27 (0.18, 0.36)	<0.001	4.17 (2.65, 5.83)	<0.001	0.91 (0.58, 1.43)	0.681	-0.07 (-0.24, 0.10)	0.428	-0.32 (-1.01, 0.50)	0.428	3.07 (2.15, 4.39)	<0.001	0.49 (0.23, 0.75)	<0.001	4.14 (1.69, 7.32)	<0.001
	Lundazi	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Nyimba	0.48 (0.19, 1.17)	0.107	0.41 (0.32, 0.50)	<0.001	6.82 (5.08, 8.73)	<0.001	0.13 (0.07, 0.25)	<0.001	-0.21 (-0.44, 0.01)	0.059	-0.90 (-1.69, 0.19)	0.059	14.11 (8.51, 23.04)	<0.001	0.57 (0.32, 0.82)	<0.001	5.03 (2.47, 8.33)	<0.001
	Mansa/Chembe	0.99 (0.39, 2.52)	0.984	0.67 (0.57, 0.76)	<0.001	12.85 (10.34, 15.32)	<0.001	0.84 (0.53, 1.34)	0.472	0.08 (-0.07, 0.23)	0.285	0.40 (-0.32, 1.23)	0.285	3.95 (2.57, 6.07)	<0.001	0.19 (-0.10, 0.48)	0.206	1.37 (-0.62, 4.04)	0.206
Primegravida	No	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Yes	0.70 (0.31, 1.61)	0.406	0.06 (-0.01, 0.14)	0.080	0.83 (-0.13, 2.02)	0.080	1.05 (0.68, 1.64)	0.814	0.06 (-0.07, 0.18)	0.379	0.29 (-0.32, 0.94)	0.379	0.900 (0.67, 1.27)	0.549	0.14 (-0.04, 0.32)	0.136	0.98 (-0.26, 2.47)	0.136
Four or more ANC visits	No	0.62 (0.37, 1.05)	0.075	-0.04 (-0.10, 0.01)	0.092	-0.53 (-1.28, 0.13)	0.092	0.90 (0.70, 1.17)	0.432	-0.08 (-0.18, 0.01)	0.088	-0.36 (-0.78, 0.05)	0.088	1.13 (0.91, 1.41)	0.273	0.01 (-0.11, 0.13)	0.917	0.06 (-0.68, 0.91)	0.917
	Yes	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Saved for delivery	No	0.25 (0.15, 0.40)	<0.001	-0.23 (-0.31, -0.16)	<0.001	-2.77 (-3.59, -1.99)	<0.001	0.47 (0.35, 0.63)	<0.001	-0.01 (-0.14, 0.13)	0.919	-0.05 (-0.62, 0.66)	0.919	0.49 (0.36, 0.67)	<0.001	-0.33 (-0.49, -0.16)	<0.001	-1.84 (-2.54, -0.97)	<0.001
	Yes	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Season of delivery	Rainy	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	Dry	0.48 (0.29, 0.80)	0.005	0.03 (-0.02, 0.08)	0.21	0.41 (-0.27, 1.12)	0.21	0.93 (0.70, 1.24)	0.641	-0.04 (-0.13, 0.06)	0.432	-0.19 (-0.58, 0.29)	0.432	1.13 (0.91, 1.39)	0.265	-0.05 (-0.18, 0.07)	0.400	-0.32 (-1.08, 0.47)	0.400
Distance from health center	9.5 - 10	0.90 (0.33, 2.47)	0.838	-0.08 (-0.19, 0.03)	0.171	-1.03 (-2.33, 0.41)	0.171	0.61 (0.36, 1.02)	0.058	0.04 (-0.12, 0.21)	0.585	0.19 (-0.54, 1.11)	0.585	0.84 (0.47, 1.50)	0.554	-0.05 (-0.23, 0.13)	0.573	-0.32 (-1.35, 0.91)	0.573
	10 - 14.9	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	15 - 19.9	0.86 (0.39, 1.91)	0.716	0.01 (-0.09, 0.10)	0.875	0.13 (-1.16, 1.41)	0.875	1.07 (0.70, 1.63)	0.757	0.02 (-0.11, 0.16)	0.735	0.10 (-0.49, 0.82)	0.735	1.14 (0.77, 1.72)	0.498	-0.14 (-0.34, 0.06)	0.166	-0.86 (-1.89, 0.40)	0.166
	20 - 24.9	1.18 (0.53, 2.63)	0.683	0.01 (-0.08, 0.10)	0.808	0.13 (-1.03, 1.41)	0.808	1.03 (0.67, 1.59)	0.879	-0.02 (-0.16, 0.12)	0.775	-0.09 (-0.70, 0.61)	0.775	1.39 (0.91, 2.14)	0.126	-0.11 (-0.31, 0.08)	0.250	-0.68 (-1.75, 0.54)	0.250
	25+	1.36 (0.43, 4.33)	0.838	0.03 (-0.08, 0.14)	0.599	0.41 (1.03, 2.02)	0.599	0.74 (0.41, 1.36)	0.334	-0.03 (-0.30, 0.23)	0.816	-0.14 (-1.23, 1.23)	0.816	1.41 (0.90, 2.21)	0.128	-0.05 (-0.30, 0.19)	0.670	-0.32 (-1.70, 1.37)	0.670
				Intercept: 2.60 p-value: <0.001						Intercept: 1.56 p-value: <0.001						Intercept: 1.88 p-value: <0.001			

# The following were excluded from the analysis: 77 (3.2%) women who delivered on the way to a health facility, 17 (0.7%) women whose spending behaviors were considered extreme outliers, 6 (0.3%) women who were missing a delivery location, and 1 (0.04%) woman who lived too close to her assigned primary health center.

<sup>1</sup> Adjusted for all variables shown in Table 3

<sup>2</sup> Adjusted for all variables shown in Table 3 and delivery location (Table 4)

95% CI = 95% Confidence Interval