

SUPPLEMENTARY FILE

Table A1. Significant Predictors from Survey-Weighted GLM (Gamma, Log Link) for ANC Expenditure, India, 2017-18

Variable/Category	IRR	SE	P> t	95% CI
Age group (ref: 15-24)				
25-34	1.152	0.053	0.002**	[1.053, 1.260]
35-49	1.163	0.099	0.075	[0.985, 1.373]
Marital status (ref: Currently married)				
Others	1.134	0.052	0.007**	[1.035, 1.241]
Religion (ref: Hindu)				
Muslim	0.904	0.062	0.144	[0.790, 1.035]
Christian	0.974	0.084	0.762	[0.823, 1.154]
Others	1.107	0.102	0.269	[0.924, 1.327]
Social group (ref: ST)				
SC	1.547	0.116	<0.001***	[1.336, 1.792]
OBC	1.761	0.118	<0.001***	[1.544, 2.009]
General	1.95	0.135	<0.001***	[1.703, 2.233]
Education (ref: No education)				
Primary	1.035	0.066	0.585	[0.914, 1.172]
Secondary	1.136	0.069	0.035*	[1.009, 1.279]
Higher	1.62	0.129	<0.001***	[1.386, 1.893]
MPCE quintile (ref: Poorest)				
Poor	1.155	0.081	0.039*	[1.007, 1.324]
Middle	1.117	0.097	0.204	[0.942, 1.325]
Rich	1.111	0.066	0.078	[0.988, 1.249]
Richest	1.32	0.084	<0.001***	[1.166, 1.496]
Residence (ref: Rural)				
Urban	1.363	0.055	<0.001***	[1.259, 1.475]
Region (ref: North)				
Central	0.701	0.054	<0.001***	[0.602, 0.815]
East	1.052	0.081	0.514	[0.904, 1.223]
North-East	0.798	0.07	0.010*	[0.672, 0.947]
West	1.178	0.088	0.028*	[1.018, 1.364]
South	1.72	0.128	<0.001***	[1.487, 1.990]
Health insurance (ref: Covered)				
Not covered	0.853	0.055	0.014*	[0.752, 0.968]
Constant	1221.19	143.74	<0.001***	[969.59, 1538.09]

Note: *P<0.05, **P<0.01, ***P<0.001 †IRR: Incidence Rate Ratio; SE: Standard Error; ST: Scheduled Tribe; SC: Scheduled Caste; OBC: Other Backward Classes; MPCE: Monthly Per Capita Consumption Expenditure
 ||Source: Estimated by the authors based on the NSSO 75th Round Survey on Household Social Consumption: Health, 2017-18.

Table A2. Significant Predictors from Survey-Weighted GLM (Gamma, Log Link) for PNC Expenditure, India, 2017-18

Variable / Category	IRR	SE	P-value	95% CI
Age group (Ref: 15-24)				
25-34	1.094	0.054	0.07	0.993 - 1.206
35-49	1.317	0.133	0.006**	1.081 - 1.604
Marital status (Ref: Currently married)				
Others	1.183	0.066	0.003**	1.060 - 1.319
Religion (Ref: Hindu)				
Muslim	0.991	0.054	0.867	0.891 - 1.102
Christian	1.092	0.138	0.486	0.852 - 1.399
Others	0.988	0.117	0.918	0.783 - 1.246
Social group (Ref: ST)				
SC	1.688	0.167	<0.001***	1.390 - 2.050
OBC	1.57	0.115	<0.001***	1.360 - 1.813
General	1.764	0.136	<0.001***	1.516 - 2.053
Education (Ref: No education)				
Primary	1.091	0.082	0.247	0.941 - 1.265
Secondary	1.188	0.064	0.001**	1.069 - 1.319
Higher	1.74	0.161	<0.001***	1.451 - 2.087
MPCE quintile (Ref: Poorest)				
Poor	0.931	0.066	0.314	0.811 - 1.070
Middle	1.051	0.08	0.518	0.904 - 1.221
Rich	1.106	0.088	0.203	0.947 - 1.292
Richest	1.341	0.118	0.001**	1.129 - 1.593
Residence (Ref: Rural)				
Urban	1.173	0.05	<0.001***	1.080 - 1.275
Region (Ref: North)				
Central	1.077	0.077	0.303	0.935 - 1.239
East	0.709	0.051	<0.001***	0.615 - 0.817
North-East	1.369	0.237	0.07	0.975 - 1.922
West	0.975	0.066	0.714	0.853 - 1.115
South	1.433	0.098	<0.001***	1.253 - 1.639
Health insurance (Ref: Covered)				
Not covered	1.148	0.056	0.004**	1.044 - 1.263
Constant	564.72	57.28	<0.001***	[462.91, 688.93]

Note: *P<0.05, **P<0.01, ***P<0.001 †IRR: Incidence Rate Ratio; SE: Standard Error; ST: Scheduled Tribe; SC: Scheduled Caste; OBC: Other Backward Classes; MPCE: Monthly Per Capita Consumption Expenditure

||Source: Estimated by authors based on NSSO 75th Round Survey on Household Social Consumption: Health, 2017-18.