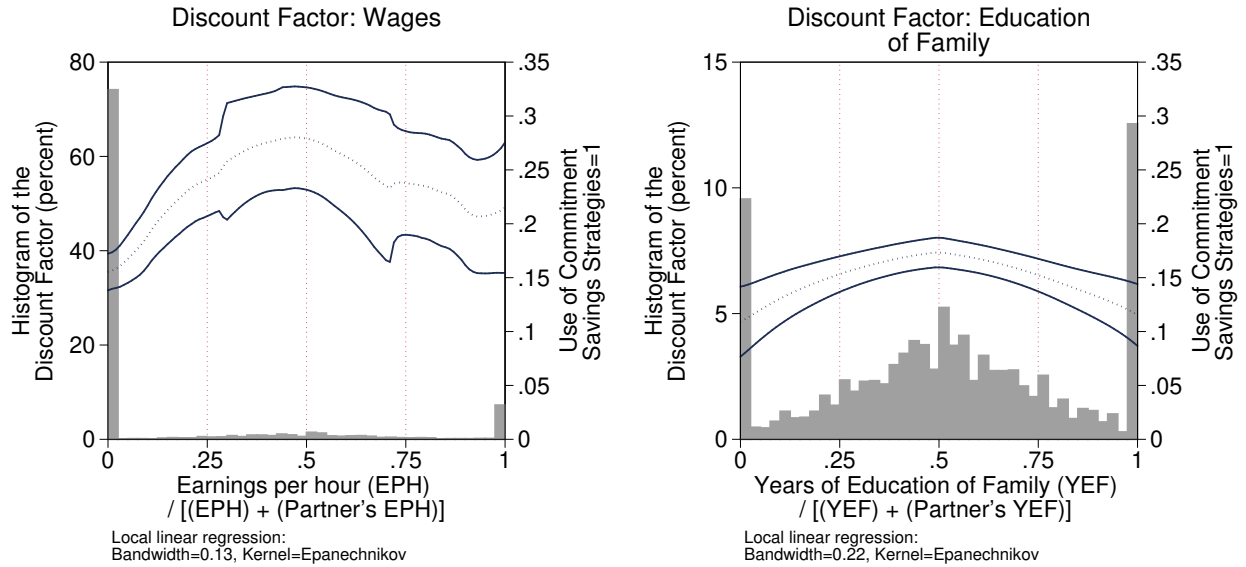


Figure 1: Use of Commitment Savings Strategies has an inverted-U  
 Relation with Female Bargaining Power  
 Local Linear Regressions: Usage as Function of Discount Factors  
 Sample: Females Living with Their Partner



Solid lines denote the 95 percent confidence interval. Sample: Females 18-64 years of age who cohabit with a partner in the same age range.

(1) Wages: Total monthly earnings of the female divided by number of hours worked (EPH). Sample: At least one member of the couple has labor earnings.

(2) Education: Sum of the years of education of non-resident parents and adult siblings. Sample: Both members have non-resident parents or adult siblings and at least one has family members with education.

Both discount factors have a range of 0 to 1. Females who have no bargaining power in how the couple jointly decides receive a value of zero.