

Online Appendix:
Moving to Opportunity or Isolation?
Network Effects of a Randomized Housing Lottery in Urban India

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July 2, 2015

I. Tracking Protocol

If a participant no longer lived at the address on one of the lists (winners, second lottery or participant subset) then we asked neighbors where to find her. In addition, we searched for participants' names on recent SEWA Union membership rolls and in SEWA Bank client records. Several women who work for different branches of SEWA — the Union, the Bank, and the Insurance group — also helped us identify participants. The main organizers of the 1987 lottery scrutinized the lists for names they recognized. We also read out a list of unfound participants at a Union meeting in April 2007. In addition to SEWA, we used other *beedi* networks to locate participants and talked to important *beedi* agents in areas where many *beedi* workers lived in 1987. Finally, we looked for names of the unfound women on the 2004 Ahmedabad electoral rolls.

Of the 463 named participants, 23 women had left Ahmedabad. We tracked 17 of them as far as Mumbai, Hyderabad, and Chennai. Another 29 women had died, and we were able to locate the children or husband of 25 of them. An additional four women were located, but were incapacitated and unable to answer the survey; their families were surveyed in their place. We were unable to track a final address for 10 women.

II. Tables

Online Appendix Table I: Tracking and Baseline Characteristics

	Winner	Non-Winner	Mean	N
Panel A - Tracking and Surveying (full sample)				
Participant or family was found	-0.00 (0.02)	0.96 [0.20]		463
Referred participant was found for survey	0.02 (0.02)	0.98 [0.16]		85
Participant has died	0.01 (0.03)	0.05 [0.22]		443
Family surveyed due to participant death/ incapacity	0.03 (0.03)	0.06 [0.24]		443
Panel B - Baseline Characteristics (participant subset)				
Widowed	-0.04 (0.05)	0.11 [0.31]		109
Married	0.06 (0.07)	0.80 [0.40]		109
Husband had a mill or factory job	0.11 (0.10)	0.43 [0.50]		99
Husband had a tailoring job	-0.10 (0.08)	0.22 [0.42]		99
Panel C - Attrition (full sample)				
Found if Padmasali caste	0.00 (0.03)	0.96 [0.20]		190
Found if Koshti caste	0.05** (0.02)	0.95 [0.21]		164
Found if Muslim	0.00 (.)	1.00 [0.00]		44
Found if other caste	-0.08 (0.09)	0.93 [0.25]		65
Panel D - Attrition (participant subset)				
Found if widow	-0.19 (0.34)	0.86 [0.38]		10
Found if married	-0.02 (0.06)	0.94 [0.24]		90
Found if husband worked in factory or mill	-0.01 (0.06)	0.96 [0.20]		47
Found if husband worked as a tailor	-0.20 (0.19)	1.00 [0.00]		18

1. Each row of the Winner column reports the coefficient from an OLS regression where the explanatory variable is whether the respondent won the lottery.

Robust SE in (), standard deviations in []. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

2. Baseline husband job type is set to missing if the participant was widowed at the time of the lottery.

Online Appendix Table II: Breakdown of Indices - Baseline

	Winner	Non-Winner	Mean	N
Panel A - Urbanicity Index				
Miles from city center to house	0.05 (0.12)	2.28 [0.94]		442
Minutes walk to nearest government school	-1.98 (1.24)	16.99 [13.92]		427
Minutes walk to nearest government hospital	-2.24 (2.28)	32.17 [21.19]		427
Panel B - Property Rights				
Owned home	-0.01 (0.06)	0.63 [0.48]		427
Number of years owned home pre-1987	-0.49 (0.98)	6.41 [8.91]		443
Had the title	0.02 (0.06)	0.50 [0.50]		443
Had the title in participant's name	0.00 (0.03)	0.09 [0.29]		443
Panel C - Amenities Index				
Woman safe walking alone after 10 PM in 1987	0.02 (0.04)	0.86 [0.34]		407
Had private toilet	-0.05 (0.06)	0.55 [0.50]		425
Had separate kitchen	-0.00 (0.06)	0.45 [0.50]		420
Has water in home	-0.05 (0.04)	0.87 [0.34]		426

1. Each row of the Winner column reports the coefficient from an OLS regression where the explanatory variable is whether the respondent won the lottery.

Robust SE in (), standard deviations in []. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

2. Minutes spent going to work is for a single one-way trip.

3. As opposed to the Amenities Index in 2007, the Amenities Index at baseline does not include *Durable wall*, *Durable roof* and *Durable floor*. These variables were not available for housing in 1987. Similarly, the Urbanicity Index at baseline does not include *Number of Houses within a 5 minute walk* since this information was not available for housing in 1987.

Online Appendix Table III: Breakdown of Outcome Indices

	Winner		Non-winner	N
	No Controls	With Controls	Mean	
Panel A - Urbanicity				
Miles from city center to house	1.09*** (0.19)	1.08*** (0.19)	2.88 [1.31]	423
Number of houses within a 5 minute walk	-24.84 (15.31)	-25.96 (15.94)	114.98 [170.55]	406
Minutes walk to nearest government school	1.74 (1.33)	2.43* (1.38)	15.12 [12.30]	443
Minutes walk to nearest government hospital	7.80*** (2.61)	9.22*** (2.70)	33.44 [24.16]	443
Panel B - Amenities				
Woman safe walking alone after 10PM	-0.06 (0.05)	-0.06 (0.05)	0.84 [0.37]	438
Durable wall	0.15*** (0.04)	0.15*** (0.04)	0.08 [0.28]	442
Durable roof	0.20*** (0.05)	0.18*** (0.05)	0.61 [0.49]	435
Durable floor	0.01 (0.00)	0.01 (0.01)	0.99 [0.08]	435
Has private toilet	0.12*** (0.03)	0.11*** (0.04)	0.80 [0.40]	442
Has separate kitchen	0.09* (0.05)	0.09* (0.05)	0.64 [0.48]	441
Has water in home	0.03 (0.03)	0.04 (0.04)	0.88 [0.33]	442
Panel C - Asset Index				
Amount saved (INR 1000s)	-1.14 (1.63)	-1.01 (1.61)	4.15 [25.48]	409
Quality television in the house?	-0.03 (0.04)	-0.02 (0.04)	0.72 [0.38]	442
Household owns a motorcycle?	-0.02 (0.05)	-0.01 (0.04)	0.23 [0.42]	442
Household owns a rickshaw?	0.00 (0.03)	0.01 (0.03)	0.06 [0.23]	443
Household owns a bicycle?	-0.01 (0.05)	-0.01 (0.05)	0.76 [0.43]	443
Household owns a kerosene stove?	0.04 (0.06)	0.02 (0.05)	0.41 [0.49]	442
Household owns a ceiling fan?	0.05* (0.02)	0.06** (0.02)	0.93 [0.25]	443
Household owns a almirah?	0.02 (0.06)	0.04 (0.06)	0.51 [0.50]	443
Household owns a radio?	-0.06 (0.05)	-0.08 (0.05)	0.35 [0.48]	443
Household owns a mobile phone?	-0.01 (0.06)	0.02 (0.06)	0.47 [0.50]	443

Panel D - Adult Labor Supply Index

Fraction of participant and husband currently working	-0.01 (0.04)	-0.02 (0.04)	0.84 [0.30]	414
Participant and husband mean weekly hours currently working	1.62 (2.28)	1.57 (2.30)	40.06 [18.58]	414
Participant has another part-time job	-0.03** (0.02)	-0.03* (0.02)	0.04 [0.20]	414

Panel E - Adult Labor Supply Cost Index

Participant's current work is outside the home	0.02 (0.03)	0.01 (0.03)	0.07 [0.25]	414
Husband's job requires commute	0.06 (0.06)	0.07 (0.06)	0.68 [0.47]	291
Amount husband spent going to work (INR)	0.88 (1.21)	0.73 (1.22)	2.88 [8.27]	287
Minutes husband spent going to work	0.84 (2.04)	0.80 (2.16)	10.31 [14.21]	287

Panel F - Health Index

Participant current health status (1 = Worst than ave, 5 = Better than ave)	0.08 (0.10)	0.04 (0.10)	3.35 [0.88]	413
Months during which participant had health problems	2.24 (3.36)	3.14 (3.30)	6.16 [21.78]	411
Participant has current persistent health problem	-0.02 (0.03)	-0.01 (0.03)	0.09 [0.29]	413
Number of disease symptoms experienced in last 30 days	-0.01 (0.18)	0.02 (0.18)	1.21 [1.50]	413
Number of physical activities with which respondent has health difficulties	-0.01 (0.08)	0.01 (0.08)	0.28 [0.72]	414
Any member of household required medical treatment in past year	-0.02 (0.05)	-0.01 (0.05)	0.80 [0.40]	442
Number of times member of household was sick in past year	0.16 (0.13)	0.21 (0.13)	1.21 [0.97]	435
At least 1 person in the household has a serious health issue	0.04 (0.05)	0.05 (0.06)	0.36 [0.48]	443
Participant's number of breathing, cough or backache problems	0.00 (0.07)	-0.01 (0.07)	0.31 [0.59]	407
Husband's number of breathing, cough, backache or alcoholism problems	0.05 (0.06)	0.01 (0.06)	0.13 [0.39]	291
Child currently has beedi-related health problem	0.07 (0.04)	0.06 (0.05)	0.11 [0.31]	399

1. Each row of the Winner columns reports the coefficient from an OLS regression where the explanatory variable is whether the respondent won the lottery. Robust SE in (), standard deviations in []. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

Online Appendix Table IV: Expenditures and Finance

	Winner		Non-winner	N
	No Controls	With Controls	Mean	
Panel A - Monthly Expenditure				
Vegetables and fruit	-65.02* (33.93)	-38.54 (34.31)	677.11 [379.67]	414
Travel and transport (excluding commute)	5.27 (24.19)	0.86 (24.39)	83.90 [201.71]	414
Medicine, clothing and school fees	2.19 (118.80)	35.13 (118.01)	681.28 [1106.19]	414
Temptation goods	85.62 (65.37)	74.97 (66.14)	303.24 [405.72]	414
Home and durable goods repairs	28.65 (19.24)	32.10 (19.53)	73.00 [130.59]	414
Telephone	8.93 (21.70)	0.94 (24.59)	33.26 [233.32]	414
Ceremonies and religious expenses	8.47 (11.37)	9.40 (11.29)	35.50 [72.71]	414
Panel B - Finance				
Amount saved (INR 1000s)	0.24 (0.84)	0.29 (0.85)	2.77 [6.66]	409
Current formal amount borrowed (INR 1000s)	-0.22 (2.21)	-0.11 (2.46)	6.53 [28.41]	414
Current informal amount borrowed (INR 1000s)	3.31 (2.75)	3.07 (2.76)	3.95 [12.85]	414
Nb of current loans	-0.00 (0.09)	-0.01 (0.09)	0.53 [0.73]	414
Nb of current informal loans	-0.04 (0.07)	-0.04 (0.08)	0.38 [0.62]	414

1. Each row of Winner columns reports the coefficient from an OLS regression where the explanatory variable is whether the respondent won the lottery. Robust SE in (), standard deviations in []. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$
2. The set of controls comprises individual indicator variables for whether participant is *Muslim*, *Koshti* caste or *Padmasali* caste (other castes omitted), whether participant was identified by referral, and whether a family member responded to the survey.
3. Temptation goods include alcohol, tea outside, movies, paan, cigarettes, bidis.
4. Expenditure questions exclude deceased and incapacitated participants, whose families were not asked these questions. The sample for alcohol expense excludes two outliers (1 winner) with expenses greater than 8 standard deviations above the mean.

Online Appendix Table V: Informal Insurance

	Winner		Non-winner	N
	No Controls	With Controls	Mean	
Panel A - Overall				
Person you rely on most for at least one financial activity is same caste	-0.03 (0.06)	-0.01 (0.06)	0.73 [0.45]	330
Person you rely on most for at least one financial activity is neighbor	-0.07 (0.06)	-0.06 (0.06)	0.63 [0.48]	413
Panel B - Lend INR 50				
Has someone would lend INR 50 for 24 hours	-0.09* (0.05)	-0.08* (0.05)	0.88 [0.33]	414
The person you rely on the most for this activity is a neighbor	-0.08 (0.06)	-0.07 (0.06)	0.56 [0.50]	413
The person you rely on the most for this activity is of the same caste	-0.06 (0.06)	-0.05 (0.06)	0.64 [0.48]	355
If has someone, years known him or her	-2.66** (1.31)	-2.34* (1.34)	19.66 [12.06]	354
Panel C - Borrow INR 50				
Has from whom could ask to borrow kerosene or rice	-0.06 (0.04)	-0.06 (0.04)	0.87 [0.34]	414
The person you rely on the most for this activity is a neighbor	-0.06 (0.06)	-0.05 (0.06)	0.57 [0.50]	413
The person you rely on the most for this activity is of the same caste	-0.02 (0.06)	0.01 (0.06)	0.64 [0.48]	354
If has someone, years known him or her	-3.55*** (1.33)	-3.07** (1.35)	19.47 [11.86]	354
Panel D - Borrow INR 500				
Has someone would ask to borrow INR 500 from in a health emergency	-0.08* (0.04)	-0.08* (0.04)	0.88 [0.33]	414
The person you rely on the most for this activity is a neighbor	-0.03 (0.06)	-0.03 (0.06)	0.48 [0.50]	413
The person you rely on the most for this activity is of the same caste	-0.03 (0.06)	0.00 (0.06)	0.69 [0.46]	356
If has someone, years known him or her	-3.91*** (1.41)	-3.45** (1.43)	21.05 [12.07]	356
Panel E - Borrow Goods				
Has someone from whom could ask to borrow INR 50	-0.08* (0.04)	-0.08* (0.04)	0.88 [0.32]	414
The person you rely on the most for this activity is a neighbor	-0.09 (0.06)	-0.08 (0.06)	0.55 [0.50]	413
The person you rely on the most for this activity is of the same caste	-0.04 (0.06)	-0.03 (0.06)	0.64 [0.48]	358
If has someone, years known him or her	-2.73** (1.29)	-2.48* (1.32)	19.73 [11.82]	357

Panel F - Shocks

Experienced any of three large shocks	-0.00 (0.02)	0.01 (0.02)	0.96 [0.19]	434
Number of shocks experienced	-0.01 (0.08)	0.01 (0.07)	2.70 [0.68]	434
Average days of work lost following shock	-3.80 (2.47)	-1.31 (2.27)	28.13 [22.48]	424
Received formal (govt, NGO, religious) help after shocks	-0.06** (0.02)	-0.04* (0.02)	0.09 [0.29]	403

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 2. The set of controls comprises individual indicator variables for whether participant is *Muslim*, *Koshti* caste or *Padmasali* caste (other castes omitted), whether participant was identified by referral, and whether a family member responded to the survey.