

Table 3. Average marginal effects of out-of-pocket payments on provider choice, by population subgroup

Provider choice	Socioeconomic status				Residence	
	Overall	Low SES— bottom 40%	Middle SES— middle 40%	High SES— top 20%	Urban	Rural
Pharmacy / self-care	−0.19*** (−0.22, −0.17)	−0.21*** (−0.24, −0.17)	−0.19*** (−0.22, −0.15)	−0.22*** (−0.30, −0.14)	−0.22*** (−0.27, −0.17)	−0.18*** (−0.21, −0.15)
Private formal facility	0.38*** (0.34, 0.43)	0.40*** (0.34, 0.45)	0.40*** (0.35, 0.45)	0.43*** (0.31, 0.54)	0.38*** (0.32, 0.44)	0.39*** (0.34, 0.44)
Public facility	−0.19*** (−0.22, −0.17)	−0.19*** (−0.22, −0.16)	−0.21*** (−0.24, −0.18)	−0.21*** (−0.26, −0.16)	−0.16*** (−0.19, −0.13)	−0.21*** (−0.24, −0.18)
Endogeneity test	F = 24.67 (p<0.001)	F = 6.27 (p=0.002)	F = 7.11 (p=0.001)	F = 7.53 (p=0.001)	F = 5.35 (p=0.005)	F = 20.63 (p<0.001)

Notes: Values are average marginal effects (AMEs) expressed as percentage-point changes in the probability of choosing each provider associated with higher expected out-of-pocket payments. All estimates are from survey-weighted multinomial models accounting for complex sampling design.

Confidence intervals are 95%. The endogeneity test reports adjusted Wald F-statistics (p-values) for the joint significance of control-function residuals.

****p<0.001, **p<0.01, p<0.05.*