

Appendices

FOR ONLINE PUBLICATION

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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 ? and Olken ? 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 Variable definitions for survey outcomes

Table SI.1: Variable definitions.

Label	Survey Question	Response options	Coding
Years of education	How many years of schooling have you completed?	Integer	Integer
Working	How many days did you work in the past week?	Integer	Working: $I(x > 0)$; Full-time: $I(x \geq 5)$; Part-time: $I(5 \geq x > 0)$
Schools	Are any of your [sons/daughters] enrolled in the following types of schools (select multiple):	Public, English medium, Religious, N/A	Public: $I(x = \text{Public})$; English-medium: $I(x = \text{English-medium})$
After-school tuition	Are any of your [sons/daughters] enrolled in after-school tuition?	Yes, No, N/A	$I(x = \text{Yes})$
Main earner salaried	Which of these categories best describes your/the households highest earners principal paid activity?	Salaried worker, Wage worker, N/A	$I(x = \text{Salaried worker})$
Main earner govt. job	Is your position with the following:	Government, Private sector, N/A	$I(x = \text{Government})$
Main earner formal sector job	Did you receive any of the following upon being hired:	Letter, Contract, Pension information, N/A	$I(x = \text{Letter} \mid \text{Contract} \mid \text{Pension})$
Makeshift floor	For enumerator: Is the respondent's floor:	Permanent, Makeshift	$I(x = \text{Makeshift})$
Makeshift roof	For enumerator: Is the respondent's roof:	Permanent, Semi-permanent, Makeshift	$I(x = \text{Makeshift})$
Private tap	Is your water source shared?	Yes, No	$I(x = \text{No})$
Private toilet	Is your toilet shared?	Yes, No	$I(x = \text{No})$
Happy w/ financial situation	How happy are you with the financial situation of your household?	Happy, Neither happy nor unhappy, Unhappy	$I(x = \text{Happy})$
Children will have better lives	Do you expect your children to have better lives than you?	Yes, No, Don't Know	$I(x = \text{Yes})$
Leaving Mumbai in the future	Do you think you will leave Mumbai in the future?	Would never leave, Might leave in future, Will definitely leave	Would never leave: $I(x = \text{Would never leave})$; Unsure: $I(x = \text{Might leave})$
Trusts others	Would you say that one can trust other people or that people cannot be trusted?	Yes, No, Don't know	$I(x = \text{Yes})$
Thinks effort leads to greater success	Do you think people who put in effort have more success than those who don't?	More, Less, Don't know	$I(x = \text{More})$
Claims to make own decisions	When make an important life decision (e.g. about your career, marriage, childrens education), how do you make your choices?	Traditional values guide me, My familys input guides me, Input from the neighborhood guides me, I make my own choices without input from others	$I(x = \text{I make my own choices})$
N Illnesses in the last month	In the past month, how many times have members of your household fallen ill?	Integer	Integer
Doctor type	What type of doctor does your family see?	Bengali/ ayurvedic/ homeopathic doctor, Medically certified doctor, Non-certified family member, Unsure/None	Homeopathic: $I(x = \text{Bengali/ ayurvedic/ homeopathic})$; Medically certified: $I(x = \text{Medically certified})$; Family: $I(x = \text{Non-certified family})$; Unsure/None: $I(x = \text{Unsure/None})$

C Lottery information

Figure SI.1: Location of the addresses of households in the sample (small pink dots) along with the location of apartment buildings (large blue dots) at the time of application

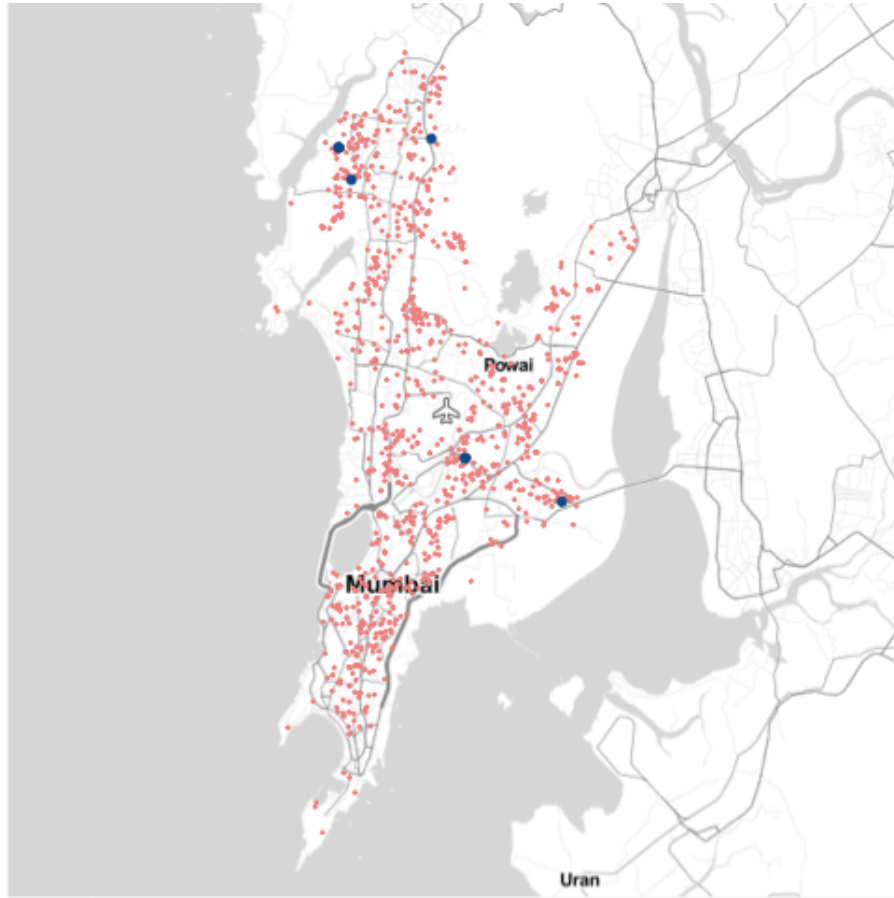


Table SI.2: Lotteries included in the sample

Lottery ID	N winners	Year	Group	Neighborhood	Area ¹	Allotment price ²	Current price ³	Downpayment ⁴
274	14	2012	LIG	Charkop	402	2,725,211	5,000,000	15,050
275	14	2012	LIG	Charkop	462	3,130,985	6,000,000	15,050
276	14	2012	LIG	Charkop	403	2,731,441	5,000,000	15,050
283	270	2012	LIG	Malvani	306	1,936,700	2,800,000	15,050
284	130	2012	LIG	Vinobha Bhave Nagar	269	1,500,000	2,700,000	15,050
302	227	2014	EWS	Mankhurd	269	1,626,500	2,000,000	15,200
303	201	2014	LIG	Vinobha Bhave Nagar	269	2,038,300	2,700,000	25,200
305	61	2014	EWS	Magathane	269	1,464,500	5,000,000	15,200

¹ In square feet. Refers to "carpet area", or the actual apartment area and excludes common space.

² Price at which winners purchased the home in INR with the cost stated in the lottery year. In 2017, about 64 rupees made up 1 USD. ³ Average sale list price of a MHADA flat of the same square footage in the same community. Data collected from magicbricks.com in 2017. ⁴ In INR with the cost stated in the lottery year. Includes application fee of Rs. 200.

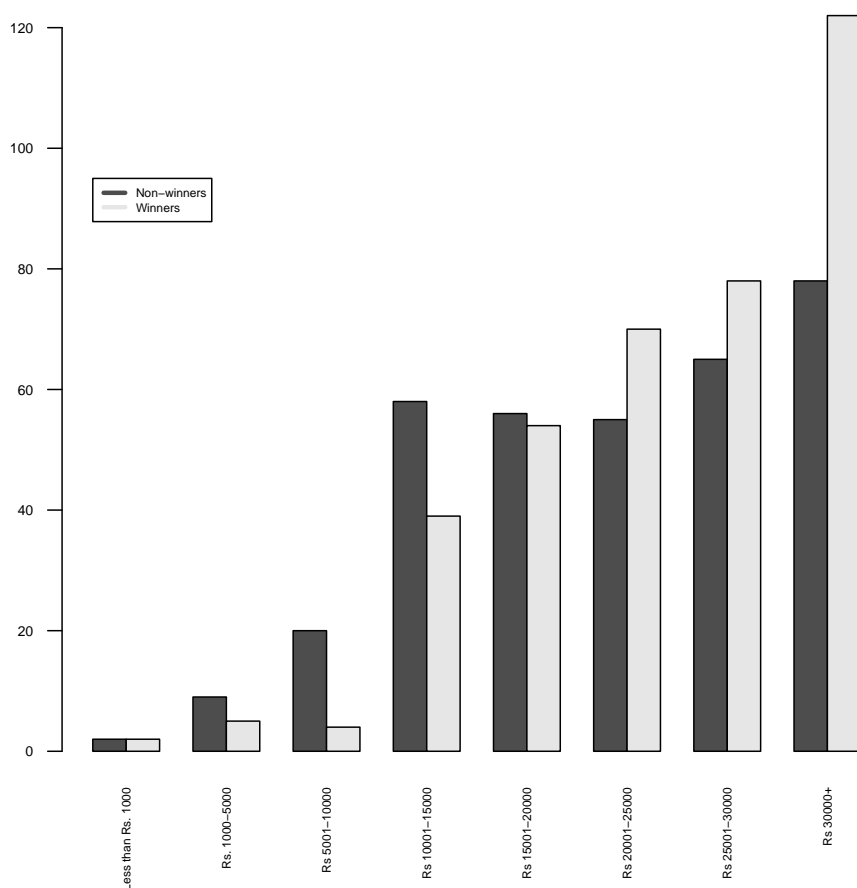
Table SI.3: Caste/occupation category codes

Code	Category
AR	Artist
CG	Central govt. servant occupying staff qrts.
DF	Families of defense personall
DT	Denotified tribes
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

D 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 SI.2: 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 (Table SI.4). They do not appear more likely to own common components of many asset-based indices of wealth, such as computers and dining tables, even while control group ownership of these items is not particularly high.

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.

Table SI.4: Treatment effects on asset ownership and reported likelihood of visiting commercial banks for loans.

Variable ¹	Control ²	Treatment ³	sd ⁴	Adjusted p ⁵
A: Asset ownership				
Stand-alone closet	0.710	-0.098	0.049	0.210
Dining table	0.210	-0.021	0.039	0.790
Working TV	0.910	0.034	0.026	0.480
Working Fridge	0.880	0.047	0.031	0.450
Gas for cooking	0.890	0.037	0.029	0.480
Electricity for cooking	0.880	0.008	0.033	0.940
Computer	0.380	0.024	0.049	0.790
Internet	0.510	-0.110	0.050	0.200
Sewing Machine	0.130	0.022	0.035	0.790
Mobile phone	0.700	-0.028	0.047	0.790
Smart phone	0.750	0.037	0.042	0.750
Car	0.064	0.001	0.025	0.980
Two-wheeler	0.360	0.001	0.048	0.980
Bicycle	0.078	-0.079	0.018	0.000
B: Sources for loans				
Savings	0.600	0.033	0.049	0.650
Family, friends and neighbors	0.550	0.030	0.050	0.650
Informal lender	0.012	0.005	0.012	0.650
Commercial bank	0.049	0.058	0.028	0.200
Don't know	0.036	-0.021	0.016	0.510

¹ All variable definitions available in Table SI.1. N=834. ² Estimate for α in Equation 1.

³ Estimate for β in Equation 1. ⁴ HC2 errors, with errors clustered at the household level for individual results.

⁵ Benjamini-Hochberg adjusted p-values.

E Balance tests

Table SI.5: 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
<i>Caste/Occupation category</i>			
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	
<i>Lottery income category</i>			
EWS	0.314	0.298	0.563
LIG	0.686	0.702	0.563
	1.00	1.00	
<i>Apartment building #</i>			
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 SI.6: 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	
<i>Lottery income category</i>			
EWS	0.307	0.306	0.950
LIG	0.693	0.694	0.950
	1.00	1.00	
<i>Apartment building #</i>			
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	

Table SI.7: Reasons for attrition with p-values for difference in proportions tests.

	Control	Treatment	p
Surveyed	413	421	0.6
Address not found	9	7	0.8
Home demolished	1	0	1
Home locked	5	11	0.2
Respondent deceased	1	0	1
Refused	14	20	0.4
Unable to locate household that has moved	19	10	0.1
Incomplete survey	37	31	0.5
Total	500	500	-

Once mapped, I place households into state and municipal electoral wards to test for evidence of selection into the mapped treatment group by electoral ward. Selection by ward would indicate that individuals from certain locations or with certain political representatives are more likely than others to win the lottery. Here, I estimate regressions of the treatment indicator on the state and municipal ward membership indicators and

Table SI.8: Regression of treatment indicator on the covariates

Covariates ¹	Winning the housing lottery
OBC	−0.053 (0.057)
SCST	0.060 (0.071)
<i>Maratha</i> caste member	−0.041 (0.046)
Muslim	0.002 (0.066)
<i>Kutcha</i> ² floor	0.200 (0.118)
<i>Kutcha</i> 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.

calculate a heteroscedasticity-robust Wald statistic for the hypothesis that the coefficients on all of the indicators (other than stratum randomization dummies) are zero. The p-values for regressions on state and municipal ward membership are 0.35 and 0.46, respectively.

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 SI.3 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.

Figure SI.3: Distribution of (a) treatment effects and (b) p-values of tests on fixed characteristics across Mumbai's 24 administrative wards.

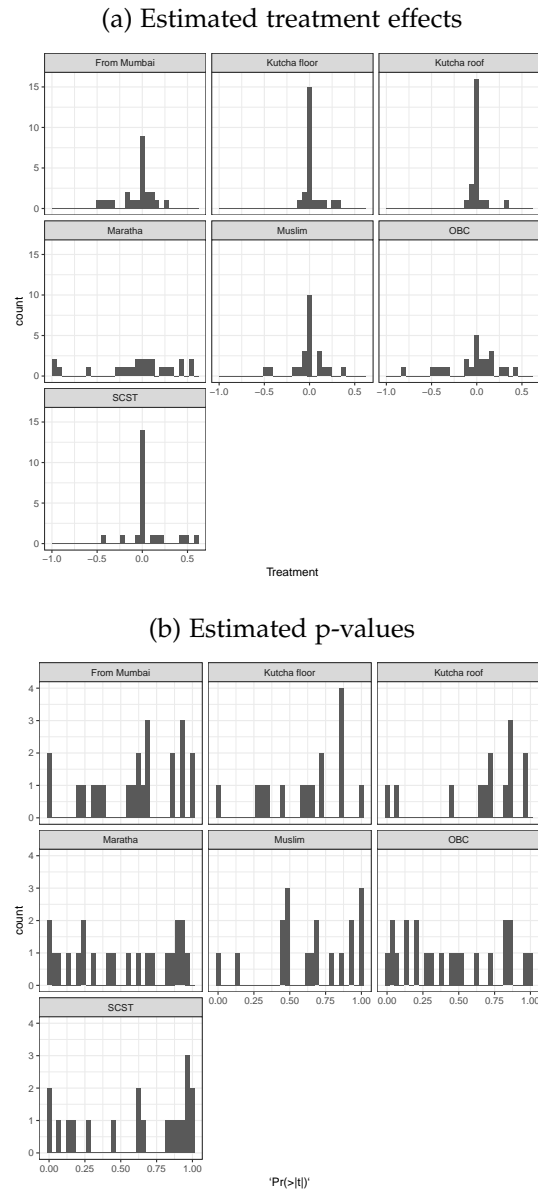


Table SI.9: Treatment effects on age by cohort.

Cohort	Control	Treatment	sd
<i>Turned</i> ₆	9.454	-0.067	0.227
<i>Turned</i> ₁₆	19.228	-0.107	0.340
<i>Turned</i> ₁₈	21.175	-0.242	0.308
<i>Turned</i> 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_l*, 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.

F Results using alternative age indicator

As the survey did not collect information on dates of birth or age at the time of the lottery but age at the time of the survey only, this coding was done using the following logic: For applicants to the 2012 and 2014 lotteries, surveys were conducted 5 years and some fraction of a year or 3 years and some fraction of a year after the lotteries, respectively. Suppose an individual was age_s on the date of the survey in 2017, s , and participated in the 2012 lottery. On date s in 2012, she would be exactly $age_s - 5$. If her birthday had occurred between the lottery and the survey, she would have been $age_s - 6$ at the time of the lottery. If her birthday had occurred before the lottery that year, she would be $age_s - 5$ at the time of the lottery. This same logic holds for participants of the 2014 lottery, except the lottery age could be either $age_s - 3$ or $age_s - 4$. In this way, one can code two possible ages age_l for individuals at the time of the lottery using age_s , which we will call $age_{\bar{l}}$ and $age_{\underline{l}}$ to correspond to the older and younger possible options. Individuals are further coded to have turned X years old ($Turned_X$) after the lottery if age_s is greater than or equal to X and age_l is less than X . Given the two possible values for age_l , there are also two values for $Turned_X$. For simplicity, tables in the text present results assuming all individuals were $age_{\bar{l}}$ at the time of the lottery. Results using $age_{\underline{l}}$ are similar and presented here.

Table SI.10: Regressions of individual completion of various years of education on the treatment indicator.

	<i>Dependent variable:</i>								
	Years of education	I(>0 years)	I(>10 years)	I(>10 years)	I(>12 years)	I(>12 years)	I(>12 years)	I(=15 years)	I(=15 years)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
T	0.618 (0.183)	0.008 (0.009)	0.009 (0.009)	0.071 (0.018)	0.058 (0.019)	0.056 (0.019)	0.039 (0.021)	0.041 (0.017)	0.029 (0.017)
<i>Turned</i> ₆			0.045 (0.019)						
<i>Turned</i> ₁₆					0.358 (0.036)				
<i>Turned</i> ₁₈							0.411 (0.044)		
<i>Turned</i> ₂₁									0.327 (0.048)
<i>TXTurned</i> ₆			-0.003 (0.020)						
<i>TXTurned</i> ₁₆					0.068 (0.046)				
<i>TXTurned</i> ₁₈							0.074 (0.061)		
<i>TXTurned</i> ₂₁									0.111 (0.066)
Constant	10.230 (0.131)	0.935 (0.006)	0.931 (0.007)	0.505 (0.013)	0.478 (0.013)	0.318 (0.013)	0.291 (0.014)	0.258 (0.012)	0.232 (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 SI.11: Regressions of individual employment on the treatment indicator.

	<i>Dependent variable:</i>													
	Employed				Employed (full-time)				Employed (part-time)					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
T	0.043 (0.014)	0.040 (0.015)	0.051 (0.016)	0.039 (0.016)	0.030 (0.016)	0.069 (0.030)	0.082 (0.020)	0.072 (0.020)	0.066 (0.019)	0.087 (0.035)	-0.025 (0.012)	-0.019 (0.013)	-0.024 (0.013)	-0.013 (0.026)
Turned6 ¹	-0.057 (0.015)	-0.490 (0.014)												
Turned16	-0.027 (0.029)		-0.370 (0.033)				-0.320 (0.038)				0.081 (0.035)			
Turned18	0.092 (0.035)			-0.180 (0.050)				-0.140 (0.050)				0.070 (0.034)		
Turned21	0.620 (0.035)				0.180 (0.041)				0.200 (0.040)				-0.019 (0.024)	
Older ²	0.530 (0.016)					0.380 (0.025)				0.300 (0.026)				-0.091 (0.021)
TXTurned6		-0.024 (0.021)												
TXTurned16			0.003 (0.048)				0.006 (0.054)				0.021 (0.047)			
TXTurned18				0.100 (0.069)				0.086 (0.070)				-0.050 (0.044)		
TXTurned21					0.140 (0.060)				0.100 (0.057)				0.033 (0.037)	
TXOlder						-0.030 (0.036)				-0.010 (0.038)				-0.013 (0.027)
Constant	0.036 (0.015)	0.490 (0.011)	0.480 (0.012)	0.460 (0.011)	0.440 (0.011)	0.190 (0.021)	0.480 (0.014)	0.470 (0.014)	0.440 (0.014)	0.250 (0.025)	0.081 (0.009)	0.082 (0.009)	0.088 (0.009)	0.150 (0.019)
Observations	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170	3,170
R ²	0.250	0.093	0.074	0.040	0.054	0.150	0.084	0.057	0.073	0.130	0.068	0.062	0.059	0.087
Adjusted R ²	0.210	0.053	0.033	-0.003	0.012	0.110	0.044	0.016	0.033	0.089	0.026	0.020	0.018	0.047

All models include standard errors clustered at the household level and the treatment indicator interacted with mean-centered block dummies. ¹ "Turned_X" is an indicator for whether the individual completed X years of age in between the lottery and being surveyed, using age_{it} or each individual's oldest possible age. ² "Older" is an indicator for an individual being older than 21 at the time of the lottery.

G Covariate adjusted results

Table SI.12: Treatment effects for main outcomes and outcomes related to mechanisms (covariate adjusted).

	Variable ¹	Control ²	Treatment ³	sd ⁴	Adjusted p ⁵
Main outcomes	A: Individual-level education and employment⁶				
	Years of education	9.800	0.600	0.240	0.022
	Working	0.420	0.047	0.026	0.092
	Working full-time	0.470	0.074	0.026	0.016
	Working part-time	0.086	-0.019	0.014	0.160
	B: HH-level education and employment⁷				
	Public school (sons)	0.110	-0.084	0.020	0.000
	Public schools (daughters)	0.110	-0.084	0.018	0.000
	English medium school (sons)	0.360	0.029	0.046	0.650
	English medium school (daughters)	0.420	0.012	0.045	0.790
	After-school tuition (sons)	0.320	-0.027	0.039	0.650
	After-school tuition (daughters)	0.370	-0.022	0.040	0.650
	Main earner salaried	0.750	0.080	0.039	0.110
	Main earner govt. job	0.180	0.039	0.039	0.560
	Main earner formal sector job	0.130	0.056	0.034	0.230
Outcomes related to proposed mechanisms	C: Ward level neighborhood characteristics (control group SDs)^{7,8}				
	HH size	22.000	0.350	0.100	0.002
	Sex ratio	22.000	-0.150	0.100	0.220
	%Scheduled caste	2.200	0.013	0.086	0.880
	%Scheduled tribe	3.500	0.042	0.095	0.750
	%Literate	30.000	-0.340	0.100	0.002
	%Working	21.000	-0.360	0.100	0.002
	%Main workers	19.000	-0.330	0.100	0.002
	%Marginal workers	6.400	-0.097	0.094	0.400
	D: Postal code level school characteristics (control group SDs)^{7,9}				
	%Senior secondary schools	1.600	-0.200	0.092	0.075
	%public schools	2.300	0.120	0.091	0.350
	Mean # classrooms	3.800	-0.071	0.089	0.490
	Mean # permanent classrooms	3.800	-0.071	0.089	0.490
	% schools w/ office for headmaster	36.000	-0.380	0.100	0.000
	% schools with library	55.000	-0.110	0.088	0.350
	Mean # teachers w/ prof qualifications	3.300	0.004	0.092	0.960
	%English medium	3.100	-0.220	0.096	0.075
	E: Housing quality⁷				
	Makeshift floor	1.000	0.012	0.013	0.360
	Makeshift roof	0.790	0.150	0.034	0.000
	Private tap	0.670	0.120	0.039	0.001
	Private toilet	0.510	0.240	0.042	0.000
	F: Future-looking attitudes⁷				
	Happy w/ financial situation	0.480	0.190	0.046	0.000
	Children will have better lives than them	0.560	0.120	0.048	0.024
	Would never leave Mumbai	0.630	0.078	0.038	0.057
	Unsure about leaving Mumbai	0.280	-0.062	0.035	0.079
	G: Individualistic attitudes⁷				
	Trusts others	0.680	-0.047	0.045	0.290
	Thinks effort leads to greater success	0.760	0.074	0.035	0.062
	Claims to make own decisions	0.210	0.074	0.036	0.062
	H: Healthcare⁷				
	N Illnesses in the last month	0.740	-0.012	0.250	0.960
	Homeopathic doctor	0.097	0.055	0.024	0.052
	Medically certified doctor	0.950	0.019	0.020	0.440
	Family member's advice	0.013	0.034	0.014	0.052

¹ Variable definitions for survey-based outcomes available in Table SI.1. ² Intercept in an OLS regression of outcome on treatment indicator, covariates (OBC, SC/ST, Maratha, Muslim, kutcha floor, kutcha roof, from Mumbai, apartment in same ward as baseline) and an interaction with the treatment indicator and centered stratum-level indicator for randomization groups on each outcome variable. ³ Coefficient on treatment indicator in an OLS regression of outcome on treatment indicator, covariates, and an interaction with the treatment indicator and centered stratum-level indicator for randomization groups on each outcome variable. ⁴ HC2 errors, with errors clustered at the household level for individual results. ⁵ Benjamini-Hochberg adjusted p-values. ⁶ N=3,170 ⁷ N=834 ⁸ Data from 2011 Indian Census. ⁹ Postal-code level data for 2017 were provided by Department of School Education and Literacy, Ministry of Human Resource Development, Government of India.

H Predictors of moving among winners

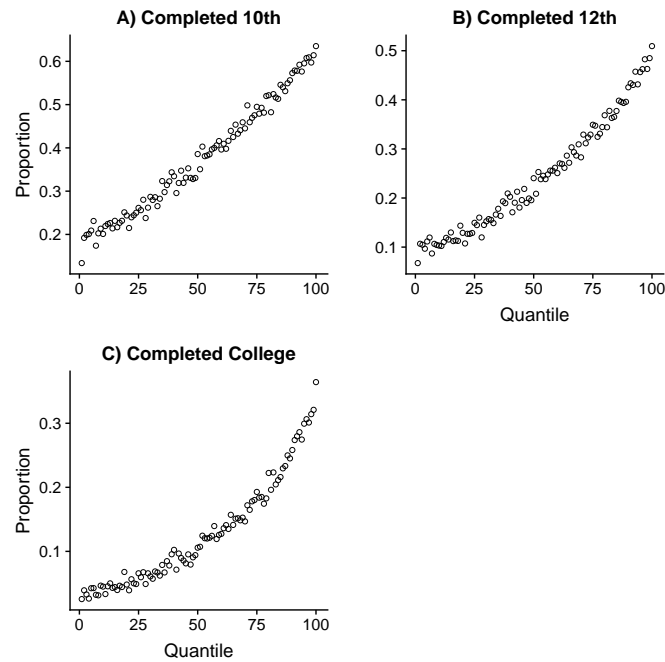
Table SI.13: OLS estimates of predictors of moving among winning applicants.

	<i>Dependent variable:</i>					
	Moving					
	(1)	(2)	(3)	(4)	(5)	(6)
OBC	−0.150 (0.073)	−0.119 (0.081)	−0.155 (0.074)	−0.119 (0.081)	−0.150 (0.073)	−0.119 (0.081)
SCST	−0.214 (0.081)	−0.195 (0.098)	−0.217 (0.082)	−0.195 (0.098)	−0.215 (0.081)	−0.195 (0.098)
Maratha	−0.138 (0.059)	−0.146 (0.066)	−0.142 (0.060)	−0.146 (0.066)	−0.140 (0.059)	−0.146 (0.066)
Muslim	−0.022 (0.085)	−0.004 (0.093)	−0.032 (0.086)	−0.004 (0.093)	−0.023 (0.085)	−0.004 (0.093)
Kutcha floor	0.378 (0.150)	0.332 (0.167)	0.365 (0.151)	0.332 (0.167)	0.377 (0.150)	0.332 (0.167)
Kutcha roof	0.077 (0.196)	0.092 (0.209)	0.062 (0.197)	0.092 (0.209)	0.076 (0.196)	0.092 (0.209)
From Mumbai	−0.092 (0.061)	−0.117 (0.070)	−0.092 (0.061)	−0.117 (0.070)	−0.093 (0.061)	−0.117 (0.070)
From same ward as apt	0.277 (0.076)	0.274 (0.085)	0.283 (0.077)	0.274 (0.085)	0.278 (0.076)	0.274 (0.085)
LIG	0.003 (0.050)	0.087 (0.455)				
Scheme 275			−0.012 (0.269)	1.115 (0.699)		
Scheme 276			−0.155 (0.258)	0.456 (0.608)		
Scheme 283			−0.100 (0.189)	0.361 (0.602)		
Scheme 284			0.017 (0.192)	0.996 (0.697)		
Scheme 302			−0.062 (0.188)	0.480 (0.546)		
Scheme 303			−0.032 (0.189)	0.438 (0.606)		
Scheme 305			0.005 (0.204)	0.350 (0.575)		
2014 lottery					0.010 (0.048)	−0.646 (0.570)
Constant	0.611 (0.072)	0.570 (0.318)	0.664 (0.190)	0.126 (0.518)	0.609 (0.066)	0.987 (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 are run in different models due to collinearity.

I Consumption and education in India

Figure SI.4: Mean rates of completing various years of education at different quantiles of consumption in India.



Data source: Indian National Sample Survey, 68th round (2011-2012). Urban households only. N=176,236, divided into 100 bins.

References