Appendices

Contents

A. Deviations from the pre-analysis plan

After the pre-analysis plan was filed, the survey was shortened in order to make sure respondents were paying attention throughout its duration. Several questions on the following topics were cut:

- Expenditure on education

- Psychological well-being

- Belief in market values

- The expenditures for which borrowing occurred

As a result, I am unable to report effects on these outcomes.

Also, I had planned on a) using a split-sample strategy to select hypotheses for testing as recommended by Anderson and Magruder 2017 and Olken 2015 and b) reporting effects for indices of outcomes. I had intended to take these steps to reduce the number of hypotheses tested and therefore decrease the number of multiple-testing adjustments required. Instead, I tested all of the hypotheses reported in the pre-analysis plan and made multiple-testing adjustments within families of hypotheses; this choice should lead to more conservative p-values.

I also do not report heterogeneous effects on income group, lottery year, and whether the lottery building is in the same ward as the original home due to insufficient power to detect these effects.

B. Effects on income, assets, and borrowing

Respondents were generally unable to provide numbers for monthly earnings, but preferred to provide ranges instead. Enumerators thus placed respondents into income bins. The bins used, unfortunately, appear to not capture the full range of the income distribution but rather only the left tail. Even so, a rightward shift in the distribution shows that winners clearly are earning more than non-winners. The p-value for a KS-test comparing these two distributions is 0.001.

Figure B.I: The reported income distribution for winners and non-winners. Bars represent the frequency of households in each income bin
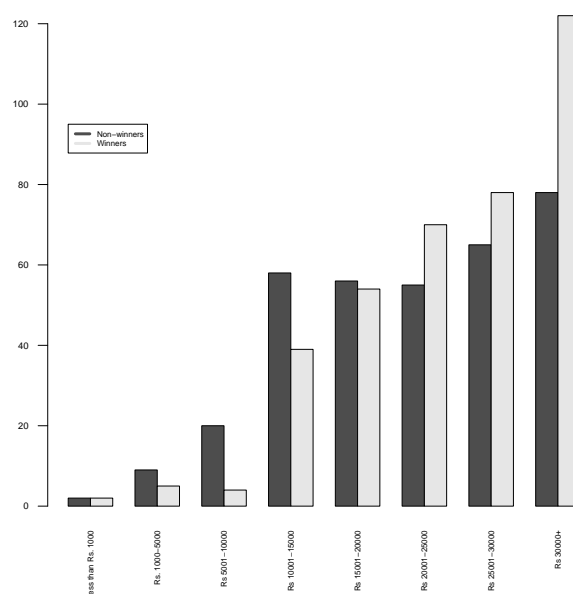
Winning households do not appear to be consuming more durable assets than non-winning households. They do not appear more likely to own common components of many asset-based indices of wealth, such as computers and dining tables (Davila et al. 2014), even while control group ownership of these items is not particularly high (Table IV).

I also asked individuals a multiple choice question about the sources to which they would turn when faced with a shock such as a family illness. Winners are about 5 percentage points more likely to report turning to commercial banks or credit unions, but the effect is no longer statistically significant after correcting for multiple hypothesis testing.

Figure B.II: Treatment effects on asset ownership and reported likelihood of visiting commercial banks for loans.
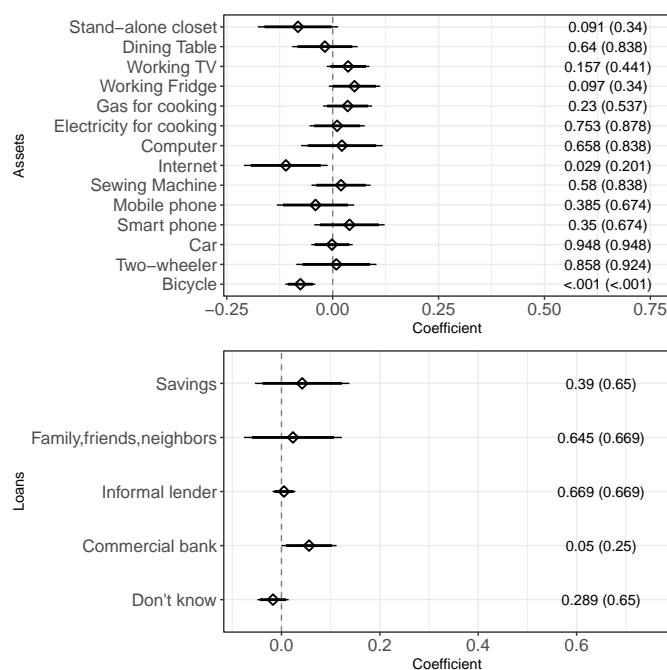
Treatment effects for loan activity are based on multiple choice responses to "If you have a financial emergency (such as an illness in the family), where do you think you will get the money?" Questions were open-ended, with the enumerator filling out the correct categories. "Informal lender" includes local politicians or leaders. Bars show 90% and 95% confidence intervals. P-values (with with p-values using a Benjamini-Hochberg correction for the false discovery rate in parentheses) are shown on the right. Full regression output with and without covariate adjustment available in Tables E.XII-E.XIV.

C. Balance tests

Table C.I: Caste/occupation category codes

Code	Category
AR	Artist
CG	Central govt. servant occupying staff qrts.
DF	Families of defense personall
DT	Denotified tripes
EX	Ex-servicemen and dependents
FF	Freedom fighters
GP	General public
JR	Journalists
ME	MHADA employees
MP/MLA/MLC	Ex-members of parliament, legislative assemblies, legislative councils
NT	Nomadic tribes
PH	Handicapped persons
SC	Scheduled castes
SG	State government employees who have retired
ST	Scheduled tribes

Table C.II: Proportion of members of each category in treatment and control groups after mapping with p-values for difference in proportions test.

|	Non-winners (C)	Winners (T)	p
Caste/Occupation category			
AR	0.021	0.026	0.541
CG	0.021	0.019	0.829
DF	0.017	0.008	0.164
DT	0.008	0.011	0.524
EX	0.024	0.021	0.683
FF	0.006	0.015	0.129
GP	0.592	0.601	0.774
JR	0.021	0.032	0.249
ME	0.009	0.021	0.130
MP/MLA/MLC	0.002	0.008	0.179
NT	0.019	0.011	0.316
PH	0.030	0.023	0.447
SC	0.135	0.124	0.593
SG	0.062	0.047	0.284
ST	0.034	0.034	0.995
	1.00	**1.00**	
Lottery income category			
EWS	0.314	0.298	0.563
LIG	0.686	0.702	0.563
	1.00	**1.00**	
Apartment building #			
274	0.011	0.017	0.434
275	0.019	0.015	0.638
276	0.013	0.021	0.340
283	0.293	0.305	0.673
284	0.139	0.139	0.990
302	0.239	0.243	0.872
303	0.211	0.205	0.833
305	0.075	0.055	0.174
	1.00	**1.00**	

Table C.III: Proportion of members of each category in full and mapped samples after mapping with p-values for difference in proportions test.

	Full Sample	Mapped Sample	p
AR	0.022	0.024	0.740
CG	0.021	0.020	0.886
DF	0.022	0.012	0.050
DT	0.014	0.009	0.250
EX	0.052	0.023	0.00
FF	0.028	0.010	0.00
GP	0.520	0.596	0.00
JR	0.028	0.026	0.779
ME	0.017	0.015	0.723
MP/MLA/MLC	0.004	0.005	0.883
NT	0.014	0.015	0.828
PH	0.026	0.026	0.947
SC	0.117	0.130	0.303
SG	0.053	0.055	0.902
ST	0.063	0.034	0.00
	1.00	**1.00**	
Lottery income category			
EWS	0.307	0.306	0.950
LIG	0.693	0.694	0.950
	1.00	**1.00**	
Apartment building #			
274	0.015	0.014	0.825
275	0.015	0.017	0.711
276	0.015	0.017	0.711
283	0.291	0.299	0.651
284	0.140	0.139	0.926
302	0.241	0.241	0.968
303	0.216	0.208	0.602
305	0.065	0.065	0.961
	1.00	**1.00**	

Figure C.I: Distribution of (a) treatment effects and (b) p-values of those tests on fixed characteristics across Mumbai's 24 administrative wards. The Treatment effect estimated is the difference between winning and non-winning households estimated through an OLS regression of each variable on indicators for winning the lottery. Each regression includes an interaction with the centered block-level indicator for randomization groups. All regressions include HC2 errors.

(a) Estimated treatment effects

(b) Estimated p-values
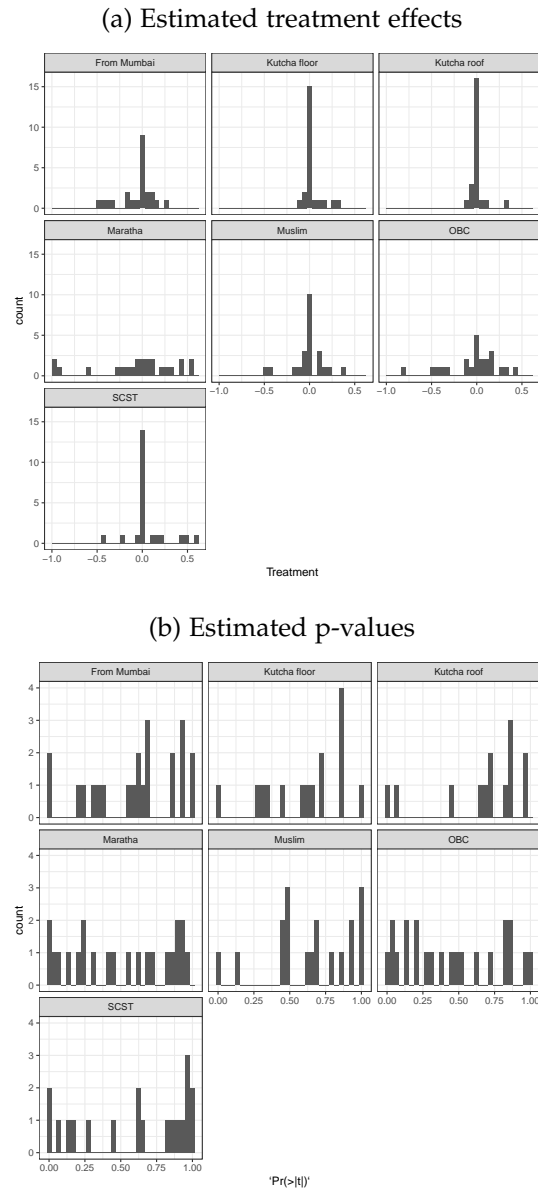
I also conduct balance tests *within* each of Mumbai's municipal wards. The indicator for being from the same ward as the one in which the lottery is held is removed here. One ward (A) is dropped due to low sample size. Figure C.I presents the distribution of the 24 estimated treatment effects along with the estimated 24 p-values. Consistent with the null hypothesis, the distributions of the estimated treatment effects appear roughly centered at 0, and the p-curves appear to take on a roughly uniform distribution.

Table C.IV: Regression of treatment indicator on the covariates

Covariates[1]	Winning the housing lottery
OBC	−0.053
	(0.057)
SCST	0.060
	(0.071)
Maratha caste member	−0.041
	(0.046)
Muslim	0.002
	(0.066)
Kutcha[2] floor	0.200
	(0.118)
Kutcha[2] roof	−0.277
	(0.124)
From Mumbai	−0.003
	(0.047)
From the same ward as the apartment building	0.051
	(0.061)
Block dummies?	Yes
F Statistic (df = 91; 742)	1.2046
N	834
R^2	0.120
Adjusted R^2	0.015

[1] Unless otherwise specified, all covariates are dummy variables.

[2] "*Kutcha*" means "raw" or "impermanent." Variable measured at time of application through recall.

Table C.V: Treatment effects on age by cohort.

Cohort	Control	Treatment	sd
$Turned_6$	9.454	-0.067	0.227
$Turned_{16}$	19.228	-0.107	0.340
$Turned_{18}$	21.175	-0.242	0.308
$Turned_{21}$	23.638	-0.099	0.218
Older	44.859	0.259	0.505

The "Control" column presents means for winning households. The "Treatment" column presents the difference between winning and non-winning households estimated through an OLS regression of each variable on indicators for winning the lottery. All models include standard errors clustered at the household level and the treatment indicator interacted with mean-centered block dummies. "$Turned_X$" is an indicator for membership in the cohort of individuals that completed X years of age in between the lottery and being surveyed, using $age_{\bar{I}}$, or each individual's oldest possible age. "Older" is an indicator for being in the cohort of individuals older than 21 at the time of the lottery.

D. Results using alternative age indicator

Table D.I: Regressions of individual completion of various years of education on the treatment indicator.

	Years of education	I(>0 years)		I(>10 years)		I(>12 years)		I(=15 years)	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	0.618	0.008	0.009	0.071	0.058	0.056	0.039	0.041	0.029
	(0.183)	(0.009)	(0.009)	(0.018)	(0.019)	(0.019)	(0.021)	(0.017)	(0.017)
$Turned_6$			0.045						
			(0.019)						
$Turned_{16}$					0.358				
					(0.036)				
$Turned_{18}$							0.411		
							(0.044)		
$Turned_{21}$									0.327
									(0.048)
TX$Turned_6$			−0.003						
			(0.020)						
TX$Turned_{16}$					0.068				
					(0.046)				
TX$Turned_{18}$							0.074		
							(0.061)		
TX$Turned_{21}$									0.111
									(0.066)
Constant	10.230	0.935	0.931	0.505	0.478	0.318	0.291	0.258	0.232
	(0.131)	(0.006)	(0.007)	(0.013)	(0.013)	(0.013)	(0.014)	(0.012)	(0.012)
Observations	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170
R^2	0.033	0.047	0.049	0.053	0.098	0.051	0.121	0.058	0.112
Adjusted R^2	0.007	0.005	0.007	0.012	0.010	0.017	0.082	0.018	0.073

All models include standard errors clustered at the household level and the treatment indicator interacted with mean-centered block dummies. "$Turned_X$" is an indicator for whether the individual completed X years of age in between the lottery and being surveyed, using age_l, or each individual's oldest possible age. "Older" is an indicator for an individual being older than 21 at the time of the lottery.

Table D.II: Regressions of individual employment on the treatment indicator.

	Dependent variable:					
	Employed					
	(1)	(2)	(3)	(4)	(5)	(6)
T	0.043	0.040	0.051	0.039	0.030	0.069
	(0.014)	(0.015)	(0.016)	(0.016)	(0.016)	(0.030)
$Turned_6$	−0.057	−0.495				
	(0.015)	(0.014)				
$Turned_{16}$	−0.027		−0.371			
	(0.029)		(0.033)			
$Turned_{18}$	0.092			−0.182		
	(0.035)			(0.050)		
$Turned_{21}$	0.619				0.180	
	(0.035)				(0.041)	
Older	0.531					0.379
	(0.016)					(0.025)
TX$Turned_6$		−0.024				
		(0.021)				
TX$Turned_{16}$			0.003			
			(0.048)			
TX$Turned_{18}$				0.105		
				(0.069)		
TX$Turned_{21}$					0.143	
					(0.060)	
TXOlder						−0.030
						(0.036)
Constant	0.036	0.486	0.477	0.462	0.436	0.190
	(0.015)	(0.011)	(0.012)	(0.011)	(0.011)	(0.021)
Observations	3,170	3,170	3,170	3,170	3,170	3,170
R^2	0.249	0.093	0.074	0.040	0.054	0.146
Adjusted R^2	0.215	0.053	0.033	−0.003	0.012	0.109

All models include standard errors clustered at the household level and the treatment indicator interacted with mean-centered block dummies. "$Turned_X$" is an indicator for whether the individual completed X years of age in between the lottery and being surveyed, using age_l, or each individual's oldest possible age. "Older" is an indicator for an individual being older than 21 at the time of the lottery.

Table D.III: Regressions of individual part-time employment on the treatment indicator.

	(1)	(2)	(3)	(4)	(5)	(6)
			Dependent variable:			
			Employed (part-time)			
T	−0.021	−0.023	−0.025	−0.019	−0.024	−0.013
	(0.012)	(0.011)	(0.012)	(0.013)	(0.013)	(0.026)
$Turned_6$	0.041	0.105				
	(0.034)	(0.041)				
$Turned_{16}$	0.028		0.081			
	(0.032)		(0.035)			
$Turned_{18}$	−0.028			0.070		
	(0.029)			(0.034)		
$Turned_{21}$	−0.075				−0.019	
	(0.028)				(0.024)	
Older	−0.109					−0.091
	(0.023)					(0.021)
TX$Turned_6$		0.049				
		(0.063)				
TX$Turned_{16}$			0.021			
			(0.047)			
TX$Turned_{18}$				−0.050		
				(0.044)		
TX$Turned_{21}$					0.033	
					(0.037)	
TXOlder						−0.013
						(0.027)
Constant	0.164	0.079	0.081	0.082	0.088	0.149
	(0.023)	(0.009)	(0.009)	(0.009)	(0.009)	(0.019)
Observations	3,170	3,170	3,170	3,170	3,170	3,170
R^2	0.096	0.072	0.068	0.062	0.059	0.087
Adjusted R^2	0.055	0.031	0.026	0.020	0.018	0.047

Part-time employment is defined as working fewer than five days a week. All models include standard errors clustered at the household level and the treatment indicator interacted with mean-centered block dummies. "$Turned_X$" is an indicator for whether the individual completed X years of age in between the lottery and being surveyed, using age_L, or each individual's oldest possible age. "Older" is an indicator for an individual being older than 21 at the time of the lottery.

Table D.IV: Regressions of individual full-time employment on the treatment indicator.

| | Dependent variable: | | | | | |
| | Employed (full-time) | | | | | |
	(1)	(2)	(3)	(4)	(5)	(6)
T	0.075	0.072	0.082	0.072	0.066	0.087
	(0.018)	(0.019)	(0.020)	(0.020)	(0.019)	(0.035)
$Turned_6$	−0.042	−0.419				
	(0.029)	(0.032)				
$Turned_{16}$	−0.040		−0.323			
	(0.034)		(0.038)			
$Turned_{18}$	0.092			−0.135		
	(0.036)			(0.050)		
$Turned_{21}$	0.556				0.199	
	(0.035)				(0.040)	
Older	0.445					0.299
	(0.022)					(0.026)
TX$Turned_6$		−0.003				
		(0.049)				
TX$Turned_{16}$			0.006			
			(0.054)			
TX$Turned_{18}$				0.086		
				(0.070)		
TX$Turned_{21}$					0.105	
					(0.057)	
TXOlder						−0.010
						(0.038)
Constant	0.108	0.488	0.481	0.467	0.442	0.252
	(0.023)	(0.013)	(0.014)	(0.014)	(0.014)	(0.025)
Observations	3,170	3,170	3,170	3,170	3,170	3,170
R^2	0.211	0.095	0.084	0.057	0.073	0.127
Adjusted R^2	0.175	0.055	0.044	0.016	0.033	0.089

Full-time employment is defined as working five or more days a week. All models include standard errors clustered at the household level and the treatment indicator interacted with mean-centered block dummies. "$Turned_X$" is an indicator for whether the individual completed X years of age in between the lottery and being surveyed, using age_L, or each individual's oldest possible age. "Older" is an indicator for an individual being older than 21 at the time of the lottery.

E. REGRESSION OUTPUT FOR FIGURES

Table E.I: Regression estimates for individual-level education and employment effects.

	Dependent variable:							
	Years of education (in SDs)		Working		Working full-time		Working part-time	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T	0.135	0.131	0.044	0.047	0.077	0.074	−0.021	−0.019
	(0.052)	(0.052)	(0.026)	(0.026)	(0.026)	(0.026)	(0.014)	(0.014)
OBC		0.064		0.065		0.015		0.005
		(0.061)		(0.031)		(0.030)		(0.016)
SCST		0.126		0.081		−0.038		0.029
		(0.078)		(0.039)		(0.039)		(0.021)
Maratha		0.165		0.068		0.044		−0.002
		(0.049)		(0.025)		(0.024)		(0.013)
Muslim		−0.036		0.020		−0.013		0.014
		(0.070)		(0.035)		(0.035)		(0.019)
Kutcha floor		0.195		0.013		0.040		−0.021
		(0.138)		(0.069)		(0.069)		(0.037)
Kutcha roof		−0.295		−0.009		0.012		0.017
		(0.133)		(0.067)		(0.066)		(0.036)
From Mumbai		0.047		−0.007		−0.039		−0.003
		(0.051)		(0.026)		(0.026)		(0.014)
From same ward as apt		−0.095		−0.041		0.043		−0.016
		(0.064)		(0.032)		(0.032)		(0.017)
Constant	2.246	2.159	0.450	0.419	0.457	0.474	0.087	0.086
	(0.034)	(0.059)	(0.017)	(0.030)	(0.017)	(0.029)	(0.009)	(0.016)
Observations	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170
R^2	0.051	0.059	0.034	0.039	0.054	0.058	0.059	0.060
Adjusted R^2	0.010	0.016	−0.007	−0.006	0.013	0.014	0.018	0.017

Full-time employment is defined as working five or more days a week, while part-time employment is defined as working fewer than 5 days a week. All standard errors are clustered at the family level.

Table E.II: Regression estimates of household-level educational outcomes.

	Dependent variable:											
	Public school (sons)			Public school (daughters)	English school (sons)			English school (daughters)	Tuition (sons)			Tuition (daughters)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
T	−0.086	−0.084	−0.089	−0.084	0.022	0.029	0.009	0.012	−0.037	−0.027	−0.031	−0.022
	(0.020)	(0.020)	(0.018)	(0.018)	(0.026)	(0.018)	(0.045)	(0.045)	(0.039)	(0.039)	(0.040)	(0.040)
OBC		−0.006		0.017		−0.029		−0.046		0.034		−0.022
		(0.023)		(0.021)		(0.021)		(0.052)		(0.046)		(0.046)
SCST		−0.011		0.048		−0.101		−0.229		0.009		−0.087
		(0.030)		(0.027)		(0.027)		(0.067)		(0.059)		(0.059)
Maratha		0.022		0.005		−0.095		−0.072		0.014		−0.022
		(0.019)		(0.017)		(0.017)		(0.042)		(0.037)		(0.037)
Muslim		0.047		0.028		0.021		−0.103		0.079		−0.101
		(0.027)		(0.025)		(0.025)		(0.061)		(0.054)		(0.054)
Kutcha floor		−0.032		−0.024		−0.188		−0.054		−0.007		−0.041
		(0.050)		(0.045)		(0.045)		(0.112)		(0.098)		(0.098)
Kutcha roof		0.072		0.064		0.145		−0.189		−0.033		−0.074
		(0.052)		(0.047)		(0.047)		(0.117)		(0.102)		(0.103)
From Mumbai		−0.041		−0.052		−0.058		−0.107		−0.148		−0.159
		(0.020)		(0.018)		(0.018)		(0.044)		(0.038)		(0.039)
From same ward as apt		0.042		0.039		0.028		0.027		−0.017		0.032
		(0.025)		(0.023)		(0.023)		(0.057)		(0.049)		(0.050)
Constant	0.095	0.113	0.088	0.111	0.277	0.359	0.273	0.420	0.219	0.318	0.217	0.366
	(0.013)	(0.023)	(0.012)	(0.021)	(0.017)	(0.021)	(0.030)	(0.051)	(0.026)	(0.044)	(0.026)	(0.045)
Observations	823	823	822	822	823	823	822	822	834	834	834	834
R^2	0.203	0.222	0.237	0.260	0.172	0.187	0.175	0.203	0.181	0.203	0.166	0.192
Adjusted R^2	0.050	0.062	0.090	0.107	0.013	0.020	0.016	0.039	0.027	0.042	0.008	0.028

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.III: Regressions estimates of household-level employment effects.

	Dependent variable:					
	Main earner salaried		Main earner govt job		Main earner formal job	
	(1)	(2)	(3)	(4)	(5)	(6)
T	0.079	0.080	0.038	0.039	0.053	0.056
	(0.039)	(0.039)	(0.039)	(0.039)	(0.034)	(0.034)
OBC		0.034		−0.017		−0.045
		(0.045)		(0.045)		(0.039)
SCST		0.165		−0.002		0.076
		(0.057)		(0.058)		(0.051)
Maratha		0.121		0.082		0.026
		(0.036)		(0.037)		(0.032)
Muslim		−0.130		−0.136		−0.047
		(0.052)		(0.053)		(0.046)
Kutcha floor		0.028		−0.114		0.003
		(0.096)		(0.097)		(0.084)
Kutcha roof		−0.016		0.070		−0.064
		(0.100)		(0.101)		(0.088)
From Mumbai		−0.017		−0.014		−0.050
		(0.038)		(0.038)		(0.033)
From same ward as apt		0.045		0.053		0.048
		(0.048)		(0.049)		(0.042)
Constant	0.782	0.746	0.181	0.180	0.096	0.127
	(0.026)	(0.043)	(0.026)	(0.044)	(0.022)	(0.038)
Observations	834	834	834	834	834	834
R^2	0.139	0.174	0.206	0.227	0.139	0.152
Adjusted R^2	−0.024	0.008	0.056	0.071	−0.023	−0.019

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies. Having a formal sector job here means having received a letter or contract at the start of employment.

Table E.IV: Regression estimates for treatment effects of standardized characteristics of wards in which households live (no covariates).

	Dependent variable:						
	Sex ratio	% SC	% ST	% Literate	% Working	% Main Workers	% Marg Workers
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
T	−0.163	0.024	0.039	−0.367	−0.378	−0.355	−0.093
	(0.101)	(0.086)	(0.095)	(0.109)	(0.108)	(0.108)	(0.093)
Constant	21.470	2.166	3.404	30.030	20.810	19.330	6.425
	(0.067)	(0.056)	(0.063)	(0.072)	(0.071)	(0.071)	(0.061)
Observations	834	834	834	834	834	834	834
R^2	0.278	0.253	0.335	0.370	0.273	0.287	0.281
Adjusted R^2	0.142	0.113	0.210	0.251	0.136	0.152	0.145
Observations	834	834	834	834	834	834	834
R^2	0.278	0.253	0.335	0.370	0.273	0.287	0.281
Adjusted R^2	0.142	0.113	0.210	0.251	0.136	0.152	0.145

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.V: Regression estimates for treatment effects of standardized characteristics of wards in which households live (with covariate adjustment).

				Dependent variable:			
	Sex ratio	% SC	% ST	% Literate	% Working	% Main Workers	% Marg Workers
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
T	-0.152	0.013	0.042	-0.343	-0.357	-0.334	-0.097
	(0.102)	(0.086)	(0.095)	(0.105)	(0.104)	(0.103)	(0.094)
OBC	0.057	-0.107	-0.165	0.320	0.152	0.205	-0.303
	(0.118)	(0.100)	(0.110)	(0.122)	(0.120)	(0.120)	(0.108)
SCST	-0.115	-0.058	0.118	0.023	0.109	0.123	-0.086
	(0.152)	(0.129)	(0.141)	(0.157)	(0.154)	(0.154)	(0.139)
Maratha	-0.043	-0.016	-0.156	0.091	0.025	0.038	-0.072
	(0.096)	(0.081)	(0.089)	(0.099)	(0.097)	(0.097)	(0.088)
Muslim	-0.084	-0.100	-0.262	-0.161	-0.094	-0.093	0.005
	(0.139)	(0.117)	(0.129)	(0.143)	(0.141)	(0.141)	(0.127)
Kutcha floor	-0.229	0.037	-0.198	-0.288	-0.472	-0.420	-0.249
	(0.253)	(0.214)	(0.235)	(0.261)	(0.257)	(0.257)	(0.232)
Kutcha roof	-0.250	-0.086	-0.023	-0.263	-0.005	-0.040	0.195
	(0.264)	(0.223)	(0.245)	(0.273)	(0.268)	(0.268)	(0.242)
From Mumbai	-0.073	0.041	-0.044	0.151	0.308	0.282	0.118
	(0.100)	(0.084)	(0.093)	(0.103)	(0.101)	(0.101)	(0.091)
From same ward as apt	0.019	0.220	0.374	-0.797	-0.947	-0.908	-0.138
	(0.128)	(0.108)	(0.118)	(0.132)	(0.130)	(0.129)	(0.117)
Constant	21.560	2.152	3.487	29.940	20.640	19.160	6.423
	(0.115)	(0.097)	(0.107)	(0.119)	(0.117)	(0.117)	(0.106)
Observations	834	834	834	834	834	834	834
R²	0.284	0.260	0.355	0.424	0.349	0.357	0.293
Adjusted R²	0.139	0.110	0.225	0.307	0.217	0.227	0.151

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

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Table E.VI: Regression estimates for treatment effects on standardized school quality variables measured by postal code of where interviewed households are living (no covariates).

	Dependent variable:							
	% sr. secondary	Mean # of classrooms	Mean # pucca classrooms	% w/ library	Mean # teachers w/ prof qual.	% Public	% w/ office for head	English medium
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T	−0.206	−0.062	−0.092	−0.106	0.012	0.105	−0.396	−0.217
	(0.091)	(0.088)	(0.089)	(0.088)	(0.091)	(0.090)	(0.096)	(0.013)
Constant	1.577	3.858	3.731	54.990	3.300	2.279	35.700	3.145
	(0.060)	(0.058)	(0.058)	(0.058)	(0.060)	(0.059)	(0.063)	(0.015)
Observations	832	832	832	832	832	832	832	832
R^2	0.155	0.155	0.156	0.188	0.154	0.216	0.365	0.229
Adjusted R^2	−0.004	−0.004	−0.002	0.036	−0.004	0.069	0.246	0.084

Table E.VII: Regression estimates for treatment effects on standardized school quality variables measured by postal code of where interviewed households are living (with covariate adjustment).

	Dependent variable:							
	% sr. secondary	Mean # of classrooms	Mean # pucca classrooms	% w/ library	Mean # teachers w/ prof qual.	% Public	% w/ office for head	% English medium
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
T	−0.203	−0.071	−0.098	−0.109	0.004	0.117	−0.379	−0.221
	(0.092)	(0.089)	(0.089)	(0.088)	(0.092)	(0.091)	(0.103)	(0.096)
OBC	0.109	0.037	0.073	0.091	0.028	0.045	0.217	0.055
	(0.107)	(0.103)	(0.103)	(0.102)	(0.106)	(0.105)	(0.120)	(0.112)
SCST	−0.094	0.221	0.237	0.098	0.085	0.072	0.254	−0.163
	(0.137)	(0.132)	(0.133)	(0.131)	(0.137)	(0.135)	(0.154)	(0.144)
Maratha	0.010	−0.027	−0.017	0.238	−0.103	0.111	0.130	0.025
	(0.086)	(0.083)	(0.083)	(0.083)	(0.086)	(0.085)	(0.097)	(0.090)
Muslim	0.012	0.047	0.048	−0.097	0.002	−0.011	−0.076	0.116
	(0.126)	(0.121)	(0.121)	(0.120)	(0.125)	(0.124)	(0.141)	(0.132)
Kutcha floor	−0.162	0.397	0.303	−0.041	0.401	−0.091	−0.355	−0.204
	(0.228)	(0.220)	(0.221)	(0.219)	(0.228)	(0.225)	(0.256)	(0.239)
Kutcha roof	−0.010	−0.042	0.0003	−0.136	−0.132	0.179	−0.403	−0.127
	(0.238)	(0.230)	(0.230)	(0.228)	(0.237)	(0.235)	(0.267)	(0.250)
From Mumbai	0.015	0.062	0.081	0.122	−0.029	−0.067	0.083	0.121
	(0.090)	(0.087)	(0.087)	(0.086)	(0.090)	(0.089)	(0.101)	(0.094)
From same ward as apt	0.023	−0.021	−0.087	−0.148	0.098	−0.257	−0.196	−0.047
	(0.115)	(0.111)	(0.112)	(0.111)	(0.115)	(0.114)	(0.129)	(0.121)
Constant	1.556	3.780	3.636	54.830	3.324	2.307	35.580	3.056
	(0.104)	(0.100)	(0.100)	(0.099)	(0.103)	(0.102)	(0.116)	(0.109)
Observations	832	832	832	832	832	832	832	832
R^2	0.158	0.164	0.165	0.209	0.163	0.225	0.386	0.236
Adjusted R^2	−0.011	−0.003	−0.002	0.051	−0.005	0.070	0.263	0.083

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.VIII: Regression estimates for treatment effects on reported satisfaction with household financial situation, belief that children will have better lives than parents, and whether or not the respondent thinks the family would ever leave Mumbai.

| | _Dependent variable:_ | | | | | |
| | Happy w/ financial situation | | Think children will have better lives than them | | Would never leave Mumbai | |
	(1)	(2)	(3)	(4)	(5)	(6)
T	0.200	0.192	0.122	0.120	0.087	0.078
	(0.046)	(0.046)	(0.048)	(0.048)	(0.039)	(0.038)
OBC		−0.066		0.030		−0.015
		(0.053)		(0.056)		(0.044)
SCST		−0.048		−0.141		−0.048
		(0.068)		(0.071)		(0.057)
Maratha		0.036		0.087		0.067
		(0.043)		(0.045)		(0.036)
Muslim		0.062		0.005		−0.049
		(0.062)		(0.065)		(0.052)
Kutcha floor		−0.124		0.035		−0.136
		(0.113)		(0.119)		(0.095)
Kutcha roof		−0.129		−0.080		0.132
		(0.118)		(0.124)		(0.099)
From Mumbai		0.160		−0.011		0.172
		(0.045)		(0.047)		(0.037)
From same ward as apt		−0.037		−0.071		0.031
		(0.057)		(0.060)		(0.048)
Constant	0.596	0.483	0.561	0.563	0.774	0.632
	(0.030)	(0.052)	(0.032)	(0.054)	(0.025)	(0.043)
Observations	834	834	834	834	834	834
R^2	0.165	0.195	0.193	0.209	0.168	0.205
Adjusted R^2	0.008	0.033	0.041	0.049	0.011	0.045

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.IX: Regression estimates for reported individualistic attitudes.

| | *Dependent variable:* | | | | | |
| | Trust others | | Effort leads to success | | Make own decisions | |
	(1)	(2)	(3)	(4)	(5)	(6)
T	−0.054	−0.047	0.072	0.074	0.067	0.074
	(0.045)	(0.045)	(0.035)	(0.035)	(0.036)	(0.036)
OBC		0.026		0.053		−0.021
		(0.052)		(0.041)		(0.042)
SCST		0.029		0.071		0.024
		(0.066)		(0.052)		(0.054)
Maratha		0.126		0.085		−0.010
		(0.042)		(0.033)		(0.034)
Muslim		0.017		0.046		0.038
		(0.061)		(0.048)		(0.049)
Kutcha floor		−0.306		−0.101		0.039
		(0.111)		(0.087)		(0.091)
Kutcha roof		0.186		−0.004		0.004
		(0.115)		(0.091)		(0.095)
From Mumbai		0.047		0.018		−0.110
		(0.044)		(0.034)		(0.036)
From same ward as apt		−0.131		0.013		−0.020
		(0.056)		(0.044)		(0.046)
Constant	0.742	0.675	0.814	0.758	0.127	0.212
	(0.030)	(0.050)	(0.023)	(0.040)	(0.024)	(0.041)
Observations	834	834	834	834	824	824
R^2	0.188	0.217	0.178	0.191	0.191	0.205
Adjusted R^2	0.035	0.059	0.024	0.027	0.036	0.042

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.X: Regression estimates for reported illness in the last month and whether or not households report visiting the relevant individuals in the past month (no covariates).

	Dependent variable:					
	N Illnesses (in SDs)	N Severe Illnesses (SDs)	Homeopathic dr	Medically certified dr	Consult family member	Use home remedies
	(1)	(2)	(3)	(4)	(5)	(6)
T	0.003	−0.206	0.052	0.015	0.037	−0.028
	(0.127)	(0.225)	(0.024)	(0.020)	(0.014)	(0.046)
Constant	0.373	0.484	0.036	0.949	0.004	0.315
	(0.083)	(0.155)	(0.016)	(0.013)	(0.010)	(0.030)
Observations	825	258	819	819	819	834
R^2	0.122	0.314	0.142	0.235	0.156	0.159
Adjusted R^2	−0.045	0.015	−0.023	0.087	−0.007	0.0002

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.XI: Regression estimates for reported illness in the last month and whether or not households report visiting the relevant individuals in the past month (with covariates).

	Dependent variable:					
	N Illnesses (SDs)	N Severe Illnesses (SDs)	Homeopathic dr	Medically certified dr	Consult family member	Use home remedies
	(1)	(2)	(3)	(4)	(5)	(6)
T	−0.006	−0.262	0.055	0.019	0.034	−0.041
	(0.128)	(0.244)	(0.024)	(0.020)	(0.014)	(0.046)
OBC	0.045	0.226	−0.043	0.037	−0.011	0.007
	(0.149)	(0.205)	(0.028)	(0.023)	(0.017)	(0.053)
SCST	0.018	−0.184	−0.041	0.049	−0.008	0.080
	(0.191)	(0.251)	(0.036)	(0.029)	(0.022)	(0.068)
Maratha	0.110	0.048	−0.005	0.037	0.011	0.089
	(0.120)	(0.157)	(0.023)	(0.018)	(0.014)	(0.043)
Muslim	−0.008	0.272	−0.043	0.007	−0.021	0.073
	(0.174)	(0.209)	(0.033)	(0.027)	(0.020)	(0.062)
Kutcha floor	0.390	0.007	0.043	−0.063	0.088	0.091
	(0.320)	(0.565)	(0.063)	(0.051)	(0.037)	(0.114)
Kutcha roof	−0.324	−0.147	−0.009	0.022	−0.072	−0.105
	(0.334)	(0.551)	(0.069)	(0.056)	(0.041)	(0.118)
From Mumbai	−0.081	0.202	−0.053	−0.029	−0.016	0.154
	(0.125)	(0.161)	(0.024)	(0.019)	(0.014)	(0.045)
From same ward as apt	0.177	−0.078	−0.050	0.037	0.055	0.012
	(0.161)	(0.213)	(0.031)	(0.025)	(0.019)	(0.057)
Constant	0.381	0.337	0.097	0.946	0.013	0.156
	(0.144)	(0.213)	(0.028)	(0.022)	(0.016)	(0.052)
Observations	825	258	819	819	819	834
R^2	0.127	0.334	0.156	0.248	0.178	0.182
Adjusted R^2	−0.051	−0.002	−0.018	0.093	0.009	0.017

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.XII: Regression estimates of treatment effects on asset ownership (no covariates).

	Almirah	Dining tbl	TV	Fridge	Gas	Computer	Internet	Sewing machine	Mobile	Smartphone	Car	2 whlr	Bicycle
	Dependent variable:												
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
T	−0.098	−0.021	0.034	0.047	0.037	0.024	−0.110	0.022	−0.028	0.037	0.001	0.001	−0.079
	(0.049)	(0.039)	(0.026)	(0.031)	(0.029)	(0.049)	(0.050)	(0.035)	(0.047)	(0.042)	(0.025)	(0.048)	(0.018)
Constant	0.711	0.206	0.914	0.879	0.886	0.379	0.513	0.127	0.696	0.751	0.064	0.357	0.078
	(0.032)	(0.026)	(0.017)	(0.020)	(0.019)	(0.032)	(0.033)	(0.023)	(0.031)	(0.028)	(0.016)	(0.032)	(0.012)
Observations	834	834	834	834	834	834	834	834	834	834	834	834	834
R^2	0.140	0.188	0.167	0.132	0.188	0.171	0.166	0.155	0.166	0.179	0.171	0.158	0.191
Adjusted R^2	−0.022	0.035	0.010	−0.032	0.035	0.015	0.009	−0.005	0.008	0.025	0.015	−0.0004	0.039

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.XIII: Regression estimates of treatment effects on asset ownership (with covariate adjustment).

						Dependent variable:							
	Almirah	Dining tbl	TV	Fridge	Gas	Computer	Intrnt	Swngmchn	Mobile	Smrtphone	Car	2whlr	Bicycle
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
T	−0.082	−0.018	0.036	0.051	0.035	0.022	−0.110	0.020	−0.041	0.040	−0.002	0.009	−0.076
	(0.048)	(0.039)	(0.026)	(0.031)	(0.029)	(0.049)	(0.050)	(0.036)	(0.047)	(0.042)	(0.025)	(0.048)	(0.018)
OBC	0.071	0.025	0.037	0.088	0.044	0.024	−0.049	−0.035	0.035	0.088	0.038	0.058	0.008
	(0.056)	(0.046)	(0.030)	(0.036)	(0.034)	(0.057)	(0.058)	(0.041)	(0.054)	(0.049)	(0.029)	(0.056)	(0.021)
SCST	0.112	−0.007	0.084	0.015	0.051	0.077	−0.016	−0.089	−0.039	0.012	−0.004	0.199	−0.023
	(0.072)	(0.059)	(0.038)	(0.046)	(0.044)	(0.073)	(0.075)	(0.053)	(0.070)	(0.063)	(0.037)	(0.072)	(0.027)
Maratha	−0.076	−0.022	0.033	0.019	0.012	0.057	0.014	−0.063	0.050	0.028	0.023	0.091	−0.017
	(0.045)	(0.037)	(0.024)	(0.029)	(0.028)	(0.046)	(0.047)	(0.033)	(0.044)	(0.040)	(0.023)	(0.045)	(0.017)
Muslim	0.044	0.108	0.074	0.067	0.057	0.034	−0.033	−0.034	0.078	−0.003	0.010	0.114	−0.018
	(0.066)	(0.053)	(0.035)	(0.042)	(0.040)	(0.067)	(0.068)	(0.048)	(0.063)	(0.058)	(0.034)	(0.066)	(0.024)
Kutcha floor	−0.053	−0.165	−0.028	−0.165	−0.090	0.014	−0.086	−0.041	−0.043	−0.054	0.013	−0.121	−0.035
	(0.120)	(0.098)	(0.064)	(0.077)	(0.073)	(0.122)	(0.125)	(0.089)	(0.116)	(0.105)	(0.062)	(0.120)	(0.045)
Kutcha roof	−0.114	0.100	−0.052	−0.009	0.025	−0.065	−0.014	0.165	−0.053	0.025	0.013	0.053	0.069
	(0.125)	(0.102)	(0.066)	(0.080)	(0.076)	(0.127)	(0.130)	(0.093)	(0.121)	(0.110)	(0.065)	(0.125)	(0.046)
From Mumbai	−0.134	0.061	0.026	0.042	0.074	0.091	0.036	0.011	0.132	−0.003	0.056	0.013	−0.012
	(0.047)	(0.038)	(0.025)	(0.030)	(0.029)	(0.048)	(0.049)	(0.035)	(0.046)	(0.041)	(0.024)	(0.047)	(0.018)
From same ward as apt	−0.046	−0.090	−0.080	−0.033	0.041	−0.109	−0.038	0.065	0.180	0.044	−0.048	−0.117	−0.025
	(0.060)	(0.049)	(0.032)	(0.039)	(0.037)	(0.061)	(0.063)	(0.045)	(0.058)	(0.053)	(0.031)	(0.060)	(0.022)
Constant	0.816	0.162	0.873	0.826	0.806	0.291	0.500	0.147	0.559	0.726	0.013	0.294	0.096
	(0.055)	(0.044)	(0.029)	(0.035)	(0.033)	(0.055)	(0.057)	(0.040)	(0.053)	(0.048)	(0.028)	(0.055)	(0.020)
Observations	834	834	834	834	834	834	834	823	834	834	834	834	834
R^2	0.165	0.203	0.189	0.153	0.202	0.184	0.171	0.170	0.189	0.184	0.184	0.177	0.198
Adjusted R^2	−0.004	0.042	0.025	−0.018	0.041	0.019	0.003	−0.001	0.025	0.019	0.019	0.011	0.036

All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

Table E.XIV: Treatment effects for responses to "If you have a financial emergency (such as an illness in the family), where do you think you will get the money?"

	Dependent variable:									
	Savings			Family, friends, neighbors	Informal lender		Commerical bank		DK	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
T	0.033	0.042	0.030	0.023	0.005	0.005	0.058	0.056	−0.021	−0.017
	(0.049)	(0.049)	(0.050)	(0.051)	(0.012)	(0.012)	(0.028)	(0.029)	(0.016)	(0.016)
OBC		−0.014		−0.123		0.020		−0.025		0.022
		(0.057)		(0.059)		(0.014)		(0.033)		(0.019)
SCST		−0.051		−0.058		−0.014		−0.059		0.013
		(0.073)		(0.076)		(0.018)		(0.043)		(0.024)
Maratha		−0.036		0.014		0.011		−0.032		−0.025
		(0.046)		(0.048)		(0.011)		(0.027)		(0.015)
Muslim		−0.011		0.002		0.012		−0.040		−0.003
		(0.067)		(0.069)		(0.016)		(0.039)		(0.022)
Kutcha floor		−0.128		0.193		−0.003		0.098		−0.028
		(0.123)		(0.127)		(0.030)		(0.072)		(0.041)
Kutcha roof		−0.109		0.030		−0.010		−0.085		−0.050
		(0.128)		(0.132)		(0.031)		(0.075)		(0.042)
From Mumbai		−0.138		−0.033		−0.002		0.007		−0.024
		(0.048)		(0.050)		(0.012)		(0.028)		(0.016)
From same ward as apt		0.099		0.009		0.019		−0.067		−0.004
		(0.062)		(0.064)		(0.015)		(0.036)		(0.020)
Constant	0.597	0.718	0.548	0.589	0.012	0.007	0.049	0.074	0.036	0.059
	(0.032)	(0.056)	(0.033)	(0.058)	(0.008)	(0.014)	(0.019)	(0.032)	(0.011)	(0.018)
Observations	824	824	824	824	824	824	824	824	824	824
R^2	0.172	0.190	0.151	0.164	0.205	0.211	0.124	0.136	0.211	0.225
Adjusted R^2	0.013	0.024	−0.011	−0.008	0.053	0.049	−0.043	−0.041	0.060	0.066

Questions were multiple choice and open-ended, with the enumerator filling out the correct categories. "Informal lender" includes local politicians or leaders. All regressions include HC2 errors and treatment indicator interactions with mean-centered block dummies.

F. Predictors of moving among winners

Table F.I: OLS estimates of predictors of moving among winning applicants.

	Dependent variable:					
	Moving					
	(1)	(2)	(3)	(4)	(5)	(6)
OBC	−0.150	−0.119	−0.155	−0.119	−0.150	−0.119
	(0.073)	(0.081)	(0.074)	(0.081)	(0.073)	(0.081)
SCST	−0.214	−0.195	−0.217	−0.195	−0.215	−0.195
	(0.081)	(0.098)	(0.082)	(0.098)	(0.081)	(0.098)
Maratha	−0.138	−0.146	−0.142	−0.146	−0.140	−0.146
	(0.059)	(0.066)	(0.060)	(0.066)	(0.059)	(0.066)
Muslim	−0.022	−0.004	−0.032	−0.004	−0.023	−0.004
	(0.085)	(0.093)	(0.086)	(0.093)	(0.085)	(0.093)
Kutcha floor	0.378	0.332	0.365	0.332	0.377	0.332
	(0.150)	(0.167)	(0.151)	(0.167)	(0.150)	(0.167)
Kutcha roof	0.077	0.092	0.062	0.092	0.076	0.092
	(0.196)	(0.209)	(0.197)	(0.209)	(0.196)	(0.209)
From Mumbai	−0.092	−0.117	−0.092	−0.117	−0.093	−0.117
	(0.061)	(0.070)	(0.061)	(0.070)	(0.061)	(0.070)
From same ward as apt	0.277	0.274	0.283	0.274	0.278	0.274
	(0.076)	(0.085)	(0.077)	(0.085)	(0.076)	(0.085)
LIG	0.003	0.087				
	(0.050)	(0.455)				
Scheme 275			−0.012	1.115		
			(0.269)	(0.699)		
Scheme 276			−0.155	0.456		
			(0.258)	(0.608)		
Scheme 283			−0.100	0.361		
			(0.189)	(0.602)		
Scheme 284			0.017	0.996		
			(0.192)	(0.697)		
Scheme 302			−0.062	0.480		
			(0.188)	(0.546)		
Scheme 303			−0.032	0.438		
			(0.189)	(0.606)		
Scheme 305			0.005	0.350		
			(0.204)	(0.575)		
2014 lottery					0.010	−0.646
					(0.048)	(0.570)
Constant	0.611	0.570	0.664	0.126	0.609	0.987
	(0.072)	(0.318)	(0.190)	(0.518)	(0.066)	(0.319)
Block dummies?	No	Yes	No	Yes		
Observations	421	421	421	421	421	421
R^2	0.100	0.221	0.107	0.221	0.100	0.221
Adjusted R^2	0.080	0.049	0.074	0.049	0.080	0.049

All regressions include HC2 errors. Indicators for LIG, Year, and Scheme indicators due to collinearity.

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