For Online Publication: Economic and Psychological Effects of Health Insurance and Cash Transfers[1]

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A Description of variables

Variables which are marked * were constructed from the raw collected data. Variables marked with †will not be analyzed as individual outcomes and will not be included in the multiple inferences correction because we have weak *a priori* hypotheses about them.

A.1 Cortisol

1. Log average cortisol: The log transformed average of two saliva samples taken at the beginning and end of each survey round in $\ln(nmol/L)$.

2. Residual log average cortisol: Log average cortisol with controls in $\ln(nmol/L)$. Residuals obtained by regressing log average cortisol on the following dummy variables:

   (a) Ate today
   (b) Smoked today
   (c) Drank tea today
   (d) Drank alcohol today
   (e) Phys. activity today
   (f) Took med. today
   (g) Consumed miraa today
   (h) Chewed tobacco today

A.2 Subjective Well-Being

1. Perceived Stress Scale (Cohen): A 14-item measure of the degree to which situations in one's life are appraised as stressful. The scale runs from 0-56 with a higher score indicating greater stress.

2. Locus of Control (Rotter): A 29-item questionnaire measuring generalized expectancies for internal versus external control of reinforcement. The scale runs from 0-29 with a higher score indicating external control.

3. Life Optimism Test - Revised (Scheier): A 6-item measure of optimism versus pessimism. The scale runs from 0-24 with a higher score indicating greater optimism.

4. Self-Esteem Scale (Rosenberg): A 10-item Likert questionnaire measuring state self-esteem. The scale runs from 0-30 with a higher score indicating greater self-esteem.

5. CES-D: A 20-item questionnaire used to screen for depression and depressive disorder. The scale runs from 0-60 with a higher score indicating greater depression.

6. World Value Survey happiness: "Taking all things together, would you say you are 'very happy' (1), 'quite happy' (2), 'not very happy' (3), or 'not at all happy' (4)?"

7. World Value Survey satisfaction: "All things considered, how satisfied are you with your life as a whole these days? (1=dissatisfied, ..., 10=satisfied)"

8. **Subjective Well-Being Index***: Weighted standardized average of 2 - 10

A.3 Insurance

1. Trust in insurance companies: Scale measuring respondent's level of trust in insurance companies

2. Likelihood of keeping CIC insurance: Dummy variable indicating whether respondent will buy CIC insurance after study

3. Owning fire insurance: Dummy variable indicating whether respondent owns insurance policy

4. Owning inpatient insurance: Dummy variable indicating whether respondent owns insurance policy

5. Owning outpatient insurance: Dummy variable indicating whether respondent owns insurance policy

6. Owning life insurance: Dummy variable indicating whether respondent owns insurance policy

7. Owning accident insurance: Dummy variable indicating whether respondent owns insurance policy

8. Willingness to pay for fire insurance

9. Willingness to pay for inpatient insurance

10. Willingness to pay for outpatient insurance

11. Willingness to pay for outpatient insurance with co-pay

12. Willingness to pay for life insurance

13. Willingness to pay for critical illness insurance

14. **Insurance Ownership Index***: Weighted standardized average of 3 - 7

15. **Insurance WTP Index***: Weighted standardized average of 8 - 13

A.4 Assets

1. For each asset listed below, a dummy variable indicating ownership of the asset and a variable measuring its estimated value.

    (a) Cell phone
    (b) Sofa or chairs
    (c) Piped water
    (d) Clock/watch
    (e) Bicycle
    (f) Radio, tape, or CD player
    (g) Battery
    (h) Generator

(i) Motorcycle

    (j) Car/Truck

    (k) Solar panel

    (l) Television or computer

    (m) Farming tools

    (n) Wheelbarrow

    (o) Cart

    (p) Kerosene stove

    (q) Refrigerator

2. Renting or owning a house: Dummy variable indicating whether respondent rents or owns his/her home

3. Moved to different house: Dummy variable indicating whether respondent moved to a different home

4. Number of rooms in house

5. House has electricity: Dummy variable indicating whether respondent's home has regular access to electricity

6. Total value of assets*: Sum of the estimated values of each owned asset

7. **Asset Ownership Index***: Weighted standardized average of ownership of the listed assets

A.5   Consumption

1. For each category, the estimated annual expenditure in the past year

    (a) House rent

    (b) House mortgage

    (c) Drinks (non-alcoholic)

    (d) Airtime, Internet

    (e) Cigarettes/alcohol

    (f) Restaurant/prepared meals

    (g) Travel, transport, and hotels

    (h) Gambling

    (i) Clothing

    (j) School fees and supplies

    (k) Medical expenses

    (l) Fixing fire damage

    (m) Fixing water damage

    (n) Work materials

    (o) Religious expenses

    (p) Social expenses

    (q) Gifts to friends

    (r) Electricity

    (s) Water

    (t) Domestic Staff

    (u) Insurance

    (v) Bride price

    (w) Fuel

2. Total annual expenditure*: Sum of annual household expenditure in the past year

3. Health expenditure*: Sum of annual household expenditure on medical and insurance categories in the past year

4. Temptation goods expenditure*: Sum of household expenditure on gambling, alcohol, and cigarettes in the past year

5. Social expenditure*: Sum of household expenditure on restaurant/prepared meals, religious expenses, social expenses, gifts to friends, and bride price

A.6 Borrowing and Savings

1. Have any loans: Dummy variable indicating whether respondent has any loans

2. Total amount borrowed*: Sum of all loan amounts

3. Ability to repay loans*: Dummy variable indicating whether respondent can repay all of his/her loans

4. Remittances received in past month

5. Remittances sent in past month

6. Amount currently saved

7. Amount saved each month in social group*

8. How secure do savings make you feel?

9. Can savings cover health expenses?

A.7 Health

1. Sickness or injury in the past month: Dummy variable indicating whether respondent was sick/injured in the past month

2. Sickness or injury is work-related: Dummy variable indicating whether respondent's illness was work-related

3. Proportion of household sick or injured*: Proportion of respondent's household sick/injured in the past month

4. Proportion of children sick or injured*: Proportion of children in respondent's household sick/injured in the past month.

5. Child mortality: Number of chilren in household passed away within last year

6. Days of work/school missed due to illness/injury in the past month

Healthcare use

1. Child vaccination: Dummy variable indicating all children in household vaccinated in the past 6 months

2. Proportion of children vaccinated*: Proportion of children in household vaccinated in the past 6 months

3. Child check-ups: Dummy variable indicating children in household received preventative care check-up in the past 6 months

4. Consulted with health care provider for illness/injury: Respondent had a medical consultation in the past 6 months

5. Total treatment costs associated with respondent's illness/injury

6. Number of nights respondent hospitalized over the past year

7. Total cost of respondent hospitalization in the past year

8. Number of nights in the past year where respondent should have been hospitalized but wasn't

9. Respondent ability to pay for medical treatment for related illness

A.8 Labor

1. Will leave JKA: Dummy variable indicating respondent will leave JKA

2. Will change occupation within JKA: Dummy variable indicating respondent will change JKA occupations

3. Will move to a riskier occupation*: Dummy variable indicating respondent will move to a job within JKA with a higher risk score

4. Average weekly income in the past year

16

5. Last week's income

6. Predicted weekly income next week

7. Average number of hours worked per day

8. Average number of days worked per week

9. Involved in production, sales, or both

10. Self-employment: Dummy variable indicating respondent is self-employed

11. Average goods produced per day

12. Goods produce per day last week

13. Attended school in the past year

14. Took formal training course in the past year

15. Took informal training course in the past year

16. Shed leader: Dummy variable indicating respondent is shed leader

17. Level of trust in shed members: Scale measuring respondent's level of trust in co-workers

18. **Job Risk Index***: Weighted standardized average of perceived and objective job risk

19. **Labor Mobility Index***: Weighted standardized average of 1 - 3

20. **Labor Productivity Index***: Weighted standardized average of 4 - 8, 11 - 13

A.9 Preferences

1. Proportion of patient responses: Proportion of choices where respondent chose the larger, later payment in the multiple price list. We report the average, 0 - 1 mo., and 3 - 4 mo.

2. Temporal indifference point: Indifference point estimated from multiple price list. We report the average, 0 - 1 mo., and 3 - 4 mo.

3. Exponential discount factor: Implied discount factor under exponential discounting. We report the average, 0 - 1 mo., and 3 - 4 mo.

4. Stationarity: Difference in exponential discount factor from 0 - 1 mo. and 3 - 4 mo.

5. Proportion of risk averse responses: Proportion of choices where respondent chose the safe amount in the multiple price list

6. Risk indifference point: Indifference point estimated from multiple price list

7. Risk aversion: Implied risk parameter under constant relative risk aversion

8. Respondent donated: Dummy variable indicating whether respondent chose to give money to others in JKA

9. Amount donated: Total amount respondent donated to listed beneficiaries

A.10 Worry

1. Worry over health problems †

2. Worry over accidents and disasters †

3. Worry over problems in the workplace †

4. Worry over finding work †

5. Worry over losing employment †

6. Worry over having too much work to do †

7. Worry over having enough money for basic needs †

B Project and evaluation

Figure 1: Project timeline
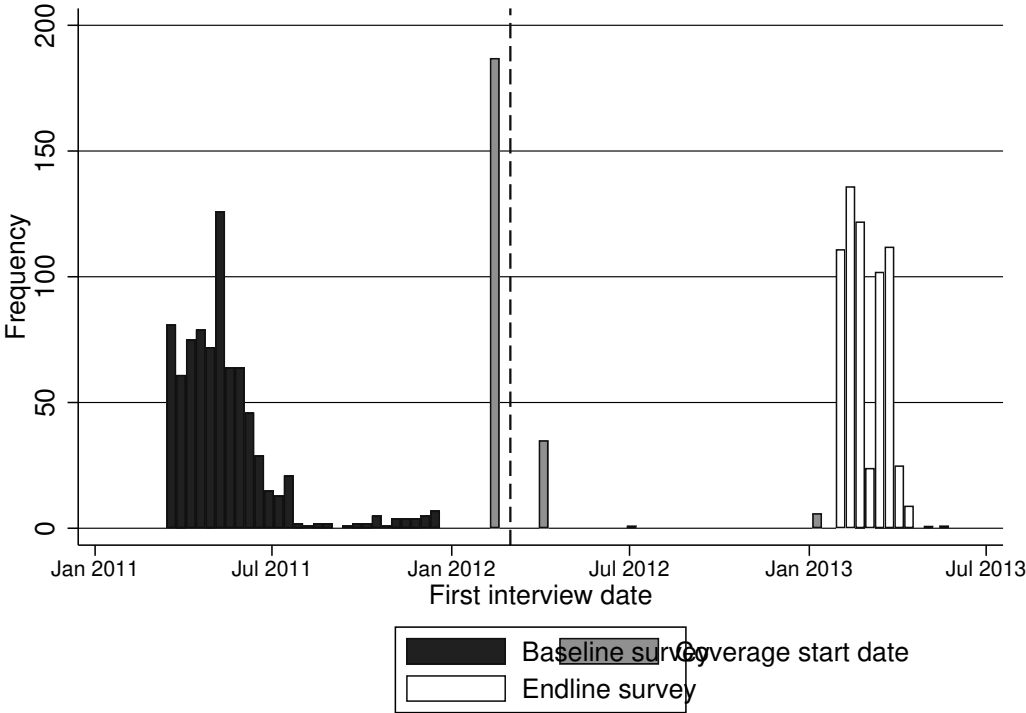
Figure 2: Days between delivery of treatment and endline
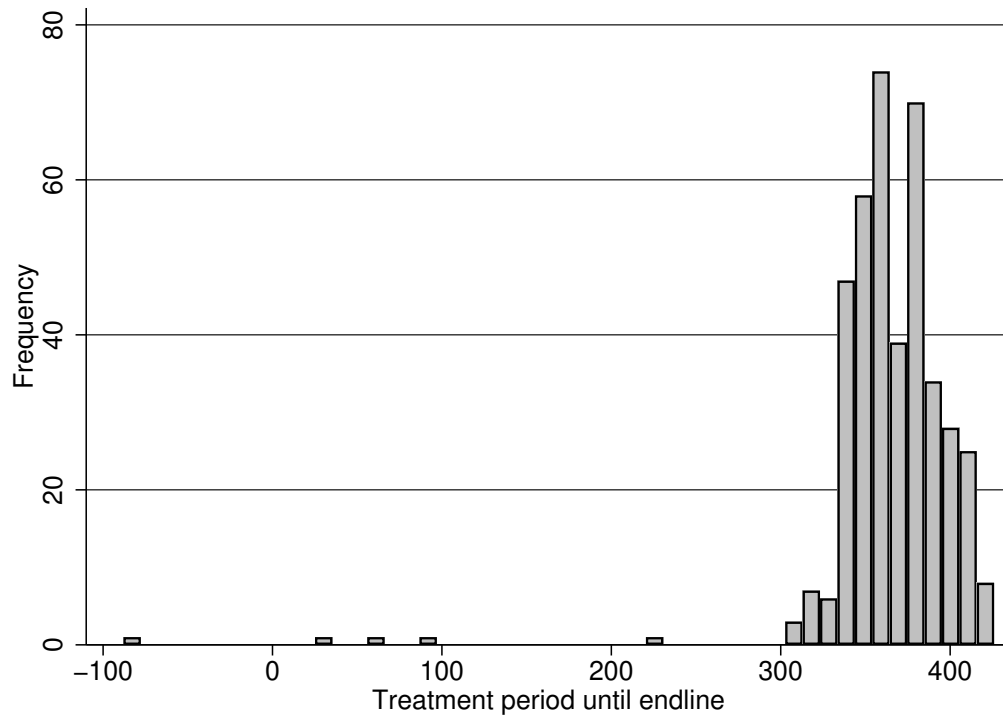
Figure 3: Days to coverage end from endline
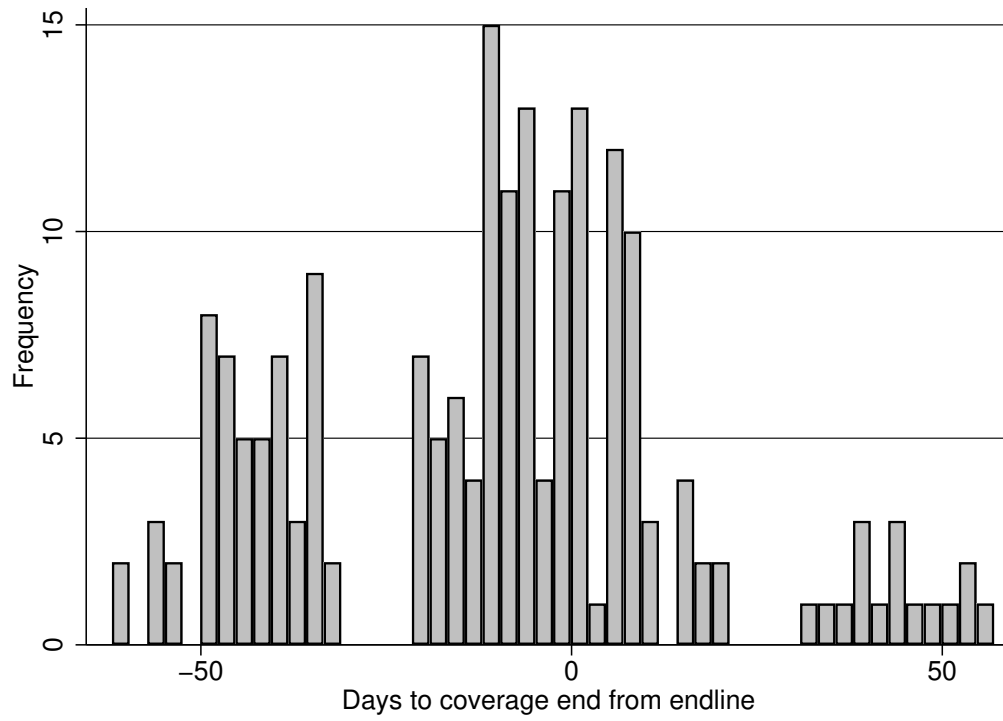
Figure 4: Final sample breakdown for those with national ID at baseline
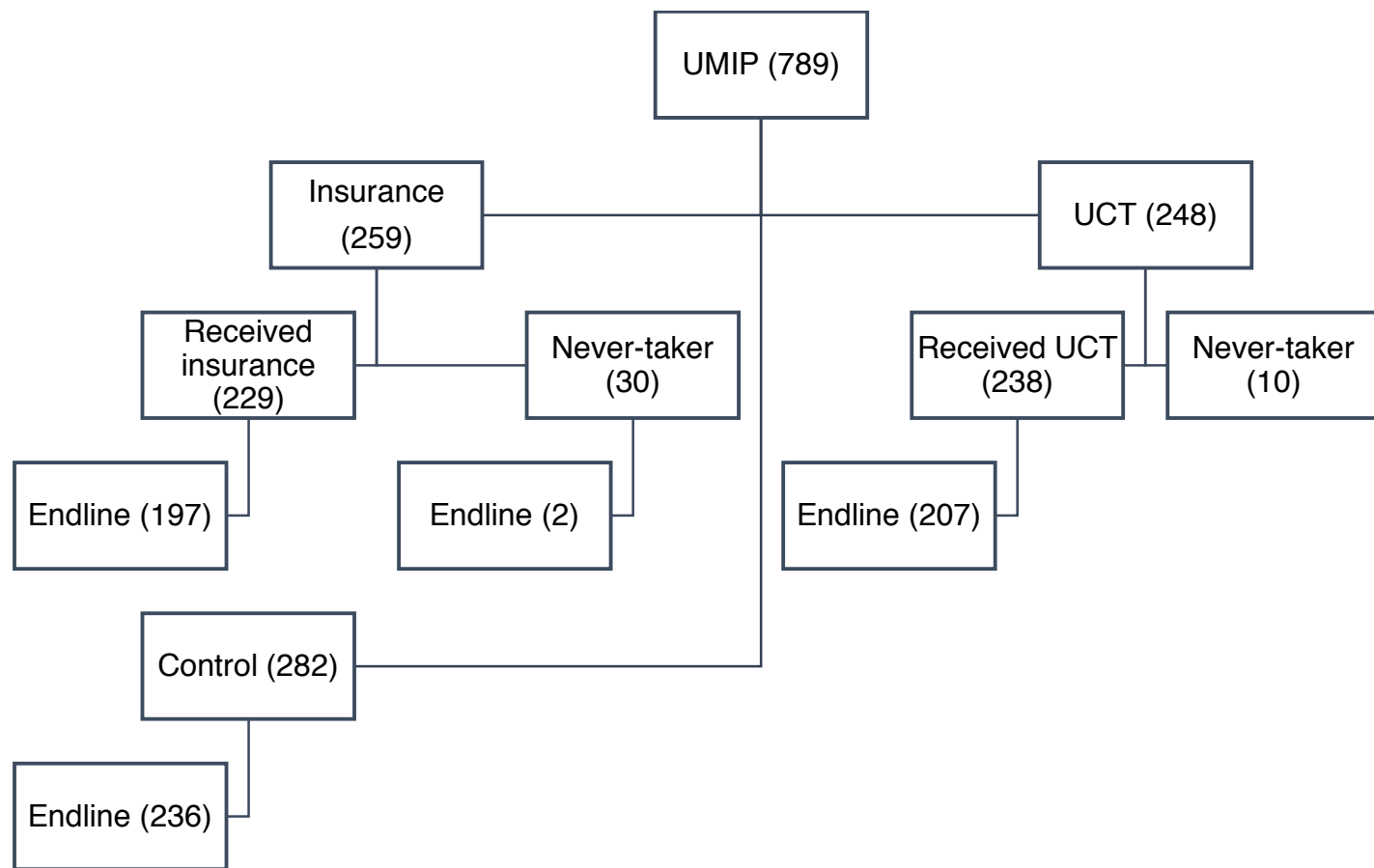
Figure 5: Medical providers in Nairobi County
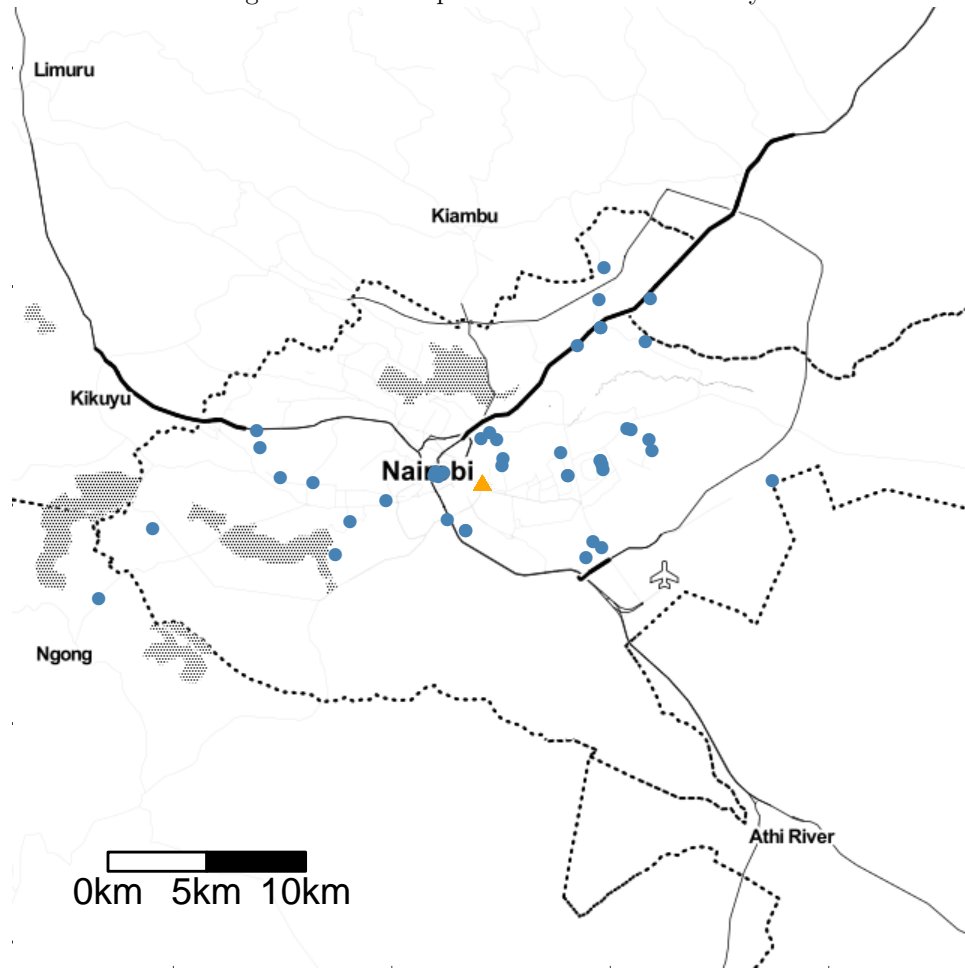
Figure 6: Medical providers near JKA

B.1 CIC Afya Bora coverage details

Participants receiving insurance enrolled in the CIC Afya Bora plan, a combined inpatient and outpatient family health insurance policy. These treated households received inpatient benefits of up to USD 6,437 per family that covered the costs of:

1. Hospital accommodation charges for a general ward bed in contracted hospitals

2. Doctor and healthcare professional fees

3. Prescribed routine lab tests

4. X-ray and ultrasound tests

5. ICU, HDU, and theatre charges

6. Prescribed medicines, dressings, and internal surgical appliances

7. Routing diagnostic lab tests

8. Day care surgery

9. Maternity including non-elective caesarean section with 6 mo. waiting period

10. Chronic and pre-existing conditions up to USD 1,931

Households also received outpatient benefits of up to USD 1,287 per family that covered:

1. Routine outpatient consultation

2. Diagnostic laboratory and radiology services

3. Prescribed medicine and dressings

4. HIV/AIDS related conditions and prescribed ARVs

5. Routine immunizations

6. Routine prenatal check ups

7. Postnatal care up to six weeks after delivery

8. Pre-existing and chronic conditions up to KSH 20,000

9. Outpatient oncology

10. Psychiatry and psychotherapy

Beneficiaries paid around USD 2.6 for each outpatient visit. Both covers included chronic and pre-existing conditions, including HIV/AIDS but excluded treatment outside Kenya, cosmetic treatment, treatment by non-qualified persons, infertility, self-inflicted injury, experimental treatment, and dental treatment unless occassioned by accidental injury. Beneficiaries could access these benefits through CIC's network of providers that included 26 mission and faith based hospitals in Nairobi.

The plan provided benefits to principals and spouses under 72 years old and children dependents younger than 25 years with proof of enrollment in school or college. Subjects were enrolled in the Afya Bora plan free of charge for one year, a value of USD 328 for the principal, spouse and up to five dependents. Each additional child dependent increased the annual premium by USD 52 per child. The project fully reimbursed households for the base cost and any added premium.

C Multiple inference corrections

C.1 Construction of indices

First, for each outcome variable y_{jk}, where j indexes the outcome group and k indexes variables within outcome groups, we re-code the variable such that high values correspond to positive outcomes. We then compute the covariance matrix $\hat{\boldsymbol{\Sigma}}_{\mathbf{j}}$ for outcomes in outome group j, which consists of elements:

$$\hat{\Sigma}_{jmn} = \sum_{i=1}^{N_{jmn}} \frac{y_{ijm} - \bar{y}_{jm}}{\sigma_{jm}^y} \frac{y_{ijn} - \bar{y}_{jn}}{\sigma_{jn}^y}$$

Here, N_{jmn} is the number of non-missing observations for outcomes m and n in outcome group j, $\bar{y}_{jm}$ and $\bar{y}_{jn}$ are the means for outcomes m and n, respectively, in outcome group j, and σ_{jm}^y and σ_{jn}^y are the standard deviations in the pure control group for the same outcomes.

Next, we invert the covariance matrix, and define weight w_{jk} for each outcome k in outcome group j by summing the entries in the row of the inverted covariance matrix corresponding to that outcome:

$$\hat{\boldsymbol{\Sigma}}_{\mathbf{j}}^{-1} = \begin{bmatrix} c_{j11} & c_{j12} & \cdots & c_{j1K} \\ c_{j21} & c_{j22} & \cdots & \cdots \\ \vdots & \vdots & \ddots & \ddots \\ & & \vdots & \ddots \\ c_{jK1} & \vdots & \ddots & c_{jKK} \end{bmatrix}$$

$$w_{jk} = \sum_{l=1}^{K_j} c_{jkl}$$

Here, K_j is the total number of outcome variables in outcome group j. Finally, we transform each outcome variable by subtracting its mean and dividing by the control group standard deviation, and then weighting it with the weights obtained as described above. We denote the result $\hat{y}_{ij}$ because this transformation yields a generalized least squares estimator Anderson (2008).

$$\hat{y}_{ij} = \left(\sum_{k \in \mathbb{K}_{ij}} w_{jk} \right)^{-1} \sum_{k \in \mathbb{K}_{ij}} w_{jk} \frac{y_{ijk} - \bar{y}_{jk}}{\sigma_{jk}^y}$$

Here, $\mathbb{K}_{ij}$ denotes the set of non-missing outcomes for observation i in outcome group j. The specifications described in Section 5 will use these transformed outcome variables wherever this is specified in Section 6.

C.2 Calculation of FWER-adjusted p-values

Because combining individual outcome variables in indices still leaves us with multiple outcome variables (viz. separate index variables for health, education, etc.), we additionally adjust the p-values of our coefficients of interest for multiple statistical inference. These coefficients are those on the treatment dummies in the basic specifications or those on the dummies for individual treatment arms. To this end, we proceed as follows, reproduced again from Anderson (2008). A similar procedure is described in Lee & Shaikh (2013) and Romano & Wolf (2005).

First, we compute naive p-values for all index variables $\hat{y}_j$ of our j main outcome groups and sort these p-values in ascending order such that $p_1 < p_2 < \cdots < p_J$.

Second, we follow Anderson's (2008) variant of Efron & Tibshirani's (1993) non-parametric permutation test: for each index variable $\hat{y}_j$ of our j main outcome groups (see Section 6), we randomly permute the treatment assignments across the entire sample, and estimate the model of interest to obtain the p-value for the coefficient of interest. We enforce monotonicity in the resulting vector of p-values $[p_1^*, p_2^*, \cdots p_J^*]'$ by computing $p_r^{**} = \min\{p_r^*, p_{r+1}^*, \cdots p_J^*\}$, where r is the position of the outcome in the vector of naïve p-values.

We then repeat this procedure 10,000 times. The non-parametric p-value, p_r^{fwer*}, for each outcome is the fraction of iterations on which the simulated p-value is smaller than the observed p-value. Finally we enforce monotonicity again: $p_r^{fwer} = \min\{p_r^{fwer*}, p_{r+1}^{fwer*}, \cdots p_J^{fwer*}\}$. This yields the final vector of family-wise error-rate corrected p-values. We will report both these p-values and the naïve p-values. Within outcome groups, we report naïve p-values for individual outcome variables other than the indices.

D Selection bias robustness checks

D.1 Heckman selection model

We correct for potential selection bias by applying the two-stage Heckman correction when estimating treatment effects (**?**). In the first stage, we estimate the selection equation using a probit regression of the form

$$Pr(S_i = 1 | \mathbf{W}'_i) = \Phi(\gamma' \mathbf{W_i} + u_i)$$

S_i is the selection indicator, W_i is a vector of individual baseline characteristics including an indicator for possession of a national ID at baseline, household size, gender, marital status, years of education, and stratum indicators. In the second stage, we incorporate a transformation of predicted selection probabilities as an explanatory variable into our primary regression specification.

$$y_{i,t=1} = \alpha_s + \beta_1 INS_i + \beta_2 UCT_i + \delta y_{i,t=0} + \rho \sigma_u \lambda(\gamma' \mathbf{W_i}) + \varepsilon_i$$

Here, $y_{i,t=1}$ is the outcome of interest for individual i measured at endline. INS_i indicates assignment to the insurance group. UCT_i indicates assignment to the cash transfer group, ε_i is the idiosyncratic error term, and α_s captures stratum-level fixed effects. $\lambda(\gamma' \mathbf{W_i})$ is the inverse Mills' ratio evaluated at $\gamma' \mathbf{W_i}$. ρ is the correlation between error terms u_i and ε_i and σ_u is the variance of u_i.

The two-stage correction provides consistent and asymptotically efficient estimates of β_1 and β_2 under the following normality assumptions.

$$u_i \sim N(0, \sigma_u)$$
$$\varepsilon_i \sim N(0, 1)$$

D.2 Lee treatment effect bounds

This section describes the procedure used to calculate treatment effect bounds (**?**). Let Y_i denote the outcome, T_i a binary treatment indicator, and U_i a binary selection indicator, with $U_i = 0$ indicating attriters for which Y_i is not observed. The shares of observations with observed outcome in the treatment group q_T and its counterpart for the control group q_C can then be written:

$$q_T = \frac{\sum \mathbb{1}(T_i = 1, U_i = 1)}{\sum \mathbb{1}(T_i = 1)} \tag{1}$$

$$q_C = \frac{\sum \mathbb{1}(T_i = 0, U_i = 1)}{\sum \mathbb{1}(T_i = 0)} \tag{2}$$

Consider the case when $q_T > q_C$ so

$$q = \frac{q_T - q_C}{q_T} \tag{3}$$

and $1 - q$ determine quantiles in the distribution of Y to trim to exclude extreme values from the analysis. Using these we obtain values of Y from its inverse empirical distribution function.

$$y_q^T = G_Y^{-1}(q)$$

$$y_{1-q}^T = G_Y^{-1}(1 - q)$$

The upper and lower Lee bounds are calculated as follows.

$$\theta_u = \frac{\sum \mathbb{1}(T_i = 1, U_i = 1, Y_i \geq y_q^T)Y_i}{\sum \mathbb{1}(T_i = 1, U_i = 1, Y_i \geq y_q^T)} - \frac{\sum \mathbb{1}(T_i = 0, U_i = 1)Y_i}{\sum \mathbb{1}(T_i = 0, U_i = 1)}$$

$$\theta_l = \frac{\sum \mathbb{1}(T_i = 1, U_i = 1, Y_i \leq y_{1-q}^T)Y_i}{\sum \mathbb{1}(T_i = 1, U_i = 1, Y_i \leq y_{1-q}^T)} - \frac{\sum \mathbb{1}(T_i = 0, U_i = 1)Y_i}{\sum \mathbb{1}(T_i = 0, U_i = 1)}$$

This method for dealing with attrition bias requires that T be randomly assigned and that assignment to the treatment group only affects attrition in one direction (monotonicity). We apply this strategy when comparing the insurance and control groups and comparing the cash and control groups.

Figure 7: Common support for insurance uptake
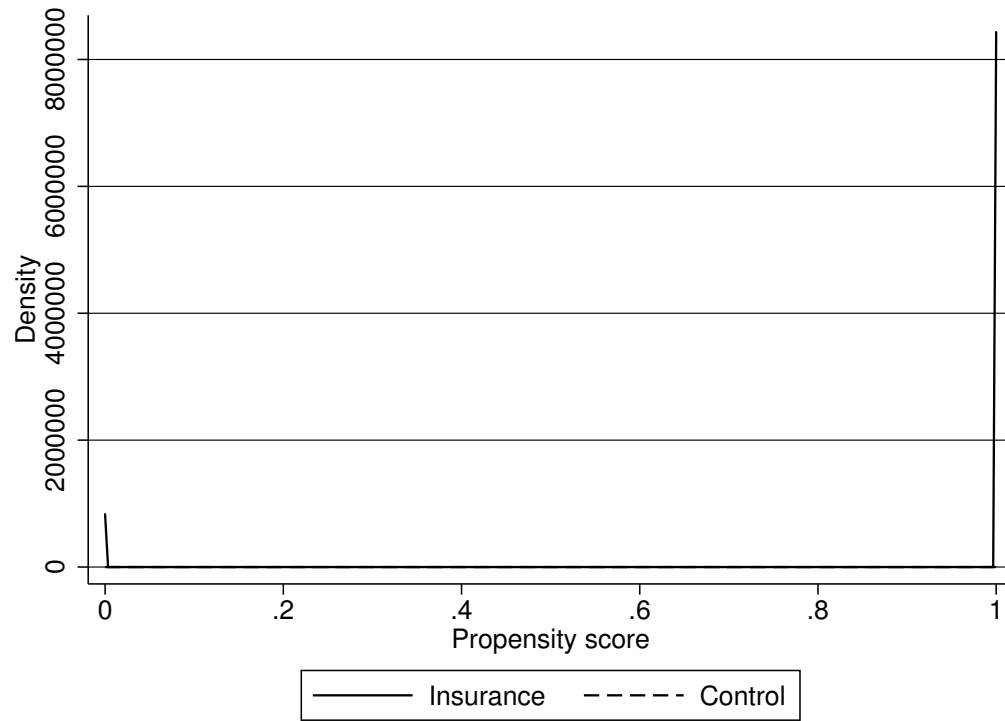
D.3 Propensity score matching

1. Estimate propensity score

2. Select matching algorithm

3. Check common support

4. Check matching quality

5. Conduct sensitivity analyses

Table 1: Propensity score estimation

	(1) Make no claims
Made no claims	
female_0_full	-6.628
	(.)
transferhhsize_0_full	-0.513
	(.)
school_yrs_0_full	5.589
	(.)
inc_hhlastwk_0_full	0.0641
	(.)
cons_totexp_0_full	-0.00594
	(.)
bs_savings_0_full	0.0606
	(.)
bs_groupsavings_0_full	0.0544
	(.)
med_sicklastmonth_0_full	39.10
	(.)
med_hospnights_0_full	10.49
	(.)
med_hospcosts_0_full	-0.0459
	(.)
ins_ownindex_0_full	-18.01
	(.)
ins_wtpindex_0_full	-387.2
	(.)
psy_index_0_full	30.05
	(.)
psy_pssscore_0_full	2.673
	(.)
lncort_avg_0_full	-225.1
	(.)
as_ownindex_0_full	-17.80
	(.)
labormobilityindex_0_full	-733.5
	(.)
productivityindex_0_full	-21.01
	(.)
jobriskindex_0_full	155.0
	(.)
lncort_avgtrim_0_full	-562.6
	(.)
lncort_avgwins_0_full	804.5
	(.)
psy_pssscore_z_0_full	0
	(.)

Figure 8: Common support for UCT uptake
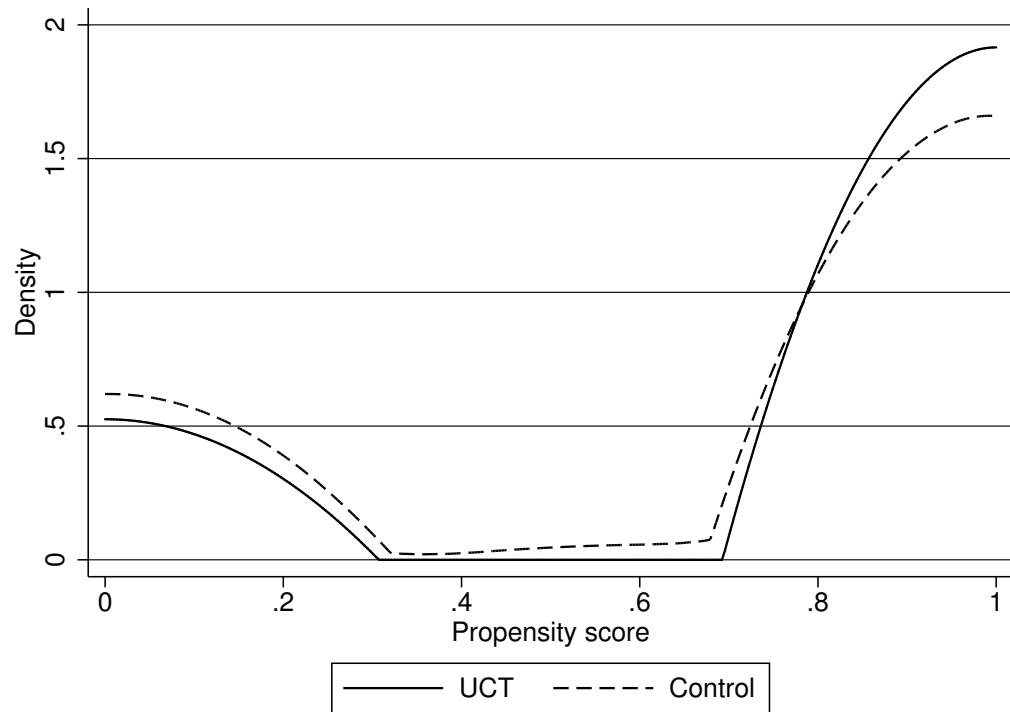
E Summary statistics

E.1 Baseline variables by treatment group

Table 2: Summary statistics – Summary indices by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Subjective well-being index	-0.00	-0.13	0.04	-0.18**	789
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.67]	[0.99]	[0.34]	
Log avg. cortisol level	2.18	0.07	0.01	0.05	781
	(0.71)	(0.07)	(0.07)	(0.08)	
		[0.92]	[0.99]	[0.96]	
Insurance ownership index	-0.00	-0.03	0.16	-0.19	788
	(1.00)	(0.09)	(0.13)	(0.14)	
		[1.00]	[0.88]	[0.67]	
Insurance WTP index	0.00	0.07	-0.07	0.15	788
	(1.00)	(0.10)	(0.07)	(0.09)	
		[0.98]	[0.94]	[0.55]	
Asset ownership index	-0.00	-0.02	-0.05	0.03	787
	(1.00)	(0.08)	(0.09)	(0.09)	
		[1.00]	[0.99]	[0.97]	
Labor mobility index	0.00	0.02	-0.03	0.06	788
	(1.00)	(0.09)	(0.08)	(0.09)	
		[1.00]	[0.99]	[0.96]	
Labor productivity index	-0.00	-0.02	-0.03	0.02	786
	(1.00)	(0.08)	(0.08)	(0.08)	
		[1.00]	[0.99]	[0.97]	
Job risk index	0.00	0.04	0.00	0.04	788
	(1.00)	(0.09)	(0.09)	(0.10)	
		[0.99]	[0.99]	[0.97]	
Joint p-value		0.73	0.82	0.22	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 3: Summary statistics – Demographics by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Female	0.10	0.00	0.04	-0.04	788
	(0.29)	(0.03)	(0.03)	(0.03)	
		[1.00]	[0.56]	[0.65]	
Age	32.85	0.55	1.53*	-0.98	788
	(9.48)	(0.77)	(0.87)	(0.84)	
		[0.95]	[0.36]	[0.65]	
Household size	3.43	0.21	0.22	-0.01	789
	(1.78)	(0.15)	(0.16)	(0.16)	
		[0.62]	[0.56]	[0.96]	
Married	0.77	0.01	-0.03	0.04	788
	(0.42)	(0.04)	(0.04)	(0.04)	
		[1.00]	[0.56]	[0.65]	
Co-habitating with partner	0.63	0.01	-0.06	0.06	788
	(0.48)	(0.04)	(0.04)	(0.04)	
		[1.00]	[0.56]	[0.57]	
Years of education	8.57	0.03	-0.24	0.27	788
	(2.50)	(0.22)	(0.23)	(0.23)	
		[1.00]	[0.56]	[0.65]	
Joint p-value		0.86	0.08*	0.36	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 4: Summary statistics – Cortisol by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Log avg. cortisol level	2.18	0.07	0.01	0.05	781
	(0.71)	(0.07)	(0.07)	(0.08)	
		[0.39]	[0.84]	[0.51]	
Log avg. cortisol less 100	2.16	0.03	-0.03	0.06	767
	(0.65)	(0.06)	(0.06)	(0.07)	
		[0.66]	[0.75]	[0.51]	
Log avg. cortisol (.99 Wins.)	2.18	0.07	0.02	0.05	781
	(0.70)	(0.07)	(0.07)	(0.07)	
		[0.37]	[0.79]	[0.51]	
Joint p-value		0.34	0.14	0.77	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 5: Summary statistics – Subjective well-being by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Subjective well-being index	-0.00	-0.13	0.04	-0.18**	789
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.60]	[0.97]	[0.31]	
Perceived stress	0.00	0.03	-0.01	0.04	789
	(1.00)	(0.08)	(0.08)	(0.08)	
		[0.82]	[0.97]	[0.96]	
Optimism	-0.00	0.05	0.13	-0.08	789
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.82]	[0.66]	[0.93]	
Self-esteem	0.00	-0.08	0.03	-0.11	789
	(1.00)	(0.08)	(0.08)	(0.08)	
		[0.81]	[0.97]	[0.73]	
Depression	-0.00	0.14	0.08	0.05	789
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.60]	[0.85]	[0.96]	
Internal locus of control	0.00	0.08	0.12	-0.05	789
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.81]	[0.66]	[0.96]	
Happiness	0.00	-0.11	-0.04	-0.08	789
	(1.00)	(0.09)	(0.09)	(0.10)	
		[0.64]	[0.97]	[0.93]	
Life satisfaction	0.00	-0.13	-0.13	-0.00	789
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.60]	[0.66]	[0.98]	
Joint p-value		0.27	0.24	0.57	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 6: Summary statistics – Perceived stress by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
How often have you been upset because of something that happened unexpectedly?	2.49 (1.15)	-0.13 (0.10) [0.90]	-0.03 (0.10) [1.00]	-0.10 (0.10) [0.95]	789
How often have you felt that you were unable to control the important things in	2.39 (1.13)	0.04 (0.10) [1.00]	0.19* (0.10) [0.54]	-0.15 (0.10) [0.84]	789
How often have you felt nervous and ?	2.10 (1.11)	0.04 (0.09) [1.00]	0.03 (0.10) [1.00]	0.02 (0.10) [1.00]	789
How often have you dealt successfully with day to day problems and annoyances?	3.12 (1.22)	0.05 (0.10) [1.00]	0.02 (0.11) [1.00]	0.03 (0.11) [1.00]	789
How often have you felt that you were effectively coping with important changes	3.07 (1.17)	0.01 (0.10) [1.00]	0.07 (0.10) [1.00]	-0.06 (0.10) [1.00]	789
How often have you felt confident about your ability to handle your personal pro	3.30 (1.12)	-0.11 (0.10) [0.97]	0.03 (0.10) [1.00]	-0.14 (0.10) [0.89]	789
How often have you felt that things were going your way?	2.93 (1.08)	0.08 (0.09) [0.99]	-0.03 (0.09) [1.00]	0.11 (0.09) [0.94]	789
How often have you found that you could not cope with all the things that you ha	2.50 (1.13)	0.11 (0.10) [0.97]	0.05 (0.10) [1.00]	0.06 (0.10) [1.00]	789
How often have you been able to control irritations in your life?	2.89 (1.13)	0.02 (0.10) [1.00]	0.15 (0.10) [0.84]	-0.13 (0.10) [0.92]	789
How often have you felt that you were on top of things?	3.06 (1.08)	-0.01 (0.09) [1.00]	0.04 (0.10) [1.00]	-0.05 (0.10) [1.00]	789
How often have you been angered because of things that happened that were outsid	2.64 (1.10)	0.07 (0.10) [1.00]	0.12 (0.10) [0.93]	-0.05 (0.10) [1.00]	789
How often have you found yourself thinking about things that you have to accompl	3.20 (1.19)	0.01 (0.10) [1.00]	-0.00 (0.10) [1.00]	0.01 (0.10) [1.00]	789
How often have you been able to control the way you spend your time?	3.27 (1.24)	-0.03 (0.11) [1.00]	-0.02 (0.10) [1.00]	-0.00 (0.11) [1.00]	789
How often have you felt difficulties were piling up so high that you could not o	2.45 (1.21)	0.07 (0.10) [1.00]	-0.15 (0.11) [0.85]	0.22** (0.11) [0.45]	789
Joint *p*-value		0.89	0.48	0.33	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 7: Summary statistics – Health and healthcare use by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Sick/injured (1 month)	0.21	-0.01	0.00	-0.02	788
	(0.41)	(0.03)	(0.04)	(0.04)	
		[1.00]	[1.00]	[1.00]	
Days missed due to sickness (1 month)	0.36	-0.04	-0.04	0.01	719
	(1.97)	(0.15)	(0.16)	(0.14)	
		[1.00]	[1.00]	[1.00]	
Prop. of household sick (1 month)	0.16	-0.00	-0.01	0.01	789
	(0.27)	(0.02)	(0.02)	(0.02)	
		[1.00]	[1.00]	[1.00]	
Prop. children in household sick (1 month)	0.20	-0.00	-0.08**	0.08**	593
	(0.36)	(0.03)	(0.03)	(0.03)	
		[1.00]	[0.16]	[0.16]	
Consulted for illness/injury (1 month)	0.15	-0.03	-0.02	-0.00	788
	(0.36)	(0.03)	(0.03)	(0.03)	
		[0.98]	[0.99]	[1.00]	
Any HH member hospitalized (1 year)	0.30	-0.02	-0.02	-0.00	788
	(0.46)	(0.04)	(0.04)	(0.04)	
		[1.00]	[1.00]	[1.00]	
Children vaccinated	0.88	-0.01	-0.03	0.01	583
	(0.33)	(0.03)	(0.03)	(0.04)	
		[1.00]	[0.99]	[1.00]	
Child check-up (6 months)	0.69	0.03	-0.01	0.03	583
	(0.46)	(0.05)	(0.05)	(0.05)	
		[1.00]	[1.00]	[1.00]	
Contribution to hosp. costs (USD PPP)	69.50	21.70	-24.80	46.50	784
	(288.74)	(36.65)	(19.56)	(33.61)	
		[1.00]	[0.91]	[0.86]	
Nights hospitalized (1 year)	0.44	-0.09	-0.11	0.02	788
	(4.00)	(0.28)	(0.34)	(0.28)	
		[1.00]	[1.00]	[1.00]	
Nights should have been hospitalized (1 year)	0.20	-0.07	-0.07	-0.01	788
	(1.01)	(0.08)	(0.07)	(0.06)	
		[0.99]	[0.98]	[1.00]	
Took medicine today	0.08	-0.04*	-0.02	-0.02	789
	(0.27)	(0.02)	(0.02)	(0.02)	
		[0.61]	[0.99]	[0.99]	
Joint p-value		0.92	0.43	0.49	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 8: Summary statistics – Insurance ownership by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Insurance ownership index	-0.00	-0.03	0.16	-0.19	788
	(1.00)	(0.09)	(0.13)	(0.14)	
		[0.81]	[0.54]	[0.44]	
Trust in insurance company	3.08	-0.07	-0.03	-0.04	778
	(0.92)	(0.08)	(0.08)	(0.09)	
		[0.81]	[0.77]	[0.87]	
Ownership of any insurance	0.06	0.02	0.02	-0.00	788
	(0.23)	(0.02)	(0.02)	(0.02)	
		[0.81]	[0.59]	[0.90]	
Joint p-value		0.70	0.62	0.53	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 9: Summary statistics – Willingness-to-pay for insurance by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Insurance WTP index	0.00 (1.00)	0.07 (0.10) [0.96]	-0.07 (0.07) [0.69]	0.15 (0.09) [0.34]	788
Total WTP for insurance (USD PPP)	86.59 (139.58)	8.21 (13.04) [0.96]	-15.92 (9.86) [0.41]	24.13** (11.37) [0.14]	788
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	24.49 (39.22)	2.64 (3.66) [0.96]	-3.66 (2.83) [0.59]	6.30* (3.25) [0.20]	788
WTP for crit. illness insurance (USD PPP)	4.83 (8.03)	1.36 (0.96) [0.61]	-0.68 (0.61) [0.65]	2.05** (0.91) [0.12]	782
WTP for fire insurance (USD PPP)	8.43 (18.93)	0.64 (1.75) [0.99]	-1.79 (1.36) [0.59]	2.43 (1.54) [0.35]	788
WTP for inpatient insurance (USD PPP)	12.79 (25.72)	1.14 (2.40) [0.99]	-2.81 (1.76) [0.42]	3.95* (2.04) [0.20]	788
WTP for last expense insurance (USD PPP)	3.41 (9.74)	0.82 (1.09) [0.96]	-0.46 (0.87) [0.92]	1.28 (1.12) [0.59]	781
WTP for life insurance (USD PPP)	10.27 (27.05)	0.19 (2.12) [1.00]	-3.72** (1.73) [0.16]	3.91** (1.52) [0.05]*	788
WTP for outpatient (copay) (USD PPP)	6.93 (10.78)	0.13 (1.02) [1.00]	-0.21 (0.91) [0.95]	0.34 (1.03) [0.81]	788
WTP for outpatient insurance (USD PPP)	7.79 (11.61)	1.11 (1.37) [0.96]	0.25 (1.03) [0.95]	0.86 (1.41) [0.81]	788
WTP for welfare insurance (USD PPP)	7.86 (25.31)	0.12 (1.99) [1.00]	-2.95* (1.60) [0.30]	3.07** (1.38) [0.12]	780
Joint p-value		0.80	0.35	0.22	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 10: Summary statistics – Durable assets by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Asset ownership index	-0.00 (1.00)	-0.02 (0.08) [1.00]	-0.05 (0.09) [0.99]	0.03 (0.09) [0.99]	787
Total asset value (USD PPP)	1027.21 (2837.10)	44.16 (262.47) [1.00]	-72.81 (224.88) [1.00]	116.96 (249.61) [0.99]	784
Respondent owns home	0.10 (0.29)	-0.00 (0.03) [1.00]	-0.01 (0.02) [0.99]	0.01 (0.03) [0.99]	789
Respondent rents home	0.90 (0.30)	-0.00 (0.03) [1.00]	-0.01 (0.03) [1.00]	0.00 (0.03) [0.99]	789
Rooms	1.48 (1.18)	0.06 (0.11) [0.97]	0.03 (0.09) [1.00]	0.03 (0.10) [0.99]	787
Electricity	0.82 (0.39)	0.02 (0.03) [0.97]	-0.01 (0.03) [1.00]	0.03 (0.03) [0.94]	788
Joint p-value		0.96	0.69	0.89	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 11: Summary statistics – Consumption by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Total expenditure past mo. (USD PPP)	996.66 (1057.34)	43.17 (113.85) [1.00]	-50.70 (92.85) [0.97]	93.87 (116.93) [0.97]	788
Medical expenditure past mo. (USD PPP)	14.83 (41.15)	1.24 (3.35) [1.00]	2.55 (4.54) [0.97]	-1.31 (4.46) [0.99]	785
Food expenditure past mo. (USD PPP)	164.66 (116.57)	3.96 (9.99) [1.00]	19.22 (20.76) [0.94]	-15.25 (20.73) [0.97]	750
Education expenditure past mo. (USD PPP)	69.98 (262.00)	-1.12 (19.60) [1.00]	16.51 (24.05) [0.97]	-17.63 (21.83) [0.97]	787
Temptation goods exp. past mo. (USD PPP)	23.90 (62.83)	2.07 (6.23) [1.00]	2.88 (5.14) [0.97]	-0.81 (6.11) [0.99]	788
Social expenditure past mo. (USD PPP)	83.48 (99.88)	-2.75 (7.39) [1.00]	-4.19 (7.55) [0.97]	1.43 (6.40) [0.99]	788
Joint p-value		0.99	0.75	0.80	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 12: Summary statistics – Savings and credit by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Borrowed money in past year	0.15 (0.35)	0.08** (0.03) [0.12]	0.03 (0.03) [0.98]	0.05 (0.04) [0.73]	788
Total size of all loans taken in past year (USD PPP)	153.23 (678.94)	364.00*** (129.73) [0.04]**	186.19 (132.31) [0.81]	177.81 (176.24) [0.95]	786
Total mo. installments (USD PPP)	153.23 (678.94)	364.00*** (129.73) [0.04]**	186.19 (132.31) [0.81]	177.81 (176.24) [0.95]	786
Total amount outstanding (USD PPP)	74.34 (359.53)	157.32** (65.56) [0.12]	81.89 (65.25) [0.89]	75.43 (87.39) [0.98]	782
Able to pay all loans	0.87 (0.34)	-0.08** (0.03) [0.12]	-0.02 (0.03) [1.00]	-0.06* (0.03) [0.53]	789
Total savings (USD PPP)	405.42 (984.40)	-81.16 (75.05) [0.89]	18.99 (90.61) [1.00]	-100.16 (80.40) [0.85]	736
Total deposits past mo. (USD PPP)	86.53 (271.71)	-11.35 (23.21) [0.95]	6.27 (38.40) [1.00]	-17.62 (38.26) [0.99]	759
Informal group savings (USD PPP)	21.89 (42.13)	6.47 (6.73) [0.92]	1.35 (4.17) [1.00]	5.12 (7.07) [0.99]	781
Total withdrawals past mo. (USD PPP)	140.23 (756.35)	-44.14 (50.75) [0.92]	15.73 (99.10) [1.00]	-59.88 (90.65) [0.99]	765
Feel secure with savings	3.30 (1.56)	0.00 (0.16) [0.98]	0.07 (0.16) [1.00]	-0.07 (0.16) [0.99]	540
Savings cover health exp.	0.45 (0.50)	-0.04 (0.05) [0.92]	0.05 (0.05) [0.97]	-0.09* (0.05) [0.53]	537
Total net remittances	1693.19 (11596.00)	-313.03 (1494.11) [0.98]	735.34 (1317.31) [1.00]	-1048.36 (1515.00) [0.99]	447
Joint p-value		0.20	0.98	0.52	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 13: Summary statistics – Labor mobility and conditions by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Labor mobility index	0.00	0.02	-0.03	0.06	788
	(1.00)	(0.09)	(0.08)	(0.09)	
		[1.00]	[1.00]	[1.00]	
Job risk index	0.00	0.04	0.00	0.04	788
	(1.00)	(0.09)	(0.09)	(0.10)	
		[1.00]	[1.00]	[1.00]	
Will leave JKA in next 3 months	0.02	0.00	-0.01	0.01	788
	(0.13)	(0.01)	(0.01)	(0.01)	
		[1.00]	[1.00]	[1.00]	
Will change workplaces in next 3 months	0.01	0.00	0.00	0.00	776
	(0.08)	(0.01)	(0.01)	(0.01)	
		[1.00]	[1.00]	[1.00]	
Self-employed	0.33	-0.02	-0.01	-0.02	786
	(0.47)	(0.04)	(0.04)	(0.04)	
		[1.00]	[1.00]	[1.00]	
No. of jobs held	1.06	-0.02	-0.02	-0.01	786
	(0.24)	(0.02)	(0.02)	(0.02)	
		[0.95]	[1.00]	[1.00]	
Perceived job risk	2.39	0.14	0.01	0.13	788
	(1.21)	(0.11)	(0.11)	(0.11)	
		[0.91]	[1.00]	[0.96]	
Objective job risk	3.34	-0.03	0.00	-0.03	636
	(0.82)	(0.08)	(0.08)	(0.08)	
		[1.00]	[1.00]	[1.00]	
Protection taken at work (1 - 3)	1.23	0.02	-0.03	0.05	268
	(0.89)	(0.13)	(0.14)	(0.14)	
		[1.00]	[1.00]	[1.00]	
Is shed leader?	0.10	0.01	0.01	-0.00	788
	(0.30)	(0.03)	(0.03)	(0.03)	
		[1.00]	[1.00]	[1.00]	
Trust people in workplace	3.10	-0.07	-0.05	-0.02	783
	(0.85)	(0.08)	(0.08)	(0.08)	
		[0.99]	[1.00]	[1.00]	
Had formal training course	0.04	0.01	0.00	0.01	788
	(0.19)	(0.02)	(0.02)	(0.02)	
		[1.00]	[1.00]	[1.00]	
Had informal training course	0.02	0.00	-0.01	0.01	788
	(0.13)	(0.01)	(0.01)	(0.01)	
		[1.00]	[1.00]	[1.00]	
Joint p-value		0.73	1.00	0.96	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 14: Summary statistics – Labor productivity by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Labor productivity index	-0.00	-0.02	-0.03	0.02	786
	(1.00)	(0.08)	(0.08)	(0.08)	
		[1.00]	[0.89]	[0.96]	
Total weekly HH inc. last week (USD PPP)	126.95	22.02	37.90	-15.87	772
	(180.35)	(22.41)	(24.98)	(29.86)	
		[0.93]	[0.54]	[0.96]	
Weekly inc. last week for member 1 (USD PPP)	117.58	6.57	35.41	-28.84	772
	(171.29)	(16.57)	(23.95)	(25.24)	
		[1.00]	[0.57]	[0.76]	
Weekly inc. last year for member 1 (USD PPP)	140.69	-17.06	117.72	-134.78	755
	(486.99)	(31.48)	(114.15)	(110.71)	
		[1.00]	[0.87]	[0.72]	
Weekly inc. next week for member 1 (USD PPP)	111.05	18.15	164.57	-146.42	708
	(113.54)	(13.24)	(118.50)	(118.81)	
		[0.72]	[0.59]	[0.72]	
Hours worked per day for all jobs	9.88	-0.13	-0.20	0.07	785
	(2.27)	(0.17)	(0.19)	(0.17)	
		[0.98]	[0.87]	[0.96]	
Days worked per week for all jobs	6.12	0.01	0.04	-0.02	755
	(0.58)	(0.05)	(0.05)	(0.06)	
		[1.00]	[0.87]	[0.96]	
Avg. pieces/day produced	41.60	-1.84	-8.91	7.07	604
	(138.91)	(11.62)	(11.06)	(8.62)	
		[1.00]	[0.87]	[0.91]	
Pieces/day produced last week	35.00	9.60	-3.02	12.62	574
	(87.50)	(10.15)	(8.40)	(9.78)	
		[0.94]	[0.89]	[0.70]	
Joint p-value		0.22	0.53	0.30	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 15: Summary statistics – Self-reported worries by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Worry index	0.00	-0.04	-0.02	-0.02	788
	(1.00)	(0.08)	(0.08)	(0.09)	
		[0.98]	[0.98]	[0.99]	
No. disasters experienced	5.95	-0.11	-0.25	0.14	788
	(3.65)	(0.32)	(0.30)	(0.32)	
		[0.99]	[0.95]	[0.99]	
Worry about family health	2.53	0.04	0.06	-0.02	788
	(1.22)	(0.11)	(0.11)	(0.11)	
		[0.99]	[0.98]	[0.99]	
Worry about accidents/disasters	2.34	-0.10	-0.05	-0.04	788
	(1.10)	(0.09)	(0.10)	(0.10)	
		[0.85]	[0.98]	[0.99]	
Worry about medications	2.56	0.12	0.07	0.05	788
	(1.15)	(0.10)	(0.10)	(0.10)	
		[0.76]	[0.96]	[0.99]	
Worry about death in family	2.62	-0.07	0.05	-0.12	788
	(1.33)	(0.11)	(0.12)	(0.12)	
		[0.96]	[0.98]	[0.86]	
Worry about basic needs	3.07	-0.02	-0.01	-0.00	788
	(1.06)	(0.09)	(0.09)	(0.09)	
		[0.99]	[0.98]	[0.99]	
Worry about living expenses	2.98	-0.02	-0.05	0.03	788
	(1.02)	(0.09)	(0.09)	(0.09)	
		[0.99]	[0.98]	[0.99]	
Joint p-value		0.55	0.81	0.92	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 16: Summary statistics – Ways of coping by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Confrontive coping	0.00	-0.05	0.00	-0.06	788
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.98]	[1.00]	[0.96]	
Distancing	0.00	0.09	0.21**	-0.12	788
	(1.00)	(0.09)	(0.09)	(0.10)	
		[0.92]	[0.16]	[0.75]	
Self-controlling	0.00	-0.03	0.02	-0.06	788
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.98]	[0.99]	[0.96]	
Seeking social support	0.00	-0.05	0.00	-0.05	788
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.98]	[1.00]	[0.96]	
Accepting responsibility	0.00	0.05	0.10	-0.04	788
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.98]	[0.85]	[0.96]	
Escape-avoidance	-0.00	0.08	0.03	0.05	788
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.93]	[0.99]	[0.96]	
Planful problem-solving	0.00	-0.02	0.08	-0.10	788
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.98]	[0.90]	[0.84]	
Positive reappraisal	0.00	-0.03	0.11	-0.14	788
	(1.00)	(0.09)	(0.09)	(0.09)	
		[0.98]	[0.78]	[0.58]	
Joint p-value		0.88	0.42	0.64	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

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Table 17: Summary statistics – Temporal discounting by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Prop. patient choice (0 - 1 mo.)	0.23	-0.02	-0.07**	0.05*	789
	(0.37)	(0.03)	(0.03)	(0.03)	
		[0.86]	[0.07]*	[0.22]	
Prop. patient choice (3 - 4 mo.)	0.22	0.02	0.01	0.01	789
	(0.37)	(0.03)	(0.03)	(0.03)	
		[0.85]	[0.90]	[0.81]	
Indiff. point (0 - 1 mo.) (USD PPP)	1.36	-0.02	-0.05**	0.03	776
	(0.29)	(0.02)	(0.02)	(0.02)	
		[0.75]	[0.08]*	[0.36]	
Indiff. point (3 - 4 mo.) (USD PPP)	1.35	0.01	0.00	0.01	774
	(0.29)	(0.03)	(0.03)	(0.03)	
		[0.86]	[0.90]	[0.84]	
Exp. discounting (0 - 1 mo.)	4.70	0.15	0.40**	-0.25	776
	(2.31)	(0.20)	(0.19)	(0.19)	
		[0.73]	[0.09]*	[0.40]	
Exp. discounting (3 - 4 mo.)	4.77	-0.07	-0.04	-0.03	774
	(2.31)	(0.20)	(0.20)	(0.21)	
		[0.86]	[0.90]	[0.87]	
Stationarity	-0.07	0.21	0.43**	-0.22	772
	(2.37)	(0.21)	(0.21)	(0.22)	
		[0.60]	[0.09]*	[0.51]	
Joint *p*-value		0.87	0.15	0.19	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 18: Summary statistics – Risk aversion and other-regarding preference by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Prop. risky choice	0.22	0.01	-0.02	0.03	789
	(0.24)	(0.02)	(0.02)	(0.02)	
		[0.88]	[0.56]	[0.46]	
Indiff. point (risk) (USD PPP)	1.78	0.02	-0.07	0.09	770
	(0.67)	(0.06)	(0.06)	(0.06)	
		[0.79]	[0.45]	[0.31]	
Constant relative risk aversion	0.24	-0.01	0.06	-0.07	770
	(0.52)	(0.05)	(0.05)	(0.05)	
		[0.90]	[0.37]	[0.34]	
Gave donation	0.12	0.02	0.02	0.00	789
	(0.33)	(0.03)	(0.03)	(0.03)	
		[0.73]	[0.56]	[0.95]	
Joint p-value		0.43	0.40	0.09*	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 19: Summary statistics – Daily activity by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Hours of sleep	7.51	-0.04	-0.05	0.02	789
	(1.52)	(0.13)	(0.12)	(0.13)	
		[1.00]	[1.00]	[1.00]	
Ate today	0.40	0.04	-0.02	0.06	789
	(0.49)	(0.04)	(0.04)	(0.04)	
		[0.93]	[1.00]	[0.88]	
Smoked today	0.23	-0.01	-0.03	0.01	789
	(0.42)	(0.04)	(0.04)	(0.04)	
		[1.00]	[0.98]	[0.99]	
Drank tea today	0.96	-0.04**	-0.07***	0.03	789
	(0.19)	(0.02)	(0.02)	(0.03)	
		[0.28]	[0.02]**	[0.94]	
Drank alcohol today	0.01	0.00	0.01	-0.00	789
	(0.10)	(0.01)	(0.01)	(0.01)	
		[1.00]	[0.98]	[0.99]	
Phys. activity today	0.16	-0.01	-0.03	0.02	789
	(0.37)	(0.03)	(0.03)	(0.03)	
		[1.00]	[0.97]	[0.98]	
Took medicine today	0.08	-0.04*	-0.02	-0.02	789
	(0.27)	(0.02)	(0.02)	(0.02)	
		[0.41]	[0.98]	[0.96]	
Consumed miraa today	0.00	0.00	0.00	-0.00	789
	(0.06)	(0.01)	(0.01)	(0.01)	
		[1.00]	[1.00]	[1.00]	
Chewed tobacco today	0.01	-0.01	0.00	-0.01	789
	(0.08)	(0.01)	(0.01)	(0.01)	
		[0.66]	[1.00]	[0.78]	
Joint *p*-value		0.23	0.17	0.67	

Notes: This table tests for baseline balance among participants with a national ID. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

E.2   Cortisol

Table 20: Baseline correlates of cortisol

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Subjective well-being index	-0.027								-0.061
	(0.030)								(0.078)
Perceived stress		0.009							0.028
		(0.028)							(0.034)
Optimism			-0.055**						-0.005
			(0.023)						(0.053)
Self-esteem				0.042					0.035
				(0.029)					(0.045)
Depression					-0.060**				-0.070*
					(0.025)				(0.038)
Internal locus of control						-0.015			-0.004
						(0.027)			(0.037)
Happiness							-0.002		0.029
							(0.024)		(0.045)
Life satisfaction								-0.004	0.005
								(0.025)	(0.036)
Constant	2.210***	2.210***	2.214***	2.212***	2.217***	2.211***	2.210***	2.210***	2.221***
	(0.027)	(0.027)	(0.027)	(0.028)	(0.027)	(0.027)	(0.027)	(0.028)	(0.028)
Adjusted R^2	-0.000	-0.001	0.004	0.001	0.005	-0.001	-0.001	-0.001	0.003
Joint p-value									0.081
Observations	890	890	890	890	890	890	890	890	890

Notes: This table reports a regression of baseline cortisol levels on measures of subjective well-being. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Figure 9: Log average cortisol with 99 pct. boundaries
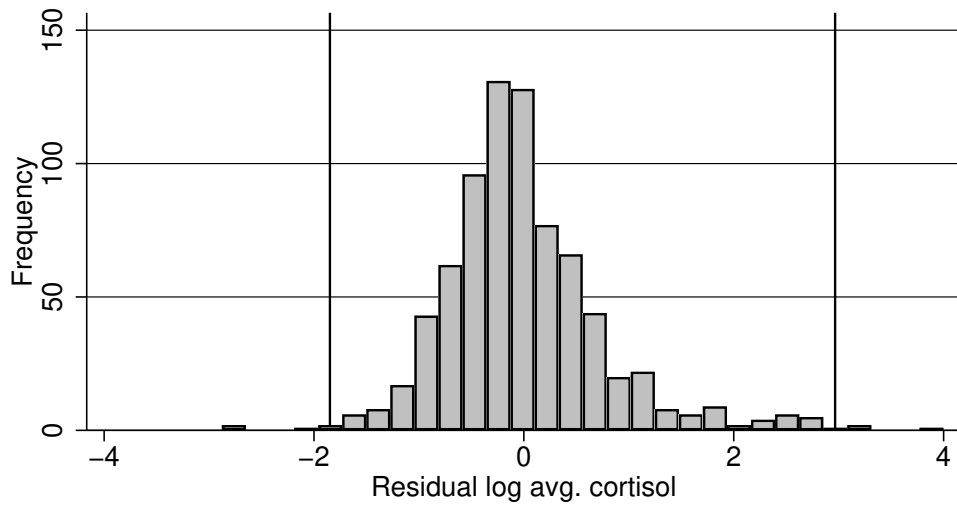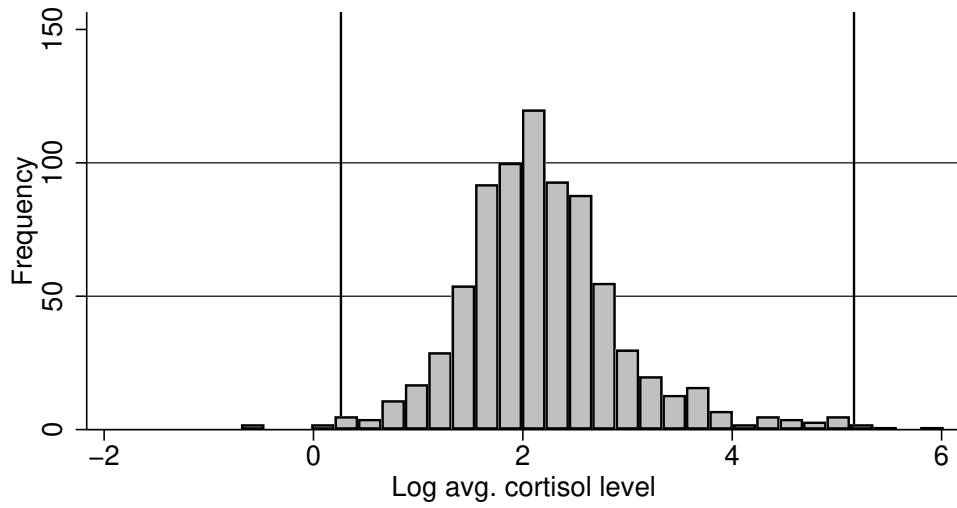
Figure 10: Scatterplot of pre- and post-survey baseline log cortisol
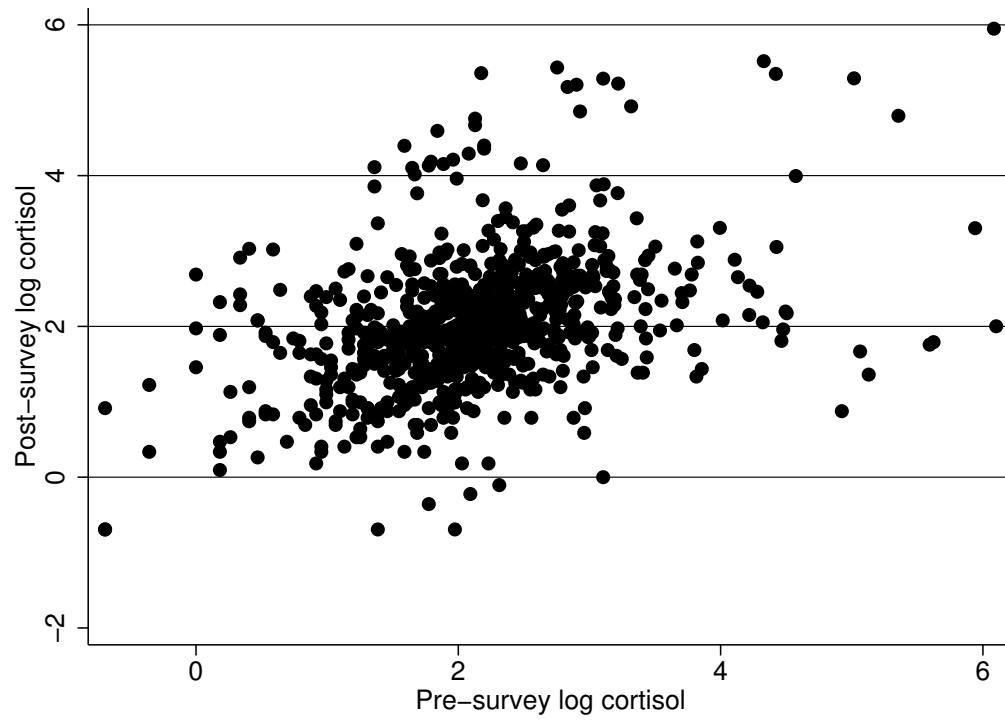
Figure 11: Log average cortisol by group: survey-round
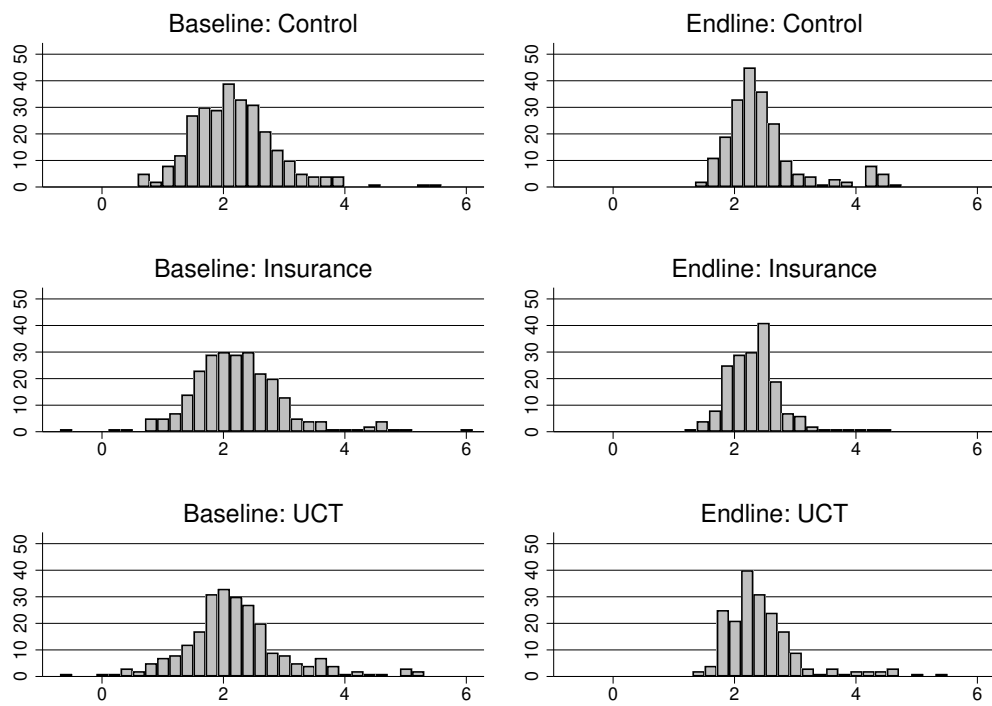
Figure 12: Treatment effect on log average cortisol levels
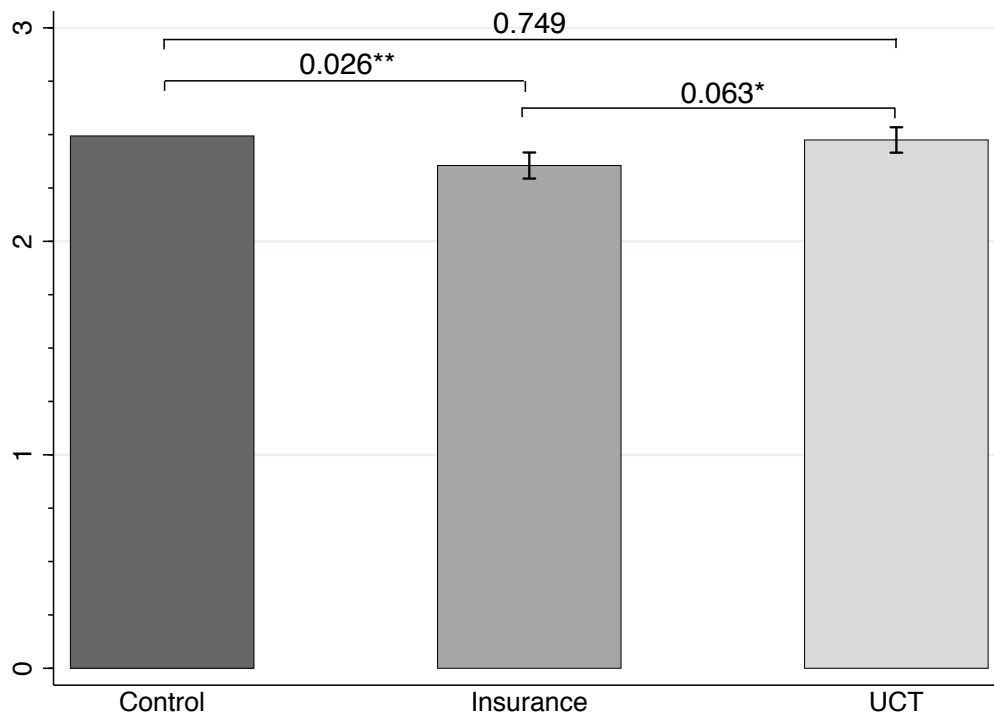
Table 21: Comparison of pre- and post-interview cortisol samples

	Pre-survey mean (SD)	Post	Obs.
Baseline (overall)	13.81	1.17	890
	(30.60)	(1.31)	
Control	10.96	3.35	323
	(19.25)	(2.19)	
Insurance	16.62	-2.13	282
	(40.84)	(2.34)	
UCT	14.27	1.96	285
	(29.06)	(2.29)	
Endline (overall)	17.23	-1.58	664
	(55.84)	(2.39)	
Control	13.31	5.80**	255
	(16.63)	(2.31)	
Insurance	15.90	-3.35	197
	(51.76)	(3.85)	
UCT	23.18	-8.77	212
	(83.20)	(5.94)	

This table compares cortisol measured before and after survey interviews. Column 1 reports the mean in nmol/L and SD of cortisol samples collected before each interview. Column 2 reports the difference between post- and pre-interview measures. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

E.3 Health insurance usage (CIC Afya Bora)

Table 22: Baseline health effects on insurance take-up

	Enrollment
Sick/injured (1 month)	0.011
	(0.072)
Days missed due to sickness (1 month)	-0.020
	(0.024)
Prop. of household sick (1 month)	0.424***
	(0.153)
Prop. children in household sick (1 month)	-0.133
	(0.110)
Consulted for illness/injury (1 month)	-0.095
	(0.093)
Any HH member hospitalized (1 year)	-0.005
	(0.063)
Children vaccinated	-0.120**
	(0.060)
Child check-up (6 months)	-0.094**
	(0.046)
Contribution to hosp. costs (USD PPP)	0.000
	(0.000)
Nights hospitalized (1 year)	0.002
	(0.006)
Nights should have been hospitalized (1 year)	0.014
	(0.019)
Took medicine today	-0.100
	(0.138)
Middle tertile	0.117*
	(0.060)
Top tertile	0.059
	(0.066)
Constant	0.984***
	(0.084)
Adjusted R^2	0.002
Joint p-value	.16
Observations	174

Notes: This table reports a regression of insurance take-up on baseline health status. We report the p-value of an F-test for the joint significance of health status. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 23: Usage of insurance in insurance group

| | Usage of CIC Microinsurance | |
	Freq.	Percent
Not enrolled	27	10.5
Enrolled without claims	146	56.8
Made at least one claim	84	32.7
Total	257	100.0

Table 24: Decision to continue micro-insurance in insurance group

| | Reason for not buying ins. | |
	Freq.	Percent
Too expensive	139	64.7
Not useful	16	7.4
Mistrust ins. companies	37	17.2
Already own	3	1.4
Never considered	5	2.3
Lack information	11	5.1
Hassle to use	4	1.9
Total	215	100.0

Table 25: Summary statistics – Insurance usage among those enrolled

	Mean	SD	Median	Min	Max	Obs.
Days from baseline to CIC enrollment	291.70	82.15	284	55	792	230
Made a claim	0.37	0.48	0	0	1	230
Made at least one outpatient claim during study period	0.37	0.48	0	0	1	230
Made at least one inpatient claim during study period	0.04	0.19	0	0	1	230
Total no. of claims	5.04	10.21	0	0	74	231
No. of claims made for self	1.96	4.50	0	0	30	231
No. of claims made for others	2.90	6.39	0	0	33	231
No. of maternity claims	0.00	0.07	0	0	1	231
No. of outpatient claims	4.98	10.14	0	0	74	231
No. of inpatient claims	0.06	0.34	0	0	4	231
Total value of claims incurred by CIC (USD PPP)	156.51	469.65	0	0	4530	231
Total value of claims CIC paid (USD PPP)	156.09	469.21	0	0	4530	231

Figure 13: Number of claims made during study period
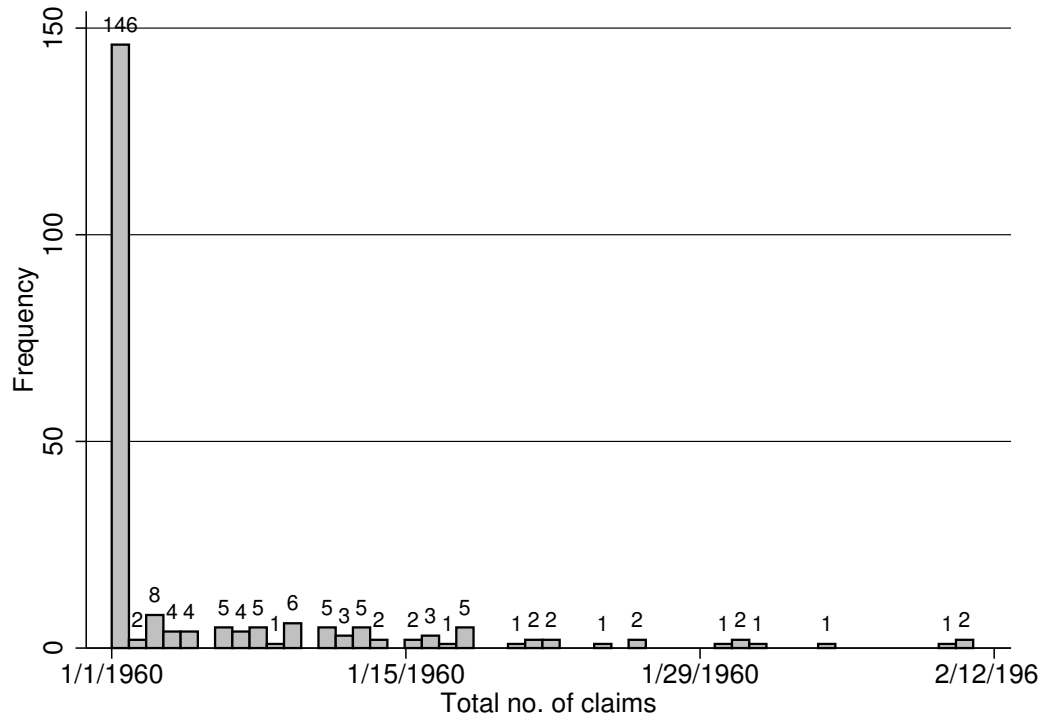
Figure 14: Number of claims made for self
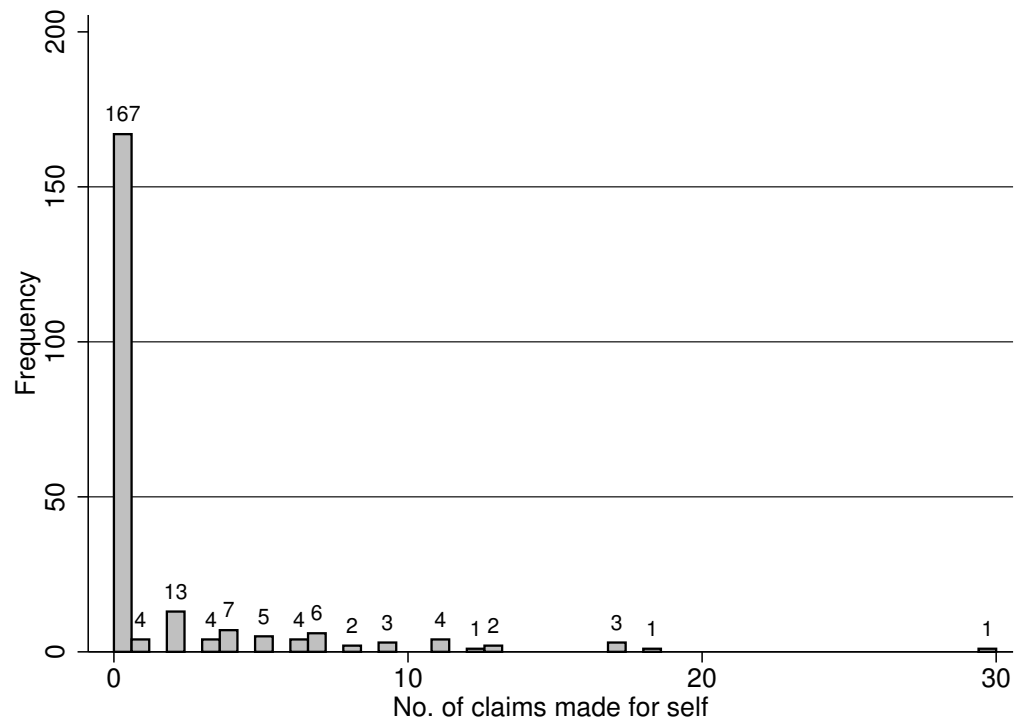
Figure 15: Number of outpatient claims

65
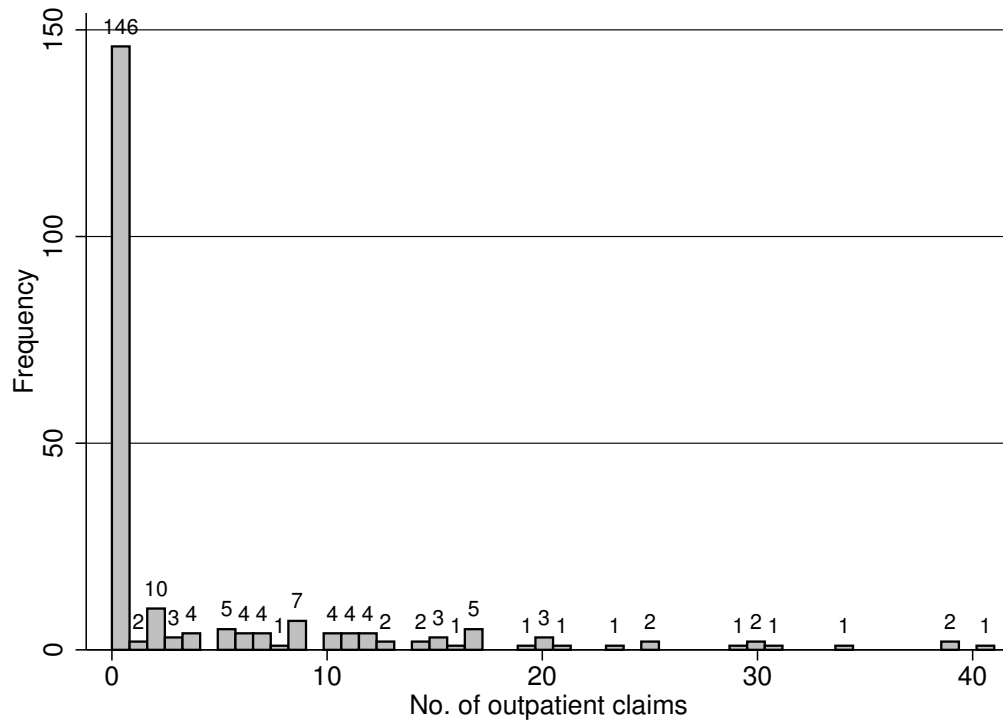
Figure 16: Number of inpatient claims

Figure 17: Total value of claims incurred by CIC
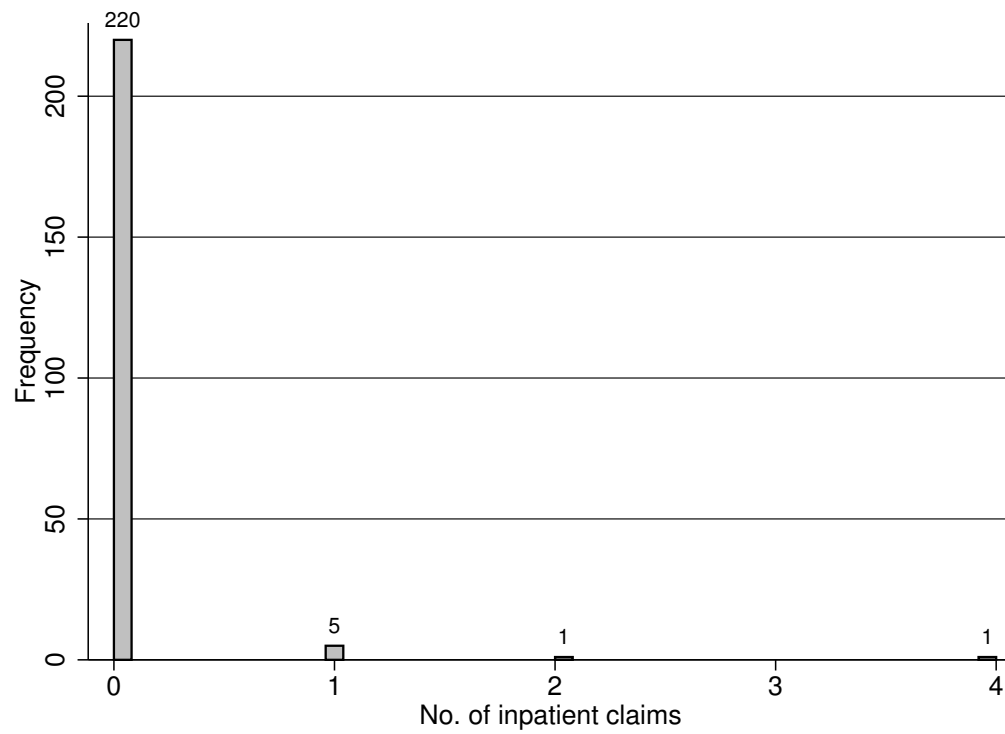
Figure 18: Total value of claims paid by CIC
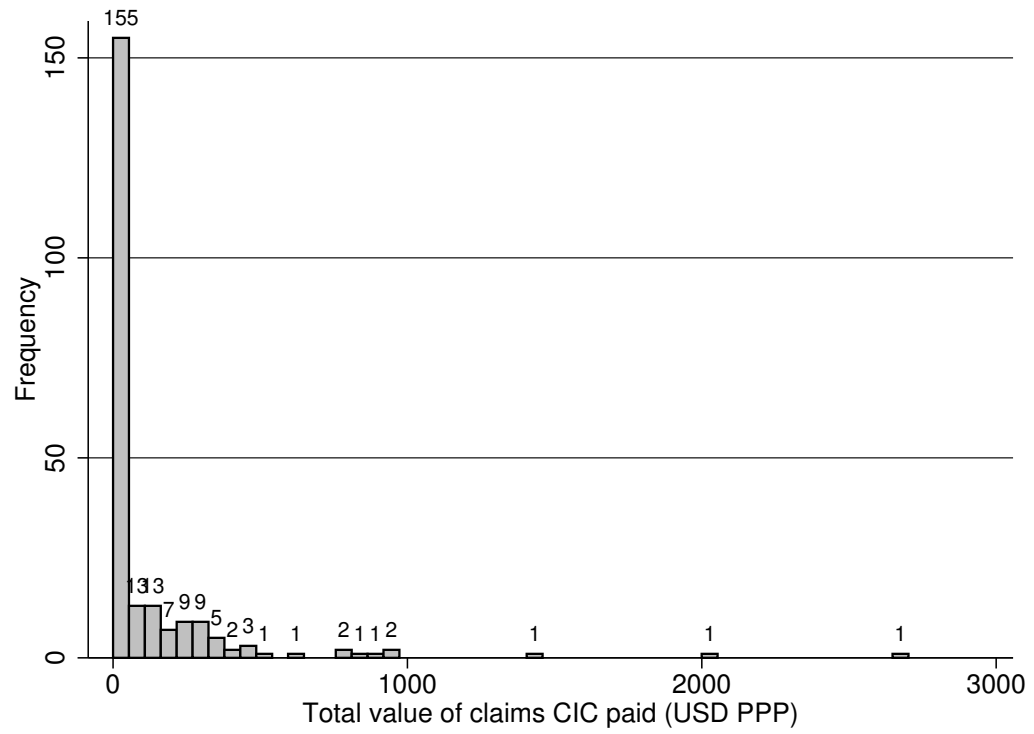
Figure 19: Log average cortisol by insurance usage
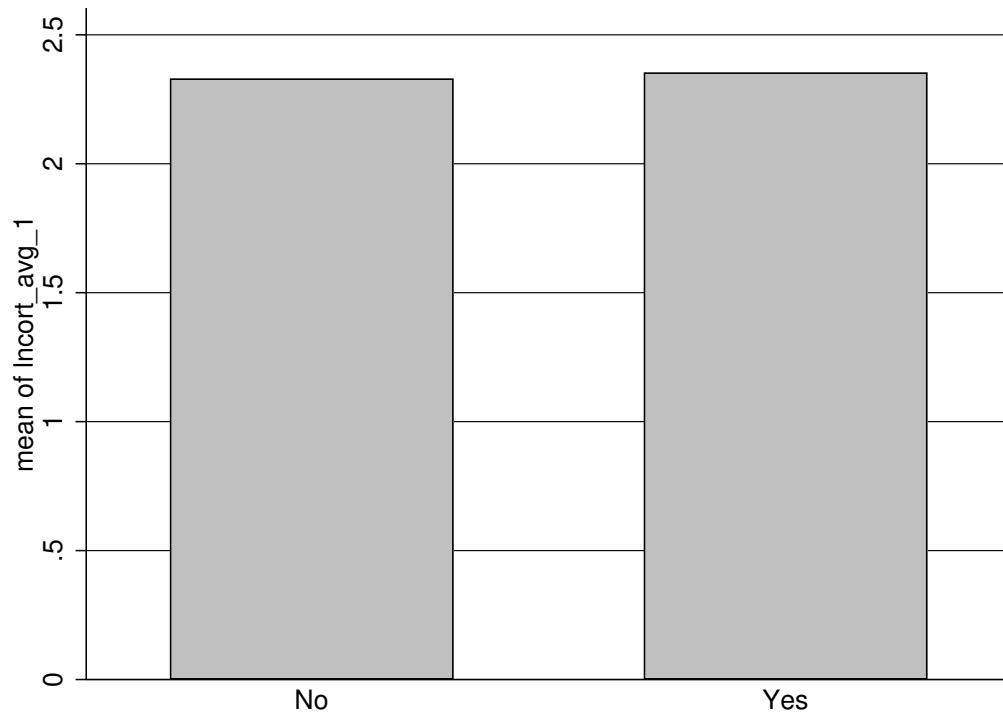
F Attrition

Table 26: Treatment group by survey participation

	Observed		Attrition		
	Baseline	Endline	Total attrition	Non-complier	Non-complier without ID
Control	326	268	58	0	0
Insurance	286	206	80	46	19
UCT	288	219	69	34	24
Total	900	693	207	80	43

Notes: This table displays a cross-tabulation of treatment assignment and participation status. The first column includes all respondents surveyed at baseline. The second column includes the respondents who successfully completed the endline survey. The third column includes all respondents who attrited between baseline and endline surveys. The fourth column counts respondents who were assigned insurance or cash but received neither. The fifth column counts non-compliers who did not have a valid national ID at baseline.

Table 27: Treatment group by survey participation

	Participation		
	Baseline	Attrited	Endline
Control	326	58	268
Insurance	286	80	206
UCT	288	69	219
Total	900	207	693

Notes: This table displays a cross-tabulation of treatment assignment and participation status. The first column includes all respondents surveyed at baseline. The second column includes respondents who attrited between baseline and endline surveys. The third column includes the respondents who successfully completed the endline survey.

Table 28: Treatment group by survey participation for sample with national ID

	Participation		
	Baseline	Attrited	Endline
Control	282	46	236
Insurance	259	60	199
UCT	248	41	207
Total	789	147	642

Notes: This table displays a cross-tabulation of treatment assignment and participation status. The first column includes all respondents surveyed at baseline. The second column includes respondents who attrited between baseline and endline surveys. The third column includes the respondents who successfully completed the endline survey.

Table 29: Baseline predictors of attrition

	Full sample				With national ID			
	(1) Attrition	(2) Attrition	(3) Exclusion	(4) Exclusion	(5) Attrition	(6) Attrition	(7) Exclusion	(8) Exclusion
Insurance	0.100***	0.097***	0.159***	0.152***	0.069**	0.064*	0.104***	0.095***
	(0.034)	(0.035)	(0.022)	(0.022)	(0.035)	(0.035)	(0.019)	(0.019)
UCT	0.060*	0.063*	0.125***	0.128***	-0.001	-0.001	0.042***	0.043***
	(0.033)	(0.033)	(0.020)	(0.020)	(0.032)	(0.032)	(0.013)	(0.013)
Middle inc. stratum	-0.020	-0.036	-0.032	-0.033	-0.054	-0.064*	-0.033*	-0.029
	(0.036)	(0.037)	(0.025)	(0.026)	(0.035)	(0.036)	(0.019)	(0.020)
High inc. stratum	-0.064*	-0.097***	-0.073***	-0.087***	-0.034	-0.055	-0.033*	-0.029
	(0.032)	(0.038)	(0.021)	(0.025)	(0.033)	(0.038)	(0.018)	(0.019)
Subjective well-being index		-0.008		-0.002		-0.010		-0.004
		(0.014)		(0.008)		(0.015)		(0.008)
Log avg. cortisol level		0.011		0.013		0.002		0.010
		(0.018)		(0.012)		(0.018)		(0.008)
Insurance ownership index		-0.004		-0.005*		-0.002		-0.003
		(0.007)		(0.003)		(0.006)		(0.002)
Insurance WTP index		0.024		0.012		0.022		0.011
		(0.017)		(0.010)		(0.016)		(0.010)
Asset ownership index		-0.027*		0.001		-0.033**		-0.006
		(0.015)		(0.009)		(0.015)		(0.009)
Labor mobility index		-0.023**		-0.000		-0.022**		-0.000
		(0.009)		(0.009)		(0.009)		(0.009)
Labor productivity index		0.044**		0.011		0.034*		-0.003
		(0.018)		(0.010)		(0.018)		(0.009)
Job risk index		-0.007		0.000		-0.006		0.002
		(0.013)		(0.007)		(0.013)		(0.007)
Constant	0.204***	0.193***	0.032***	0.007	0.187***	0.192***	0.020**	-0.004
	(0.027)	(0.048)	(0.011)	(0.030)	(0.028)	(0.050)	(0.010)	(0.022)
Observations	880	870	880	870	772	764	772	764
Adjusted R^2	0.009	0.018	0.066	0.062	0.005	0.014	0.042	0.034
UCT = Ins p-value	0.280	0.370	0.250	0.430	0.050	0.070	0.010	0.030
Joint test p-value	0.010	0.010	0.000	0.000	0.080	0.120	0.000	0.000

Note: This table reports coefficient estimates for the regression of attrition on treatment assignment and baseline characteristics. Columns 1-2 and 5-6 report regressions for overall attrition. Columns 3-4 and 7-8 report regressions for attrition due to non-takeup of treatment. The first panel uses the full baseline sample while the second panel uses those with a valid national ID at baseline. The regression includes stratum fixed effects. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

F.1 Baseline variables by treatment group for respondents surveyed at endline

Table 30: Summary statistics – Summary indices by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Subjective well-being index	0.00	-0.15	0.09	-0.24**	642
	(1.03)	(0.10)	(0.09)	(0.10)	
		[0.65]	[0.92]	[0.11]	
Log avg. cortisol level	2.18	0.04	0.04	-0.00	637
	(0.72)	(0.08)	(0.08)	(0.08)	
		[0.99]	[0.98]	[1.00]	
Insurance ownership index	-0.01	0.01	0.19	-0.18	641
	(1.08)	(0.11)	(0.15)	(0.16)	
		[0.99]	[0.84]	[0.85]	
Insurance WTP index	-0.04	0.13	-0.11	0.23**	641
	(0.95)	(0.11)	(0.08)	(0.10)	
		[0.88]	[0.76]	[0.18]	
Asset ownership index	0.04	-0.03	-0.04	0.01	640
	(1.01)	(0.09)	(0.10)	(0.10)	
		[0.99]	[0.98]	[1.00]	
Labor mobility index	0.03	0.01	-0.04	0.05	641
	(1.09)	(0.10)	(0.10)	(0.10)	
		[0.99]	[0.98]	[0.99]	
Labor productivity index	-0.06	0.07	0.02	0.05	640
	(0.90)	(0.09)	(0.08)	(0.09)	
		[0.97]	[0.98]	[0.99]	
Job risk index	-0.00	0.04	0.06	-0.02	641
	(1.01)	(0.10)	(0.10)	(0.11)	
		[0.99]	[0.98]	[1.00]	
Joint p-value		0.69	0.51	0.09*	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 31: Summary statistics – Demographics by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Female	0.11	0.02	0.03	-0.02	641
	(0.31)	(0.03)	(0.03)	(0.03)	
		[0.71]	[0.62]	[0.82]	
Age	32.62	1.52*	2.48***	-0.96	641
	(9.04)	(0.84)	(0.93)	(0.94)	
		[0.29]	[0.04]**	[0.66]	
Household size	3.39	0.38**	0.32*	0.07	642
	(1.78)	(0.17)	(0.18)	(0.18)	
		[0.13]	[0.29]	[0.82]	
Married	0.77	0.04	-0.01	0.05	641
	(0.42)	(0.04)	(0.04)	(0.04)	
		[0.71]	[0.77]	[0.61]	
Co-habitating with partner	0.63	0.05	-0.07	0.11**	641
	(0.48)	(0.05)	(0.05)	(0.05)	
		[0.71]	[0.46]	[0.11]	
Years of education	8.47	0.18	-0.17	0.35	641
	(2.57)	(0.25)	(0.26)	(0.26)	
		[0.71]	[0.77]	[0.61]	
Joint p-value		0.25	0.03**	0.23	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 32: Summary statistics – Cortisol by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Log avg. cortisol level	2.18	0.04	0.04	-0.00	637
	(0.72)	(0.08)	(0.08)	(0.08)	
		[0.74]	[0.69]	[0.96]	
Log avg. cortisol less 100	2.15	-0.02	0.00	-0.02	624
	(0.66)	(0.07)	(0.07)	(0.07)	
		[0.78]	[0.97]	[0.91]	
Log avg. cortisol (.99 Wins.)	2.18	0.04	0.05	-0.01	637
	(0.71)	(0.07)	(0.08)	(0.08)	
		[0.75]	[0.66]	[0.92]	
Joint p-value		0.51	0.04**	0.58	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 33: Summary statistics – Subjective well-being by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Subjective well-being index	0.00	-0.15	0.09	-0.24**	642
	(1.03)	(0.10)	(0.09)	(0.10)	
		[0.57]	[0.85]	[0.10]	
Perceived stress	-0.03	0.06	0.01	0.05	642
	(0.99)	(0.09)	(0.09)	(0.09)	
		[0.80]	[0.99]	[0.93]	
Optimism	0.01	0.01	0.11	-0.10	642
	(0.98)	(0.10)	(0.10)	(0.11)	
		[0.90]	[0.83]	[0.89]	
Self-esteem	0.04	-0.09	-0.03	-0.06	642
	(0.98)	(0.09)	(0.09)	(0.10)	
		[0.80]	[0.99]	[0.93]	
Depression	-0.04	0.15	0.05	0.10	642
	(0.98)	(0.10)	(0.09)	(0.10)	
		[0.57]	[0.95]	[0.89]	
Internal locus of control	-0.04	0.15	0.22**	-0.07	642
	(0.95)	(0.10)	(0.10)	(0.10)	
		[0.57]	[0.17]	[0.93]	
Happiness	-0.00	-0.15	0.01	-0.16	642
	(0.99)	(0.10)	(0.11)	(0.11)	
		[0.57]	[0.99]	[0.64]	
Life satisfaction	-0.04	-0.08	-0.11	0.03	642
	(1.00)	(0.10)	(0.10)	(0.10)	
		[0.80]	[0.83]	[0.93]	
Joint p-value		0.21	0.34	0.39	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 34: Summary statistics – Perceived stress by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
How often have you been upset because of something that happened unexpectedly?	2.47 (1.10)	-0.10 (0.10) [0.98]	-0.03 (0.11) [1.00]	-0.08 (0.11) [0.97]	642
How often have you felt that you were unable to control the important things in	2.39 (1.14)	0.02 (0.11) [1.00]	0.20* (0.11) [0.56]	-0.19* (0.11) [0.74]	642
How often have you felt nervous and ?	2.05 (1.08)	0.13 (0.11) [0.95]	0.12 (0.11) [0.96]	0.01 (0.11) [0.99]	642
How often have you dealt successfully with day to day problems and annoyances?	3.08 (1.22)	0.05 (0.12) [1.00]	0.04 (0.12) [1.00]	0.00 (0.12) [0.99]	642
How often have you felt that you were effectively coping with important changes	3.10 (1.18)	-0.02 (0.11) [1.00]	0.01 (0.11) [1.00]	-0.03 (0.12) [0.99]	642
How often have you felt confident about your ability to handle your personal pro	3.34 (1.14)	-0.15 (0.11) [0.92]	-0.04 (0.11) [1.00]	-0.11 (0.12) [0.97]	642
How often have you felt that things were going your way?	2.92 (1.09)	0.10 (0.11) [0.98]	0.00 (0.10) [1.00]	0.10 (0.11) [0.97]	642
How often have you found that you could not cope with all the things that you ha	2.48 (1.14)	0.12 (0.11) [0.96]	0.01 (0.11) [1.00]	0.12 (0.11) [0.97]	642
How often have you been able to control irritations in your life?	2.88 (1.09)	0.05 (0.11) [1.00]	0.19* (0.11) [0.66]	-0.14 (0.12) [0.95]	642
How often have you felt that you were on top of things?	3.11 (1.08)	-0.10 (0.10) [0.98]	-0.01 (0.11) [1.00]	-0.09 (0.11) [0.97]	642
How often have you been angered because of things that happened that were outsid	2.61 (1.11)	0.04 (0.11) [1.00]	0.14 (0.11) [0.90]	-0.10 (0.11) [0.97]	642
How often have you found yourself thinking about things that you have to accompl	3.20 (1.21)	-0.04 (0.11) [1.00]	0.08 (0.12) [1.00]	-0.12 (0.12) [0.97]	642
How often have you been able to control the way you spend your time?	3.25 (1.24)	-0.03 (0.12) [1.00]	0.01 (0.11) [1.00]	-0.04 (0.12) [0.99]	642
How often have you felt difficulties were piling up so high that you could not o	2.42 (1.20)	0.04 (0.12) [1.00]	-0.10 (0.12) [0.99]	0.14 (0.12) [0.95]	642
Joint p-value		0.75	0.40	0.44	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 35: Summary statistics – Health and healthcare use by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Sick/injured (1 month)	0.20	0.00	0.01	-0.01	641
	(0.40)	(0.04)	(0.04)	(0.04)	
		[1.00]	[1.00]	[1.00]	
Days missed due to sickness (1 month)	0.41	-0.06	-0.15	0.09	588
	(2.13)	(0.17)	(0.17)	(0.13)	
		[1.00]	[0.98]	[1.00]	
Prop. of household sick (1 month)	0.17	0.01	-0.02	0.03	642
	(0.27)	(0.03)	(0.02)	(0.03)	
		[1.00]	[0.98]	[0.96]	
Prop. children in household sick (1 month)	0.21	0.01	-0.08**	0.09***	489
	(0.36)	(0.04)	(0.04)	(0.04)	
		[1.00]	[0.16]	[0.07]*	
Consulted for illness/injury (1 month)	0.14	-0.01	-0.01	0.00	641
	(0.35)	(0.03)	(0.03)	(0.03)	
		[1.00]	[0.99]	[1.00]	
Any HH member hospitalized (1 year)	0.28	0.01	-0.01	0.02	641
	(0.45)	(0.04)	(0.04)	(0.04)	
		[1.00]	[1.00]	[1.00]	
Children vaccinated	0.89	-0.04	-0.02	-0.02	481
	(0.32)	(0.04)	(0.04)	(0.04)	
		[0.97]	[0.99]	[1.00]	
Child check-up (6 months)	0.67	0.03	-0.01	0.03	481
	(0.47)	(0.05)	(0.05)	(0.05)	
		[1.00]	[1.00]	[1.00]	
Contribution to hosp. costs (USD PPP)	67.00	43.31	-21.04	64.35	638
	(299.01)	(46.27)	(22.07)	(43.19)	
		[0.98]	[0.98]	[0.79]	
Nights hospitalized (1 year)	0.51	-0.20	-0.12	-0.08	641
	(4.36)	(0.32)	(0.41)	(0.33)	
		[1.00]	[1.00]	[1.00]	
Nights should have been hospitalized (1 year)	0.20	-0.04	-0.10	0.06	641
	(1.04)	(0.09)	(0.08)	(0.07)	
		[1.00]	[0.90]	[0.99]	
Took medicine today	0.08	-0.03	-0.02	-0.01	642
	(0.27)	(0.02)	(0.02)	(0.02)	
		[0.88]	[0.98]	[1.00]	
Joint p-value		0.94	0.50	0.37	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 36: Summary statistics – Insurance ownership by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Insurance ownership index	-0.01	0.01	0.19	-0.18	641
	(1.08)	(0.11)	(0.15)	(0.16)	
		[0.96]	[0.53]	[0.60]	
Trust in insurance company	3.07	-0.09	0.00	-0.09	632
	(0.91)	(0.09)	(0.09)	(0.10)	
		[0.74]	[1.00]	[0.61]	
Ownership of any insurance	0.06	0.02	0.03	-0.01	641
	(0.23)	(0.02)	(0.02)	(0.03)	
		[0.77]	[0.53]	[0.67]	
Joint p-value		0.74	0.57	0.56	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 37: Summary statistics – Willingness-to-pay for insurance by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Insurance WTP index	-0.04	0.13	-0.11	0.23**	641
	(0.95)	(0.11)	(0.08)	(0.10)	
		[0.78]	[0.51]	[0.10]*	
Total WTP for insurance (USD PPP)	81.63	13.72	-18.49*	32.20**	641
	(131.52)	(14.29)	(10.03)	(12.60)	
		[0.82]	[0.30]	[0.05]*	
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	23.56	4.04	-5.09*	9.12**	641
	(39.53)	(4.22)	(3.00)	(3.69)	
		[0.82]	[0.35]	[0.06]*	
WTP for crit. illness insurance (USD PPP)	4.41	1.89*	-0.55	2.44**	635
	(7.00)	(1.12)	(0.62)	(1.10)	
		[0.39]	[0.70]	[0.10]*	
WTP for fire insurance (USD PPP)	7.99	0.76	-2.22*	2.98**	641
	(18.34)	(1.66)	(1.34)	(1.31)	
		[0.97]	[0.37]	[0.10]*	
WTP for inpatient insurance (USD PPP)	12.35	1.41	-3.35*	4.76**	641
	(26.25)	(2.61)	(1.90)	(2.14)	
		[0.97]	[0.35]	[0.10]*	
WTP for last expense insurance (USD PPP)	3.11	1.41	-0.41	1.82	634
	(10.13)	(1.36)	(0.95)	(1.37)	
		[0.82]	[0.70]	[0.23]	
WTP for life insurance (USD PPP)	9.14	1.16	-2.87*	4.03**	641
	(22.94)	(2.13)	(1.65)	(1.68)	
		[0.97]	[0.35]	[0.08]*	
WTP for outpatient (copay) (USD PPP)	6.86	0.75	-1.22	1.97*	641
	(11.26)	(1.25)	(0.92)	(1.16)	
		[0.97]	[0.51]	[0.18]	
WTP for outpatient insurance (USD PPP)	7.68	1.98	-0.90	2.88*	641
	(11.91)	(1.71)	(0.96)	(1.62)	
		[0.78]	[0.70]	[0.18]	
WTP for welfare insurance (USD PPP)	6.74	0.29	-2.00	2.29**	633
	(20.22)	(1.62)	(1.44)	(1.09)	
		[0.97]	[0.51]	[0.10]*	
Joint p-value		0.78	0.71	0.40	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 38: Summary statistics – Durable assets by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Asset ownership index	0.04 (1.01) [0.99]	-0.03 (0.09)	-0.04 (0.10) [0.98]	0.01 (0.10) [0.98]	640
Total asset value (USD PPP)	1008.44 (2876.09)	-30.64 (235.91) [1.00]	11.65 (257.11) [0.98]	-42.29 (227.04) [0.98]	637
Respondent owns home	0.08 (0.27)	-0.00 (0.03) [1.00]	0.01 (0.03) [0.98]	-0.01 (0.03) [0.97]	642
Respondent rents home	0.92 (0.28)	-0.00 (0.03) [1.00]	-0.03 (0.03) [0.84]	0.03 (0.03) [0.84]	642
Rooms	1.43 (1.02)	0.05 (0.10) [0.98]	0.11 (0.09) [0.77]	-0.06 (0.10) [0.95]	640
Electricity	0.81 (0.39)	0.04 (0.04) [0.79]	-0.01 (0.04) [0.98]	0.05 (0.04) [0.69]	641
Joint p-value		0.93	0.64	0.69	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 39: Summary statistics – Consumption by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Total expenditure past mo. (USD PPP)	988.97 (1012.83)	-21.07 (89.73) [1.00]	14.23 (103.40) [0.91]	-35.30 (100.36) [0.94]	641
Medical expenditure past mo. (USD PPP)	13.70 (42.19)	5.03 (3.97) [0.76]	5.43 (5.32) [0.86]	-0.40 (5.38) [0.94]	639
Food expenditure past mo. (USD PPP)	163.81 (111.62)	12.16 (11.14) [0.76]	32.65 (24.36) [0.72]	-20.49 (24.63) [0.93]	607
Education expenditure past mo. (USD PPP)	73.33 (283.84)	2.86 (23.58) [1.00]	20.41 (28.29) [0.91]	-17.55 (25.99) [0.94]	640
Temptation goods exp. past mo. (USD PPP)	23.24 (59.07)	-5.86 (4.88) [0.76]	4.15 (5.32) [0.91]	-10.02** (4.76) [0.18]	641
Social expenditure past mo. (USD PPP)	82.69 (104.29)	1.00 (8.54) [1.00]	-3.35 (8.26) [0.91]	4.35 (7.01) [0.94]	641
Joint p-value		0.63	0.67	0.44	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 40: Summary statistics – Savings and credit by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Borrowed money in past year	0.17 (0.37)	0.10** (0.04) [0.10]	0.02 (0.04) [1.00]	0.07* (0.04) [0.45]	641
Total size of all loans taken in past year (USD PPP)	176.54 (736.61)	443.82*** (164.16) [0.06]*	177.83 (153.09) [0.94]	265.99 (213.96) [0.86]	640
Total mo. installments (USD PPP)	176.54 (736.61)	443.82*** (164.16) [0.06]*	177.83 (153.09) [0.94]	265.99 (213.96) [0.86]	640
Total amount outstanding (USD PPP)	86.66 (391.38)	187.03** (83.27) [0.16]	60.63 (68.10) [0.99]	126.40 (101.35) [0.86]	636
Able to pay all loans	0.84 (0.36)	-0.09** (0.04) [0.15]	-0.01 (0.04) [1.00]	-0.08* (0.04) [0.36]	642
Total savings (USD PPP)	395.62 (965.01)	-23.29 (86.11) [0.97]	-16.49 (89.18) [1.00]	-6.79 (83.00) [1.00]	599
Total deposits past mo. (USD PPP)	92.40 (291.38)	-14.13 (25.39) [0.97]	9.28 (45.36) [1.00]	-23.42 (44.12) [0.99]	618
Informal group savings (USD PPP)	21.55 (39.72)	12.40 (8.45) [0.64]	2.05 (4.46) [1.00]	10.35 (8.83) [0.86]	636
Total withdrawals past mo. (USD PPP)	158.84 (826.55)	-58.10 (60.26) [0.91]	15.82 (117.78) [1.00]	-73.92 (107.24) [0.99]	622
Feel secure with savings	3.36 (1.58)	-0.07 (0.18) [0.97]	-0.06 (0.18) [1.00]	-0.01 (0.18) [1.00]	443
Savings cover health exp.	0.46 (0.50)	-0.05 (0.06) [0.91]	0.02 (0.06) [1.00]	-0.07 (0.06) [0.86]	441
Total net remittances	2023.26 (11372.14)	486.52 (1675.90) [0.97]	1076.88 (1505.81) [1.00]	-590.36 (1792.35) [0.99]	360
Joint p-value		0.25	0.98	0.76	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 41: Summary statistics – Labor mobility and conditions by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Labor mobility index	0.03	0.01	-0.04	0.05	641
	(1.09)	(0.10)	(0.10)	(0.10)	
		[1.00]	[1.00]	[1.00]	
Job risk index	-0.00	0.04	0.06	-0.02	641
	(1.01)	(0.10)	(0.10)	(0.11)	
		[1.00]	[1.00]	[1.00]	
Will leave JKA in next 3 months	0.02	-0.00	-0.01	0.01	641
	(0.14)	(0.01)	(0.01)	(0.01)	
		[1.00]	[1.00]	[1.00]	
Will change workplaces in next 3 months	0.01	0.01	0.00	0.01	630
	(0.09)	(0.01)	(0.01)	(0.01)	
		[1.00]	[1.00]	[1.00]	
Self-employed	0.34	-0.06	-0.03	-0.04	640
	(0.48)	(0.04)	(0.04)	(0.05)	
		[0.86]	[1.00]	[0.99]	
No. of jobs held	1.06	-0.03	-0.01	-0.02	640
	(0.24)	(0.02)	(0.02)	(0.02)	
		[0.84]	[1.00]	[0.99]	
Perceived job risk	2.40	0.15	0.04	0.12	641
	(1.22)	(0.12)	(0.12)	(0.12)	
		[0.88]	[1.00]	[0.99]	
Objective job risk	3.33	-0.04	0.05	-0.09	519
	(0.83)	(0.09)	(0.09)	(0.09)	
		[1.00]	[1.00]	[0.99]	
Protection taken at work (1 - 3)	1.24	0.06	0.01	0.05	224
	(0.88)	(0.14)	(0.14)	(0.14)	
		[1.00]	[1.00]	[1.00]	
Is shed leader?	0.09	0.02	0.04	-0.02	641
	(0.29)	(0.03)	(0.03)	(0.03)	
		[1.00]	[0.95]	[1.00]	
Trust people in workplace	3.11	-0.10	-0.07	-0.03	637
	(0.86)	(0.09)	(0.08)	(0.09)	
		[0.90]	[1.00]	[1.00]	
Had formal training course	0.04	-0.00	-0.01	0.01	641
	(0.20)	(0.02)	(0.02)	(0.02)	
		[1.00]	[1.00]	[1.00]	
Had informal training course	0.02	0.00	-0.01	0.01	641
	(0.13)	(0.01)	(0.01)	(0.01)	
		[1.00]	[1.00]	[0.99]	
Joint p-value		0.42	0.98	0.78	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 42: Summary statistics – Labor productivity by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Labor productivity index	-0.06 (0.90)	0.07 (0.09) [0.97]	0.02 (0.08) [0.97]	0.05 (0.09) [0.99]	640
Total weekly HH inc. last week (USD PPP)	127.19 (188.48)	36.91 (27.82) [0.67]	42.86 (29.15) [0.59]	-5.95 (36.31) [0.99]	630
Weekly inc. last week for member 1 (USD PPP)	119.39 (182.40)	14.67 (20.15) [0.98]	37.34 (28.03) [0.70]	-22.67 (30.09) [0.94]	630
Weekly inc. last year for member 1 (USD PPP)	146.61 (529.97)	-11.80 (37.49) [1.00]	127.59 (135.76) [0.94]	-139.39 (131.70) [0.86]	616
Weekly inc. next week for member 1 (USD PPP)	110.37 (117.59)	25.24* (14.91) [0.46]	187.07 (141.48) [0.70]	-161.83 (141.80) [0.82]	575
Hours worked per day for all jobs	9.81 (2.11)	-0.04 (0.18) [1.00]	-0.12 (0.20) [0.96]	0.08 (0.19) [0.99]	639
Days worked per week for all jobs	6.11 (0.61)	0.02 (0.06) [1.00]	0.03 (0.06) [0.97]	-0.01 (0.07) [0.99]	616
Avg. pieces/day produced	32.72 (119.50)	4.62 (11.75) [1.00]	0.50 (11.30) [0.98]	4.13 (9.98) [0.99]	486
Pieces/day produced last week	27.39 (52.26)	17.06* (10.20) [0.46]	5.76 (8.00) [0.96]	11.29 (11.56) [0.88]	460
Joint p-value		0.19	0.72	0.60	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 43: Summary statistics – Self-reported worries by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Worry index	-0.00	-0.01	0.02	-0.03	641
	(1.01)	(0.10)	(0.09)	(0.09)	
		[0.96]	[0.98]	[1.00]	
No. disasters experienced	6.07	-0.22	-0.33	0.11	641
	(3.77)	(0.38)	(0.34)	(0.37)	
		[0.90]	[0.89]	[1.00]	
Worry about family health	2.53	0.09	0.07	0.02	641
	(1.21)	(0.12)	(0.12)	(0.12)	
		[0.88]	[0.96]	[1.00]	
Worry about accidents/disasters	2.34	-0.11	-0.04	-0.07	641
	(1.10)	(0.11)	(0.10)	(0.11)	
		[0.85]	[0.98]	[0.99]	
Worry about medications	2.54	0.15	0.10	0.05	641
	(1.14)	(0.11)	(0.11)	(0.11)	
		[0.63]	[0.89]	[0.99]	
Worry about death in family	2.63	-0.11	0.05	-0.17	641
	(1.36)	(0.13)	(0.13)	(0.13)	
		[0.88]	[0.98]	[0.73]	
Worry about basic needs	3.05	0.07	0.04	0.02	641
	(1.05)	(0.10)	(0.10)	(0.10)	
		[0.90]	[0.98]	[1.00]	
Worry about living expenses	2.96	0.02	-0.01	0.03	641
	(1.05)	(0.10)	(0.10)	(0.10)	
		[0.96]	[0.98]	[1.00]	
Joint p-value		0.27	0.69	0.85	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 44: Summary statistics – Ways of coping by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Confrontive coping	0.05	-0.11	-0.09	-0.02	642
	(1.00)	(0.10)	(0.10)	(0.10)	
		[0.85]	[0.88]	[0.96]	
Distancing	-0.01	0.09	0.21**	-0.13	642
	(1.00)	(0.10)	(0.10)	(0.11)	
		[0.92]	[0.22]	[0.76]	
Self-controlling	-0.03	-0.04	0.03	-0.06	642
	(0.98)	(0.09)	(0.09)	(0.10)	
		[0.95]	[0.97]	[0.90]	
Seeking social support	-0.02	-0.05	0.03	-0.09	642
	(0.99)	(0.10)	(0.09)	(0.10)	
		[0.95]	[0.97]	[0.88]	
Accepting responsibility	-0.05	0.10	0.18*	-0.08	642
	(0.97)	(0.10)	(0.10)	(0.11)	
		[0.88]	[0.38]	[0.90]	
Escape-avoidance	-0.00	0.06	0.04	0.02	642
	(0.98)	(0.10)	(0.09)	(0.10)	
		[0.95]	[0.97]	[0.96]	
Planful problem-solving	0.03	-0.07	0.06	-0.13	642
	(1.01)	(0.10)	(0.10)	(0.10)	
		[0.94]	[0.94]	[0.73]	
Positive reappraisal	0.01	-0.04	0.12	-0.16	642
	(1.00)	(0.10)	(0.10)	(0.10)	
		[0.95]	[0.70]	[0.57]	
Joint p-value		0.83	0.28	0.72	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 45: Summary statistics – Temporal discounting by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Prop. patient choice (0 - 1 mo.)	0.21	0.01	-0.03	0.03	642
	(0.36)	(0.04)	(0.03)	(0.03)	
		[0.91]	[0.49]	[0.67]	
Prop. patient choice (3 - 4 mo.)	0.19	0.06*	0.05	0.01	642
	(0.35)	(0.04)	(0.03)	(0.04)	
		[0.25]	[0.31]	[0.91]	
Indiff. point (0 - 1 mo.) (USD PPP)	1.34	-0.00	-0.02	0.02	631
	(0.28)	(0.03)	(0.03)	(0.03)	
		[0.99]	[0.52]	[0.83]	
Indiff. point (3 - 4 mo.) (USD PPP)	1.33	0.04	0.04	0.01	628
	(0.28)	(0.03)	(0.03)	(0.03)	
		[0.31]	[0.31]	[0.91]	
Exp. discounting (0 - 1 mo.)	4.80	0.01	0.13	-0.12	631
	(2.26)	(0.22)	(0.21)	(0.22)	
		[0.99]	[0.55]	[0.87]	
Exp. discounting (3 - 4 mo.)	4.95	-0.34	-0.31	-0.03	628
	(2.20)	(0.23)	(0.22)	(0.24)	
		[0.32]	[0.31]	[0.91]	
Stationarity	-0.15	0.33	0.43*	-0.10	627
	(2.43)	(0.25)	(0.24)	(0.26)	
		[0.33]	[0.18]	[0.91]	
Joint p-value		0.61	0.25	0.36	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 46: Summary statistics – Risk aversion and other-regarding preference by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Prop. risky choice	0.22	0.01	-0.00	0.02	642
	(0.25)	(0.02)	(0.02)	(0.03)	
		[0.86]	[0.86]	[0.69]	
Indiff. point (risk) (USD PPP)	1.77	0.04	-0.02	0.06	628
	(0.67)	(0.07)	(0.07)	(0.07)	
		[0.81]	[0.83]	[0.64]	
Constant relative risk aversion	0.25	-0.02	0.02	-0.04	628
	(0.52)	(0.05)	(0.05)	(0.05)	
		[0.86]	[0.75]	[0.69]	
Gave donation	0.12	0.02	0.05	-0.03	642
	(0.32)	(0.03)	(0.03)	(0.04)	
		[0.86]	[0.34]	[0.69]	
Joint p-value		0.47	0.52	0.24	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 47: Summary statistics – Daily activity by treatment group in endline sample

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Hours of sleep	7.55	-0.16	-0.14	-0.02	642
	(1.55)	(0.15)	(0.13)	(0.14)	
		[0.82]	[0.97]	[0.97]	
Ate today	0.39	0.04	-0.03	0.07	642
	(0.49)	(0.05)	(0.05)	(0.05)	
		[0.91]	[0.98]	[0.64]	
Smoked today	0.21	-0.06	-0.01	-0.04	642
	(0.41)	(0.04)	(0.04)	(0.04)	
		[0.70]	[0.98]	[0.77]	
Drank tea today	0.96	-0.02	-0.08***	0.07**	642
	(0.20)	(0.02)	(0.03)	(0.03)	
		[0.91]	[0.01]**	[0.13]	
Drank alcohol today	0.00	0.01	0.01	-0.00	642
	(0.07)	(0.01)	(0.01)	(0.01)	
		[0.91]	[0.97]	[0.97]	
Phys. activity today	0.15	0.02	-0.02	0.04	642
	(0.36)	(0.04)	(0.03)	(0.04)	
		[0.91]	[0.98]	[0.91]	
Took medicine today	0.08	-0.03	-0.02	-0.01	642
	(0.27)	(0.02)	(0.02)	(0.02)	
		[0.74]	[0.97]	[0.97]	
Consumed miraa today	0.00	-0.00	0.00	-0.00	642
	(0.07)	(0.00)	(0.01)	(0.00)	
		[0.91]	[1.00]	[0.91]	
Chewed tobacco today	0.00	-0.00	0.00	-0.00	642
	(0.07)	(0.00)	(0.01)	(0.00)	
		[0.91]	[1.00]	[0.91]	
Joint p-value		0.30	0.12	0.23	

Notes: This table tests for baseline balance among participants with a national ID and surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

F.2 Difference of means by endline selection status

Table 48: Summary statistics – Summary indices by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Subjective well-being index	-0.01 (0.99)	-0.08 (0.10) [0.87]	789
Log avg. cortisol level	2.21 (0.80)	-0.00 (0.07) [0.96]	781
Insurance ownership index	0.05 (1.46)	-0.07 (0.08) [0.87]	788
Insurance WTP index	-0.03 (1.01)	0.17* (0.10) [0.40]	788
Asset ownership index	0.02 (0.99)	-0.22** (0.09) [0.14]	787
Labor mobility index	0.02 (1.04)	-0.13** (0.06) [0.21]	788
Labor productivity index	-0.04 (0.89)	0.10 (0.09) [0.82]	786
Job risk index	0.03 (1.07)	-0.06 (0.10) [0.87]	788
Joint p-value		0.04**	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 49: Summary statistics – Demographics by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Female	0.12 (0.33)	-0.07*** (0.02) [0.01]***	788
Age	33.89 (9.39)	-2.05** (0.86) [0.08]*	788
Household size	3.62 (1.83)	-0.25 (0.16) [0.34]	789
Married	0.78 (0.42)	-0.06 (0.04) [0.34]	788
Co-habitating with partner	0.62 (0.48)	-0.06 (0.05) [0.34]	788
Years of education	8.47 (2.63)	0.16 (0.22) [0.46]	788
Joint p-value		0.00***	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 50: Summary statistics – Cortisol by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Log avg. cortisol level	2.21 (0.80)	-0.00 (0.07) [0.96]	781
Log avg. cortisol less 100	2.15 (0.69)	0.04 (0.07) [0.76]	767
Log avg. cortisol (.99 Wins.)	2.21 (0.79)	0.01 (0.07) [0.90]	781
Joint *p*-value		0.11	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 51: Summary statistics – Subjective well-being by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Subjective well-being index	-0.01 (0.99)	-0.08 (0.10) [0.89]	789
Perceived stress	-0.01 (0.96)	0.07 (0.09) [0.89]	789
Optimism	0.05 (1.03)	0.05 (0.10) [0.94]	789
Self-esteem	0.00 (0.97)	-0.09 (0.09) [0.84]	789
Depression	0.02 (0.99)	0.25** (0.10) [0.11]	789
Internal locus of control	0.07 (1.02)	-0.04 (0.10) [0.94]	789
Happiness	-0.05 (1.08)	-0.01 (0.09) [0.94]	789
Life satisfaction	-0.11 (1.01)	0.11 (0.09) [0.81]	789
Joint p-value		0.18	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 52: Summary statistics – Perceived stress by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
How often have you been upset because of something that happened unexpectedly?	2.43 (1.12)	0.05 (0.11) [1.00]	789
How often have you felt that you were unable to control the important things in	2.46 (1.15)	0.02 (0.10) [1.00]	789
How often have you felt nervous and ?	2.12 (1.12)	-0.02 (0.10) [1.00]	789
How often have you dealt successfully with day to day problems and annoyances?	3.11 (1.21)	0.16 (0.10) [0.75]	789
How often have you felt that you were effectively coping with important changes	3.10 (1.18)	-0.02 (0.10) [1.00]	789
How often have you felt confident about your ability to handle your personal pro	3.28 (1.16)	-0.03 (0.10) [1.00]	789
How often have you felt that things were going your way?	2.95 (1.08)	-0.02 (0.09) [1.00]	789
How often have you found that you could not cope with all the things that you ha	2.52 (1.14)	0.18 (0.11) [0.75]	789
How often have you been able to control irritations in your life?	2.95 (1.15)	-0.03 (0.11) [1.00]	789
How often have you felt that you were on top of things?	3.08 (1.08)	-0.06 (0.10) [1.00]	789
How often have you been angered because of things that happened that were outsid	2.67 (1.14)	0.15 (0.10) [0.79]	789
How often have you found yourself thinking about things that you have to accompl	3.21 (1.18)	-0.06 (0.10) [1.00]	789
How often have you been able to control the way you spend your time?	3.24 (1.20)	0.08 (0.11) [1.00]	789
How often have you felt difficulties were piling up so high that you could not o	2.40 (1.21)	0.11 (0.11) [0.99]	789
Joint p-value		0.74	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 53: Summary statistics – Health and healthcare use by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Sick/injured (1 month)	0.21 (0.41)	-0.00 (0.04) [1.00]	788
Days missed due to sickness (1 month)	0.34 (1.64)	-0.04 (0.17) [1.00]	719
Prop. of household sick (1 month)	0.16 (0.26)	-0.02 (0.02) [0.99]	789
Prop. children in household sick (1 month)	0.18 (0.34)	-0.04 (0.03) [0.94]	593
Consulted for illness/injury (1 month)	0.13 (0.34)	0.01 (0.03) [1.00]	788
Any HH member hospitalized (1 year)	0.28 (0.45)	0.02 (0.04) [1.00]	788
Children vaccinated	0.87 (0.34)	0.01 (0.04) [1.00]	583
Child check-up (6 months)	0.67 (0.47)	0.14*** (0.04) [0.02]**	583
Contribution to hosp. costs (USD PPP)	73.65 (385.42)	-25.88 (19.76) [0.88]	784
Nights hospitalized (1 year)	0.41 (3.77)	-0.19 (0.21) [0.97]	788
Nights should have been hospitalized (1 year)	0.16 (0.86)	0.00 (0.07) [1.00]	788
Took medicine today	0.06 (0.24)	0.01 (0.02) [1.00]	789
Joint p-value		0.13	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 54: Summary statistics – Insurance ownership by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Insurance ownership index	0.05 (1.46)	-0.07 (0.08) [0.82]	788
Trust in insurance company	3.05 (0.97)	0.04 (0.08) [0.89]	778
Ownership of any insurance	0.07 (0.25)	-0.00 (0.02) [0.98]	788
Joint *p*-value		0.84	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 55: Summary statistics – Willingness-to-pay for insurance by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Insurance WTP index	-0.03 (1.01)	0.17* (0.10) [0.38]	788
Total WTP for insurance (USD PPP)	79.90 (128.02)	23.39* (13.62) [0.39]	788
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	23.17 (37.88)	5.55 (3.42) [0.46]	788
WTP for crit. illness insurance (USD PPP)	4.81 (9.68)	1.30 (0.86) [0.55]	782
WTP for fire insurance (USD PPP)	7.51 (15.24)	3.03 (2.30) [0.62]	788
WTP for inpatient insurance (USD PPP)	11.70 (23.26)	3.10 (2.46) [0.62]	788
WTP for last expense insurance (USD PPP)	3.42 (12.41)	0.61 (0.83) [0.62]	781
WTP for life insurance (USD PPP)	8.57 (19.29)	3.17 (2.49) [0.62]	788
WTP for outpatient (copay) (USD PPP)	6.70 (11.47)	1.12 (0.98) [0.62]	788
WTP for outpatient insurance (USD PPP)	8.00 (14.72)	1.23 (1.28) [0.62]	788
WTP for welfare insurance (USD PPP)	6.19 (14.96)	4.12 (2.78) [0.55]	780
Joint p-value		0.35	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 56: Summary statistics – Durable assets by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Asset ownership index	0.02 (0.99)	-0.22** (0.09) [0.09]*	787
Total asset value (USD PPP)	1002.85 (2521.02)	83.72 (333.24) [0.94]	784
Respondent owns home	0.08 (0.28)	0.04 (0.03) [0.56]	789
Respondent rents home	0.91 (0.29)	-0.04 (0.03) [0.52]	789
Rooms	1.48 (1.00)	0.16 (0.14) [0.59]	787
Electricity	0.82 (0.39)	0.01 (0.03) [0.94]	788
Joint p-value		0.03**	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 57: Summary statistics – Consumption by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Total expenditure past mo. (USD PPP)	987.05 (1014.43)	41.73 (163.43) [0.85]	788
Medical expenditure past mo. (USD PPP)	16.99 (50.29)	-5.15* (2.87) [0.26]	785
Food expenditure past mo. (USD PPP)	178.03 (205.33)	-31.94*** (12.34) [0.05]**	750
Education expenditure past mo. (USD PPP)	80.78 (270.93)	-32.07** (14.60) [0.13]	787
Temptation goods exp. past mo. (USD PPP)	22.77 (52.55)	14.53 (9.21) [0.31]	788
Social expenditure past mo. (USD PPP)	81.92 (84.45)	-3.52 (7.13) [0.85]	788
Joint p-value		0.00***	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 58: Summary statistics – Savings and credit by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Borrowed money in past year	0.20 (0.40)	-0.12*** (0.03) [0.00]***	788
Total size of all loans taken in past year (USD PPP)	371.36 (1776.70)	-216.06** (98.41) [0.16]	786
Total mo. installments (USD PPP)	371.36 (1776.70)	-216.06** (98.41) [0.16]	786
Total amount outstanding (USD PPP)	163.84 (839.99)	-66.12 (66.29) [0.78]	782
Able to pay all loans	0.81 (0.39)	0.12*** (0.03) [0.00]***	789
Total savings (USD PPP)	383.05 (869.71)	7.51 (97.99) [0.99]	736
Total deposits past mo. (USD PPP)	91.01 (395.81)	-33.79 (25.75) [0.65]	759
Informal group savings (USD PPP)	26.04 (73.67)	-8.63* (4.66) [0.34]	781
Total withdrawals past mo. (USD PPP)	146.07 (1003.57)	-82.21* (45.31) [0.34]	765
Feel secure with savings	3.32 (1.54)	0.04 (0.16) [0.99]	540
Savings cover health exp.	0.45 (0.50)	0.01 (0.06) [0.99]	537
Total net remittances	2498.75 (12692.91)	-3580.93** (1420.26) [0.08]*	447
Joint p-value		0.00***	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 59: Summary statistics – Labor mobility and conditions by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Labor mobility index	0.02 (1.04)	-0.13** (0.06) [0.30]	788
Job risk index	0.03 (1.07)	-0.06 (0.10) [1.00]	788
Will leave JKA in next 3 months	0.02 (0.14)	-0.01 (0.01) [0.84]	788
Will change workplaces in next 3 months	0.01 (0.10)	-0.01*** (0.00) [0.14]	776
Self-employed	0.32 (0.47)	0.02 (0.04) [1.00]	786
No. of jobs held	1.05 (0.21)	0.01 (0.02) [1.00]	786
Perceived job risk	2.46 (1.24)	-0.12 (0.11) [0.90]	788
Objective job risk	3.33 (0.82)	0.03 (0.09) [1.00]	636
Protection taken at work (1 - 3)	1.27 (0.86)	-0.22 (0.17) [0.84]	268
Is shed leader?	0.11 (0.31)	-0.02 (0.03) [1.00]	788
Trust people in workplace	3.05 (0.89)	0.05 (0.08) [1.00]	783
Had formal training course	0.04 (0.19)	0.03 (0.02) [0.84]	788
Had informal training course	0.02 (0.12)	0.00 (0.01) [1.00]	788
Joint p-value		0.29	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 60: Summary statistics – Labor productivity by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Labor productivity index	-0.04 (0.89)	0.10 (0.09) [0.74]	786
Total weekly HH inc. last week (USD PPP)	152.45 (310.92)	-34.57** (16.78) [0.21]	772
Weekly inc. last week for member 1 (USD PPP)	136.04 (266.23)	-27.91* (14.65) [0.27]	772
Weekly inc. last year for member 1 (USD PPP)	184.38 (1109.82)	-65.32 (48.95) [0.53]	755
Weekly inc. next week for member 1 (USD PPP)	178.79 (1105.12)	-52.73 (50.37) [0.74]	708
Hours worked per day for all jobs	9.76 (2.01)	0.05 (0.20) [0.80]	785
Days worked per week for all jobs	6.12 (0.63)	0.06 (0.04) [0.51]	755
Avg. pieces/day produced	34.37 (100.44)	19.19 (12.84) [0.49]	604
Pieces/day produced last week	34.84 (86.99)	11.81 (11.31) [0.74]	574
Joint p-value		0.16	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 61: Summary statistics – Self-reported worries by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Worry index	-0.00	-0.10	788
	(0.97)	(0.09)	
		[0.79]	
No. disasters experienced	5.89	-0.29	788
	(3.73)	(0.29)	
		[0.82]	
Worry about family health	2.59	-0.12	788
	(1.23)	(0.11)	
		[0.82]	
Worry about accidents/disasters	2.30	-0.05	788
	(1.10)	(0.10)	
		[0.92]	
Worry about medications	2.62	0.00	788
	(1.11)	(0.10)	
		[0.98]	
Worry about death in family	2.61	-0.04	788
	(1.34)	(0.11)	
		[0.93]	
Worry about basic needs	3.08	-0.13	788
	(1.05)	(0.10)	
		[0.74]	
Worry about living expenses	2.97	-0.08	788
	(1.03)	(0.09)	
		[0.85]	
Joint *p*-value		0.76	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 62: Summary statistics – Ways of coping by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Confrontive coping	-0.01 (1.01)	-0.04 (0.09) [0.98]	788
Distancing	0.08 (1.06)	0.06 (0.09) [0.98]	788
Self-controlling	-0.04 (0.99)	0.17* (0.09) [0.38]	788
Seeking social support	-0.02 (0.98)	0.05 (0.09) [0.98]	788
Accepting responsibility	0.04 (1.03)	0.07 (0.10) [0.98]	788
Escape-avoidance	0.03 (0.99)	0.06 (0.10) [0.98]	788
Planful problem-solving	0.03 (1.02)	-0.05 (0.09) [0.98]	788
Positive reappraisal	0.04 (1.03)	-0.09 (0.09) [0.88]	788
Joint p-value		0.33	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 63: Summary statistics – Temporal discounting by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Prop. patient choice (0 - 1 mo.)	0.21 (0.35)	-0.03 (0.03) [0.61]	789
Prop. patient choice (3 - 4 mo.)	0.23 (0.37)	-0.00 (0.03) [0.97]	789
Indiff. point (0 - 1 mo.) (USD PPP)	1.34 (0.28)	-0.02 (0.02) [0.68]	776
Indiff. point (3 - 4 mo.) (USD PPP)	1.35 (0.29)	0.00 (0.03) [0.97]	774
Exp. discounting (0 - 1 mo.)	4.84 (2.21)	0.17 (0.20) [0.65]	776
Exp. discounting (3 - 4 mo.)	4.74 (2.34)	-0.04 (0.21) [0.90]	774
Stationarity	0.09 (2.50)	0.23 (0.18) [0.47]	772
Joint p-value		0.03**	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 64: Summary statistics – Risk aversion and other-regarding preference by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Prop. risky choice	0.22 (0.25)	-0.02 (0.02) [0.67]	789
Indiff. point (risk) (USD PPP)	1.77 (0.70)	-0.05 (0.06) [0.65]	770
Constant relative risk aversion	0.25 (0.53)	0.04 (0.05) [0.69]	770
Gave donation	0.14 (0.35)	-0.02 (0.03) [0.69]	789
Joint p-value		0.74	

Notes: This table tests for balance between surveyed and attrited participants with a national ID. Column 1 reports the mean of each row variable among those surveyed at endline with SD in parentheses. Column 2 report the difference of means between attrited and surveyed with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 65: Summary statistics – Daily activity by endline selection status

	(1) Surveyed mean (SD)	(2) Attrited - surveyed	(3) Obs.
Hours of sleep	7.45 (1.47)	0.17 (0.13) [0.80]	789
Ate today	0.39 (0.49)	0.08* (0.05) [0.49]	789
Smoked today	0.19 (0.39)	0.12*** (0.04) [0.03]**	789
Drank tea today	0.93 (0.26)	-0.00 (0.02) [1.00]	789
Drank alcohol today	0.01 (0.10)	0.02 (0.01) [0.80]	789
Phys. activity today	0.15 (0.36)	-0.02 (0.03) [0.97]	789
Took medicine today	0.06 (0.24)	0.01 (0.02) [0.97]	789
Consumed miraa today	0.00 (0.06)	0.00 (0.01) [0.97]	789
Chewed tobacco today	0.00 (0.06)	0.01 (0.01) [0.82]	789
Joint p-value		0.09*	

Notes: This table tests for balance between surveyed and attrited partici-
pants with a national ID. Column 1 reports the mean of each row variable
among those surveyed at endline with SD in parentheses. Column 2 report
the difference of means between attrited and surveyed with SEs in parenthe-
ses and FWER-adjusted p-values in brackets. The bottom row reports the
p-value for a difference of means test across models using SUR. * denotes
significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

F.3 Difference of means by treatment group among attriters

Table 66: Summary statistics – Summary indices of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Subjective well-being index	-0.01	-0.07	-0.19	0.12	147
	(0.86)	(0.19)	(0.22)	(0.23)	
		[0.92]	[0.94]	[0.90]	
Log avg. cortisol level	2.18	0.17	-0.14	0.31	144
	(0.64)	(0.14)	(0.18)	(0.19)	
		[0.74]	[0.94]	[0.55]	
Insurance ownership index	0.04	-0.15	0.02	-0.17	147
	(0.44)	(0.10)	(0.18)	(0.18)	
		[0.61]	[0.99]	[0.90]	
Insurance WTP index	0.18	-0.17	0.09	-0.26	147
	(1.22)	(0.21)	(0.24)	(0.20)	
		[0.89]	[0.99]	[0.67]	
Asset ownership index	-0.22	0.11	-0.07	0.18	147
	(0.94)	(0.19)	(0.21)	(0.21)	
		[0.92]	[0.99]	[0.90]	
Labor mobility index	-0.16	0.11	0.00	0.11	147
	(0.00)	(0.11)	(0.00)	(0.11)	
		[0.88]	[0.74]	[0.90]	
Labor productivity index	0.33	-0.42*	-0.33	-0.10	146
	(1.38)	(0.23)	(0.23)	(0.16)	
		[0.41]	[0.81]	[0.90]	
Job risk index	0.02	0.04	-0.28	0.32	147
	(0.95)	(0.20)	(0.23)	(0.23)	
		[0.92]	[1.00]	[0.67]	
Joint p-value		0.29	0.46	0.36	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 67: Summary statistics – Demographics of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Female	0.04	-0.03	0.05	-0.08	147
	(0.21)	(0.03)	(0.06)	(0.05)	
		[0.61]	[0.70]	[0.46]	
Age	34.02	-3.09	-3.29	0.20	147
	(11.55)	(1.95)	(2.21)	(1.72)	
		[0.59]	[0.54]	[1.00]	
Household size	3.61	-0.43	-0.27	-0.16	147
	(1.78)	(0.35)	(0.38)	(0.36)	
		[0.61]	[0.70]	[0.98]	
Married	0.78	-0.10	-0.10	0.00	147
	(0.42)	(0.09)	(0.10)	(0.09)	
		[0.61]	[0.69]	[1.00]	
Co-habitating with partner	0.61	-0.11	0.00	-0.11	147
	(0.49)	(0.10)	(0.11)	(0.10)	
		[0.61]	[1.00]	[0.72]	
Years of education	9.07	-0.63	-0.63	-0.01	147
	(2.06)	(0.43)	(0.50)	(0.50)	
		[0.59]	[0.64]	[1.00]	
Joint p-value		0.24	0.29	0.25	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 68: Summary statistics – Cortisol of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Log avg. cortisol level	2.18	0.17	-0.14	0.31	144
	(0.64)	(0.14)	(0.18)	(0.19)	
		[0.24]	[0.49]	[0.11]	
Log avg. cortisol less 100	2.18	0.17	-0.22	0.38**	143
	(0.64)	(0.14)	(0.17)	(0.18)	
		[0.24]	[0.30]	[0.05]**	
Log avg. cortisol (.99 Wins.)	2.18	0.18	-0.12	0.30*	144
	(0.64)	(0.13)	(0.18)	(0.18)	
		[0.19]	[0.52]	[0.10]	
Joint p-value		0.14	0.42	0.09*	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 69: Summary statistics – Subjective well-being of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Subjective well-being index	-0.01 (0.86)	-0.07 (0.19) [0.99]	-0.19 (0.22) [0.75]	0.12 (0.23) [0.97]	147
Perceived stress	0.15 (1.07)	-0.13 (0.20) [0.96]	-0.09 (0.20) [0.75]	-0.04 (0.18) [0.97]	147
Optimism	-0.04 (1.09)	0.18 (0.20) [0.90]	0.24 (0.25) [0.75]	-0.06 (0.23) [0.97]	147
Self-esteem	-0.20 (1.10)	0.03 (0.20) [1.00]	0.35 (0.21) [0.54]	-0.32* (0.18) [0.43]	147
Depression	0.20 (1.08)	0.02 (0.21) [1.00]	0.23 (0.26) [0.75]	-0.21 (0.25) [0.93]	147
Internal locus of control	0.23 (1.23)	-0.24 (0.23) [0.86]	-0.34 (0.25) [0.67]	0.10 (0.22) [0.97]	147
Happiness	0.01 (1.06)	0.01 (0.21) [1.00]	-0.25 (0.21) [0.75]	0.26 (0.20) [0.71]	147
Life satisfaction	0.23 (0.99)	-0.38* (0.20) [0.35]	-0.24 (0.22) [0.75]	-0.14 (0.21) [0.96]	147
Joint p-value		0.56	0.01**	0.03**	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 70: Summary statistics – Perceived stress of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
How often have you been upset because of something that happened unexpectedly?	2.59 (1.34)	-0.25 (0.24) [0.98]	-0.03 (0.26) [1.00]	-0.23 (0.22) [0.98]	147
How often have you felt that you were unable to control the important things in	2.41 (1.11)	0.10 (0.22) [1.00]	0.10 (0.23) [1.00]	0.00 (0.22) [1.00]	147
How often have you felt nervous and ?	2.37 (1.25)	-0.34 (0.23) [0.83]	-0.44* (0.25) [0.67]	0.11 (0.22) [1.00]	147
How often have you dealt successfully with day to day problems and annoyances?	3.30 (1.21)	-0.02 (0.22) [1.00]	-0.08 (0.24) [1.00]	0.06 (0.21) [1.00]	147
How often have you felt that you were effectively coping with important changes	2.91 (1.09)	0.15 (0.22) [1.00]	0.38 (0.24) [0.74]	-0.23 (0.23) [0.98]	147
How often have you felt confident about your ability to handle your personal pro	3.11 (0.99)	0.09 (0.20) [1.00]	0.38 (0.23) [0.74]	-0.29 (0.23) [0.94]	147
How often have you felt that things were going your way?	2.98 (1.02)	0.01 (0.19) [1.00]	-0.17 (0.23) [0.98]	0.18 (0.21) [0.98]	147
How often have you found that you could not cope with all the things that you ha	2.61 (1.08)	0.04 (0.22) [1.00]	0.27 (0.25) [0.93]	-0.23 (0.25) [0.98]	147
How often have you been able to control irritations in your life?	2.98 (1.31)	-0.11 (0.24) [1.00]	-0.05 (0.27) [1.00]	-0.06 (0.23) [1.00]	147
How often have you felt that you were on top of things?	2.78 (1.01)	0.38* (0.20) [0.57]	0.29 (0.23) [0.87]	0.09 (0.22) [1.00]	147
How often have you been angered because of things that happened that were outsid	2.78 (1.07)	0.10 (0.21) [1.00]	-0.00 (0.23) [1.00]	0.10 (0.21) [1.00]	147
How often have you found yourself thinking about things that you have to accompl	3.20 (1.07)	0.17 (0.21) [1.00]	-0.42** (0.21) [0.52]	0.59*** (0.20) [0.08]*	147
How often have you been able to control the way you spend your time?	3.39 (1.22)	-0.04 (0.24) [1.00]	-0.20 (0.27) [0.98]	0.15 (0.26) [1.00]	147
How often have you felt difficulties were piling up so high that you could not o	2.57 (1.28)	0.12 (0.24) [1.00]	-0.37 (0.26) [0.82]	0.49** (0.24) [0.47]	147
Joint p-value		0.39	0.17	0.08*	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

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Table 71: Summary statistics – Health and healthcare use of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Sick/injured (1 month)	0.24	-0.07	-0.02	-0.05	147
	(0.43)	(0.08)	(0.09)	(0.08)	
		[0.87]	[1.00]	[0.99]	
Days missed due to sickness (1 month)	0.08	0.18	0.54	-0.37	131
	(0.35)	(0.15)	(0.49)	(0.51)	
		[0.87]	[0.98]	[0.99]	
Prop. of household sick (1 month)	0.15	-0.03	0.04	-0.07	147
	(0.24)	(0.05)	(0.06)	(0.06)	
		[0.89]	[1.00]	[0.92]	
Prop. children in household sick (1 month)	0.17	-0.04	-0.04	-0.00	104
	(0.34)	(0.07)	(0.08)	(0.07)	
		[0.89]	[1.00]	[0.99]	
Consulted for illness/injury (1 month)	0.20	-0.10	-0.07	-0.02	147
	(0.40)	(0.07)	(0.08)	(0.06)	
		[0.78]	[0.99]	[0.99]	
Any HH member hospitalized (1 year)	0.37	-0.14	-0.05	-0.08	147
	(0.49)	(0.09)	(0.10)	(0.09)	
		[0.70]	[1.00]	[0.96]	
Children vaccinated	0.85	0.10	-0.06	0.17*	102
	(0.36)	(0.07)	(0.10)	(0.08)	
		[0.70]	[1.00]	[0.44]	
Child check-up (6 months)	0.82	-0.01	0.00	-0.02	102
	(0.39)	(0.09)	(0.10)	(0.10)	
		[0.90]	[1.00]	[0.99]	
Contribution to hosp. costs (USD PPP)	82.52	-54.39	-44.16	-10.22	146
	(230.40)	(35.20)	(39.45)	(21.75)	
		[0.70]	[0.98]	[0.99]	
Nights hospitalized (1 year)	0.07	0.40	-0.04	0.44	147
	(0.44)	(0.37)	(0.07)	(0.37)	
		[0.87]	[1.00]	[0.92]	
Nights should have been hospitalized (1 year)	0.22	-0.20	0.08	-0.28*	147
	(0.84)	(0.12)	(0.20)	(0.16)	
		[0.69]	[1.00]	[0.53]	
Took medicine today	0.09	-0.05	0.01	-0.06	147
	(0.28)	(0.05)	(0.06)	(0.05)	
		[0.87]	[1.00]	[0.92]	
Joint p-value		0.07*	0.59	0.24	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 72: Summary statistics – Insurance ownership of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Insurance ownership index	0.04	-0.15	0.02	-0.17	147
	(0.44)	(0.10)	(0.18)	(0.18)	
		[0.39]	[0.95]	[0.79]	
Trust in insurance company	3.13	-0.01	-0.16	0.14	146
	(0.98)	(0.18)	(0.20)	(0.18)	
		[0.94]	[0.86]	[0.79]	
Ownership of any insurance	0.07	0.02	-0.02	0.03	147
	(0.25)	(0.05)	(0.05)	(0.05)	
		[0.93]	[0.92]	[0.79]	
Joint p-value		0.37	0.85	0.51	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 73: Summary statistics – Willingness-to-pay for insurance of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Insurance WTP index	0.18 (1.22)	-0.17 (0.21) [0.93]	0.09 (0.24) [0.99]	-0.26 (0.20) [0.66]	147
Total WTP for insurance (USD PPP)	112.00 (174.75)	-19.04 (33.13) [0.98]	-3.38 (30.70) [1.00]	-15.65 (27.06) [0.99]	147
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	29.26 (37.66)	-3.68 (7.47) [0.99]	3.44 (7.68) [0.99]	-7.12 (7.36) [0.91]	147
WTP for crit. illness insurance (USD PPP)	6.95 (11.84)	-1.11 (2.10) [0.99]	-1.38 (1.99) [0.95]	0.28 (1.53) [1.00]	147
WTP for fire insurance (USD PPP)	10.68 (21.76)	-0.56 (5.37) [1.00]	0.31 (4.60) [1.00]	-0.87 (5.46) [1.00]	147
WTP for inpatient insurance (USD PPP)	15.04 (22.92)	-0.55 (5.66) [1.00]	-0.08 (4.46) [1.00]	-0.46 (5.43) [1.00]	147
WTP for last expense insurance (USD PPP)	4.91 (7.39)	-1.64 (1.22) [0.66]	-0.75 (2.19) [0.99]	-0.89 (1.98) [1.00]	147
WTP for life insurance (USD PPP)	16.08 (42.20)	-5.08 (6.93) [0.95]	-8.13 (6.37) [0.65]	3.05 (3.52) [0.95]	147
WTP for outpatient (copay) (USD PPP)	7.27 (7.99)	-2.02 (1.31) [0.52]	4.91* (2.80) [0.34]	-6.93*** (2.61) [0.03]**	147
WTP for outpatient insurance (USD PPP)	8.35 (10.05)	-1.97 (1.65) [0.74]	6.07 (3.77) [0.42]	-8.03** (3.55) [0.09]*	147
WTP for welfare insurance (USD PPP)	13.46 (42.49)	-2.43 (7.69) [0.99]	-7.77 (6.35) [0.68]	5.33 (4.70) [0.82]	147
Joint p-value		0.80	0.06*	0.04**	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 74: Summary statistics – Durable assets of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Asset ownership index	-0.22	0.11	-0.07	0.18	147
	(0.94)	(0.19)	(0.21)	(0.21)	
		[0.99]	[0.93]	[0.73]	
Total asset value (USD PPP)	1123.11	252.37	-500.34	752.70	147
	(2656.77)	(814.32)	(403.36)	(723.56)	
		[0.99]	[0.60]	[0.73]	
Respondent owns home	0.17	-0.04	-0.13*	0.08	147
	(0.38)	(0.07)	(0.07)	(0.06)	
		[0.99]	[0.26]	[0.47]	
Respondent rents home	0.83	0.02	0.10	-0.08	147
	(0.38)	(0.07)	(0.07)	(0.06)	
		[0.99]	[0.57]	[0.62]	
Rooms	1.74	0.01	-0.37	0.38	147
	(1.77)	(0.35)	(0.28)	(0.26)	
		[0.99]	[0.60]	[0.49]	
Electricity	0.85	-0.05	0.01	-0.05	147
	(0.36)	(0.07)	(0.08)	(0.08)	
		[0.99]	[0.94]	[0.73]	
Joint p-value		0.85	0.37	0.53	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 75: Summary statistics – Consumption of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Total expenditure past mo. (USD PPP)	1036.13	241.08	-379.14*	620.22*	147
	(1273.63)	(400.33)	(202.63)	(363.13)	
		[0.83]	[0.23]	[0.44]	
Medical expenditure past mo. (USD PPP)	20.78	-13.46**	-12.10**	-1.36	146
	(35.02)	(5.72)	(5.77)	(3.51)	
		[0.11]	[0.20]	[0.96]	
Food expenditure past mo. (USD PPP)	168.95	-23.47	-47.70*	24.23	143
	(140.52)	(24.46)	(24.44)	(17.68)	
		[0.74]	[0.23]	[0.60]	
Education expenditure past mo. (USD PPP)	52.80	-8.12	-2.74	-5.39	147
	(86.93)	(20.32)	(26.30)	(27.95)	
		[0.83]	[0.98]	[0.96]	
Temptation goods exp. past mo. (USD PPP)	27.27	27.06	-3.61	30.67	147
	(80.08)	(21.95)	(15.76)	(21.35)	
		[0.74]	[0.98]	[0.60]	
Social expenditure past mo. (USD PPP)	87.53	-16.58	-8.45	-8.12	147
	(74.03)	(13.46)	(18.49)	(16.98)	
		[0.74]	[0.97]	[0.96]	
Joint p-value		0.07*	0.16	0.46	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 76: Summary statistics – Savings and credit of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Borrowed money in past year	0.04 (0.21)	0.06 (0.05) [0.84]	0.05 (0.06) [0.98]	0.00 (0.06) [1.00]	147
Total size of all loans taken in past year (USD PPP)	34.19 (171.30)	142.74 (103.70) [0.70]	227.93 (199.93) [0.91]	-85.19 (222.42) [1.00]	146
Total mo. installments (USD PPP)	34.19 (171.30)	142.74 (103.70) [0.70]	227.93 (199.93) [0.91]	-85.19 (222.42) [1.00]	146
Total amount outstanding (USD PPP)	11.40 (54.05)	82.97* (50.21) [0.53]	190.63 (194.87) [0.98]	-107.67 (200.93) [1.00]	146
Able to pay all loans	0.98 (0.15)	-0.08* (0.04) [0.46]	-0.05 (0.05) [0.91]	-0.03 (0.06) [1.00]	147
Total savings (USD PPP)	455.32 (1088.68)	-285.25* (168.24) [0.52]	213.13 (319.83) [0.98]	-498.39* (276.38) [0.38]	137
Total deposits past mo. (USD PPP)	56.59 (130.44)	8.45 (48.47) [1.00]	-10.81 (28.14) [1.00]	19.26 (48.78) [1.00]	141
Informal group savings (USD PPP)	23.69 (53.46)	-13.65 (8.56) [0.56]	-2.26 (11.40) [1.00]	-11.39 (8.83) [0.79]	145
Total withdrawals past mo. (USD PPP)	48.38 (127.95)	32.57 (49.76) [0.97]	7.70 (29.70) [1.00]	24.87 (51.54) [1.00]	143
Feel secure with savings	3.00 (1.39)	0.38 (0.34) [0.84]	0.73** (0.34) [0.29]	-0.35 (0.34) [0.95]	97
Savings cover health exp.	0.39 (0.50)	-0.00 (0.12) [1.00]	0.21* (0.12) [0.61]	-0.21* (0.12) [0.50]	96
Total net remittances	-377.27 (13007.98)	-1490.23 (3538.31) [0.99]	-68.73 (2754.93) [1.00]	-1421.50 (2307.69) [1.00]	87
Joint p-value		0.17	0.46	0.15	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 77: Summary statistics – Labor mobility and conditions of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Labor mobility index	-0.16 (0.00)	0.11 (0.00) [0.98]	0.00 (0.00) [0.92]	0.11 (0.00) [0.97]	147
Job risk index	0.02 (0.95)	0.04 (0.00) [1.00]	-0.28 (0.00) [0.95]	0.32 (0.00) [0.88]	147
Will leave JKA in next 3 months	0.00 (0.00)	0.02 (0.00) [0.98]	0.00 (0.00) [0.95]	0.02 (0.00) [0.97]	147
Self-employed	0.26 (0.44)	0.12 (0.00) [0.89]	0.09 (0.00) [0.98]	0.03 (0.00) [1.00]	146
No. of jobs held	1.07 (0.25)	0.00 (0.00) [1.00]	-0.04 (0.00) [0.92]	0.04 (0.00) [0.95]	146
Perceived job risk	2.33 (1.16)	0.11 (0.00) [1.00]	-0.13 (0.00) [0.98]	0.24 (0.00) [0.97]	147
Objective job risk	3.42 (0.79)	-0.00 (0.00) [1.00]	-0.23 (0.00) [0.52]	0.22 (0.00) [0.95]	117
Protection taken at work (1 - 3)	1.15 (0.99)	-0.10 (0.00) [1.00]	-0.24 (0.00) [0.98]	0.14 (0.00) [1.00]	44
Is shed leader?	0.13 (0.34)	-0.01 (0.00) [1.00]	-0.11 (0.00) [0.71]	0.09 (0.00) [0.46]	147
Trust people in workplace	3.07 (0.81)	0.05 (0.00) [1.00]	0.06 (0.00) [1.00]	-0.01 (0.00) [1.00]	146
Had formal training course	0.02 (0.15)	0.06 (0.00) [0.74]	0.08 (0.00) [2.00]	-0.01 (0.00) [1.00]	147
Had informal training course	0.02 (0.15)	-0.01 (0.00) [1.00]	0.00 (0.00) [2.00]	-0.01 (0.00) [1.00]	147
Joint p-value		.	.	.	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted *p*-values in brackets. The bottom row reports the *p*-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 78: Summary statistics – Labor productivity of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Labor productivity index	0.33 (1.38)	-0.42* (0.23) [0.35]	-0.33 (0.23) [0.57]	-0.10 (0.16) [0.80]	146
Total weekly HH inc. last week (USD PPP)	125.70 (132.33)	-27.08 (25.64) [0.82]	11.78 (30.81) [0.74]	-38.86 (28.99) [0.69]	142
Weekly inc. last week for member 1 (USD PPP)	108.23 (96.33)	-17.09 (20.73) [0.88]	25.05 (27.70) [0.74]	-42.14 (28.13) [0.58]	142
Weekly inc. last year for member 1 (USD PPP)	109.73 (92.36)	-23.56 (20.38) [0.82]	67.71 (66.61) [0.74]	-91.27 (66.80) [0.69]	139
Weekly inc. next week for member 1 (USD PPP)	114.40 (91.88)	-6.58 (28.01) [0.98]	51.52 (63.32) [0.74]	-58.10 (66.32) [0.80]	133
Hours worked per day for all jobs	10.22 (2.98)	-0.56 (0.49) [0.82]	-0.64 (0.53) [0.67]	0.08 (0.38) [0.83]	146
Days worked per week for all jobs	6.16 (0.37)	-0.00 (0.08) [0.98]	0.09 (0.09) [0.74]	-0.10 (0.09) [0.80]	139
Avg. pieces/day produced	80.56 (200.82)	-31.73 (34.97) [0.87]	-50.08 (32.51) [0.54]	18.35 (15.83) [0.79]	118
Pieces/day produced last week	67.70 (167.72)	-22.53 (31.13) [0.90]	-40.49 (27.94) [0.57]	17.96 (16.12) [0.80]	114
Joint p-value		0.60	0.17	0.21	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 79: Summary statistics – Self-reported worries of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Worry index	0.02	-0.16	-0.21	0.06	147
	(0.98)	(0.19)	(0.22)	(0.20)	
		[0.90]	[0.83]	[1.00]	
No. disasters experienced	5.37	0.45	0.19	0.26	147
	(2.96)	(0.59)	(0.64)	(0.62)	
		[0.93]	[0.99]	[1.00]	
Worry about family health	2.52	-0.12	-0.01	-0.11	147
	(1.28)	(0.24)	(0.27)	(0.24)	
		[0.97]	[1.00]	[1.00]	
Worry about accidents/disasters	2.30	-0.05	-0.13	0.08	147
	(1.11)	(0.22)	(0.23)	(0.22)	
		[0.98]	[0.97]	[1.00]	
Worry about medications	2.65	-0.02	-0.09	0.07	147
	(1.22)	(0.22)	(0.26)	(0.23)	
		[0.98]	[0.99]	[1.00]	
Worry about death in family	2.54	0.07	0.02	0.06	147
	(1.21)	(0.23)	(0.28)	(0.26)	
		[0.98]	[1.00]	[1.00]	
Worry about basic needs	3.17	-0.32	-0.30	-0.03	147
	(1.10)	(0.21)	(0.24)	(0.23)	
		[0.55]	[0.74]	[1.00]	
Worry about living expenses	3.04	-0.18	-0.29	0.11	147
	(0.87)	(0.18)	(0.21)	(0.21)	
		[0.88]	[0.69]	[1.00]	
Joint p-value		0.69	0.83	0.97	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

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Table 80: Summary statistics – Ways of coping of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Confrontive coping	-0.27	0.23	0.47**	-0.24	146
	(0.94)	(0.19)	(0.21)	(0.20)	
		[0.82]	[0.19]	[0.86]	
Distancing	0.06	0.08	0.19	-0.11	146
	(1.00)	(0.20)	(0.22)	(0.21)	
		[0.98]	[0.94]	[0.98]	
Self-controlling	0.17	-0.09	-0.00	-0.08	146
	(1.07)	(0.21)	(0.22)	(0.21)	
		[0.98]	[1.00]	[0.98]	
Seeking social support	0.09	-0.05	-0.17	0.12	146
	(1.06)	(0.20)	(0.22)	(0.20)	
		[0.98]	[0.94]	[0.98]	
Accepting responsibility	0.27	-0.19	-0.33	0.14	146
	(1.10)	(0.21)	(0.22)	(0.20)	
		[0.91]	[0.61]	[0.98]	
Escape-avoidance	0.02	0.15	-0.00	0.16	146
	(1.11)	(0.22)	(0.23)	(0.22)	
		[0.95]	[1.00]	[0.98]	
Planful problem-solving	-0.14	0.19	0.15	0.04	146
	(0.93)	(0.19)	(0.22)	(0.22)	
		[0.90]	[0.94]	[0.98]	
Positive reappraisal	-0.06	0.00	0.03	-0.03	146
	(0.98)	(0.19)	(0.21)	(0.20)	
		[1.00]	[1.00]	[0.98]	
Joint p-value		0.48	0.09*	0.77	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 81: Summary statistics – Temporal discounting of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Prop. patient choice (0 - 1 mo.)	0.30	-0.12	-0.28***	0.16***	147
	(0.40)	(0.07)	(0.06)	(0.05)	
		[0.23]	[0.00]***	[0.01]***	
Prop. patient choice (3 - 4 mo.)	0.36	-0.17**	-0.22***	0.04	147
	(0.42)	(0.07)	(0.07)	(0.06)	
		[0.06]*	[0.01]**	[0.52]	
Indiff. point (0 - 1 mo.) (USD PPP)	1.42	-0.10	-0.22***	0.12***	145
	(0.32)	(0.06)	(0.05)	(0.04)	
		[0.21]	[0.00]***	[0.01]**	
Indiff. point (3 - 4 mo.) (USD PPP)	1.46	-0.14**	-0.17***	0.03	146
	(0.33)	(0.06)	(0.06)	(0.05)	
		[0.06]*	[0.01]**	[0.55]	
Exp. discounting (0 - 1 mo.)	4.19	0.80*	1.78***	-0.98***	145
	(2.53)	(0.47)	(0.39)	(0.31)	
		[0.19]	[0.00]***	[0.01]**	
Exp. discounting (3 - 4 mo.)	3.87	1.12**	1.34***	-0.21	146
	(2.63)	(0.47)	(0.47)	(0.38)	
		[0.06]*	[0.01]**	[0.58]	
Stationarity	0.32	-0.30	0.44	-0.75**	145
	(1.98)	(0.38)	(0.38)	(0.35)	
		[0.43]	[0.26]	[0.08]*	
Joint p-value		0.16	0.00***	0.00***	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 82: Summary statistics – Risk aversion and other-regarding preference of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Prop. risky choice	0.24	-0.03	-0.10**	0.08*	147
	(0.24)	(0.05)	(0.05)	(0.04)	
		[0.82]	[0.08]*	[0.08]*	
Indiff. point (risk) (USD PPP)	1.84	-0.07	-0.33**	0.25**	142
	(0.68)	(0.13)	(0.13)	(0.12)	
		[0.85]	[0.06]*	[0.05]**	
Constant relative risk aversion	0.20	0.06	0.26**	-0.20**	142
	(0.53)	(0.10)	(0.10)	(0.10)	
		[0.85]	[0.07]*	[0.05]*	
Gave donation	0.13	0.04	-0.11*	0.14***	147
	(0.34)	(0.07)	(0.06)	(0.05)	
		[0.85]	[0.08]*	[0.02]**	
Joint p-value		0.50	0.04**	0.01***	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 83: Summary statistics – Daily activity of attriters by treatment group

	(1) Control mean (SD)	(2) Ins. - Control	(3) UCT - Control	(4) Ins. - UCT	(5) Obs.
Hours of sleep	7.35 (1.39)	0.42 (0.27) [0.56]	0.38 (0.32) [0.96]	0.05 (0.30) [1.00]	147
Ate today	0.46 (0.50)	0.03 (0.10) [0.82]	0.03 (0.11) [1.00]	-0.00 (0.10) [1.00]	147
Smoked today	0.30 (0.47)	0.10 (0.09) [0.74]	-0.11 (0.09) [0.96]	0.20** (0.09) [0.16]	147
Drank tea today	0.98 (0.15)	-0.13** (0.05) [0.14]	-0.00 (0.03) [1.00]	-0.13** (0.05) [0.16]	147
Drank alcohol today	0.04 (0.21)	-0.03 (0.03) [0.82]	-0.02 (0.04) [0.99]	-0.01 (0.03) [1.00]	147
Phys. activity today	0.22 (0.42)	-0.13* (0.07) [0.31]	-0.10 (0.08) [0.96]	-0.04 (0.06) [0.96]	147
Took medicine today	0.09 (0.28)	-0.05 (0.05) [0.74]	0.01 (0.06) [1.00]	-0.06 (0.05) [0.83]	147
Consumed miraa today	0.00 (0.00)	0.02 (0.02) [0.82]	-0.00 (0.00) [1.00]	0.02 (0.02) [0.94]	147
Chewed tobacco today	0.02 (0.15)	-0.02 (0.02) [0.82]	0.00 (0.03) [1.00]	-0.02 (0.02) [0.94]	147
Joint p-value		0.03**	0.81	0.11	

Notes: This table tests for baseline balance among participants with a national ID and not surveyed at endline. Column 1 reports the mean of the control group with SD in parentheses for each row variable. Columns 2-3 report the difference of means across treatment groups with SEs in parentheses and FWER-adjusted p-values in brackets. The bottom row reports the p-value for a difference of means test across models using SUR. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

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F.4 Sub-group analysis for bounding cortisol

Table 84: Quantile analysis – Insurance on log avg. cortisol level by weekly inc. last week for member 1 (USD PPP)

	3 cells	4 cells	5 cells	6 cells	7 cells	8 cells	9 cells
Quantile 1	-0.16	-0.16	-0.16	-0.09	-0.12	-0.20	-0.20
	(0.10)	(0.12)	(0.12)	(0.15)	(0.15)	(0.17)	(0.17)
	210	132	132	88	86	74	74
Quantile 2	-0.22**	-0.27***	-0.18	-0.18	-0.14	-0.09	-0.09
	(3.21)	(4.85)	(1.29)	(1.76)	(0.91)	(0.50)	(0.50)
	166	184	83	122	67	58	58
Quantile 3	-0.00	-0.03	-0.34***	-0.33***	-0.24	-0.15	-0.15
	(0.03)	(0.19)	(4.99)	(4.94)	(1.46)	(0.96)	(0.96)
	152	112	102	106	76	78	78
Quantile 4		0.01	-0.01	0.07	-0.36***	-0.33***	-0.23
		(0.09)	(0.07)	(0.27)	(4.74)	(4.89)	(1.42)
		100	111	60	87	106	39
Quantile 5			0.01	-0.06	0.09	-0.02	-0.40**
			(0.09)	(0.43)	(0.31)	(0.03)	(4.59)
			100	69	62	20	67
Quantile 6				0.04	-0.08	-0.03	0.07
				(0.29)	(0.57)	(0.19)	(0.26)
				83	78	92	60
Quantile 7					0.06	-0.18	-0.03
					(0.37)	(0.70)	(0.24)
					72	35	52
Quantile 8						0.11	0.06
						(0.86)	(0.32)
						65	60
Quantile 9							-0.05
							(0.25)
							40

Notes: This table reports treatment effects on log avg. cortisol level across quantiles of weekly inc. last week for member 1 (USD PPP). Standard errors are in parentheses and sample sizes for each quantile are in the third row. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 85: Quantile analysis – Insurance on non-selection by weekly inc. last week for member 1 (USD PPP)

	3 cells	4 cells	5 cells	6 cells	7 cells	8 cells	9 cells
Quantile 1	0.13**	0.14*	0.14*	0.15	0.18*	0.18	0.18
	(0.06)	(0.08)	(0.08)	(0.10)	(0.10)	(0.12)	(0.12)
	210	132	132	88	86	74	74
Quantile 2	-0.03	0.00	0.10	0.12	0.18*	0.12	0.12
	(0.38)	(0.02)	(1.16)	(1.86)	(2.54)	(1.42)	(1.41)
	166	184	83	122	67	58	58
Quantile 3	0.01	-0.01	-0.09	-0.08	-0.04	0.11	0.11
	(0.16)	(0.09)	(1.15)	(0.98)	(0.32)	(1.18)	(1.17)
	152	112	102	106	76	78	78
Quantile 4		0.06	-0.00	0.05	-0.06	-0.08	0.07
		(0.71)	(0.04)	(0.43)	(0.71)	(0.97)	(0.43)
		100	111	60	87	106	39
Quantile 5			0.06	-0.02	0.04	0.29	-0.15
			(0.71)	(0.17)	(0.32)	(2.06)	(2.00)
			100	69	62	20	67
Quantile 6				0.05	0.02	-0.07	0.05
				(0.43)	(0.19)	(0.87)	(0.43)
				83	78	92	60
Quantile 7					0.02	0.08	-0.08
					(0.13)	(0.45)	(0.64)
					72	35	52
Quantile 8						0.06	0.18
						(0.48)	(1.96)
						65	60
Quantile 9							-0.14
							(1.42)
							40

Notes: This table reports treatment effects on non-selection across quantiles of weekly inc. last week for member 1 (USD PPP). Standard errors are in parentheses and sample sizes for each quantile are in the third row. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 86: Sub-group analysis – Insurance on log avg. cortisol level by weekly inc. last week for member 1 (USD PPP)

	Tertiles	Tertile + bottom split	Binary	Binary + bottom split	Targeted bottom
Cell 1	-0.16	-0.20	-0.16	-0.20	-0.20
	(0.10)	(0.17)	(0.10)	(0.17)	(0.17)
	210	74	210	74	74
Cell 2	-0.22**	-0.07	-0.10	-0.07	-0.11*
	(3.21)	(0.50)	(1.96)	(0.50)	(2.60)
	166	79	331	79	467
Cell 3	-0.00	-0.21		-0.21	
	(0.03)	(1.05)		(1.05)	
	152	57		57	
Cell 4		-0.22**		-0.10	
		(3.18)		(1.95)	
		166		331	
Cell 5		-0.00			
		(0.03)			
		152			

Notes: This table reports treatment effects on log avg. cortisol level across cells of weekly inc. last week for member 1 (USD PPP). Column 1 reports coefficients using tertiles. Column 2 reports coefficients uses the 2nd and 3rd tertiles with the 1st tertile further divided into tertiles. Column 3 combines the 2nd and 3rd tertiles. Column 4 combines the 2nd and 3rd tertiles with the 1st tertile further divided into tertiles. Column 5 separates the bottom 9-quantile from the rest of the sample. Standard errors are in parentheses and sample sizes for each quantile are in the third row. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 87: Sub-group analysis – Insurance on non-selection by weekly inc. last week for member 1 (USD PPP)

	Tertiles				
Cell 1	0.13**	0.18	0.13**	0.18	0.18
	(0.06)	(0.11)	(0.06)	(0.11)	(0.11)
	210	74	210	74	74
Cell 2	-0.03	0.20**	0.01	0.20**	0.04
	(0.38)	(3.43)	(0.10)	(3.44)	(1.03)
	166	79	331	79	467
Cell 3	0.01	0.01		0.01	
	(0.16)	(0.08)		(0.08)	
	152	57		57	
Cell 4		-0.03		0.01	
		(0.37)		(0.10)	
		166		331	
Cell 5		0.01			
		(0.16)			
		152			

Notes: This table reports treatment effects on non-selection across cells of weekly inc. last week for member 1 (USD PPP). Column 1 reports coefficients using tertiles. Column 2 reports coefficients uses the 2nd and 3rd tertiles with the 1st tertile further divided into tertiles. Column 3 combines the 2nd and 3rd tertiles. Column 4 combines the 2nd and 3rd tertiles with the 1st tertile further divided into tertiles. Column 5 separates the bottom 9-quantile from the rest of the sample. Standard errors are in parentheses and sample sizes for each quantile are in the third row. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

G Treatment effects

To capture the impact of health insurance and cash transfers, we estimate the following model.

$$y_{i,t=1} = \alpha + \beta_1 INS_i + \beta_2 UCT_i + \delta y_{i,t=0} + \varepsilon_i$$

$y_{i,t=1}$ is the outcome of interest for individual i measured at endline. INS_i indicates assignment to receive insurance. UCT_i indicates assignment to receive the cash transfer. ε_i is the idiosyncratic error term. α captures stratum-level fixed effects. This equation provides intent-to-treat estimates of the treatment effect.

We condition on the baseline level of the individual outcome $y_{i,t=0}$ where available to improve statistical power. We will also estimate a variant of the outlined equation that includes a vector of covariates measured at baseline. When baseline covariates are missing for an observation, we include an indicator term for missingness and replace the corresponding term with 0. Within each family of outcomes, we estimate the system of seemingly unrelated regressions (SUR) to further improve the precision of the coefficient estimates.

G.1 Indices

Table 88: Treatment effects – Summary indices

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Subjective well-being index	0.07	0.03	0.73	0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.98]	[0.99]			
Log avg. cortisol level	-0.14**	-0.02	0.04**	2.48	579
	(0.06)	(0.07)	[0.27]	(0.66)	
	[0.12]	[0.99]			
Insurance ownership index	-0.03	0.04	0.39	-0.00	640
	(0.08)	(0.09)	[0.94]	(1.00)	
	[1.00]	[0.99]			
Insurance WTP index	-0.09	-0.11	0.77	0.00	640
	(0.09)	(0.08)	[0.96]	(1.00)	
	[0.97]	[0.90]			
Asset ownership index	0.02	0.04	0.85	-0.00	640
	(0.08)	(0.08)	[1.00]	(1.00)	
	[1.00]	[0.99]			
Labor mobility index	0.02	0.01	0.94	0.00	626
	(0.11)	(0.10)	[1.00]	(1.00)	
	[1.00]	[1.00]			
Labor productivity index	-0.04	-0.14	0.37	-0.00	638
	(0.11)	(0.09)	[0.94]	(1.00)	
	[1.00]	[0.65]			
Job risk index	-0.01	-0.13	0.21	0.00	640
	(0.09)	(0.09)	[0.91]	(1.00)	
	[1.00]	[0.88]			
Joint test p-value	0.43	0.52	0.51		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 89: Treatment effects with covariate adjustment – Summary indices

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Subjective well-being index	0.07	0.05	0.89	0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.98]	[0.99]			
Log avg. cortisol level	-0.14**	-0.02	0.05*	2.48	579
	(0.06)	(0.06)	[0.41]	(0.66)	
	[0.19]	[0.99]			
Insurance ownership index	-0.03	0.06	0.29	-0.00	640
	(0.08)	(0.09)	[0.94]	(1.00)	
	[1.00]	[0.97]			
Insurance WTP index	-0.08	-0.10	0.81	0.00	640
	(0.09)	(0.08)	[0.98]	(1.00)	
	[0.98]	[0.94]			
Asset ownership index	-0.00	0.01	0.85	-0.00	640
	(0.08)	(0.08)	[1.00]	(1.00)	
	[1.00]	[1.00]			
Labor mobility index	0.02	0.02	0.97	0.00	626
	(0.12)	(0.11)	[1.00]	(1.00)	
	[1.00]	[1.00]			
Labor productivity index	-0.04	-0.15	0.38	-0.00	638
	(0.11)	(0.10)	[0.94]	(1.00)	
	[1.00]	[0.56]			
Job risk index	-0.01	-0.12	0.28	0.00	640
	(0.09)	(0.09)	[0.94]	(1.00)	
	[1.00]	[0.92]			
Joint test p-value	0.53	0.54	0.59		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 90: Minimum detectable effects – Summary indices

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Subjective well-being index	0.28	0.28	0.00 (1.00)	628
Log avg. cortisol level	0.16	0.18	2.48 (0.66)	566
Insurance ownership index	0.24	0.25	-0.00 (1.00)	628
Insurance WTP index	0.26	0.22	0.00 (1.00)	628
Asset ownership index	0.21	0.22	-0.00 (1.00)	628
Labor mobility index	0.31	0.29	0.00 (1.00)	614
Labor productivity index	0.32	0.26	-0.00 (1.00)	626
Job risk index	0.26	0.26	0.00 (1.00)	628

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 91: Heckman selection model – Summary indices

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	N
Subjective well-being index	0.07	0.03	0.73	0.06	0.03	0.71	0.15	0.00	751
	(0.10)	(0.10)	[1.00]	(0.09)	(0.09)		(0.26)	(0.92)	
	[0.99]	[0.98]							
Log avg. cortisol level	-0.14**	-0.02	0.04**	-0.12**	-0.01	0.07*	0.43**	2.49	621
	(0.06)	(0.07)	[0.20]	(0.06)	(0.06)		(0.15)	(0.67)	
	[0.09]*	[0.99]							
Insurance ownership index	-0.03	0.04	0.39	-0.03	0.03	0.44	-0.03	-0.00	751
	(0.08)	(0.09)	[0.84]	(0.07)	(0.07)		(0.22)	(0.92)	
	[1.00]	[0.98]							
Insurance WTP index	-0.09	-0.11	0.77	-0.08	-0.10	0.79	-0.20	0.00	751
	(0.09)	(0.08)	[0.98]	(0.07)	(0.07)		(0.21)	(0.92)	
	[0.94]	[0.69]							
Asset ownership index	0.02	0.04	0.85	0.02	0.02	0.93	-0.26	-0.00	751
	(0.08)	(0.08)	[1.00]	(0.07)	(0.06)		(0.20)	(0.92)	
	[1.00]	[0.99]							
Labor mobility index	0.02	0.01	0.94	0.02	0.01	0.93	-0.07	0.00	737
	(0.11)	(0.10)	[1.00]	(0.09)	(0.09)		(0.25)	(0.92)	
	[1.00]	[0.99]							
Labor productivity index	-0.04	-0.14	0.37	-0.03	-0.13	0.32	-0.24	-0.00	749
	(0.11)	(0.09)	[0.97]	(0.09)	(0.09)		(0.27)	(0.92)	
	[1.00]	[0.84]							
Job risk index	-0.01	-0.13	0.21	-0.01	-0.11	0.22	-0.02	0.00	751
	(0.09)	(0.09)	[0.90]	(0.08)	(0.08)		(0.24)	(0.92)	
	[1.00]	[0.75]							
Joint p-value	0.43	0.52	0.51						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 92: Heckman first stage selection model – Summary indices

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Subjective well-being index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Log avg. cortisol level	0.00	0.01	0.16	0.60***	0.01	-0.01	0.17	0.06	-0.02	.26
	(0.00)	(0.12)	(0.13)	(0.19)	(0.01)	(0.04)	(0.20)	(0.15)	(0.02)	
Insurance ownership index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Insurance WTP index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Asset ownership index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Labor mobility index	0.00	0.03	0.12	0.55***	0.01	-0.00	0.16	0.12	-0.01	.21
	(0.00)	(0.12)	(0.13)	(0.21)	(0.01)	(0.04)	(0.21)	(0.15)	(0.02)	
Labor productivity index	0.00	0.04	0.18	0.57***	0.01	-0.00	0.16	0.11	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.21)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Job risk index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 93: Bounded treatment effects – Summary indices

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Subjective well-being index	0.23*	-0.00	0.11	-0.07	0.22	-0.09	0.00
	(0.14) [0.45]	(0.14) [-0.23]	(0.13) [0.32]	(0.13) [-0.28]	(0.14) [0.45]	(0.14) [-0.32]	(1.00)
Log avg. cortisol level	-0.06	-0.18**	0.06	-0.09	0.05	-0.18**	2.48
	(0.11) [0.13]	(0.08) [-0.31]	(0.08) [0.19]	(0.09) [-0.23]	(0.08) [0.19]	(0.08) [-0.31]	(0.66)
Insurance WTP index	-0.05	-0.11	-0.13	-0.18	0.14	0.02	0.00
	(0.25) [0.40]	(0.10) [-0.30]	(0.09) [0.03]	(0.12) [-0.39]	(0.12) [0.33]	(0.09) [-0.13]	(1.00)
Asset ownership index	0.08	-0.11	0.05	-0.02	0.03	-0.13	-0.00
	(0.14) [0.32]	(0.12) [-0.30]	(0.10) [0.23]	(0.13) [-0.25]	(0.14) [0.26]	(0.10) [-0.28]	(1.00)
Labor mobility index	0.08	0.01	0.08	0.01	0.08	0.02	0.00
	(0.08) [0.22]	(0.11) [-0.17]	(0.34) [0.71]	(0.10) [-0.18]	(0.08) [0.22]	(0.10) [-0.16]	(1.00)
Labor productivity index	0.07	-0.15	-0.11	-0.20	0.24	-0.03	-0.00
	(0.17) [0.35]	(0.14) [-0.38]	(0.13) [0.12]	(0.14) [-0.45]	(0.17) [0.52]	(0.15) [-0.27]	(1.00)
Job risk index	0.29**	-0.08	-0.05	-0.22*	0.29*	-0.04	0.00
	(0.13) [0.50]	(0.13) [-0.29]	(0.12) [0.15]	(0.12) [-0.42]	(0.16) [0.56]	(0.13) [-0.26]	(1.00)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 94: Nearest neighbor matching with full baseline sample – Summary indices

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Subjective well-being index	0.50	1.45	-1.02	-0.03	0.52	-0.31	0.06	0.61**	-0.23	0
	(0.33)	(.)	(.)	(0.23)	(0.47)	(0.36)	(0.22)	(0.31)	(0.23)	(0.92)
Log avg. cortisol level	0.32	0.36	0.18	0.23	0.33***	0.03	0.09	-0.03	-0.06	2.49
	(0.31)	(.)	(.)	(0.29)	(0.10)	(0.12)	(0.20)	(0.24)	(0.13)	(0.67)
Insurance ownership index	0.03	0.18	0.03	0.03	0.18*	0.03	0.10	-0.83	0.02	0
	(0.05)	(.)	(.)	(0.11)	(0.09)	(0.05)	(0.09)	(1.04)	(0.05)	(0.92)
Insurance WTP index	-0.12	0.64	-3.25	-0.12	0.52***	-0.23	-0.10	0.41***	-0.08	0
	(0.31)	(.)	(.)	(0.21)	(0.10)	(0.76)	(0.42)	(0.09)	(0.38)	(0.92)
Asset ownership index	-3.16*	-0.17	-0.25	-0.85	-0.53	0.19	-0.61	-0.14	0.19*	0
	(1.75)	(.)	(.)	(0.59)	(0.43)	(0.15)	(0.38)	(0.25)	(0.11)	(0.92)
Labor mobility index	0.00***	0.17	0.00	-0.00	0.17	0.00***	0.00	0.17	-0.00	0
	(0.00)	(.)	(.)	(0.01)	(0.16)	(0.00)	(0.01)	(0.16)	(0.01)	(0.92)
Labor productivity index	-3.18***	-0.40	-0.47	-0.91*	-0.50	-0.24	-0.80**	-0.04	0.09	0
	(1.15)	(.)	(.)	(0.49)	(0.35)	(0.62)	(0.40)	(0.25)	(0.35)	(0.92)
Job risk index	0.75***	-0.51	-0.87	0.03	-0.06	0.27	0.06	-0.16	0.14	0
	(0.27)	(.)	(.)	(0.31)	(0.23)	(0.36)	(0.22)	(0.17)	(0.19)	(0.92)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 95: Radius matching with full baseline sample – Summary indices

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Subjective well-being index	0.06	-0.00	0.01	0.06	0.00	-0.00	0.05	0.00	0.00	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.14)	(0.11)	(0.10)	(0.14)	(0.11)	(0.92)
Log avg. cortisol level	-0.11*	-0.07	-0.06	-0.11	-0.07	-0.08	-0.12*	-0.07	-0.08	2.49
	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.67)
Insurance ownership index	0.04	0.08	-0.11	0.04	0.08	-0.11	0.04	0.08	-0.10	0
	(0.09)	(0.15)	(0.08)	(0.09)	(0.15)	(0.08)	(0.09)	(0.15)	(0.08)	(0.92)
Insurance WTP index	0.01	0.08	0.04	0.01	0.07	0.05	0.02	0.07	0.04	0
	(0.10)	(0.10)	(0.09)	(0.10)	(0.10)	(0.09)	(0.10)	(0.10)	(0.09)	(0.92)
Asset ownership index	-0.00	-0.08	0.02	0.00	-0.07	0.03	0.01	-0.07	0.03	0
	(0.09)	(0.13)	(0.09)	(0.08)	(0.13)	(0.09)	(0.08)	(0.13)	(0.09)	(0.92)
Labor mobility index	-0.01**	0.16	-0.11	-0.01**	0.16	-0.11	-0.01**	0.16	-0.11	0
	(0.00)	(0.16)	(0.10)	(0.00)	(0.16)	(0.10)	(0.00)	(0.16)	(0.10)	(0.92)
Labor productivity index	-0.02	-0.08	0.06	-0.01	-0.06	0.06	0.01	-0.06	0.06	0
	(0.13)	(0.14)	(0.14)	(0.13)	(0.14)	(0.14)	(0.13)	(0.14)	(0.14)	(0.92)
Job risk index	0.05	0.02	0.12	0.04	0.01	0.13	0.05	0.01	0.14	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.13)	(0.11)	(0.10)	(0.13)	(0.11)	(0.92)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 96: Kernel matching with full baseline sample – Summary indices

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Subjective well-being index	0.06	0.00	-0.00	0.06	0.00	0.00	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.14)	(0.11)	(0.92)
Log avg. cortisol level	-0.11	-0.07	-0.08	-0.11*	-0.07	-0.08	2.49
	(0.07)	(0.09)	(0.06)	(0.07)	(0.10)	(0.06)	(0.67)
Insurance ownership index	0.04	0.08	-0.11	0.04	0.08	-0.11	0
	(0.09)	(0.15)	(0.08)	(0.09)	(0.13)	(0.08)	(0.92)
Insurance WTP index	0.01	0.08	0.05	0.01	0.07	0.04	0
	(0.10)	(0.10)	(0.09)	(0.10)	(0.11)	(0.09)	(0.92)
Asset ownership index	0.00	-0.07	0.03	0.00	-0.07	0.03	0
	(0.08)	(0.13)	(0.09)	(0.08)	(0.11)	(0.08)	(0.92)
Labor mobility index	-0.01**	0.16	-0.11	-0.01**	0.16	-0.11	0
	(0.00)	(0.16)	(0.10)	(0.00)	(0.16)	(0.08)	(0.92)
Labor productivity index	-0.01	-0.07	0.06	-0.00	-0.06	0.06	0
	(0.13)	(0.14)	(0.14)	(0.13)	(0.14)	(0.13)	(0.92)
Job risk index	0.04	0.01	0.13	0.05	0.01	0.13	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.13)	(0.10)	(0.92)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.2 Cortisol

Table 97: Treatment effects – Cortisol

	No Controls			With Controls			Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Log avg. cortisol level	-0.14**	-0.02	0.04**	-0.15**	-0.01	0.03**	2.48	579
	(0.06)	(0.07)	[0.06]*	(0.06)	(0.07)	[0.19]	(0.66)	
	[0.02]**	[0.74]		[0.02]**	[0.83]			
Log avg. cortisol less 100	-0.15**	-0.07	0.16	-0.15**	-0.07	0.13	2.48	576
	(0.06)	(0.06)	[0.17]	(0.06)	(0.06)	[2.00]	(0.66)	
	[0.02]**	[0.32]		[0.02]**	[0.38]			
Log avg. cortisol (.99 Wins.)	-0.14**	-0.03	0.05**	-0.15**	-0.02	0.04**	2.48	579
	(0.06)	(0.06)	[0.07]*	(0.06)	(0.06)	[2.00]	(0.66)	
	[0.02]**	[0.69]		[0.02]**	[0.78]			

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 98: Treatment effects with covariate adjustment – Cortisol

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Log avg. cortisol level	-0.14**	-0.02	0.05*	2.48	579
	(0.06)	(0.06)	[0.10]*	(0.66)	
	[0.03]**	[0.67]			
Log avg. cortisol less 100	-0.14**	-0.07	0.20	2.48	576
	(0.06)	(0.06)	[0.24]	(0.66)	
	[0.03]**	[0.33]			
Log avg. cortisol (.99 Wins.)	-0.13**	-0.02	0.06*	2.48	579
	(0.06)	(0.06)	[0.11]	(0.66)	
	[0.03]**	[0.64]			

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 99: Minimum detectable effects – Cortisol

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Log avg. cortisol level	0.16	0.18	2.48	566
			(0.66)	
Log avg. cortisol less 100	0.16	0.17	2.48	555
			(0.66)	
Log avg. cortisol (.99 Wins.)	0.16	0.18	2.48	566
			(0.66)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 100: Treatment effects excluding users – Cortisol

	No Controls			With Controls			Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Control Mean (SD)	N
Log avg. cortisol level	-0.16**	-0.02	0.03**	-0.17***	-0.02	0.02**	2.48	510
	(0.06)	(0.07)		(0.06)	(0.06)		0.66	
Log avg. cortisol less 100	-0.16**	-0.07	0.16	-0.16**	-0.07	0.13	2.48	507
	(0.06)	(0.06)		(0.06)	(0.06)		0.66	
Log avg. cortisol (.99 Wins.)	-0.16**	-0.03	0.03**	-0.17***	-0.03	0.03**	2.48	510
	(0.06)	(0.06)		(0.06)	(0.06)		0.66	

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 101: Treatment effects for non-users by propensity score matching – Cortisol

	(1) Insurance v. control	(2) Insurance v. UCT	(3) Control Mean (SD)	(4) Obs.
Log avg. cortisol level	-0.16**	-0.18**	2.49	511
	(0.07)	(0.07)	(0.67)	
Log avg. cortisol less 100	-0.14**	-0.16**	2.48	507
	(0.07)	(0.07)	(0.65)	
Log avg. cortisol (.99 Wins.)	-0.16**	-0.19**	2.49	511
	(0.07)	(0.07)	(0.66)	

Notes: This table reports the treatment effect on the treated of holding insurance estimated by propensity score matching. Each treated observation is matched to a corresponding comparison based on propensity to not use insurance. Column 1 compares non-users in the insurance group with the control group. Column 2 compares non-useres in the insurance group with the UCT group. Column 3 reports the mean and SD of the control group. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 102: Treatment effects excluding subjects who are predicted to have made insurance claims – Cortisol

	No Controls			With Controls			Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8
	Insurance	UCT	Difference *p*-value	Insurance	UCT	Difference *p*-value	Control Mean (SD)	N
Log avg. cortisol level	-0.20***	-0.04	0.02**	-0.20***	-0.04	0.03**	2.54	38
	(0.07)	(0.08)		(0.07)	(0.08)		0.67	
Log avg. cortisol less 100	-0.20***	-0.09	0.12	-0.19***	-0.10	0.14	2.54	38
	(0.07)	(0.08)		(0.07)	(0.08)		0.67	
Log avg. cortisol (.99 Wins.)	-0.20***	-0.04	0.02**	-0.20***	-0.04	0.03**	2.54	38
	(0.07)	(0.08)		(0.07)	(0.08)		0.67	

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 a 6 report the *p*-values for tests of the equality of the UCT and insurance coefficients. Standard errors are in parentheses. * denotes significa at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 103: Treatment effects for those enrolled before Feb. 2012 – Cortisol

	No Controls			With Controls			Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Insurance	UCT	Difference *p*-value	Insurance	UCT	Difference *p*-value	Control Mean (SD)	N
Log avg. cortisol level	-0.15**	-0.02	0.04**	-0.14**	-0.02	0.05**	2.48	548
	(0.06)	(0.07)		(0.06)	(0.06)		(0.66)	
Log avg. cortisol less 100	-0.15**	-0.07	0.17	-0.14**	-0.07	0.20	2.48	545
	(0.06)	(0.06)		(0.06)	(0.06)		(0.66)	
Log avg. cortisol (.99 Wins.)	-0.15**	-0.03	0.04**	-0.14**	-0.03	0.05*	2.48	548
	(0.06)	(0.06)		(0.06)	(0.06)		(0.66)	

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the *p*-values for tests of the equality of the UCT and insurance coefficients. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 104: Treatment effects excluding subjects who took medicine – Cortisol

	No Controls			With Controls			Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Control Mean (SD)	N
Log avg. cortisol level	-0.13**	0.02	0.01**	-0.12**	0.02	0.02**	2.46	526
	(0.06)	(0.07)		(0.06)	(0.07)		0.64	
Log avg. cortisol less 100	-0.13**	-0.03	0.09*	-0.11*	-0.03	0.13	2.46	523
	(0.06)	(0.06)		(0.06)	(0.06)		0.64	
Log avg. cortisol (.99 Wins.)	-0.13**	0.01	0.02**	-0.12**	0.02	0.02**	2.46	526
	(0.06)	(0.07)		(0.06)	(0.06)		0.63	

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 105: Heckman selection model – Cortisol

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Log avg. cortisol level	-0.14**	-0.02	0.04**	-0.12**	-0.01	0.07*	0.43**	2.49	621
	(0.06)	(0.07)		(0.06)	(0.06)		(0.15)	(0.67)	
Log avg. cortisol less 100	-0.15**	-0.07	0.16	-0.14**	-0.06	0.16	0.31*	2.48	616
	(0.06)	(0.06)		(0.06)	(0.06)		(0.14)	(0.65)	
Log avg. cortisol (.99 Wins.)	-0.14**	-0.03	0.05**	-0.12*	-0.01	0.09*	0.44**	2.49	621
	(0.06)	(0.06)		(0.06)	(0.06)		(0.15)	(0.66)	
Joint p-value	0.06*	0.17	0.16						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 106: Heckman first stage selection model – Cortisol

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Log avg. cortisol level	0.00	0.01	0.16	0.60***	0.01	-0.01	0.17	0.06	-0.02	.26
	(0.00)	(0.12)	(0.13)	(0.19)	(0.01)	(0.04)	(0.20)	(0.15)	(0.02)	
Log avg. cortisol less 100	0.00	0.02	0.14	0.61***	0.01	-0.02	0.18	0.06	-0.01	.25
	(0.00)	(0.12)	(0.13)	(0.19)	(0.01)	(0.04)	(0.20)	(0.15)	(0.02)	
Log avg. cortisol (.99 Wins.)	0.00	0.01	0.16	0.60***	0.01	-0.01	0.17	0.06	-0.02	.26
	(0.00)	(0.12)	(0.13)	(0.19)	(0.01)	(0.04)	(0.20)	(0.15)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 107: Bounded treatment effects – Cortisol

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Log avg. cortisol level	-0.06	-0.18**	0.06	-0.09	0.05	-0.18**	2.48
	(0.11) [0.13]	(0.08) [-0.31]	(0.08) [0.19]	(0.09) [-0.23]	(0.08) [0.19]	(0.08) [-0.31]	(0.66)
Log avg. cortisol less 100	-0.06	-0.18**	0.01	-0.09	0.05	-0.14*	2.48
	(0.11) [0.13]	(0.08) [-0.31]	(0.07) [0.13]	(0.09) [-0.24]	(0.08) [0.19]	(0.07) [-0.25]	(0.66)
Log avg. cortisol (.99 Wins.)	-0.06	-0.18**	0.06	-0.09	0.05	-0.18**	2.48
	(0.11) [0.13]	(0.08) [-0.31]	(0.08) [0.18]	(0.09) [-0.23]	(0.08) [0.19]	(0.07) [-0.30]	(0.66)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 108: Nearest neighbor matching with full baseline sample – Cortisol

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Log avg. cortisol level	0.32	0.36	0.18	0.23	0.33***	0.03	0.09	-0.03	-0.06	2.49
	(0.31)	(.)	(.)	(0.29)	(0.10)	(0.12)	(0.20)	(0.24)	(0.13)	(0.67)
Log avg. cortisol less 100	0.32	0.34	0.18	0.23	0.31***	0.03	0.09	-0.05	-0.06	2.48
	(0.31)	(.)	(.)	(0.29)	(0.10)	(0.12)	(0.20)	(0.24)	(0.13)	(0.65)
Log avg. cortisol (.99 Wins.)	0.32	0.36	0.18	0.23	0.33***	0.03	0.09	-0.03	-0.06	2.49
	(0.31)	(.)	(.)	(0.29)	(0.10)	(0.12)	(0.20)	(0.24)	(0.13)	(0.66)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 109: Radius matching with full baseline sample – Cortisol

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Log avg. cortisol level	-0.11*	-0.07	-0.06	-0.11	-0.07	-0.08	-0.12*	-0.07	-0.08	2.49
	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.67)
Log avg. cortisol less 100	-0.11*	-0.09	-0.04	-0.11	-0.10	-0.06	-0.12*	-0.10	-0.06	2.48
	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.65)
Log avg. cortisol (.99 Wins.)	-0.11*	-0.07	-0.06	-0.11	-0.07	-0.08	-0.11*	-0.07	-0.08	2.49
	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.66)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 110: Kernel matching with full baseline sample – Cortisol

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Log avg. cortisol level	-0.11	-0.07	-0.08	-0.11*	-0.07	-0.08	2.49
	(0.07)	(0.09)	(0.06)	(0.07)	(0.10)	(0.06)	(0.67)
Log avg. cortisol less 100	-0.11	-0.10	-0.06	-0.11*	-0.10	-0.06	2.48
	(0.07)	(0.09)	(0.06)	(0.07)	(0.09)	(0.06)	(0.65)
Log avg. cortisol (.99 Wins.)	-0.11	-0.07	-0.08	-0.11*	-0.07	-0.08	2.49
	(0.07)	(0.09)	(0.06)	(0.07)	(0.10)	(0.06)	(0.66)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.3 Subjective well-being

Table 111: Treatment effects – Subjective well-being

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Subjective well-being index	0.07	0.03	0.73	0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.94]	[0.99]			
Perceived stress	-0.26**	-0.01	0.03**	0.00	640
	(0.10)	(0.10)	[0.20]	(1.00)	
	[0.11]	[0.99]			
Optimism	0.02	0.15	0.21	0.00	640
	(0.10)	(0.09)	[0.78]	(1.00)	
	[1.00]	[0.54]			
Self-esteem	-0.02	-0.04	0.84	-0.00	640
	(0.10)	(0.09)	[1.00]	(1.00)	
	[1.00]	[0.99]			
Depression	-0.08	-0.07	0.95	0.00	640
	(0.10)	(0.09)	[1.00]	(1.00)	
	[0.94]	[0.91]			
Internal locus of control	-0.08	-0.17*	0.37	0.00	640
	(0.10)	(0.10)	[0.92]	(1.00)	
	[0.91]	[0.49]			
Happiness	0.01	0.02	0.94	0.00	640
	(0.09)	(0.09)	[1.00]	(1.00)	
	[1.00]	[0.99]			
Life satisfaction	0.05	0.03	0.88	-0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.99]	[0.99]			
Joint test p-value	0.12	0.44	0.11		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 112: Treatment effects with covariate adjustment – Subjective well-being

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Subjective well-being index	0.07	0.05	0.89	0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.92]	[0.99]			
Perceived stress	-0.27***	-0.04	0.04**	0.00	640
	(0.11)	(0.10)	[0.28]	(1.00)	
	[0.07]*	[0.99]			
Optimism	0.02	0.17*	0.17	0.00	640
	(0.10)	(0.10)	[0.75]	(1.00)	
	[1.00]	[0.48]			
Self-esteem	-0.01	-0.02	0.92	-0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[1.00]	[0.99]			
Depression	-0.11	-0.12	0.89	0.00	640
	(0.10)	(0.09)	[1.00]	(1.00)	
	[0.82]	[0.75]			
Internal locus of control	-0.07	-0.15	0.48	0.00	640
	(0.10)	(0.10)	[0.99]	(1.00)	
	[0.92]	[0.60]			
Happiness	-0.01	0.01	0.85	0.00	640
	(0.09)	(0.09)	[1.00]	(1.00)	
	[1.00]	[0.99]			
Life satisfaction	0.05	0.02	0.78	-0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.96]	[0.99]			
Joint test p-value	0.11	0.41	0.13		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 113: Minimum detectable effects – Subjective well-being

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Subjective well-being index	0.28	0.28	0.00 (1.00)	628
Perceived stress	0.29	0.28	0.00 (1.00)	628
Optimism	0.29	0.27	0.00 (1.00)	628
Self-esteem	0.27	0.27	-0.00 (1.00)	628
Depression	0.28	0.26	0.00 (1.00)	628
Internal locus of control	0.28	0.27	0.00 (1.00)	628
Happiness	0.26	0.26	0.00 (1.00)	628
Life satisfaction	0.28	0.28	-0.00 (1.00)	628

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 114: Heckman selection model – Subjective well-being

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Subjective well-being index	0.07	0.03	0.73	0.06	0.03	0.71	0.15	0.00	751
	(0.10)	(0.10)		(0.09)	(0.09)		(0.26)	(0.92)	
Perceived stress	-0.26**	-0.01	0.03**	-0.25**	0.00	0.02**	0.25	0.02	690
	(0.10)	(0.10)		(0.10)	(0.10)		(0.25)	(0.99)	
Optimism	0.02	0.15	0.21	-0.01	0.14	0.17	-0.52*	-0.03	690
	(0.10)	(0.09)		(0.10)	(0.10)		(0.25)	(1.03)	
Self-esteem	-0.02	-0.04	0.84	-0.02	-0.04	0.89	-0.38	-0.05	690
	(0.10)	(0.09)		(0.10)	(0.09)		(0.24)	(1.01)	
Depression	-0.08	-0.07	0.95	-0.08	-0.08	0.98	-0.13	0.02	690
	(0.10)	(0.09)		(0.10)	(0.09)		(0.24)	(1.02)	
Internal locus of control	-0.08	-0.17*	0.37	-0.06	-0.20**	0.16	0.14	0.02	690
	(0.10)	(0.10)		(0.10)	(0.10)		(0.24)	(1.03)	
Happiness	0.01	0.02	0.94	0.00	0.03	0.82	0.27	0.01	690
	(0.09)	(0.09)		(0.09)	(0.09)		(0.23)	(1.05)	
Life satisfaction	0.05	0.03	0.88	0.01	-0.01	0.85	-0.33	-0.02	690
	(0.10)	(0.10)		(0.10)	(0.10)		(0.24)	(1.01)	
Joint p-value	0.12	0.44	0.11						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 115: Heckman first stage selection model – Subjective well-being

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Subjective well-being index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Perceived stress	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Optimism	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Self-esteem	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Depression	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Internal locus of control	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Happiness	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Life satisfaction	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 116: Bounded treatment effects – Subjective well-being

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Subjective well-being index	0.23*	-0.00	0.11	-0.07	0.22	-0.09	0.00
	(0.14) [0.45]	(0.14) [-0.23]	(0.13) [0.32]	(0.13) [-0.28]	(0.14) [0.45]	(0.14) [-0.32]	(1.00)
Perceived stress	-0.16	-0.39***	0.09	-0.07	-0.12	-0.46***	0.00
	(0.15) [0.08]	(0.14) [-0.62]	(0.13) [0.31]	(0.12) [-0.27]	(0.14) [0.11]	(0.15) [-0.69]	(1.00)
Optimism	0.13	-0.14	0.28**	0.11	0.02	-0.30**	0.00
	(0.14) [0.37]	(0.14) [-0.37]	(0.12) [0.48]	(0.12) [-0.08]	(0.13) [0.24]	(0.13) [-0.52]	(1.00)
Self-esteem	0.08	-0.15	0.06	-0.12	0.17	-0.16	-0.00
	(0.13) [0.29]	(0.15) [-0.39]	(0.12) [0.26]	(0.12) [-0.31]	(0.13) [0.38]	(0.13) [-0.37]	(1.00)
Depression	0.05	-0.21*	-0.03	-0.11	0.14	-0.10	0.00
	(0.14) [0.28]	(0.12) [-0.41]	(0.11) [0.17]	(0.13) [-0.33]	(0.14) [0.36]	(0.12) [-0.31]	(1.00)
Internal locus of control	0.08	-0.20	-0.03	-0.35***	0.22	-0.14	0.00
	(0.14) [0.31]	(0.14) [-0.43]	(0.13) [0.18]	(0.13) [-0.56]	(0.16) [0.48]	(0.15) [-0.38]	(1.00)
Happiness	0.16	-0.48***	0.47***	-0.01	0.09	-0.43***	0.00
	(0.14) [0.40]	(0.12) [-0.67]	(0.11) [0.64]	(0.12) [-0.20]	(0.12) [0.29]	(0.10) [-0.60]	(1.00)
Life satisfaction	0.27**	-0.10	0.03	-0.23*	0.31**	-0.16	-0.00
	(0.13) [0.49]	(0.12) [-0.30]	(0.13) [0.24]	(0.12) [-0.43]	(0.14) [0.54]	(0.16) [-0.42]	(1.00)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 117: Nearest neighbor matching with full baseline sample – Subjective well-being

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Subjective well-being index	0.50	1.45	-1.02	-0.03	0.52	-0.31	0.06	0.61**	-0.23	0
	(0.33)	(.)	(.)	(0.23)	(0.47)	(0.36)	(0.22)	(0.31)	(0.23)	(0.92)
Perceived stress	-0.53	0.06	0.16	-0.24	0.33*	0.04	-0.10	-0.06	-0.39	.02
	(0.44)	(.)	(.)	(0.36)	(0.18)	(0.53)	(0.27)	(0.19)	(0.38)	(0.99)
Optimism	0.97**	2.38	-0.47	0.38	1.13***	-0.66	0.44	0.97***	-0.53	-.03
	(0.44)	(.)	(.)	(0.33)	(0.37)	(0.60)	(0.29)	(0.28)	(0.35)	(1.03)
Self-esteem	-0.00	1.04	2.01	0.21	0.67***	0.44	-0.07	0.35	0.38	-.05
	(0.35)	(.)	(.)	(0.41)	(0.22)	(0.61)	(0.30)	(0.27)	(0.35)	(1.01)
Depression	-0.82	-0.62	1.16	-0.20	-0.18	0.11	-0.14	-0.40	0.10	.02
	(0.70)	(.)	(.)	(0.34)	(0.27)	(0.42)	(0.27)	(0.33)	(0.25)	(1.02)
Internal locus of control	0.59***	0.95	1.81	0.09	-0.02	0.35	0.36	-0.20	0.11	.02
	(0.08)	(.)	(.)	(0.33)	(0.42)	(0.50)	(0.33)	(0.26)	(0.31)	(1.03)
Happiness	-0.35***	-0.14	-0.35	-0.39	0.20	-0.01	-0.37	0.03	-0.18	.01
	(0.07)	(.)	(.)	(0.37)	(0.35)	(0.35)	(0.30)	(0.19)	(0.18)	(1.05)
Life satisfaction	-0.05	0.64	-2.08	-0.02	-0.04	-0.56	0.09	0.38	0.03	-.02
	(0.75)	(.)	(.)	(0.41)	(0.33)	(0.42)	(0.31)	(0.27)	(0.32)	(1.01)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 118: Radius matching with full baseline sample – Subjective well-being

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Subjective well-being index	0.06	-0.00	0.01	0.06	0.00	-0.00	0.05	0.00	0.00	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.14)	(0.11)	(0.10)	(0.14)	(0.11)	(0.92)
Perceived stress	-0.37***	-0.05	-0.38***	-0.37***	-0.03	-0.38***	-0.35***	-0.03	-0.36***	.02
	(0.11)	(0.14)	(0.13)	(0.11)	(0.14)	(0.13)	(0.11)	(0.14)	(0.13)	(0.99)
Optimism	0.06	0.37**	-0.15	0.07	0.41***	-0.15	0.05	0.41***	-0.16	-.03
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.03)
Self-esteem	0.07	0.00	-0.01	0.08	0.01	-0.01	0.06	0.01	-0.02	-.05
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)
Depression	-0.12	-0.02	0.04	-0.11	-0.06	0.05	-0.09	-0.06	0.05	.02
	(0.11)	(0.15)	(0.11)	(0.11)	(0.15)	(0.11)	(0.11)	(0.15)	(0.11)	(1.02)
Internal locus of control	-0.03	-0.48***	0.12	-0.03	-0.47***	0.11	-0.02	-0.47***	0.12	.02
	(0.11)	(0.13)	(0.12)	(0.11)	(0.13)	(0.12)	(0.11)	(0.13)	(0.12)	(1.03)
Happiness	-0.13	0.15	-0.15	-0.13	0.15	-0.15	-0.12	0.15	-0.14	.01
	(0.11)	(0.16)	(0.10)	(0.10)	(0.15)	(0.10)	(0.10)	(0.15)	(0.10)	(1.05)
Life satisfaction	0.05	-0.28*	0.07	0.04	-0.32**	0.07	0.04	-0.32**	0.06	-.02
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 119: Kernel matching with full baseline sample – Subjective well-being

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Subjective well-being index	0.06	0.00	-0.00	0.06	0.00	0.00	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.14)	(0.11)	(0.92)
Perceived stress	-0.37***	-0.04	-0.38***	-0.36***	-0.03	-0.37***	.02
	(0.11)	(0.14)	(0.13)	(0.11)	(0.14)	(0.13)	(0.99)
Optimism	0.07	0.39***	-0.15	0.06	0.40***	-0.16	-.03
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.03)
Self-esteem	0.08	0.01	-0.01	0.07	0.01	-0.02	-.05
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)
Depression	-0.11	-0.05	0.05	-0.10	-0.05	0.05	.02
	(0.11)	(0.15)	(0.11)	(0.11)	(0.15)	(0.11)	(1.02)
Internal locus of control	-0.03	-0.47***	0.11	-0.02	-0.47***	0.12	.02
	(0.11)	(0.13)	(0.12)	(0.11)	(0.13)	(0.12)	(1.03)
Happiness	-0.13	0.15	-0.15	-0.13	0.15	-0.15	.01
	(0.10)	(0.15)	(0.10)	(0.11)	(0.15)	(0.10)	(1.05)
Life satisfaction	0.04	-0.31**	0.07	0.04	-0.31**	0.07	-.02
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.4 Perceived stress scale

Table 120: Treatment effects – Perceived stress

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
How often have you been upset because of something that happened unexpectedly?	-0.20*	-0.11	0.46	2.66	640
	(0.11)	(0.12)	[0.97]	(1.16)	
	[0.56]	[0.98]			
How often have you felt that you were unable to control the important things in	-0.01	0.11	0.32	2.54	640
	(0.12)	(0.12)	[0.97]	(1.21)	
	[0.97]	[0.98]			
How often have you felt nervous and ?	-0.20*	-0.01	0.10*	2.66	640
	(0.11)	(0.11)	[0.66]	(1.14)	
	[0.48]	[1.00]			
How often have you dealt successfully with day to day problems and annoyances?	0.18	0.09	0.47	3.21	640
	(0.11)	(0.11)	[0.97]	(1.14)	
	[0.58]	[0.99]			
How often have you felt that you were effectively coping with important changes	0.12	0.02	0.37	3.15	640
	(0.11)	(0.11)	[0.97]	(1.17)	
	[0.82]	[1.00]			
How often have you felt confident about your ability to handle your personal pro	0.12	0.17	0.68	3.35	640
	(0.11)	(0.11)	[0.99]	(1.17)	
	[0.82]	[0.82]			
How often have you felt that things were going your way?	0.27***	0.05	0.05*	2.75	640
	(0.10)	(0.11)	[0.44]	(1.04)	
	[0.12]	[0.99]			
How often have you found that you could not cope with all the things that you ha	0.08	0.06	0.86	2.74	640
	(0.11)	(0.11)	[0.99]	(1.09)	
	[0.82]	[0.99]			
How often have you been able to control irritations in your life?	0.37***	0.06	0.00***	2.91	640
	(0.11)	(0.11)	[0.07]*	(1.16)	
	[0.01]***	[0.99]			
How often have you felt that you were on top of things?	0.20*	0.10	0.38	2.85	640
	(0.10)	(0.11)	[0.97]	(1.06)	
	[0.48]	[0.98]			
How often have you been angered because of things that happened that were outsid	0.12	0.07	0.67	2.80	640
	(0.11)	(0.11)	[0.99]	(1.15)	
	[0.82]	[0.99]			
How often have you found yourself thinking about things that you have to accompl	0.16	0.00	0.19	3.58	640
	(0.12)	(0.11)	[0.85]	(1.19)	
	[0.68]	[1.00]			
How often have you been able to control the way you spend your time?	0.17	-0.12	0.01**	3.41	640
	(0.11)	(0.11)	[0.13]	(1.11)	
	[0.63]	[0.97]			
How often have you felt difficulties were piling up so high that you could not o	0.08	0.13	0.65	2.74	640
	(0.11)	(0.12)	[0.99]	(1.21)	
	[0.82]	[0.97]			
Joint test p-value	0.01**	0.58	0.12		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 121: Treatment effects with covariate adjustment – Perceived stress

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
How often have you been upset because of something that happened unexpectedly?	-0.20*	-0.12	0.48	2.66	640
	(0.11)	(0.12)	[0.98]	(1.16)	
	[0.49]	[0.98]			
How often have you felt that you were unable to control the important things in	-0.02	0.11	0.30	2.54	640
	(0.12)	(0.12)	[0.97]	(1.21)	
	[0.97]	[0.99]			
How often have you felt nervous and ?	-0.23**	-0.06	0.13	2.66	640
	(0.11)	(0.11)	[0.79]	(1.14)	
	[0.26]	[1.00]			
How often have you dealt successfully with day to day problems and annoyances?	0.17	0.10	0.55	3.21	640
	(0.11)	(0.11)	[0.98]	(1.14)	
	[0.61]	[0.99]			
How often have you felt that you were effectively coping with important changes	0.12	0.04	0.47	3.15	640
	(0.11)	(0.11)	[0.98]	(1.17)	
	[0.85]	[1.00]			
How often have you felt confident about your ability to handle your personal pro	0.11	0.15	0.75	3.35	640
	(0.11)	(0.12)	[0.99]	(1.17)	
	[0.85]	[0.95]			
How often have you felt that things were going your way?	0.29***	0.07	0.05**	2.75	640
	(0.10)	(0.11)	[0.44]	(1.04)	
	[0.08]*	[1.00]			
How often have you found that you could not cope with all the things that you ha	0.07	0.04	0.85	2.74	640
	(0.10)	(0.11)	[0.99]	(1.09)	
	[0.91]	[1.00]			
How often have you been able to control irritations in your life?	0.36***	0.07	0.01***	2.91	640
	(0.11)	(0.11)	[0.12]	(1.16)	
	[0.02]**	[1.00]			
How often have you felt that you were on top of things?	0.21**	0.13	0.47	2.85	640
	(0.10)	(0.11)	[0.98]	(1.06)	
	[0.43]	[0.93]			
How often have you been angered because of things that happened that were outsid	0.11	0.04	0.54	2.80	640
	(0.11)	(0.11)	[0.98]	(1.15)	
	[0.85]	[1.00]			
How often have you found yourself thinking about things that you have to accompl	0.14	-0.03	0.15	3.58	640
	(0.11)	(0.12)	[0.82]	(1.19)	
	[0.83]	[1.00]			
How often have you been able to control the way you spend your time?	0.16	-0.11	0.02**	3.41	640
	(0.11)	(0.11)	[0.27]	(1.11)	
	[0.61]	[0.93]			
How often have you felt difficulties were piling up so high that you could not o	0.04	0.09	0.68	2.74	640
	(0.11)	(0.12)	[0.98]	(1.21)	
	[0.94]	[0.99]			
Joint test p-value	0.01**	0.64	0.16		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 122: Minimum detectable effects – Perceived stress

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
How often have you been upset because of something that happened unexpectedly?	0.31	0.33	2.66 (1.16)	628
How often have you felt that you were unable to control the important things in	0.33	0.33	2.54 (1.21)	628
How often have you felt nervous and ?	0.31	0.32	2.66 (1.14)	628
How often have you dealt successfully with day to day problems and annoyances?	0.32	0.32	3.21 (1.14)	628
How often have you felt that you were effectively coping with important changes	0.32	0.31	3.15 (1.17)	628
How often have you felt confident about your ability to handle your personal pro	0.32	0.32	3.35 (1.17)	628
How often have you felt that things were going your way?	0.28	0.30	2.75 (1.04)	628
How often have you found that you could not cope with all the things that you ha	0.30	0.30	2.74 (1.09)	628
How often have you been able to control irritations in your life?	0.30	0.31	2.91 (1.16)	628
How often have you felt that you were on top of things?	0.29	0.30	2.85 (1.06)	628
How often have you been angered because of things that happened that were outsid	0.30	0.31	2.80 (1.15)	628
How often have you found yourself thinking about things that you have to accompl	0.32	0.32	3.58 (1.19)	628
How often have you been able to control the way you spend your time?	0.30	0.31	3.41 (1.11)	628
How often have you felt difficulties were piling up so high that you could not o	0.31	0.33	2.74 (1.21)	628

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 123: Heckman selection model – Perceived stress

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
How often have you been upset because of something that happened unexpectedly?	-0.20*	-0.11	0.46	-0.23**	-0.12	0.33	0.08	2.69	690
	(0.11)	(0.12)		(0.11)	(0.11)		(0.28)	(1.16)	
How often have you felt that you were unable to control the important things in	-0.01	0.11	0.32	-0.04	0.08	0.29	0.02	2.57	690
	(0.12)	(0.12)		(0.12)	(0.11)		(0.29)	(1.22)	
How often have you felt nervous and ?	-0.20*	-0.01	0.10*	-0.20*	0.03	0.04**	-0.32	2.63	690
	(0.11)	(0.11)		(0.11)	(0.11)		(0.27)	(1.15)	
How often have you dealt successfully with day to day problems and annoyances?	0.18	0.09	0.47	0.18	0.09	0.47	-0.56	3.16	690
	(0.11)	(0.11)		(0.11)	(0.11)		(0.28)	(1.16)	
How often have you felt that you were effectively coping with important changes	0.12	0.02	0.37	0.14	0.03	0.30	-0.42	3.12	690
	(0.11)	(0.11)		(0.11)	(0.11)		(0.27)	(1.15)	
How often have you felt confident about your ability to handle your personal pro	0.12	0.17	0.68	0.10	0.16	0.58	-0.50	3.33	690
	(0.11)	(0.11)		(0.11)	(0.11)		(0.28)	(1.17)	
How often have you felt that things were going your way?	0.27***	0.05	0.05*	0.24**	0.02	0.04**	-0.24	2.75	690
	(0.10)	(0.11)		(0.10)	(0.10)		(0.26)	(1.05)	
How often have you found that you could not cope with all the things that you ha	0.08	0.06	0.86	0.09	0.05	0.72	0.06	2.78	690
	(0.11)	(0.11)		(0.10)	(0.10)		(0.26)	(1.10)	
How often have you been able to control irritations in your life?	0.37***	0.06	0.00***	0.38***	0.10	0.01**	0.14	2.91	690
	(0.11)	(0.11)		(0.11)	(0.10)		(0.26)	(1.15)	
How often have you felt that you were on top of things?	0.20*	0.10	0.38	0.18*	0.08	0.34	-0.06	2.85	690
	(0.10)	(0.11)		(0.10)	(0.10)		(0.26)	(1.05)	
How often have you been angered because of things that happened that were outsid	0.12	0.07	0.67	0.13	0.09	0.69	-0.34	2.78	690
	(0.11)	(0.11)		(0.11)	(0.10)		(0.26)	(1.17)	
How often have you found yourself thinking about things that you have to accompl	0.16	0.00	0.19	0.11	-0.05	0.17	-0.56	3.57	690
	(0.12)	(0.11)		(0.11)	(0.11)		(0.29)	(1.18)	
How often have you been able to control the way you spend your time?	0.17	-0.12	0.01**	0.17	-0.15	0.00***	-0.20	3.40	690
	(0.11)	(0.11)		(0.11)	(0.10)		(0.26)	(1.10)	
How often have you felt difficulties were piling up so high that you could not o	0.08	0.13	0.65	0.10	0.14	0.70	-0.19	2.74	690
	(0.11)	(0.12)		(0.11)	(0.11)		(0.28)	(1.21)	
Joint p-value	0.01**	0.58	0.12						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 124: Heckman first stage selection model – Perceived stress

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
How often have you been upset because of something that happened unexpectedly?	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you felt that you were unable to control the important things in	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you felt nervous and ?	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you dealt successfully with day to day problems and annoyances?	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you felt that you were effectively coping with important changes	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you felt confident about your ability to handle your personal pro	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you felt that things were going your way?	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you found that you could not cope with all the things that you ha	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you been able to control irritations in your life?	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you felt that you were on top of things?	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you been angered because of things that happened that were outsid	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you found yourself thinking about things that you have to accompl	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you been able to control the way you spend your time?	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
How often have you felt difficulties were piling up so high that you could not o	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 125: Bounded treatment effects – Perceived stress

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
How often have you been upset because of something that happened unexpectedly?	-0.13	-0.35**	-0.08	-0.13	0.03	-0.29**	2.66
	(0.15) [0.11]	(0.13) [-0.57]	(0.14) [0.17]	(0.15) [-0.40]	(0.16) [0.28]	(0.15) [-0.53]	(1.16)
How often have you felt that you were unable to control the important things in	0.11	-0.16	0.16	0.14	-0.03	-0.33**	2.54
	(0.16) [0.37]	(0.14) [-0.39]	(0.14) [0.43]	(0.15) [-0.14]	(0.16) [0.24]	(0.16) [-0.59]	(1.21)
How often have you felt nervous and ?	-0.05	-0.28**	0.03	-0.00	-0.03	-0.36**	2.66
	(0.14) [0.19]	(0.13) [-0.50]	(0.13) [0.28]	(0.14) [-0.27]	(0.15) [0.22]	(0.15) [-0.60]	(1.14)
How often have you dealt successfully with day to day problems and annoyances?	0.28**	0.05	0.09	0.05	0.24*	-0.07	3.21
	(0.14) [0.52]	(0.15) [-0.20]	(0.14) [0.35]	(0.13) [-0.19]	(0.14) [0.48]	(0.15) [-0.32]	(1.14)
How often have you felt that you were effectively coping with important changes	0.21	-0.05	0.01	-0.00	0.21	-0.05	3.15
	(0.14) [0.45]	(0.15) [-0.29]	(0.14) [0.27]	(0.13) [-0.25]	(0.14) [0.44]	(0.15) [-0.30]	(1.17)
How often have you felt confident about your ability to handle your personal pro	0.23*	-0.01	0.20	0.15	0.06	-0.19	3.35
	(0.14) [0.45]	(0.16) [-0.27]	(0.14) [0.46]	(0.13) [-0.08]	(0.14) [0.29]	(0.15) [-0.44]	(1.17)
How often have you felt that things were going your way?	0.36***	0.18	0.06	0.03	0.38**	0.09	2.75
	(0.13) [0.59]	(0.13) [-0.04]	(0.13) [0.30]	(0.13) [-0.22]	(0.15) [0.63]	(0.14) [-0.14]	(1.04)
How often have you found that you could not cope with all the things that you ha	0.19	-0.04	0.06	0.04	0.12	-0.15	2.74
	(0.14) [0.42]	(0.13) [-0.26]	(0.13) [0.30]	(0.13) [-0.21]	(0.14) [0.35]	(0.14) [-0.37]	(1.09)
How often have you been able to control irritations in your life?	0.49***	0.25*	0.09	0.07	0.44***	0.13	2.91
	(0.14) [0.72]	(0.14) [0.02]	(0.13) [0.34]	(0.13) [-0.17]	(0.13) [0.65]	(0.14) [-0.10]	(1.16)
How often have you felt that you were on top of things?	0.28**	0.07	0.11	0.09	0.22	-0.06	2.85
	(0.14) [0.51]	(0.13) [-0.15]	(0.13) [0.35]	(0.13) [-0.16]	(0.15) [0.46]	(0.14) [-0.29]	(1.06)
How often have you been angered because of things that happened that were outsid	0.26*	0.01	0.11	0.06	0.14	-0.16	2.80
	(0.15) [0.50]	(0.13) [-0.21]	(0.13) [0.35]	(0.14) [-0.18]	(0.15) [0.38]	(0.14) [-0.38]	(1.15)
How often have you found yourself thinking about things that you have to accompl	0.27**	0.03	0.03	-0.03	0.26*	-0.05	3.58
	(0.14) [0.49]	(0.16) [-0.23]	(0.15) [0.30]	(0.13) [-0.26]	(0.14) [0.49]	(0.16) [-0.31]	(1.19)
How often have you been able to control the way you spend your time?	0.28**	0.05	-0.12	-0.15	0.43***	0.13	3.41
	(0.13) [0.49]	(0.15) [-0.20]	(0.14) [0.14]	(0.13) [-0.40]	(0.14) [0.67]	(0.15) [-0.11]	(1.11)
How often have you felt difficulties were piling up so high that you could not o	0.22	-0.03	0.12	0.10	0.11	-0.19	2.74
	(0.15) [0.47]	(0.14) [-0.26]	(0.14) [0.39]	(0.14) [-0.17]	(0.15) [0.36]	(0.14) [-0.43]	(1.21)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 126: Nearest neighbor matching with full baseline sample – Perceived stress

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
How often have you been upset because of something that happened unexpectedly?	-0.17	-0.44	1.49	-0.25	-0.04	0.89***	0.01	-0.14	0.29	2.69
	(0.77)	(.)	(.)	(0.37)	(0.42)	(0.26)	(0.28)	(0.29)	(0.37)	(1.16)
How often have you felt that you were unable to control the important things in	1.29	-0.40	1.48	0.28	1.20***	1.08***	0.25	0.10	0.48	2.57
	(0.93)	(.)	(.)	(0.64)	(0.42)	(0.26)	(0.47)	(0.49)	(0.31)	(1.22)
How often have you felt nervous and ?	0.26	-0.18	-0.54	0.15	-0.58	0.06	0.23	-0.58	-0.34	2.63
	(0.77)	(.)	(.)	(0.37)	(0.69)	(0.52)	(0.33)	(0.36)	(0.34)	(1.15)
How often have you dealt successfully with day to day problems and annoyances?	1.70	1.16	2.35	0.42	0.16	0.95	0.38	0.06	0.55	3.16
	(1.39)	(.)	(.)	(0.54)	(0.46)	(0.68)	(0.39)	(0.26)	(0.40)	(1.16)
How often have you felt that you were effectively coping with important changes	0.44	-1.92	1.28	-0.33	-1.32***	0.28	-0.33	-1.02***	0.38	3.12
	(1.01)	(.)	(.)	(0.40)	(0.42)	(0.46)	(0.29)	(0.30)	(0.33)	(1.15)
How often have you felt confident about your ability to handle your personal pro	1.43***	0.48	-1.49	0.13	0.48	-0.09	0.33	0.48	0.21	3.33
	(0.47)	(.)	(.)	(0.51)	(0.56)	(0.68)	(0.37)	(0.35)	(0.48)	(1.17)
How often have you felt that things were going your way?	0.18	-1.19	1.04	0.23	-0.59**	0.44	0.41	-0.19	0.64*	2.75
	(0.47)	(.)	(.)	(0.40)	(0.27)	(0.41)	(0.31)	(0.28)	(0.35)	(1.05)
How often have you found that you could not cope with all the things that you ha	0.03	-1.17	0.83	-0.33	0.03	1.03***	0.11	-0.27	0.43	2.78
	(0.77)	(.)	(.)	(0.49)	(0.59)	(0.22)	(0.37)	(0.33)	(0.28)	(1.10)
How often have you been able to control irritations in your life?	0.45	-0.97	1.33	-0.33	0.43	0.93*	-0.05	0.03	0.43	2.91
	(0.41)	(.)	(.)	(0.36)	(0.61)	(0.52)	(0.30)	(0.38)	(0.39)	(1.15)
How often have you felt that you were on top of things?	0.05	-1.06	2.05	0.12	-0.86**	0.65	-0.08	-0.46	0.45	2.85
	(0.41)	(.)	(.)	(0.33)	(0.39)	(0.68)	(0.28)	(0.36)	(0.48)	(1.05)
How often have you been angered because of things that happened that were outsid	0.55	-1.04	1.90	-0.20	-0.44	1.10**	0.21	-0.54*	0.50	2.78
	(0.77)	(.)	(.)	(0.40)	(0.42)	(0.50)	(0.36)	(0.29)	(0.41)	(1.17)
How often have you found yourself thinking about things that you have to accompl	0.51	-1.47	-0.28	0.39	-0.87***	0.72	0.54	-0.57***	0.82**	3.57
	(0.66)	(.)	(.)	(0.37)	(0.27)	(0.64)	(0.36)	(0.22)	(0.36)	(1.18)
How often have you been able to control the way you spend your time?	1.53**	0.26	-0.36	1.03**	0.26	0.64	0.75***	0.06	0.64**	3.4
	(0.77)	(.)	(.)	(0.41)	(0.34)	(0.45)	(0.28)	(0.28)	(0.31)	(1.10)
How often have you felt difficulties were piling up so high that you could not o	0.83***	-1.11	1.83	0.44	-0.31	0.63	0.47	-0.61**	0.23	2.74
	(0.08)	(.)	(.)	(0.43)	(0.50)	(0.59)	(0.32)	(0.29)	(0.35)	(1.21)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 127: Radius matching with full baseline sample – Perceived stress

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
How often have you been upset because of something that happened unexpectedly?	-0.23*	-0.12	-0.02	-0.23*	-0.10	-0.03	-0.22*	-0.10	-0.02	2.69
	(0.12)	(0.18)	(0.14)	(0.12)	(0.18)	(0.14)	(0.12)	(0.18)	(0.14)	(1.16)
How often have you felt that you were unable to control the important things in	-0.08	-0.02	-0.15	-0.08	-0.02	-0.13	-0.06	-0.02	-0.12	2.57
	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(1.22)
How often have you felt nervous and ?	-0.12	0.22	-0.29**	-0.12	0.21	-0.29**	-0.11	0.21	-0.28**	2.63
	(0.12)	(0.18)	(0.13)	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(1.15)
How often have you dealt successfully with day to day problems and annoyances?	0.17	0.18	0.21	0.17	0.16	0.21	0.16	0.16	0.20	3.16
	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(1.16)
How often have you felt that you were effectively coping with important changes	0.28**	-0.02	0.20	0.28**	-0.07	0.19	0.28**	-0.07	0.18	3.12
	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.13)	(1.15)
How often have you felt confident about your ability to handle your personal pro	0.23*	0.23	0.18	0.22*	0.20	0.17	0.21*	0.20	0.16	3.33
	(0.13)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(1.17)
How often have you felt that things were going your way?	0.35***	0.05	0.40***	0.35***	0.06	0.40***	0.34***	0.06	0.39***	2.75
	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(1.05)
How often have you found that you could not cope with all the things that you ha	0.09	-0.11	0.08	0.08	-0.09	0.08	0.09	-0.09	0.07	2.78
	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(1.10)
How often have you been able to control irritations in your life?	0.47***	0.20	0.32***	0.47***	0.19	0.32***	0.45***	0.19	0.31**	2.91
	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(1.15)
How often have you felt that you were on top of things?	0.21*	-0.04	0.14	0.20*	-0.02	0.14	0.19*	-0.02	0.14	2.85
	(0.12)	(0.17)	(0.12)	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(1.05)
How often have you been angered because of things that happened that were outsid	-0.01	0.15	-0.11	-0.00	0.16	-0.11	-0.00	0.16	-0.11	2.78
	(0.12)	(0.17)	(0.12)	(0.12)	(0.17)	(0.12)	(0.12)	(0.17)	(0.12)	(1.17)
How often have you found yourself thinking about things that you have to accompl	0.16	-0.01	0.17	0.16	-0.02	0.17	0.15	-0.02	0.17	3.57
	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(1.18)
How often have you been able to control the way you spend your time?	0.32***	-0.05	0.34***	0.33***	-0.05	0.33***	0.32***	-0.05	0.33***	3.4
	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.12)	(0.12)	(0.17)	(0.12)	(1.10)
How often have you felt difficulties were piling up so high that you could not o	0.13	0.07	-0.06	0.12	0.05	-0.06	0.12	0.05	-0.06	2.74
	(0.13)	(0.18)	(0.13)	(0.13)	(0.18)	(0.13)	(0.12)	(0.18)	(0.13)	(1.21)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 128: Kernel matching with full baseline sample – Perceived stress

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
How often have you been upset because of something that happened unexpectedly?	-0.23*	-0.10	-0.03	-0.23*	-0.10	-0.02	2.69
	(0.12)	(0.18)	(0.14)	(0.12)	(0.18)	(0.13)	(1.16)
How often have you felt that you were unable to control the important things in	-0.08	-0.02	-0.13	-0.07	-0.02	-0.13	2.57
	(0.13)	(0.18)	(0.14)	(0.13)	(0.17)	(0.14)	(1.22)
How often have you felt nervous and ?	-0.12	0.22	-0.29**	-0.12	0.22	-0.28**	2.63
	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(1.15)
How often have you dealt successfully with day to day problems and annoyances?	0.17	0.16	0.21	0.17	0.16	0.20	3.16
	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(1.16)
How often have you felt that you were effectively coping with important changes	0.28**	-0.05	0.20	0.28**	-0.06	0.19	3.12
	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.13)	(1.15)
How often have you felt confident about your ability to handle your personal pro	0.22*	0.20	0.17	0.22*	0.20	0.17	3.33
	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(1.17)
How often have you felt that things were going your way?	0.35***	0.06	0.40***	0.34***	0.06	0.39***	2.75
	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.13)	(1.05)
How often have you found that you could not cope with all the things that you ha	0.08	-0.09	0.08	0.09	-0.09	0.07	2.78
	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(1.10)
How often have you been able to control irritations in your life?	0.47***	0.18	0.32***	0.46***	0.19	0.32***	2.91
	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(1.15)
How often have you felt that you were on top of things?	0.20*	-0.03	0.14	0.20*	-0.02	0.14	2.85
	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(1.05)
How often have you been angered because of things that happened that were outsid	-0.00	0.16	-0.11	-0.01	0.16	-0.11	2.78
	(0.12)	(0.17)	(0.12)	(0.12)	(0.17)	(0.12)	(1.17)
How often have you found yourself thinking about things that you have to accompl	0.16	-0.03	0.17	0.16	-0.02	0.17	3.57
	(0.13)	(0.18)	(0.14)	(0.13)	(0.18)	(0.14)	(1.18)
How often have you been able to control the way you spend your time?	0.33***	-0.05	0.33***	0.32***	-0.05	0.33***	3.4
	(0.12)	(0.17)	(0.12)	(0.12)	(0.17)	(0.13)	(1.10)
How often have you felt difficulties were piling up so high that you could not o	0.12	0.06	-0.06	0.12	0.05	-0.06	2.74
	(0.13)	(0.18)	(0.13)	(0.13)	(0.18)	(0.13)	(1.21)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.5 Health

Table 129: Treatment effects – Health and healthcare use

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference *p*-value	Control Mean (SD)	Obs.
Sick/injured (1 month)	-0.04	0.01	0.31	0.28	640
	(0.04)	(0.04)	[0.94]	(0.45)	
	[0.99]	[0.95]			
Days missed due to sickness (1 month)	0.06	-0.10	0.41	0.46	567
	(0.20)	(0.16)	[0.95]	(1.58)	
	[1.00]	[0.95]			
Prop. of household sick (1 month)	-0.02	-0.03	0.70	0.26	642
	(0.04)	(0.03)	[0.95]	(0.37)	
	[1.00]	[0.90]			
Prop. children in household sick (1 month)	-0.04	-0.09**	0.20	0.23	526
	(0.04)	(0.04)	[0.94]	(0.35)	
	[0.94]	[0.13]			
Consulted for illness/injury (1 month)	0.02	-0.02	0.28	0.16	640
	(0.04)	(0.03)	[0.93]	(0.37)	
	[1.00]	[0.95]			
Any HH member hospitalized (1 year)	-0.03	-0.08*	0.32	0.30	640
	(0.04)	(0.04)	[0.94]	(0.46)	
	[1.00]	[0.45]			
Children vaccinated	-0.02	0.01	0.26	0.93	517
	(0.03)	(0.03)	[0.92]	(0.26)	
	[1.00]	[0.95]			
Child check-up (6 months)	-0.03	-0.10*	0.22	0.39	517
	(0.06)	(0.05)	[0.92]	(0.49)	
	[1.00]	[0.44]			
Contribution to hosp. costs (USD PPP)	50.14	-6.42	0.45	55.88	637
	(75.20)	(15.11)	[0.95]	(148.81)	
	[1.00]	[0.95]			
Nights hospitalized (1 year)	-0.00	-0.29*	0.20	0.40	640
	(0.27)	(0.16)	[0.92]	(2.39)	
	[1.00]	[0.45]			
Nights should have been hospitalized (1 year)	-0.69*	-0.71*	0.65	0.75	640
	(0.39)	(0.40)	[0.95]	(6.15)	
	[0.51]	[0.45]			
Took medicine today	0.01	-0.02	0.36	0.10	640
	(0.03)	(0.03)	[0.95]	(0.30)	
	[1.00]	[0.95]			
Joint test *p*-value	0.49	0.06*	0.15		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 130: Treatment effects with covariate adjustment – Health and healthcare use

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Sick/injured (1 month)	-0.05	-0.02	0.48	0.28	640
	(0.04)	(0.04)	[0.99]	(0.45)	
	[0.98]	[0.92]			
Days missed due to sickness (1 month)	0.02	-0.16	0.36	0.46	567
	(0.19)	(0.15)	[0.94]	(1.58)	
	[1.00]	[0.92]			
Prop. of household sick (1 month)	-0.01	-0.03	0.58	0.26	642
	(0.04)	(0.03)	[0.99]	(0.37)	
	[1.00]	[0.92]			
Prop. children in household sick (1 month)	-0.04	-0.08**	0.31	0.23	526
	(0.04)	(0.04)	[0.99]	(0.35)	
	[0.96]	[0.28]			
Consulted for illness/injury (1 month)	0.01	-0.04	0.22	0.16	640
	(0.04)	(0.03)	[0.89]	(0.37)	
	[1.00]	[0.86]			
Any HH member hospitalized (1 year)	-0.02	-0.06	0.43	0.30	640
	(0.04)	(0.04)	[0.98]	(0.46)	
	[1.00]	[0.68]			
Children vaccinated	-0.02	0.02	0.17	0.93	517
	(0.03)	(0.03)	[0.75]	(0.26)	
	[1.00]	[0.92]			
Child check-up (6 months)	-0.03	-0.09*	0.22	0.39	517
	(0.06)	(0.05)	[0.89]	(0.49)	
	[1.00]	[0.44]			
Contribution to hosp. costs (USD PPP)	56.97	10.51	0.49	55.88	637
	(79.65)	(20.71)	[0.99]	(148.81)	
	[1.00]	[0.95]			
Nights hospitalized (1 year)	-0.01	-0.29*	0.21	0.40	640
	(0.28)	(0.16)	[0.89]	(2.39)	
	[1.00]	[0.42]			
Nights should have been hospitalized (1 year)	-0.68*	-0.66*	0.69	0.75	640
	(0.37)	(0.34)	[0.99]	(6.15)	
	[0.46]	[0.37]			
Took medicine today	-0.00	-0.04*	0.17	0.10	640
	(0.03)	(0.03)	[0.78]	(0.30)	
	[1.00]	[0.52]			
Joint test p-value	0.43	0.06*	0.16		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

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Table 131: Minimum detectable effects – Health and healthcare use

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Sick/injured (1 month)	0.12	0.12	0.28 (0.45)	628
Days missed due to sickness (1 month)	0.55	0.44	0.46 (1.58)	508
Prop. of household sick (1 month)	0.10	0.09	0.26 (0.37)	630
Prop. children in household sick (1 month)	0.10	0.10	0.23 (0.35)	451
Consulted for illness/injury (1 month)	0.10	0.10	0.16 (0.37)	628
Any HH member hospitalized (1 year)	0.12	0.12	0.30 (0.46)	628
Children vaccinated	0.09	0.08	0.93 (0.26)	438
Child check-up (6 months)	0.16	0.15	0.39 (0.49)	437
Contribution to hosp. costs (USD PPP)	211.42	42.48	55.88 (148.81)	622
Nights hospitalized (1 year)	0.76	0.45	0.40 (2.39)	628
Nights should have been hospitalized (1 year)	1.10	1.13	0.75 (6.15)	628
Took medicine today	0.08	0.07	0.10 (0.30)	628

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 132: Heckman selection model – Health and healthcare use

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Sick/injured (1 month)	-0.04	0.01	0.31	-0.05	-0.02	0.40	-0.16	0.28	690
	(0.04)	(0.04)		(0.04)	(0.04)		(0.10)	(0.45)	
Days missed due to sickness (1 month)	0.06	-0.10	0.41	0.05	-0.14	0.30	-0.46	0.47	613
	(0.20)	(0.16)		(0.17)	(0.17)		(0.54)	(1.53)	
Prop. of household sick (1 month)	-0.02	-0.03	0.70	-0.01	-0.04	0.38	0.14	0.27	693
	(0.04)	(0.03)		(0.03)	(0.03)		(0.09)	(0.40)	
Prop. children in household sick (1 month)	-0.04	-0.09**	0.20	-0.05	-0.08**	0.44	-0.01	0.23	554
	(0.04)	(0.04)		(0.03)	(0.03)		(0.05)	(0.35)	
Consulted for illness/injury (1 month)	0.02	-0.02	0.28	-0.00	-0.04	0.29	-0.14	0.17	690
	(0.04)	(0.03)		(0.03)	(0.03)		(0.09)	(0.38)	
Any HH member hospitalized (1 year)	-0.03	-0.08*	0.32	-0.04	-0.08**	0.28	-0.01	0.30	690
	(0.04)	(0.04)		(0.04)	(0.04)		(0.10)	(0.46)	
Children vaccinated	-0.02	0.01	0.26	-0.00	0.03	0.31	0.01	0.91	545
	(0.03)	(0.03)		(0.03)	(0.03)		(0.04)	(0.29)	
Child check-up (6 months)	-0.03	-0.10*	0.22	-0.03	-0.08	0.39	-0.03	0.37	545
	(0.06)	(0.05)		(0.05)	(0.05)		(0.08)	(0.48)	
Contribution to hosp. costs (USD PPP)	50.14	-6.42	0.45	51.22	-4.70	0.32	18.03	51.17	687
	(75.20)	(15.11)		(54.93)	(53.35)		(136.42)	(140.74)	
Nights hospitalized (1 year)	-0.00	-0.29*	0.20	-0.02	-0.31	0.18	-0.66	0.36	690
	(0.27)	(0.16)		(0.21)	(0.20)		(0.52)	(2.25)	
Nights should have been hospitalized (1 year)	-0.69*	-0.71*	0.65	-0.65*	-0.66*	0.98	-0.73	0.67	690
	(0.39)	(0.40)		(0.35)	(0.34)		(0.86)	(5.78)	
Took medicine today	0.01	-0.02	0.36	-0.01	-0.03	0.38	-0.23**	0.09	690
	(0.03)	(0.03)		(0.03)	(0.03)		(0.07)	(0.29)	
Joint p-value	0.49	0.06*	0.15						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 133: Heckman first stage selection model – Health and healthcare use

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Sick/injured (1 month)	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Days missed due to sickness (1 month)	0.00	-0.01	-0.07	0.26	0.00	0.02	0.05	0.10	0.01	.21
	(0.00)	(0.12)	(0.12)	(0.17)	(0.01)	(0.04)	(0.20)	(0.14)	(0.02)	
Prop. of household sick (1 month)	0.00	0.05	0.20	0.69***	0.01	-0.00	0.12	0.11	-0.01	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Prop. children in household sick (1 month)	0.00	0.18	0.20	0.60***	-0.01	0.23***	0.20	0.18	-0.01	.11
	(0.00)	(0.12)	(0.13)	(0.17)	(0.01)	(0.04)	(0.20)	(0.15)	(0.02)	
Consulted for illness/injury (1 month)	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Any HH member hospitalized (1 year)	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Children vaccinated	0.00	0.19*	0.19	0.52***	-0.01**	0.23***	0.22	0.21	0.00	.11
	(0.00)	(0.12)	(0.13)	(0.17)	(0.01)	(0.04)	(0.20)	(0.14)	(0.02)	
Child check-up (6 months)	0.00	0.19*	0.19	0.52***	-0.01**	0.23***	0.22	0.21	0.00	.11
	(0.00)	(0.12)	(0.13)	(0.17)	(0.01)	(0.04)	(0.20)	(0.14)	(0.02)	
Contribution to hosp. costs (USD PPP)	0.00	0.00	0.18	0.73***	0.01	-0.00	0.15	0.08	-0.01	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Nights hospitalized (1 year)	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Nights should have been hospitalized (1 year)	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Took medicine today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 134: Bounded treatment effects – Health and healthcare use

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Sick/injured (1 month)	0.01	-0.06	0.01	-0.00	0.02	-0.07	0.28
	(0.05) [0.10]	(0.05) [-0.13]	(0.05) [0.09]	(0.05) [-0.10]	(0.06) [0.11]	(0.05) [-0.15]	(0.45)
Days missed due to sickness (1 month)	0.12	0.22	-0.41	-0.16	0.66**	0.39	0.46
	(0.54) [1.19]	(0.27) [-0.31]	(0.48) [0.54]	(0.16) [-0.47]	(0.29) [1.15]	(0.27) [-0.06]	(1.58)
Prop. of household sick (1 month)	0.03	-0.04	-0.05	-0.04	0.05	-0.00	0.26
	(0.06) [0.13]	(0.04) [-0.11]	(0.05) [0.04]	(0.04) [-0.11]	(0.05) [0.14]	(0.04) [-0.07]	(0.37)
Prop. children in household sick (1 month)	-0.04	-0.04	-0.06	-0.14***	0.07	0.02	0.23
	(0.04) [0.04]	(0.06) [-0.15]	(0.04) [0.00]	(0.05) [-0.22]	(0.05) [0.16]	(0.03) [-0.04]	(0.35)
Consulted for illness/injury (1 month)	0.03	-0.00	-0.02	-0.03	0.08	0.02	0.16
	(0.05) [0.12]	(0.04) [-0.07]	(0.04) [0.05]	(0.05) [-0.11]	(0.05) [0.16]	(0.04) [-0.04]	(0.37)
Any HH member hospitalized (1 year)	-0.00	-0.08	-0.07*	-0.09	0.09	0.01	0.30
	(0.06) [0.09]	(0.05) [-0.16]	(0.04) [0.01]	(0.05) [-0.18]	(0.06) [0.19]	(0.05) [-0.07]	(0.46)
Children vaccinated	-0.06	-0.02	0.02	0.01	-0.02	-0.06	0.93
	(0.05) [0.04]	(0.03) [-0.08]	(0.04) [0.10]	(0.03) [-0.04]	(0.03) [0.03]	(0.05) [-0.15]	(0.26)
Child check-up (6 months)	-0.02	-0.05	-0.08	-0.19***	0.13*	0.04	0.39
	(0.06) [0.09]	(0.07) [-0.18]	(0.06) [0.02]	(0.07) [-0.31]	(0.07) [0.25]	(0.06) [-0.05]	(0.49)
Contribution to hosp. costs (USD PPP)	67.96	40.95	-6.34	-10.76	71.28	48.85	55.88
	(79.62) [212.70]	(75.41) [-96.14]	(15.68) [23.21]	(26.72) [-61.10]	(80.16) [218.69]	(75.91) [-90.74]	(148.81)
Nights hospitalized (1 year)	-0.02	-0.09	-0.31*	-0.17	0.21	0.27	0.40
	(0.82) [1.54]	(0.29) [-0.65]	(0.16) [0.01]	(0.22) [-0.60]	(0.28) [0.76]	(0.23) [-0.18]	(2.39)
Nights should have been hospitalized (1 year)	-0.40	-0.67*	-0.71*	-0.62	-0.01	-0.00	0.75
	(0.57) [0.62]	(0.35) [-1.30]	(0.40) [0.08]	(0.41) [-1.42]	(0.08) [0.15]	(0.04) [-0.08]	(6.15)
Took medicine today	0.01	-0.01	-0.03	-0.04	0.03	0.02	0.10
	(0.04) [0.09]	(0.03) [-0.06]	(0.03) [0.02]	(0.04) [-0.11]	(0.04) [0.11]	(0.03) [-0.04]	(0.30)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 135: Nearest neighbor matching with full baseline sample – Health and healthcare use

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Sick/injured (1 month)	-0.63	-0.77	0.24	0.02	-0.37	0.24***	0.04	-0.07	0.04	.28
	(0.46)	(.)	(.)	(0.20)	(0.25)	(0.03)	(0.15)	(0.16)	(0.14)	(0.45)
Days missed due to sickness (1 month)	0.82***	0.38	0.74	0.81*	-0.22	0.74***	0.72*	0.08	0.74***	.47
	(0.26)	(.)	(.)	(0.44)	(0.63)	(0.25)	(0.40)	(0.35)	(0.25)	(1.53)
Prop. of household sick (1 month)	0.06	-0.04	0.25	0.12	-0.18	0.25***	0.12	-0.07	0.04	.27
	(0.25)	(.)	(.)	(0.21)	(0.20)	(0.03)	(0.13)	(0.12)	(0.11)	(0.40)
Prop. children in household sick (1 month)	0.18	0.10	0.18	0.06	-0.26	0.18***	-0.04	-0.23	0.09	.23
	(0.14)	(.)	(.)	(0.12)	(0.22)	(0.02)	(0.10)	(0.14)	(0.07)	(0.35)
Consulted for illness/injury (1 month)	-0.60	-0.89	0.18	-0.02	-0.09	0.18***	0.08	0.01	0.08	.17
	(0.40)	(.)	(.)	(0.17)	(0.20)	(0.03)	(0.12)	(0.11)	(0.10)	(0.38)
Any HH member hospitalized (1 year)	-0.51	0.17	0.27	0.03	-0.03	0.07	0.07	-0.23	0.07	.3
	(0.40)	(.)	(.)	(0.18)	(0.20)	(0.20)	(0.13)	(0.17)	(0.14)	(0.46)
Children vaccinated	-0.07***	0.91	-0.07	0.11	0.11	-0.07***	0.03	0.01	-0.07***	.91
	(0.02)	(.)	(.)	(0.10)	(0.20)	(0.02)	(0.06)	(0.11)	(0.02)	(0.29)
Child check-up (6 months)	0.25	0.31	-0.66	-0.20	0.11	0.14	-0.15	0.01	-0.16	.37
	(0.46)	(.)	(.)	(0.21)	(0.21)	(0.20)	(0.16)	(0.16)	(0.17)	(0.48)
Contribution to hosp. costs (USD PPP)	35.94	36.42	112.96	91.49	-199.49	81.50	91.38	-134.48	85.43	51.17
	(89.79)	(.)	(.)	(81.82)	(236.44)	(87.26)	(82.19)	(116.38)	(83.49)	(140.74)
Nights hospitalized (1 year)	0.41*	0.07	0.41	0.40	0.07	0.41*	0.41	-0.63	0.41*	.36
	(0.24)	(.)	(.)	(0.76)	(0.05)	(0.24)	(0.48)	(0.70)	(0.24)	(2.25)
Nights should have been hospitalized (1 year)	-1.53*	0.01	0.04	-16.67*	-0.59	0.04	-9.26*	-0.99	0.04	.67
	(0.80)	(.)	(.)	(9.22)	(0.60)	(0.03)	(5.36)	(0.73)	(0.03)	(5.78)
Took medicine today	0.10***	0.02	0.10	0.10	0.02	0.10***	0.10	0.02	0.10***	.09
	(0.02)	(.)	(.)	(0.10)	(0.01)	(0.02)	(0.06)	(0.01)	(0.02)	(0.29)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 136: Radius matching with full baseline sample – Health and healthcare use

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Sick/injured (1 month)	-0.06	-0.02	-0.04	-0.06	-0.02	-0.04	-0.06	-0.02	-0.04	.28
	(0.05)	(0.06)	(0.05)	(0.05)	(0.06)	(0.05)	(0.05)	(0.06)	(0.05)	(0.45)
Days missed due to sickness (1 month)	0.30	0.09	0.42	0.31	0.06	0.43	0.32	0.06	0.43	.47
	(0.28)	(0.22)	(0.28)	(0.28)	(0.22)	(0.28)	(0.28)	(0.22)	(0.28)	(1.53)
Prop. of household sick (1 month)	-0.06	-0.00	0.03	-0.05	-0.01	0.03	-0.05	-0.01	0.03	.27
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.40)
Prop. children in household sick (1 month)	-0.07*	-0.09*	0.05	-0.07*	-0.10**	0.05	-0.07*	-0.10**	0.05	.23
	(0.04)	(0.05)	(0.03)	(0.04)	(0.05)	(0.03)	(0.04)	(0.05)	(0.03)	(0.35)
Consulted for illness/injury (1 month)	-0.01	-0.07	0.05	-0.01	-0.07	0.05	-0.01	-0.07	0.05	.17
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.38)
Any HH member hospitalized (1 year)	-0.03	-0.14**	0.04	-0.03	-0.13**	0.04	-0.03	-0.13**	0.03	.3
	(0.05)	(0.06)	(0.05)	(0.05)	(0.06)	(0.05)	(0.05)	(0.06)	(0.05)	(0.46)
Children vaccinated	-0.00	-0.02	0.01	-0.00	-0.02	0.01	-0.00	-0.02	0.01	.91
	(0.03)	(0.05)	(0.03)	(0.03)	(0.05)	(0.03)	(0.03)	(0.05)	(0.03)	(0.29)
Child check-up (6 months)	0.00	-0.06	0.02	-0.01	-0.05	0.03	-0.02	-0.05	0.03	.37
	(0.06)	(0.08)	(0.06)	(0.06)	(0.08)	(0.06)	(0.06)	(0.08)	(0.06)	(0.48)
Contribution to hosp. costs (USD PPP)	56.96	-13.86	58.53	57.64	-11.68	58.93	58.64	-11.68	58.62	51.17
	(81.72)	(21.95)	(82.88)	(81.70)	(21.52)	(82.86)	(81.68)	(21.52)	(82.84)	(140.74)
Nights hospitalized (1 year)	0.03	-0.27*	0.36	0.03	-0.25*	0.36	0.04	-0.25*	0.34	.36
	(0.31)	(0.15)	(0.24)	(0.30)	(0.15)	(0.24)	(0.30)	(0.15)	(0.24)	(2.25)
Nights should have been hospitalized (1 year)	-0.83*	-0.26**	0.00	-0.87*	-0.25**	0.00	-0.85*	-0.25**	0.00	.67
	(0.50)	(0.13)	(0.04)	(0.49)	(0.12)	(0.04)	(0.48)	(0.12)	(0.04)	(5.78)
Took medicine today	0.01	-0.07**	0.06**	0.01	-0.07**	0.06**	0.01	-0.07**	0.06**	.09
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.29)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 137: Kernel matching with full baseline sample – Health and healthcare use

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Sick/injured (1 month)	-0.06	-0.02	-0.04	-0.06	-0.02	-0.04	.28
	(0.05)	(0.06)	(0.05)	(0.05)	(0.06)	(0.05)	(0.45)
Days missed due to sickness (1 month)	0.31	0.06	0.43	0.31	0.06	0.43	.47
	(0.28)	(0.22)	(0.28)	(0.28)	(0.22)	(0.27)	(1.53)
Prop. of household sick (1 month)	-0.05	-0.01	0.03	-0.05	-0.01	0.03	.27
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.40)
Prop. children in household sick (1 month)	-0.07*	-0.10**	0.05	-0.07*	-0.10**	0.05	.23
	(0.04)	(0.05)	(0.03)	(0.04)	(0.05)	(0.04)	(0.35)
Consulted for illness/injury (1 month)	-0.01	-0.07	0.05	-0.01	-0.07	0.05	.17
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.38)
Any HH member hospitalized (1 year)	-0.03	-0.13**	0.04	-0.03	-0.13**	0.04	.3
	(0.05)	(0.06)	(0.05)	(0.05)	(0.06)	(0.05)	(0.46)
Children vaccinated	-0.00	-0.02	0.01	-0.00	-0.02	0.01	.91
	(0.03)	(0.05)	(0.03)	(0.03)	(0.05)	(0.03)	(0.29)
Child check-up (6 months)	-0.00	-0.06	0.03	-0.01	-0.05	0.03	.37
	(0.06)	(0.08)	(0.06)	(0.06)	(0.08)	(0.06)	(0.48)
Contribution to hosp. costs (USD PPP)	57.49	-12.29	58.91	57.95	-11.96	58.78	51.17
	(81.70)	(21.55)	(82.86)	(81.68)	(20.88)	(82.60)	(140.74)
Nights hospitalized (1 year)	0.03	-0.26*	0.36	0.04	-0.25**	0.35	.36
	(0.30)	(0.15)	(0.24)	(0.30)	(0.13)	(0.24)	(2.25)
Nights should have been hospitalized (1 year)	-0.86*	-0.25**	0.00	-0.86*	-0.25**	0.00	.67
	(0.49)	(0.12)	(0.04)	(0.48)	(0.11)	(0.04)	(5.78)
Took medicine today	0.01	-0.07**	0.06**	0.01	-0.07**	0.06**	.09
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.29)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.6 Insurance ownership

Table 138: Treatment effects – Insurance ownership

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Insurance ownership index	-0.03	0.04	0.39	-0.00	640
	(0.08)	(0.09)	[0.70]	(1.00)	
	[0.92]	[0.95]			
Trust in insurance company	0.50***	-0.07	0.00***	3.00	640
	(0.09)	(0.10)	[0.00]***	(1.05)	
	[0.00]***	[0.94]			
Ownership of any insurance	-0.05*	-0.05*	0.95	0.13	640
	(0.03)	(0.03)	[0.99]	(0.34)	
	[0.25]	[0.50]			
Heard about insurance from others	0.01	0.00	0.90	0.95	640
	(0.02)	(0.02)	[0.99]	(0.21)	
	[0.92]	[0.98]			
Others' perception of insurance	-0.12**	0.01	0.02**	1.39	612
	(0.06)	(0.06)	[0.12]	(0.60)	
	[0.14]	[0.98]			
Others convinced to buy insurance	0.12***	0.07	0.25	0.56	612
	(0.05)	(0.05)	[0.70]	(0.50)	
	[0.05]*	[0.57]			
Will buy ins. next year	0.05	-0.07	0.01**	0.67	640
	(0.04)	(0.05)	[0.08]*	(0.47)	
	[0.66]	[0.54]			
Joint test p-value	0.00***	0.24	0.00***		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 139: Treatment effects with covariate adjustment – Insurance ownership

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Insurance ownership index	-0.03	0.06	0.29	-0.00	640
	(0.08)	(0.09)	[0.63]	(1.00)	
	[0.96]	[0.94]			
Trust in insurance company	0.48***	-0.07	0.00***	3.00	640
	(0.09)	(0.10)	[0.00]***	(1.05)	
	[0.00]***	[0.94]			
Ownership of any insurance	-0.05*	-0.04	0.76	0.13	640
	(0.03)	(0.03)	[0.96]	(0.34)	
	[0.29]	[0.56]			
Heard about insurance from others	0.00	-0.00	0.86	0.95	640
	(0.02)	(0.02)	[0.96]	(0.21)	
	[0.96]	[0.98]			
Others' perception of insurance	-0.12**	0.00	0.03**	1.39	612
	(0.06)	(0.06)	[0.16]	(0.60)	
	[0.10]*	[0.98]			
Others convinced to buy insurance	0.11**	0.05	0.20	0.56	612
	(0.05)	(0.05)	[0.57]	(0.50)	
	[0.10]*	[0.94]			
Will buy ins. next year	0.05	-0.07	0.01**	0.67	640
	(0.05)	(0.05)	[0.08]*	(0.47)	
	[0.68]	[0.72]			
Joint test p-value	0.00***	0.38	0.00***		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

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Table 140: Minimum detectable effects – Insurance ownership

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Insurance ownership index	0.24	0.25	-0.00	628
			(1.00)	
Trust in insurance company	0.24	0.27	3.00	619
			(1.05)	
Ownership of any insurance	0.08	0.08	0.13	628
			(0.34)	
Heard about insurance from others	0.06	0.06	0.95	628
			(0.21)	
Others' perception of insurance	0.16	0.17	1.39	600
			(0.60)	
Others convinced to buy insurance	0.13	0.13	0.56	600
			(0.50)	
Will buy ins. next year	0.13	0.13	0.67	628
			(0.47)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 141: Heckman selection model – Insurance ownership

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Insurance ownership index	-0.03	0.04	0.39	-0.03	0.03	0.44	-0.03	-0.00	751
	(0.08)	(0.09)		(0.07)	(0.07)		(0.22)	(0.92)	
Trust in insurance company	0.50***	-0.07	0.00***	0.52***	-0.05	0.00***	-0.34	2.97	690
	(0.09)	(0.10)		(0.09)	(0.09)		(0.23)	(1.08)	
Ownership of any insurance	-0.05*	-0.05*	0.95	-0.05*	-0.05*	0.97	-0.13	0.12	690
	(0.03)	(0.03)		(0.03)	(0.03)		(0.07)	(0.32)	
Heard about insurance from others	0.01	0.00	0.90	0.01	0.00	0.90	-0.29***	0.93	690
	(0.02)	(0.02)		(0.02)	(0.02)		(0.06)	(0.25)	
Others' perception of insurance	-0.12**	0.01	0.02**	-0.13**	0.00	0.03**	-0.00	1.39	652
	(0.06)	(0.06)		(0.06)	(0.06)		(0.12)	(0.61)	
Others convinced to buy insurance	0.12***	0.07	0.25	0.10**	0.04	0.22	-0.23*	0.56	652
	(0.05)	(0.05)		(0.05)	(0.05)		(0.10)	(0.50)	
Will buy ins. next year	0.05	-0.07	0.01**	0.05	-0.08*	0.01***	-0.26*	0.65	690
	(0.04)	(0.05)		(0.04)	(0.04)		(0.11)	(0.48)	
Joint p-value	0.00***	0.24	0.00***						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 142: Heckman first stage selection model – Insurance ownership

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Insurance ownership index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Trust in insurance company	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.18
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Ownership of any insurance	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Heard about insurance from others	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Others' perception of insurance	0.00	-0.02	0.13	0.67***	0.01	0.03	0.06	0.12	-0.01	.22
	(0.00)	(0.12)	(0.13)	(0.21)	(0.01)	(0.04)	(0.21)	(0.15)	(0.02)	
Others convinced to buy insurance	0.00	-0.02	0.13	0.67***	0.01	0.03	0.06	0.12	-0.01	.22
	(0.00)	(0.12)	(0.13)	(0.21)	(0.01)	(0.04)	(0.21)	(0.15)	(0.02)	
Will buy ins. next year	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 143: Bounded treatment effects – Insurance ownership

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Trust in insurance company	0.59***	0.41***	-0.06	-0.08	0.67***	0.41***	3.00
	(0.11) [0.77]	(0.12) [0.20]	(0.12) [0.17]	(0.11) [-0.29]	(0.12) [0.86]	(0.12) [0.21]	(1.05)
Ownership of any insurance	-0.04	-0.06*	-0.04	-0.03	0.01	-0.01	0.13
	(0.05) [0.04]	(0.03) [-0.12]	(0.03) [0.02]	(0.04) [-0.12]	(0.04) [0.09]	(0.03) [-0.07]	(0.34)
Heard about insurance from others	0.01	-0.00	-0.01	0.00	0.01	-0.01	0.95
	(0.02) [0.05]	(0.04) [-0.07]	(0.03) [0.05]	(0.02) [-0.04]	(0.02) [0.04]	(0.03) [-0.06]	(0.21)
Others' perception of insurance	-0.10	-0.18***	0.01	-0.01	-0.05	-0.18***	1.39
	(0.09) [0.05]	(0.06) [-0.28]	(0.06) [0.13]	(0.08) [-0.15]	(0.08) [0.09]	(0.07) [-0.29]	(0.60)
Others convinced to buy insurance	0.16***	0.08	0.08	0.06	0.10*	0.00	0.56
	(0.06) [0.26]	(0.06) [-0.02]	(0.06) [0.19]	(0.05) [-0.03]	(0.06) [0.20]	(0.06) [-0.10]	(0.50)
Will buy ins. next year	0.07	-0.02	-0.06	-0.07	0.16***	0.06	0.67
	(0.05) [0.15]	(0.06) [-0.12]	(0.05) [0.04]	(0.05) [-0.17]	(0.06) [0.25]	(0.06) [-0.04]	(0.47)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 144: Nearest neighbor matching with full baseline sample – Insurance ownership

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Insurance ownership index	0.03	0.18	0.03	0.03	0.18*	0.03	0.10	-0.83	0.02	0
	(0.05)	(.)	(.)	(0.11)	(0.09)	(0.05)	(0.09)	(1.04)	(0.05)	(0.92)
Trust in insurance company	0.29	1.80	0.50	0.42	0.20	0.30	0.35	-0.20	0.20	2.97
	(0.40)	(.)	(.)	(0.30)	(0.61)	(0.38)	(0.26)	(0.35)	(0.27)	(1.08)
Ownership of any insurance	0.08***	0.05	0.08	0.08	0.05**	0.08***	-0.00	-0.15	0.08***	.12
	(0.02)	(.)	(.)	(0.10)	(0.02)	(0.02)	(0.08)	(0.14)	(0.02)	(0.32)
Heard about insurance from others	-0.04***	-0.06	-0.04	0.12	-0.06**	-0.04***	0.06	-0.06**	-0.04***	.93
	(0.01)	(.)	(.)	(0.10)	(0.02)	(0.01)	(0.06)	(0.02)	(0.01)	(0.25)
Others' perception of insurance	-0.50	-0.58	-0.73	-0.26	-0.18	-0.33	-0.28*	-0.18	-0.23	1.39
	(0.40)	(.)	(.)	(0.17)	(0.25)	(0.25)	(0.16)	(0.23)	(0.17)	(0.61)
Others convinced to buy insurance	0.45	0.53	-0.33	0.23	-0.07	0.07	-0.03	-0.17	0.27	.5600000000000001
	(0.40)	(.)	(.)	(0.20)	(0.25)	(0.25)	(0.15)	(0.16)	(0.17)	(0.50)
Will buy ins. next year	-0.27***	-0.49	0.73	-0.05	-0.29	0.33	-0.14	-0.29**	0.43***	.65
	(0.03)	(.)	(.)	(0.20)	(0.21)	(0.25)	(0.13)	(0.14)	(0.16)	(0.48)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 145: Radius matching with full baseline sample – Insurance ownership

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Insurance ownership index	0.04	0.08	-0.11	0.04	0.08	-0.11	0.04	0.08	-0.10	0
	(0.09)	(0.15)	(0.08)	(0.09)	(0.15)	(0.08)	(0.09)	(0.15)	(0.08)	(0.92)
Trust in insurance company	0.56***	-0.23	0.53***	0.55***	-0.21	0.53***	0.56***	-0.21	0.53***	2.97
	(0.10)	(0.15)	(0.11)	(0.10)	(0.15)	(0.11)	(0.10)	(0.15)	(0.10)	(1.08)
Ownership of any insurance	-0.06*	-0.05	0.00	-0.05	-0.05	0.00	-0.06*	-0.05	0.01	.12
	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)	(0.03)	(0.32)
Heard about insurance from others	0.02	-0.01	0.01	0.02	0.00	0.01	0.02	0.00	0.01	.93
	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.02)	(0.25)
Others' perception of insurance	-0.17***	0.05	-0.12*	-0.17***	0.05	-0.12*	-0.16**	0.05	-0.12*	1.39
	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.06)	(0.61)
Others convinced to buy insurance	0.08	0.02	0.07	0.09	0.01	0.07	0.08	0.01	0.07	.5600000000000001
	(0.05)	(0.08)	(0.06)	(0.05)	(0.08)	(0.06)	(0.05)	(0.08)	(0.06)	(0.50)
Will buy ins. next year	0.07	-0.18**	0.15***	0.07	-0.17**	0.15***	0.07	-0.17**	0.15***	.65
	(0.05)	(0.07)	(0.05)	(0.05)	(0.07)	(0.05)	(0.05)	(0.07)	(0.05)	(0.48)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 146: Kernel matching with full baseline sample – Insurance ownership

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Insurance ownership index	0.04	0.08	-0.11	0.04	0.08	-0.11	0
	(0.09)	(0.15)	(0.08)	(0.09)	(0.13)	(0.08)	(0.92)
Trust in insurance company	0.55***	-0.21	0.53***	0.56***	-0.21	0.53***	2.97
	(0.10)	(0.15)	(0.11)	(0.10)	(0.16)	(0.11)	(1.08)
Ownership of any insurance	-0.05	-0.05	0.00	-0.06*	-0.05	0.01	.12
	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)	(0.03)	(0.32)
Heard about insurance from others	0.02	0.00	0.01	0.02	0.00	0.01	.93
	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.02)	(0.25)
Others' perception of insurance	-0.17***	0.05	-0.12*	-0.17***	0.05	-0.12*	1.39
	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.61)
Others convinced to buy insurance	0.08	0.01	0.07	0.08	0.01	0.07	.5600000000000001
	(0.05)	(0.08)	(0.06)	(0.05)	(0.08)	(0.06)	(0.50)
Will buy ins. next year	0.07	-0.17**	0.15***	0.07	-0.17**	0.15***	.65
	(0.05)	(0.07)	(0.05)	(0.05)	(0.07)	(0.05)	(0.48)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.7 Willingness to pay for insurance

Table 147: Treatment effects – Willingness-to-pay for insurance

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference *p*-value	Control Mean (SD)	Obs.
Insurance WTP index	-0.09	-0.11	0.77	0.00	640
	(0.09)	(0.08)	[0.99]	(1.00)	
	[0.88]	[0.79]			
Total WTP for insurance (USD PPP)	-11.21	-12.16	0.93	90.19	640
	(11.24)	(10.02)	[0.99]	(123.65)	
	[0.86]	[0.89]			
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	-2.62	-3.74	0.73	26.38	640
	(3.74)	(3.27)	[0.99]	(40.34)	
	[0.95]	[0.86]			
WTP for crit. illness insurance (USD PPP)	-1.14	-1.57	0.86	14.74	640
	(2.52)	(2.29)	[1.00]	(25.11)	
	[0.98]	[0.93]			
WTP for fire insurance (USD PPP)	-1.22	-1.20	0.98	7.00	640
	(0.92)	(0.94)	[1.00]	(11.81)	
	[0.77]	[0.76]			
WTP for inpatient insurance (USD PPP)	0.18	-0.82	0.46	7.71	640
	(1.35)	(0.93)	[0.99]	(10.61)	
	[0.98]	[0.93]			
WTP for last expense insurance (USD PPP)	-1.87	-1.34	0.81	10.58	640
	(2.41)	(2.30)	[1.00]	(28.81)	
	[0.95]	[0.93]			
WTP for life insurance (USD PPP)	-0.92	-0.77	0.86	5.13	640
	(0.86)	(0.90)	[1.00]	(10.72)	
	[0.85]	[0.93]			
WTP for outpatient (copay) (USD PPP)	-1.73	-1.79	0.92	3.93	640
	(1.43)	(1.23)	[0.99]	(18.57)	
	[0.83]	[0.65]			
WTP for outpatient insurance (USD PPP)	-0.59	-1.16	0.74	6.92	640
	(2.01)	(1.48)	[0.99]	(20.12)	
	[0.98]	[0.93]			
WTP for welfare insurance (USD PPP)	-1.26	-1.79	0.60	7.80	640
	(1.20)	(1.12)	[0.99]	(14.46)	
	[0.86]	[0.54]			
Joint test *p*-value	0.77	0.52	0.49		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 148: Treatment effects with covariate adjustment – Willingness-to-pay for insurance

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference *p*-value	Control Mean (SD)	Obs.
Insurance WTP index	-0.08	-0.10	0.81	0.00	640
	(0.09)	(0.08)	[0.99]	(1.00)	
	[0.88]	[0.88]			
Total WTP for insurance (USD PPP)	-10.98	-11.80	0.94	90.19	640
	(10.99)	(9.89)	[1.00]	(123.65)	
	[0.87]	[0.93]			
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	-2.41	-3.31	0.78	26.38	640
	(3.69)	(3.27)	[1.00]	(40.34)	
	[0.92]	[0.92]			
WTP for crit. illness insurance (USD PPP)	-1.31	-1.72	0.87	14.74	640
	(2.55)	(2.40)	[1.00]	(25.11)	
	[0.96]	[0.96]			
WTP for fire insurance (USD PPP)	-1.15	-0.84	0.69	7.00	640
	(0.93)	(0.91)	[1.00]	(11.81)	
	[0.82]	[0.96]			
WTP for inpatient insurance (USD PPP)	0.38	-0.40	0.54	7.71	640
	(1.34)	(0.92)	[0.99]	(10.61)	
	[0.96]	[0.96]			
WTP for last expense insurance (USD PPP)	-2.13	-1.92	0.92	10.58	640
	(2.34)	(2.24)	[1.00]	(28.81)	
	[0.90]	[0.96]			
WTP for life insurance (USD PPP)	-0.84	-0.72	0.88	5.13	640
	(0.83)	(0.88)	[1.00]	(10.72)	
	[0.87]	[0.96]			
WTP for outpatient (copay) (USD PPP)	-1.56	-1.62	0.93	3.93	640
	(1.29)	(1.09)	[0.99]	(18.57)	
	[0.82]	[0.69]			
WTP for outpatient insurance (USD PPP)	-0.64	-1.29	0.72	6.92	640
	(1.85)	(1.33)	[0.99]	(20.12)	
	[0.96]	[0.96]			
WTP for welfare insurance (USD PPP)	-1.21	-1.91*	0.51	7.80	640
	(1.17)	(1.14)	[0.99]	(14.46)	
	[0.87]	[0.59]			
Joint test *p*-value	0.65	0.54	0.52		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

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Table 149: Minimum detectable effects – Willingness-to-pay for insurance

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Insurance WTP index	0.26	0.22	0.00 (1.00)	628
Total WTP for insurance (USD PPP)	31.59	28.18	90.19 (123.65)	628
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	10.52	9.20	26.38 (40.34)	628
WTP for crit. illness insurance (USD PPP)	7.08	6.45	14.74 (25.11)	622
WTP for fire insurance (USD PPP)	2.59	2.63	7.00 (11.81)	628
WTP for inpatient insurance (USD PPP)	3.80	2.60	7.71 (10.61)	628
WTP for last expense insurance (USD PPP)	6.78	6.46	10.58 (28.81)	621
WTP for life insurance (USD PPP)	2.40	2.52	5.13 (10.72)	628
WTP for outpatient (copay) (USD PPP)	4.03	3.45	3.93 (18.57)	628
WTP for outpatient insurance (USD PPP)	5.66	4.15	6.92 (20.12)	628
WTP for welfare insurance (USD PPP)	3.37	3.14	7.80 (14.46)	620

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 150: Heckman selection model – Willingness-to-pay for insurance

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1) Insurance	(2) UCT	(3) Difference *p*-value	(4) Insurance	(5) UCT	(6) Difference *p*-value	(7) Mills' Coefficient	(8) Control Mean (SD)	(9) Obs.
Insurance WTP index	-0.09 (0.09)	-0.11 (0.08)	0.77	-0.08 (0.07)	-0.10 (0.07)	0.79	-0.20 (0.21)	0.00 (0.92)	751
Total WTP for insurance (USD PPP)	-11.21 (11.24)	-12.16 (10.02)	0.93	-4.83 (10.50)	-11.76 (10.26)	0.52	-9.90 (26.12)	88.15 (119.42)	690
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	-2.62 (3.74)	-3.74 (3.27)	0.73	-0.93 (3.35)	-3.63 (3.28)	0.44	-3.51 (8.34)	25.64 (38.88)	690
WTP for crit. illness insurance (USD PPP)	-1.14 (2.52)	-1.57 (2.29)	0.86	-0.46 (2.29)	-1.59 (2.23)	0.64	-7.39 (5.72)	13.91 (23.81)	690
WTP for fire insurance (USD PPP)	-1.22 (0.92)	-1.20 (0.94)	0.98	-0.91 (0.89)	-1.17 (0.87)	0.78	-1.60 (2.21)	6.82 (11.38)	690
WTP for inpatient insurance (USD PPP)	0.18 (1.35)	-0.82 (0.93)	0.46	0.47 (1.16)	-0.75 (1.13)	0.31	-0.14 (2.88)	7.62 (10.78)	690
WTP for last expense insurance (USD PPP)	-1.87 (2.41)	-1.34 (2.30)	0.81	-1.02 (2.21)	-1.37 (2.15)	0.88	-0.24 (5.49)	10.41 (27.25)	690
WTP for life insurance (USD PPP)	-0.92 (0.86)	-0.77 (0.90)	0.86	-0.47 (0.88)	-0.81 (0.86)	0.71	3.13 (2.20)	5.34 (10.62)	690
WTP for outpatient (copay) (USD PPP)	-1.73 (1.43)	-1.79 (1.23)	0.92	-1.04 (1.20)	-1.75 (1.17)	0.57	4.39 (3.01)	4.11 (17.88)	690
WTP for outpatient insurance (USD PPP)	-0.59 (2.01)	-1.16 (1.48)	0.74	-0.30 (1.65)	-1.08 (1.61)	0.65	-3.94 (4.10)	6.53 (18.96)	690
WTP for welfare insurance (USD PPP)	-1.26 (1.20)	-1.79 (1.12)	0.60	-0.36 (1.19)	-1.72 (1.16)	0.27	2.05 (2.97)	7.77 (13.88)	690
Joint *p*-value	0.77	0.52	0.49						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 151: Heckman first stage selection model – Willingness-to-pay for insurance

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Insurance WTP index	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Total WTP for insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
WTP for crit. illness insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.18
WTP for fire insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
WTP for inpatient insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
WTP for last expense insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.18
WTP for life insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
WTP for outpatient (copay) (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
WTP for outpatient insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
WTP for welfare insurance (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.18

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 152: Bounded treatment effects – Willingness-to-pay for insurance

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Insurance WTP index	-0.05	-0.11	-0.13	-0.18	0.14	0.02	0.00
	(0.25) [0.40]	(0.10) [-0.30]	(0.09) [0.03]	(0.12) [-0.39]	(0.12) [0.33]	(0.09) [-0.13]	(1.00)
Total WTP for insurance (USD PPP)	-7.38	-15.34	-15.66	-15.36	13.76	0.55	90.19
	(28.64) [45.30]	(12.74) [-38.79]	(11.17) [6.23]	(17.75) [-50.14]	(18.24) [45.13]	(11.73) [-19.63]	(123.65)
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	-0.58	-3.55	-4.41	-2.83	2.97	0.48	26.38
	(10.62) [18.96]	(4.03) [-10.95]	(3.43) [2.32]	(6.15) [-14.89]	(6.80) [15.27]	(3.58) [-6.00]	(40.34)
WTP for crit. illness insurance (USD PPP)	-0.35	-1.84	-1.70	0.79	-0.18	-0.34	14.74
	(7.00) [12.70]	(2.69) [-6.86]	(2.29) [2.80]	(5.70) [-10.39]	(6.59) [12.66]	(2.56) [-5.33]	(25.11)
WTP for fire insurance (USD PPP)	-0.07	-1.48	-1.31	-1.78	1.27	-0.34	7.00
	(1.74) [2.90]	(1.10) [-3.35]	(1.03) [0.54]	(1.20) [-3.93]	(1.10) [3.09]	(0.98) [-1.96]	(11.81)
WTP for inpatient insurance (USD PPP)	1.13	0.18	-0.91	-1.43	2.73*	0.83	7.71
	(2.71) [6.05]	(1.50) [-2.53]	(1.00) [0.87]	(1.12) [-3.43]	(1.53) [5.28]	(1.50) [-1.67]	(10.61)
WTP for last expense insurance (USD PPP)	-0.35	-2.02	-1.42	-1.88	2.68	-0.03	10.58
	(6.55) [11.75]	(2.81) [-7.21]	(2.53) [3.40]	(3.84) [-9.18]	(3.55) [8.75]	(2.33) [-4.02]	(28.81)
WTP for life insurance (USD PPP)	-0.97	-1.48	-0.92	-0.89	1.08	-0.27	5.13
	(2.90) [4.48]	(1.01) [-3.38]	(0.97) [0.99]	(1.75) [-4.33]	(1.38) [3.40]	(0.87) [-1.74]	(10.72)
WTP for outpatient (copay) (USD PPP)	-2.15	-1.88	-1.81	-2.18	0.64	-0.02	3.93
	(6.38) [10.35]	(1.40) [-4.62]	(1.26) [0.52]	(1.34) [-4.65]	(0.85) [2.09]	(0.66) [-1.16]	(18.57)
WTP for outpatient insurance (USD PPP)	-1.10	-1.08	-1.26	-1.74	1.83	0.58	6.92
	(5.66) [9.99]	(2.21) [-5.40]	(1.57) [0.52]	(2.41) [-6.25]	(2.46) [6.17]	(1.74) [-2.49]	(20.12)
WTP for welfare insurance (USD PPP)	-1.18	-2.19	-1.81	-1.33	0.76	-0.25	7.80
	(3.44) [5.12]	(1.39) [-4.74]	(1.22) [0.59]	(1.98) [-5.20]	(2.07) [4.44]	(1.14) [-2.26]	(14.46)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 153: Nearest neighbor matching with full baseline sample – Willingness-to-pay for insurance

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Insurance WTP index	-0.12	0.64	-3.25	-0.12	0.52***	-0.23	-0.10	0.41***	-0.08	0
	(0.31)	(.)	(.)	(0.21)	(0.10)	(0.76)	(0.42)	(0.09)	(0.38)	(0.92)
Total WTP for insurance (USD PPP)	-9.82	72.49	-594.78	-9.95	58.81***	-67.60	-11.86	46.25***	-19.63	88.15000000000001
	(35.37)	(.)	(.)	(36.68)	(13.69)	(132.22)	(45.07)	(13.02)	(65.94)	(119.42)
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	3.84	21.98	-236.95	0.69	18.23***	-31.86	0.45	14.34***	-13.65	25.64
	(9.17)	(.)	(.)	(12.70)	(4.24)	(51.40)	(9.74)	(4.03)	(25.63)	(38.88)
WTP for crit. illness insurance (USD PPP)	6.38	13.06	-247.71	1.37	11.49***	-40.68	1.20	9.79***	-18.51	13.91
	(4.51)	(.)	(.)	(8.32)	(3.31)	(51.82)	(6.03)	(3.33)	(25.70)	(23.81)
WTP for fire insurance (USD PPP)	-0.50	5.82	4.83	-1.29	5.09***	4.30***	-0.72	3.36***	3.47***	6.82
	(2.40)	(.)	(.)	(3.34)	(1.14)	(1.14)	(3.67)	(0.97)	(1.06)	(11.38)
WTP for inpatient insurance (USD PPP)	-0.33	6.76	8.40	0.42	4.90***	6.46***	1.42	3.21**	2.79	7.62
	(3.71)	(.)	(.)	(4.48)	(1.70)	(2.01)	(4.17)	(1.24)	(3.28)	(10.78)
WTP for last expense insurance (USD PPP)	-1.53	6.13	-120.64	-1.56	7.18**	-17.36	-1.10	5.73*	-5.20	10.41
	(4.72)	(.)	(.)	(5.51)	(3.04)	(25.91)	(4.69)	(2.92)	(12.96)	(27.25)
WTP for life insurance (USD PPP)	-2.31	4.60	2.97	-0.88	0.78	2.66**	-4.09	1.64	2.76***	5.34
	(2.38)	(.)	(.)	(1.46)	(2.58)	(1.07)	(5.36)	(1.58)	(0.72)	(10.62)
WTP for outpatient (copay) (USD PPP)	-2.21	2.16	2.36	-1.10	1.84***	2.36***	-2.17	1.34***	2.07***	4.11
	(1.66)	(.)	(.)	(0.95)	(0.47)	(0.53)	(1.34)	(0.50)	(0.56)	(17.88)
WTP for outpatient insurance (USD PPP)	-6.89	6.27	-9.23	-4.76	5.95***	1.78	-4.26	4.80***	2.80	6.53
	(5.32)	(.)	(.)	(3.73)	(1.33)	(3.31)	(15.56)	(1.44)	(2.17)	(18.96)
WTP for welfare insurance (USD PPP)	-6.27	5.72	1.19	-2.84	3.36*	4.76***	-2.59	2.05	3.84***	7.77
	(5.47)	(.)	(.)	(2.96)	(1.78)	(1.24)	(3.54)	(1.40)	(1.16)	(13.88)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 154: Radius matching with full baseline sample – Willingness-to-pay for insurance

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Insurance WTP index	0.01	0.08	0.04	0.01	0.07	0.05	0.02	0.07	0.04	0
	(0.10)	(0.10)	(0.09)	(0.10)	(0.10)	(0.09)	(0.10)	(0.10)	(0.09)	(0.92)
Total WTP for insurance (USD PPP)	-2.95	10.08	6.42	-2.21	8.22	6.82	-1.45	8.22	4.83	88.15000000000001
	(12.89)	(14.46)	(12.55)	(12.82)	(14.44)	(12.51)	(12.69)	(14.44)	(12.61)	(119.42)
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	1.37	2.92	2.24	1.56	2.64	2.35	1.67	2.64	2.10	25.64
	(4.19)	(4.80)	(3.90)	(4.16)	(4.74)	(3.89)	(4.12)	(4.74)	(3.88)	(38.88)
WTP for crit. illness insurance (USD PPP)	1.32	3.70	0.99	1.43	3.41	1.06	1.58	3.41	0.78	13.91
	(2.73)	(3.72)	(2.96)	(2.72)	(3.70)	(2.95)	(2.69)	(3.70)	(2.95)	(23.81)
WTP for fire insurance (USD PPP)	-1.05	0.41	-0.07	-1.00	0.35	-0.03	-0.93	0.35	-0.01	6.82
	(1.12)	(0.97)	(0.98)	(1.11)	(0.95)	(0.98)	(1.10)	(0.95)	(0.97)	(11.38)
WTP for inpatient insurance (USD PPP)	0.92	0.52	1.20	0.97	0.49	1.22	1.04	0.49	1.26	7.62
	(1.56)	(1.29)	(1.57)	(1.55)	(1.25)	(1.57)	(1.55)	(1.25)	(1.57)	(10.78)
WTP for last expense insurance (USD PPP)	-2.06	2.22	0.58	-1.93	1.48	0.64	-1.75	1.48	-0.23	10.41
	(2.77)	(2.93)	(2.65)	(2.75)	(3.01)	(2.64)	(2.72)	(3.01)	(2.77)	(27.25)
WTP for life insurance (USD PPP)	-0.99	0.56	-0.08	-0.95	0.33	-0.06	-0.87	0.33	-0.12	5.34
	(1.02)	(1.18)	(0.94)	(1.02)	(1.20)	(0.93)	(1.00)	(1.20)	(0.93)	(10.62)
WTP for outpatient (copay) (USD PPP)	-0.87	-1.29	0.05	-0.85	-1.26	0.06	-0.96	-1.26	0.06	4.11
	(1.62)	(1.16)	(0.68)	(1.60)	(1.12)	(0.68)	(1.58)	(1.12)	(0.68)	(17.88)
WTP for outpatient insurance (USD PPP)	0.11	1.68	0.63	0.17	1.68	0.67	0.26	1.68	0.14	6.53
	(2.25)	(1.45)	(1.87)	(2.24)	(1.44)	(1.86)	(2.22)	(1.44)	(1.93)	(18.96)
WTP for welfare insurance (USD PPP)	-1.69	-0.63	0.88	-1.61	-0.89	0.92	-1.49	-0.89	0.84	7.77
	(1.35)	(1.84)	(1.13)	(1.34)	(1.82)	(1.12)	(1.32)	(1.82)	(1.12)	(13.88)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 155: Kernel matching with full baseline sample – Willingness-to-pay for insurance

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Insurance WTP index	0.01	0.08	0.05	0.01	0.07	0.04	0
	(0.10)	(0.10)	(0.09)	(0.10)	(0.11)	(0.09)	(0.92)
Total WTP for insurance (USD PPP)	-2.39	9.31	6.81	-2.00	8.70	5.89	88.15000000000001
	(12.82)	(14.45)	(12.51)	(12.64)	(15.84)	(11.82)	(119.42)
WTP for crit. illness, inpatient, outpatient insurance (USD PPP)	1.51	2.85	2.34	1.57	2.73	2.23	25.64
	(4.17)	(4.74)	(3.89)	(4.11)	(5.56)	(3.70)	(38.88)
WTP for crit. illness insurance (USD PPP)	1.41	3.60	1.06	1.48	3.49	0.93	13.91
	(2.72)	(3.70)	(2.95)	(2.69)	(3.64)	(2.79)	(23.81)
WTP for fire insurance (USD PPP)	-1.02	0.39	-0.03	-0.98	0.36	-0.02	6.82
	(1.11)	(0.95)	(0.98)	(1.09)	(1.05)	(0.91)	(11.38)
WTP for inpatient insurance (USD PPP)	0.96	0.52	1.22	1.00	0.50	1.24	7.62
	(1.55)	(1.25)	(1.57)	(1.55)	(1.26)	(1.53)	(10.78)
WTP for last expense insurance (USD PPP)	-1.96	1.84	0.64	-1.87	1.64	0.24	10.41
	(2.75)	(3.01)	(2.64)	(2.69)	(2.94)	(2.50)	(27.25)
WTP for life insurance (USD PPP)	-0.96	0.44	-0.06	-0.92	0.38	-0.09	5.34
	(1.02)	(1.20)	(0.93)	(0.99)	(1.22)	(0.91)	(10.62)
WTP for outpatient (copay) (USD PPP)	-0.86	-1.27	0.06	-0.91	-1.26	0.06	4.11
	(1.60)	(1.12)	(0.68)	(1.56)	(2.60)	(0.66)	(17.88)
WTP for outpatient insurance (USD PPP)	0.16	1.67	0.66	0.20	1.67	0.42	6.53
	(2.24)	(1.44)	(1.86)	(2.20)	(1.44)	(1.86)	(18.96)
WTP for welfare insurance (USD PPP)	-1.63	-0.74	0.91	-1.57	-0.83	0.88	7.77
	(1.34)	(1.82)	(1.12)	(1.31)	(1.72)	(1.11)	(13.88)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.8 Assets

Table 156: Treatment effects – Durable assets

| | Estimates | | | Sample | |
| | (1) | (2) | (3) | (4) | (5) |
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Asset ownership index	0.02	0.04	0.85	-0.00	640
	(0.08)	(0.08)	[0.97]	(1.00)	
	[0.93]	[0.80]			
Total asset value (USD PPP)	153.20	227.25	0.77	1496.52	640
	(237.11)	(224.17)	[0.97]	(2194.52)	
	[0.91]	[0.77]			
Respondent owns home	-0.00	0.04**	0.01***	0.05	789
	(0.02)	(0.02)	[0.04]**	(0.21)	
	[0.93]	[0.15]			
Respondent rents home	-0.06	-0.02	0.37	0.77	789
	(0.04)	(0.04)	[0.83]	(0.42)	
	[0.52]	[0.80]			
Rooms	0.07	0.23*	0.24	1.44	640
	(0.07)	(0.13)	[0.78]	(0.87)	
	[0.75]	[0.35]			
Electricity	-0.04	-0.03	0.70	0.88	640
	(0.03)	(0.03)	[0.96]	(0.33)	
	[0.54]	[0.77]			
Joint test p-value	0.39	0.23	0.08*		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 157: Treatment effects with covariate adjustment – Durable assets

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Asset ownership index	-0.00	0.01	0.85	-0.00	640
	(0.08)	(0.08)	[0.93]	(1.00)	
	[1.00]	[0.94]			
Total asset value (USD PPP)	118.54	218.88	0.69	1496.52	640
	(231.36)	(233.01)	[0.93]	(2194.52)	
	[0.98]	[0.86]			
Respondent owns home	-0.00	0.04**	0.01***	0.05	789
	(0.02)	(0.02)	[0.03]**	(0.21)	
	[0.98]	[0.19]			
Respondent rents home	-0.06	-0.03	0.46	0.77	789
	(0.04)	(0.04)	[0.93]	(0.42)	
	[0.50]	[0.86]			
Rooms	0.05	0.20*	0.20	1.44	640
	(0.07)	(0.12)	[0.73]	(0.87)	
	[0.83]	[0.36]			
Electricity	-0.04	-0.02	0.53	0.88	640
	(0.03)	(0.03)	[0.93]	(0.33)	
	[0.61]	[0.86]			
Joint test p-value	0.41	0.28	0.07*		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 158: Minimum detectable effects – Durable assets

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Asset ownership index	0.21	0.22	-0.00	628
			(1.00)	
Total asset value (USD PPP)	666.68	630.29	1496.52	625
			(2194.52)	
Respondent owns home	0.04	0.05	0.05	772
			(0.21)	
Respondent rents home	0.10	0.10	0.77	772
			(0.42)	
Rooms	0.19	0.37	1.44	628
			(0.87)	
Electricity	0.09	0.08	0.88	628
			(0.33)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 159: Heckman selection model – Durable assets

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Asset ownership index	0.02	0.04	0.85	0.02	0.02	0.93	-0.26	-0.00	751
	(0.08)	(0.08)		(0.07)	(0.06)		(0.20)	(0.92)	
Total asset value (USD PPP)	153.20	227.25	0.77	111.68	178.60	0.77	-759.68	1393.83	690
	(237.11)	(224.17)		(224.13)	(217.37)		(545.62)	(2094.07)	
Respondent owns home	-0.00	0.04**	0.01***	-0.00	0.04**	0.85	-759.68	0.04	900
	(0.02)	(0.02)		(0.02)	(0.02)		(545.62)	(0.20)	
Respondent rents home	-0.06	-0.02	0.37	-0.06	-0.02	0.85	-759.68	0.76	900
	(0.04)	(0.04)		(0.04)	(0.04)		(545.62)	(0.43)	
Rooms	0.07	0.23*	0.24	0.08	0.22**	0.19	-0.41	1.40	690
	(0.07)	(0.13)		(0.11)	(0.10)		(0.26)	(0.83)	
Electricity	-0.04	-0.03	0.70	-0.05	-0.04	0.83	-0.11	0.87	690
	(0.03)	(0.03)		(0.03)	(0.03)		(0.08)	(0.34)	
Joint p-value	0.39	0.23	0.08*						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 160: Heckman first stage selection model – Durable assets

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Asset ownership index	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Total asset value (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.18
Respondent owns home	0									
Respondent rents home	0									
Rooms	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Electricity	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 161: Bounded treatment effects – Durable assets

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Asset ownership index	0.08 (0.14) [0.32]	-0.11 (0.12) [-0.30]	0.05 (0.10) [0.23]	-0.02 (0.13) [-0.25]	0.03 (0.14) [0.26]	-0.13 (0.10) [-0.28]	-0.00 (1.00)
Total asset value (USD PPP)	81.11 (502.17) [1006.03]	-55.48 (286.85) [-583.81]	187.19 (313.80) [802.20]	556.20 (986.72) [-1377.62]	-595.85 (1187.14) [1730.77]	-282.03 (391.09) [-1048.51]	1496.52 (2194.52)
Rooms	0.14 (0.17) [0.44]	0.07 (0.10) [-0.11]	0.25* (0.15) [0.54]	0.24 (0.22) [-0.19]	-0.12 (0.26) [0.34]	-0.23 (0.16) [-0.52]	1.44 (0.87)
Electricity	-0.03 (0.04) [0.03]	-0.08* (0.05) [-0.16]	-0.03 (0.05) [0.06]	-0.04 (0.04) [-0.11]	0.01 (0.04) [0.08]	-0.06 (0.05) [-0.15]	0.88 (0.33)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 162: Nearest neighbor matching with full baseline sample – Durable assets

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Asset ownership index	-3.16* (1.75)	-0.17 (.)	-0.25 (.)	-0.85 (0.59)	-0.53 (0.43)	0.19 (0.15)	-0.61 (0.38)	-0.14 (0.25)	0.19* (0.11)	0 (0.92)
Total asset value (USD PPP)	-2850.96 (1911.31)	303.09 (.)	-1352.38 (.)	-573.99 (1127.14)	-87.48 (423.63)	550.63 (527.84)	-1088.11 (1062.56)	58.00 (382.44)	667.93** (336.86)	1393.83 (2094.07)
Respondent owns home	0.05*** (0.01)	0.08 (.)	0.05 (.)	0.05 (0.10)	0.08*** (0.03)	0.05*** (0.02)	-0.03 (0.08)	0.08*** (0.03)	0.05*** (0.02)	.04 (0.20)
Respondent rents home	0.58 (0.36)	-0.23 (.)	-0.22 (.)	-0.02 (0.20)	-0.03 (0.20)	-0.02 (0.20)	0.15 (0.15)	-0.13 (0.11)	0.08 (0.16)	.76 (0.43)
Rooms	0.53*** (0.07)	0.45 (.)	-1.47 (.)	0.52* (0.29)	0.25 (0.22)	-0.07 (0.41)	0.28 (0.22)	0.15 (0.23)	0.13 (0.23)	1.4 (0.83)
Electricity	-0.15*** (0.03)	-0.20 (.)	-0.15 (.)	-0.13 (0.17)	-0.20*** (0.04)	0.05 (0.20)	-0.14 (0.10)	-0.20*** (0.04)	0.25 (0.17)	.87 (0.34)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 163: Radius matching with full baseline sample – Durable assets

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Asset ownership index	-0.00	-0.08	0.02	0.00	-0.07	0.03	0.01	-0.07	0.03	0
	(0.09)	(0.13)	(0.09)	(0.08)	(0.13)	(0.09)	(0.08)	(0.13)	(0.09)	(0.92)
Total asset value (USD PPP)	-33.10	187.10	-346.74	-27.62	207.13	-337.41	-25.73	207.13	-331.28	1393.83
	(259.91)	(241.89)	(433.34)	(258.66)	(240.44)	(430.91)	(256.54)	(240.44)	(428.46)	(2094.07)
Respondent owns home	0.02	0.05*	-0.00	0.02	0.04	-0.00	0.02	0.04	-0.00	.04
	(0.02)	(0.03)	(0.02)	(0.02)	(0.03)	(0.02)	(0.02)	(0.03)	(0.02)	(0.20)
Respondent rents home	-0.01	-0.01	0.10**	-0.01	-0.00	0.10**	-0.01	0.00	0.10**	.76
	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.43)
Rooms	0.12	0.14	-0.27	0.13	0.13	-0.26	0.11	0.13	-0.25	1.4
	(0.10)	(0.11)	(0.20)	(0.10)	(0.11)	(0.20)	(0.10)	(0.11)	(0.20)	(0.83)
Electricity	-0.06	-0.04	-0.03	-0.06	-0.02	-0.03	-0.06*	-0.02	-0.03	.87
	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.34)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 164: Kernel matching with full baseline sample – Durable assets

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Asset ownership index	0.00	-0.07	0.03	0.00	-0.07	0.03	0
	(0.08)	(0.13)	(0.09)	(0.08)	(0.11)	(0.08)	(0.92)
Total asset value (USD PPP)	-28.85	202.91	-337.74	-28.10	205.23	-334.73	1393.83
	(258.70)	(240.53)	(430.91)	(255.30)	(245.96)	(391.42)	(2094.07)
Respondent owns home	0.02	0.05	-0.00	0.02	0.04	-0.00	.04
	(0.02)	(0.03)	(0.02)	(0.02)	(0.03)	(0.02)	(0.20)
Respondent rents home	-0.01	-0.00	0.10**	-0.01	-0.00	0.10**	.76
	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.05)	(0.43)
Rooms	0.13	0.13	-0.26	0.12	0.13	-0.26	1.4
	(0.10)	(0.11)	(0.20)	(0.10)	(0.10)	(0.18)	(0.83)
Electricity	-0.06	-0.02	-0.03	-0.06*	-0.02	-0.03	.87
	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.34)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.9 Consumption

Table 165: Treatment effects – Consumption

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Total expenditure past mo. (USD PPP)	35.48	0.91	0.48	848.10	640
	(54.86)	(49.56)	[0.90]	(667.35)	
	[0.96]	[0.98]			
Medical expenditure past mo. (USD PPP)	-11.62	-9.04	0.73	33.14	636
	(7.97)	(8.20)	[0.94]	(91.48)	
	[0.55]	[0.78]			
Food expenditure past mo. (USD PPP)	-0.74	-10.27	0.43	209.81	635
	(16.93)	(16.66)	[0.90]	(209.33)	
	[0.98]	[0.95]			
Education expenditure past mo. (USD PPP)	-13.85	12.14	0.33	148.02	637
	(29.74)	(31.15)	[0.84]	(384.65)	
	[0.96]	[0.96]			
Temptation goods exp. past mo. (USD PPP)	-0.82	1.48	0.78	30.76	640
	(7.59)	(6.32)	[0.94]	(62.78)	
	[0.98]	[0.98]			
Social expenditure past mo. (USD PPP)	-12.37	-28.60**	0.12	121.98	640
	(15.30)	(14.48)	[0.58]	(196.33)	
	[0.94]	[0.25]			
Joint test p-value	0.27	0.25	0.43		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 166: Treatment effects with covariate adjustment – Consumption

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Total expenditure past mo. (USD PPP)	2.11	-30.08	0.49	848.10	640
	(54.71)	(50.48)	[0.94]	(667.35)	
	[0.98]	[0.91]			
Medical expenditure past mo. (USD PPP)	-12.76	-10.36	0.75	33.14	636
	(7.94)	(8.54)	[0.99]	(91.48)	
	[0.46]	[0.75]			
Food expenditure past mo. (USD PPP)	-7.60	-10.74	0.79	209.81	635
	(16.86)	(16.19)	[0.99]	(209.33)	
	[0.96]	[0.91]			
Education expenditure past mo. (USD PPP)	-37.36	-19.24	0.48	148.02	637
	(28.75)	(31.22)	[0.91]	(384.65)	
	[0.65]	[0.91]			
Temptation goods exp. past mo. (USD PPP)	0.15	2.52	0.78	30.76	640
	(6.83)	(6.66)	[0.99]	(62.78)	
	[0.96]	[0.91]			
Social expenditure past mo. (USD PPP)	-14.14	-31.89**	0.10*	121.98	640
	(15.73)	(15.52)	[0.59]	(196.33)	
	[0.86]	[0.19]			
Joint test p-value	0.19	0.24	0.55		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 167: Minimum detectable effects – Consumption

| | MDE | | Sample | |
| | (1) | (2) | (3) | (4) |
	Insurance	UCT	Control Mean (SD)	Obs.
Total expenditure past mo. (USD PPP)	154.24	139.33	848.10 (667.35)	628
Medical expenditure past mo. (USD PPP)	22.40	23.06	33.14 (91.48)	622
Food expenditure past mo. (USD PPP)	47.61	46.85	209.81 (209.33)	596
Education expenditure past mo. (USD PPP)	83.61	87.56	148.02 (384.65)	625
Temptation goods exp. past mo. (USD PPP)	21.32	17.78	30.76 (62.78)	628
Social expenditure past mo. (USD PPP)	43.00	40.70	121.98 (196.33)	628

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 168: Heckman selection model – Consumption

| | Intent-to-treat | | | Heckman Two-Stage | | | | Sample | |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Total expenditure past mo. (USD PPP)	35.48 (54.86)	0.91 (49.56)	0.48	21.66 (48.52)	-10.32 (47.27)	0.52	-374.45** (125.46)	806.58 (641.62)	690
Medical expenditure past mo. (USD PPP)	-11.62 (7.97)	-9.04 (8.20)	0.73	-10.74 (7.39)	-8.51 (7.24)	0.77	-28.36 (19.19)	30.49 (86.31)	686
Food expenditure past mo. (USD PPP)	-0.74 (16.93)	-10.27 (16.66)	0.43	-6.60 (14.91)	-15.83 (14.59)	0.55	-113.45** (39.43)	202.58 (200.17)	685
Education expenditure past mo. (USD PPP)	-13.85 (29.74)	12.14 (31.15)	0.33	-23.20 (27.81)	2.65 (27.18)	0.37	-281.99** (74.48)	131.82 (363.40)	687
Temptation goods exp. past mo. (USD PPP)	-0.82 (7.59)	1.48 (6.32)	0.78	2.90 (7.31)	4.63 (7.12)	0.82	47.38* (18.53)	30.92 (66.32)	690
Social expenditure past mo. (USD PPP)	-12.37 (15.30)	-28.60** (14.48)	0.12	-11.52 (13.39)	-26.33** (13.05)	0.28	-43.69 (33.43)	116.60 (185.30)	690
Joint p-value	0.27	0.25	0.43						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 169: Heckman first stage selection model – Consumption

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Total expenditure past mo. (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Medical expenditure past mo. (USD PPP)	0.00 (0.00)	0.05 (0.13)	0.18 (0.14)	0.65*** (0.22)	0.01 (0.01)	0.00 (0.04)	0.16 (0.21)	0.09 (0.15)	-0.01 (0.02)	.19
Food expenditure past mo. (USD PPP)	0.00 (0.00)	0.08 (0.12)	0.25* (0.14)	0.68*** (0.22)	0.01 (0.01)	-0.00 (0.04)	0.22 (0.22)	0.07 (0.16)	-0.01 (0.02)	.15
Education expenditure past mo. (USD PPP)	0.00 (0.00)	0.04 (0.13)	0.18 (0.14)	0.64*** (0.22)	0.01 (0.01)	-0.00 (0.04)	0.14 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Temptation goods exp. past mo. (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Social expenditure past mo. (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 170: Bounded treatment effects – Consumption

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Total expenditure past mo. (USD PPP)	21.82 (157.20) [304.29]	-42.00 (75.99) [-178.53]	-11.41 (65.08) [116.14]	4.45 (97.31) [-186.27]	52.19 (109.85) [243.64]	-14.86 (69.04) [-135.18]	848.10 (667.35)
Medical expenditure past mo. (USD PPP)	-4.54 (23.40) [37.61]	-13.63 (8.76) [-29.42]	-7.36 (16.42) [24.42]	-8.18 (8.69) [-25.00]	2.26 (10.97) [21.42]	-4.29 (7.81) [-17.93]	33.14 (91.48)
Food expenditure past mo. (USD PPP)	4.96 (60.78) [116.97]	-11.39 (19.15) [-46.69]	0.57 (18.19) [32.89]	-9.61 (21.46) [-47.73]	20.70 (20.23) [54.22]	-7.15 (15.24) [-32.40]	209.81 (209.33)
Education expenditure past mo. (USD PPP)	-10.81 (109.04) [195.71]	-26.28 (36.48) [-95.36]	12.24 (33.09) [76.27]	9.28 (57.75) [-102.46]	9.25 (60.51) [112.66]	-38.35 (30.37) [-90.25]	148.02 (384.65)
Temptation goods exp. past mo. (USD PPP)	4.71 (14.02) [28.74]	-5.95 (8.60) [-20.69]	4.56 (7.25) [16.85]	-4.36 (10.20) [-21.66]	9.43 (12.78) [30.55]	-10.40 (9.49) [-26.07]	30.76 (62.78)
Social expenditure past mo. (USD PPP)	-1.74 (49.93) [87.62]	-23.16 (19.05) [-57.25]	-27.92* (14.83) [-0.74]	-33.54* (18.83) [-68.05]	21.60 (17.95) [52.90]	10.73 (11.49) [-9.31]	121.98 (196.33)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 171: Nearest neighbor matching with full baseline sample – Consumption

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Total expenditure past mo. (USD PPP)	-338.66 (307.54)	296.69 (.)	-363.31 (.)	58.97 (146.17)	113.81 (112.24)	379.39* (197.84)	131.85 (124.51)	-7.49 (178.14)	346.72*** (121.33)	806.58 (641.62)
Medical expenditure past mo. (USD PPP)	-178.86* (99.12)	18.96 (.)	18.62 (.)	-65.92** (30.50)	15.56** (6.08)	18.62*** (3.52)	-30.18 (18.65)	9.92 (7.73)	9.44 (5.80)	30.49 (86.31)
Food expenditure past mo. (USD PPP)	113.08*** (28.84)	83.91 (.)	-180.26 (.)	32.45 (55.81)	5.27 (57.57)	84.28 (68.13)	54.59 (37.11)	-7.84 (48.54)	98.80*** (36.74)	202.58 (200.17)
Education expenditure past mo. (USD PPP)	52.33 (151.81)	81.60 (.)	-87.76 (.)	55.42 (75.09)	74.78*** (18.22)	61.13 (51.18)	80.72* (48.78)	-33.87 (104.10)	72.66** (32.68)	131.82 (363.40)
Temptation goods exp. past mo. (USD PPP)	24.02 (28.82)	39.74 (.)	-20.36 (.)	28.15* (15.57)	34.50*** (10.71)	16.33 (12.82)	24.62 (17.73)	18.77 (15.27)	13.58 (10.78)	30.92 (66.32)
Social expenditure past mo. (USD PPP)	-193.51* (101.74)	-28.57 (.)	-56.34 (.)	-13.66 (32.64)	-23.33 (20.32)	34.88 (27.44)	4.78 (21.60)	-11.27 (14.15)	26.70* (16.18)	116.6 (185.30)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 172: Radius matching with full baseline sample – Consumption

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Total expenditure past mo. (USD PPP)	51.30	15.03	20.48	52.42	25.91	24.16	43.96	25.91	25.84	806.58
	(67.90)	(64.10)	(65.72)	(67.54)	(62.97)	(65.57)	(67.16)	(62.97)	(65.35)	(641.62)
Medical expenditure past mo. (USD PPP)	-15.01**	-0.74	-9.13	-14.64**	-1.50	-8.93	-14.10**	-1.50	-9.44	30.49
	(7.32)	(7.27)	(8.19)	(7.26)	(7.25)	(8.14)	(7.16)	(7.25)	(8.11)	(86.31)
Food expenditure past mo. (USD PPP)	25.61	1.67	15.26	25.50	5.71	15.56	21.81	5.71	15.51	202.58
	(18.70)	(18.61)	(13.85)	(18.55)	(18.33)	(13.79)	(18.51)	(18.33)	(13.73)	(200.17)
Education expenditure past mo. (USD PPP)	6.21	4.87	-15.60	6.06	7.98	-14.49	4.27	7.98	-14.81	131.82
	(33.65)	(24.71)	(30.50)	(33.44)	(24.03)	(30.40)	(33.15)	(24.03)	(30.29)	(363.40)
Temptation goods exp. past mo. (USD PPP)	5.25	4.83	-6.67	5.50	5.38	-6.39	4.89	5.38	-6.11	30.92
	(9.07)	(11.16)	(10.52)	(9.05)	(11.03)	(10.49)	(9.18)	(11.03)	(10.46)	(66.32)
Social expenditure past mo. (USD PPP)	-2.63	-26.42	15.78	-2.15	-24.21	16.08	-4.86	-24.21	16.69	116.6
	(18.11)	(23.78)	(12.35)	(17.96)	(22.89)	(12.31)	(17.78)	(22.89)	(12.28)	(185.30)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 173: Kernel matching with full baseline sample – Consumption

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Total expenditure past mo. (USD PPP)	52.39	24.32	24.02	48.49	25.16	24.87	806.58
	(67.55)	(63.06)	(65.57)	(66.89)	(60.65)	(67.23)	(641.62)
Medical expenditure past mo. (USD PPP)	-14.73**	-1.02	-8.93	-14.47**	-1.29	-9.17	30.49
	(7.26)	(7.26)	(8.14)	(7.13)	(7.62)	(7.54)	(86.31)
Food expenditure past mo. (USD PPP)	25.55	4.79	15.55	23.75	5.29	15.53	202.58
	(18.55)	(18.35)	(13.79)	(18.44)	(17.68)	(13.89)	(200.17)
Education expenditure past mo. (USD PPP)	6.17	7.19	-14.53	5.08	7.62	-14.66	131.82
	(33.44)	(24.07)	(30.40)	(32.93)	(23.79)	(32.20)	(363.40)
Temptation goods exp. past mo. (USD PPP)	5.45	5.36	-6.39	5.30	5.37	-6.26	30.92
	(9.05)	(11.03)	(10.49)	(9.15)	(10.87)	(10.50)	(66.32)
Social expenditure past mo. (USD PPP)	-2.26	-24.61	16.07	-3.17	-24.39	16.35	116.6
	(17.97)	(22.94)	(12.31)	(17.62)	(19.96)	(12.12)	(185.30)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.10 Savings

Table 174: Treatment effects – Savings and credit

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Borrowed money in past year	0.02 (0.06) [0.97]	-0.02 (0.05) [1.00]	0.46 [0.99]	0.47 (0.50)	489
Total size of all loans taken in past year (USD PPP)	-103.18 (226.68) [0.74]	-262.80 (187.45) [0.99]	0.46 [0.98]	573.98 (1969.32)	405
Total mo. installments (USD PPP)	-13.38 (21.42) [0.59]	-18.95 (18.48) [1.00]	0.78 [1.00]	65.62 (191.74)	403
Total amount outstanding (USD PPP)	-151.60 (114.54) [0.31]	-92.39 (102.22) [1.00]	0.61 [1.00]	299.48 (1144.79)	403
Able to pay all loans	0.03 (0.03) [0.86]	0.01 (0.03) [1.00]	0.67 [1.00]	0.84 (0.37)	789
Total savings (USD PPP)	-161.84 (145.16) [0.86]	284.79 (340.93) [1.00]	0.18 [0.88]	639.60 (1825.53)	622
Total deposits past mo. (USD PPP)	-68.44 (43.06) [0.76]	18.19 (65.70) [1.00]	0.14 [0.81]	146.00 (551.71)	630
Informal group savings (USD PPP)	15.69 (13.88) [0.86]	9.59 (10.73) [1.00]	0.68 [1.00]	40.37 (103.12)	629
Total withdrawals past mo. (USD PPP)	-21.80 (69.43) [0.97]	4.04 (78.48) [1.00]	0.71 [1.00]	186.10 (833.89)	629
Feel secure with savings	-0.18 (0.15) [0.86]	-0.03 (0.14) [1.00]	0.33 [0.98]	4.07 (1.24)	479
Savings cover health exp.	0.02 (0.06) [0.97]	-0.01 (0.06) [1.00]	0.62 [1.00]	0.52 (0.50)	478
Total net remittances	-6137.25 (4088.36) [0.76]	-3119.88 (3384.40) [1.00]	0.33 [0.98]	3726.40 (21236.36)	294
Joint test p-value	0.42	0.84	0.67		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 175: Treatment effects with covariate adjustment – Savings and credit

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Borrowed money in past year	0.01	-0.02	0.59	0.47	489
	(0.06)	(0.06)	[1.00]	(0.50)	
	[0.95]	[1.00]			
Total size of all loans taken in past year (USD PPP)	-137.65	-340.21*	0.35	573.98	405
	(223.79)	(191.11)	[0.97]	(1969.32)	
	[0.56]	[0.81]			
Total mo. installments (USD PPP)	-15.22	-22.42	0.73	65.62	403
	(21.42)	(18.74)	[1.00]	(191.74)	
	[0.53]	[0.97]			
Total amount outstanding (USD PPP)	-168.29	-123.72	0.69	299.48	403
	(114.01)	(104.92)	[1.00]	(1144.79)	
	[0.27]	[0.96]			
Able to pay all loans	0.03	0.02	0.84	0.84	789
	(0.03)	(0.03)	[1.00]	(0.37)	
	[0.87]	[0.99]			
Total savings (USD PPP)	-200.65	291.51	0.17	639.60	622
	(146.55)	(375.85)	[0.88]	(1825.53)	
	[0.78]	[0.99]			
Total deposits past mo. (USD PPP)	-77.23*	14.92	0.13	146.00	630
	(44.00)	(65.46)	[0.79]	(551.71)	
	[0.65]	[1.00]			
Informal group savings (USD PPP)	14.66	9.91	0.74	40.37	629
	(14.02)	(10.58)	[1.00]	(103.12)	
	[0.80]	[0.98]			
Total withdrawals past mo. (USD PPP)	-28.96	8.96	0.61	186.10	629
	(69.93)	(79.70)	[1.00]	(833.89)	
	[0.95]	[1.00]			
Feel secure with savings	-0.19	-0.03	0.30	4.07	479
	(0.15)	(0.15)	[0.98]	(1.24)	
	[0.78]	[1.00]			
Savings cover health exp.	0.03	-0.01	0.58	0.52	478
	(0.06)	(0.06)	[0.99]	(0.50)	
	[0.91]	[1.00]			
Total net remittances	-5432.59	-2539.09	0.37	3726.40	294
	(3807.76)	(3345.39)	[0.99]	(21236.36)	
	[0.78]	[1.00]			
Joint test p-value	0.34	0.64	0.63		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 176: Minimum detectable effects – Savings and credit

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Borrowed money in past year	0.16	0.15	0.47	477
			(0.50)	
Total size of all loans taken in past year (USD PPP)	639.16	528.55	573.98	395
			(1969.32)	
Total mo. installments (USD PPP)	60.41	52.10	65.62	393
			(191.74)	
Total amount outstanding (USD PPP)	323.00	288.26	299.48	391
			(1144.79)	
Able to pay all loans	0.09	0.09	0.84	772
			(0.37)	
Total savings (USD PPP)	408.32	959.00	639.60	576
			(1825.53)	
Total deposits past mo. (USD PPP)	121.11	184.76	146.00	598
			(551.71)	
Informal group savings (USD PPP)	39.03	30.18	40.37	612
			(103.12)	
Total withdrawals past mo. (USD PPP)	195.25	220.70	186.10	603
			(833.89)	
Feel secure with savings	0.42	0.40	4.07	362
			(1.24)	
Savings cover health exp.	0.18	0.18	0.52	360
			(0.50)	
Total net remittances	11643.70	9638.80	3726.40	173
			(21236.36)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 177: Heckman selection model – Savings and credit

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3) Difference p-value	(4)	(5)	(6) Difference p-value	(7) Mills' Coefficient	(8) Control Mean (SD)	(9) Obs.
	Insurance	UCT		Insurance	UCT				
Borrowed money in past year	0.02	-0.02	0.46	0.02	-0.03	0.44	0.30	0.49	533
	(0.06)	(0.05)		(0.05)	(0.05)		(0.17)	(0.50)	
Total size of all loans taken in past year (USD PPP)	-103.18	-262.80	0.46	-132.28	-290.07	0.42	-1107.16*	523.07	429
	(226.68)	(187.45)		(190.78)	(183.51)		(493.83)	(1884.07)	
Total mo. installments (USD PPP)	-13.38	-18.95	0.78	-14.12	-20.03	0.75	-82.94	60.21	427
	(21.42)	(18.48)		(18.46)	(17.73)		(48.90)	(183.62)	
Total amount outstanding (USD PPP)	-151.60	-92.39	0.61	-168.76*	-113.39	0.59	-686.81*	273.18	427
	(114.54)	(102.22)		(99.36)	(95.69)		(272.38)	(1094.40)	
Able to pay all loans	0.03	0.01	0.67	0.03	0.01	0.46	-686.81*	0.85	900
	(0.03)	(0.03)		(0.03)	(0.03)		(272.38)	(0.36)	
Total savings (USD PPP)	-161.84	284.79	0.18	-175.60	244.34	0.13	-617.80	576.47	671
	(145.16)	(340.93)		(269.72)	(262.08)		(692.71)	(1720.27)	
Total deposits past mo. (USD PPP)	-68.44	18.19	0.14	-66.94	13.39	0.14	-156.39	130.12	680
	(43.06)	(65.70)		(53.69)	(52.35)		(142.38)	(518.81)	
Informal group savings (USD PPP)	15.69	9.59	0.68	11.46	5.24	0.63	-3.92	43.08	679
	(13.88)	(10.73)		(12.34)	(12.02)		(30.70)	(107.65)	
Total withdrawals past mo. (USD PPP)	-21.80	4.04	0.71	-20.62	-0.55	0.78	-172.22	165.76	679
	(69.43)	(78.48)		(69.07)	(67.12)		(184.09)	(783.12)	
Feel secure with savings	-0.18	-0.03	0.33	-0.17	-0.01	0.29	0.06	4.03	503
	(0.15)	(0.14)		(0.15)	(0.14)		(0.27)	(1.24)	
Savings cover health exp.	0.02	-0.01	0.62	0.03	-0.00	0.66	0.15	0.50	502
	(0.06)	(0.06)		(0.06)	(0.06)		(0.12)	(0.50)	
Total net remittances	-6137.25	-3119.88	0.33	-5431.64	-2771.06	0.47	3729.55	3447.32	318
	(4088.36)	(3384.40)		(3451.98)	(3322.54)		(12595.83)	(20262.60)	
Joint p-value	0.42	0.84	0.67						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 178: Heckman first stage selection model – Savings and credit

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Borrowed money in past year	0.00	-0.19*	-0.04	-0.46***	0.00	-0.02	0.04	-0.00	-0.01	.38
	(0.00)	(0.11)	(0.12)	(0.16)	(0.01)	(0.03)	(0.19)	(0.14)	(0.02)	
Total size of all loans taken in past year (USD PPP)	0.00	0.21*	0.24**	0.49***	0.00	-0.02	0.06	-0.01	-0.03	.48
	(0.00)	(0.11)	(0.12)	(0.16)	(0.01)	(0.03)	(0.19)	(0.14)	(0.02)	
Total mo. installments (USD PPP)	0.00	0.21*	0.25**	0.42***	0.00	-0.01	0.05	-0.02	-0.03	.49
	(0.00)	(0.11)	(0.12)	(0.16)	(0.01)	(0.03)	(0.19)	(0.14)	(0.02)	
Total amount outstanding (USD PPP)	0.00	0.21*	0.25**	0.42***	0.00	-0.01	0.05	-0.02	-0.03	.48
	(0.00)	(0.11)	(0.12)	(0.16)	(0.01)	(0.03)	(0.19)	(0.14)	(0.02)	
Able to pay all loans	0									
Total savings (USD PPP)	0.00	-0.01	0.20	0.54***	0.01	0.01	0.01	0.16	-0.02	.15
	(0.00)	(0.12)	(0.13)	(0.20)	(0.01)	(0.04)	(0.21)	(0.15)	(0.02)	
Total deposits past mo. (USD PPP)	0.00	0.09	0.18	0.57***	0.01	-0.00	0.15	0.02	-0.02	.17
	(0.00)	(0.12)	(0.13)	(0.21)	(0.01)	(0.04)	(0.21)	(0.16)	(0.02)	
Informal group savings (USD PPP)	0.00	0.05	0.17	0.78***	0.01	0.01	0.09	0.17	-0.02	.19
	(0.00)	(0.12)	(0.14)	(0.23)	(0.01)	(0.04)	(0.21)	(0.15)	(0.02)	
Total withdrawals past mo. (USD PPP)	0.00	0.06	0.21	0.52**	0.01	-0.01	0.17	0.03	-0.02	.18
	(0.00)	(0.12)	(0.14)	(0.20)	(0.01)	(0.04)	(0.21)	(0.16)	(0.02)	
Feel secure with savings	0.00	0.36***	0.00	0.70***	-0.01	0.08**	0.09	-0.08	0.02	.11
	(0.00)	(0.11)	(0.12)	(0.18)	(0.01)	(0.04)	(0.19)	(0.14)	(0.02)	
Savings cover health exp.	0.00	0.37***	0.01	0.66***	-0.01	0.08**	0.09	-0.07	0.01	.11
	(0.00)	(0.11)	(0.12)	(0.17)	(0.01)	(0.04)	(0.19)	(0.14)	(0.02)	
Total net remittances	0.00	-0.03	0.03	0.38**	0.00	0.02	0.03	0.12	0.01	.34
	(0.00)	(0.11)	(0.12)	(0.16)	(0.01)	(0.03)	(0.19)	(0.14)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 179: Bounded treatment effects – Savings and credit

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Borrowed money in past year	0.07	-0.04	-0.00	-0.03	0.12	-0.00	0.47
	(0.08) [0.20]	(0.07) [-0.16]	(0.06) [0.11]	(0.07) [-0.15]	(0.08) [0.25]	(0.08) [-0.13]	(0.50)
Total size of all loans taken in past year (USD PPP)	1.43	100.47	-93.52	192.77	347.92	261.35	573.98
	(985.11) [1932.10]	(322.86) [-532.29]	(198.15) [294.81]	(465.58) [-719.69]	(449.47) [1189.72]	(259.72) [-225.06]	(1969.32)
Total mo. installments (USD PPP)	-3.35	4.76	-2.51	26.35	26.20	11.87	65.62
	(96.43) [185.65]	(31.63) [-57.24]	(20.04) [36.76]	(42.16) [-56.28]	(39.61) [97.93]	(25.82) [-34.90]	(191.74)
Total amount outstanding (USD PPP)	33.73	65.60	-12.16	157.18	17.95	88.25	299.48
	(616.08) [1241.15]	(199.62) [-325.63]	(119.66) [222.36]	(345.14) [-519.25]	(420.91) [842.88]	(180.34) [-265.20]	(1144.79)
Total savings (USD PPP)	-156.30	-170.20	233.44	233.04	-432.15	-443.55	639.60
	(507.90) [832.51]	(194.72) [-549.29]	(318.16) [856.99]	(1269.53) [-2255.06]	(1516.69) [2534.27]	(360.10) [-1147.85]	(1825.53)
Total deposits past mo. (USD PPP)	-105.71	-87.41*	11.55	21.53	-152.63	-95.51	146.00
	(171.79) [230.97]	(50.96) [-187.28]	(63.13) [135.27]	(174.68) [-320.82]	(202.58) [244.40]	(61.83) [-216.68]	(551.71)
Informal group savings (USD PPP)	9.90	10.90	8.78	21.49	4.33	1.93	40.37
	(34.37) [77.27]	(14.50) [-17.53]	(10.87) [30.09]	(22.30) [-22.21]	(27.98) [58.02]	(15.25) [-27.34]	(103.12)
Total withdrawals past mo. (USD PPP)	-61.51	-58.69	-13.64	65.64	-125.20	-38.04	186.10
	(267.57) [462.90]	(82.32) [-220.02]	(77.03) [137.33]	(190.28) [-307.29]	(221.95) [309.78]	(74.65) [-184.34]	(833.89)
Feel secure with savings	-0.03	-0.47**	-0.01	-0.08	-0.06	-0.40*	4.07
	(0.18) [0.26]	(0.20) [-0.80]	(0.15) [0.25]	(0.24) [-0.53]	(0.17) [0.22]	(0.22) [-0.76]	(1.24)
Savings cover health exp.	0.06	-0.12	-0.03	-0.05	0.09	-0.06	0.52
	(0.08) [0.19]	(0.08) [-0.24]	(0.07) [0.09]	(0.07) [-0.17]	(0.08) [0.22]	(0.08) [-0.19]	(0.50)
Total net remittances	-19306.56	-4468.24	-2482.49	-5347.56**	-943.67	1315.83	3726.40
	(14612.96) [9332.69]	(3546.56) [-11418.97]	(2266.86) [1284.69]	(2165.47) [-8946.26]	(4714.09) [8295.26]	(4044.60) [-6611.00]	(21236.36)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 180: Nearest neighbor matching with full baseline sample – Savings and credit

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Borrowed money in past year	0.30	-0.54	0.51	-0.09	-0.34	0.11	0.07	-0.24	-0.09	.49
	(0.47)	(.)	(.)	(0.21)	(0.21)	(0.25)	(0.16)	(0.16)	(0.17)	(0.50)
Total size of all loans taken in past year (USD PPP)	677.07**	97.84	715.69	614.30***	-541.74	86.59	-511.40	-261.26	319.62	523.0700000000001
	(335.50)	(.)	(.)	(235.87)	(507.39)	(451.93)	(788.49)	(267.89)	(300.18)	(1884.07)
Total mo. installments (USD PPP)	66.39	-18.70	74.19	43.39	-56.45	6.92	-42.15	-23.57	-6.89	60.21
	(54.43)	(.)	(.)	(27.11)	(50.64)	(46.16)	(67.45)	(29.94)	(35.42)	(183.62)
Total amount outstanding (USD PPP)	331.98**	46.69	347.56	292.35**	-96.96	200.77	-14.55	-58.21	218.86	273.18
	(168.03)	(.)	(.)	(139.07)	(115.12)	(163.63)	(246.24)	(82.99)	(143.33)	(1094.40)
Able to pay all loans	-0.10	-0.09	-0.18	0.02	0.31	0.22	0.01	0.21	0.02	.85
	(0.36)	(.)	(.)	(0.14)	(0.25)	(0.25)	(0.12)	(0.16)	(0.14)	(0.36)
Total savings (USD PPP)	299.71	1049.80	-3129.79	276.16*	677.59	-277.89	-613.87	159.63	-144.21	576.47
	(204.56)	(.)	(.)	(146.91)	(635.79)	(724.54)	(748.11)	(841.76)	(394.43)	(1720.27)
Total deposits past mo. (USD PPP)	68.57*	32.24	-356.63	-35.43	-71.56	-3.29	8.33	-193.97	29.22	130.12
	(37.44)	(.)	(.)	(65.73)	(134.53)	(91.05)	(44.07)	(242.18)	(49.81)	(518.81)
Informal group savings (USD PPP)	57.94*	25.32	55.01	26.34	-17.67	40.86***	28.89	-3.25	39.81***	43.08
	(32.84)	(.)	(.)	(76.10)	(30.03)	(15.32)	(45.53)	(18.37)	(14.59)	(107.65)
Total withdrawals past mo. (USD PPP)	101.48	81.42	172.22	65.52	-117.79	172.22***	18.72	-167.60	102.76	165.76
	(102.35)	(.)	(.)	(73.97)	(184.43)	(43.09)	(76.70)	(209.40)	(67.41)	(783.12)
Feel secure with savings	-1.02**	1.01	-1.13	-0.72**	-0.19	-0.13	-0.44	-0.09	-0.33	4.03
	(0.41)	(.)	(.)	(0.35)	(0.51)	(0.56)	(0.33)	(0.38)	(0.34)	(1.24)
Savings cover health exp.	0.39	0.47	-0.52	0.13	0.27	-0.32	-0.07	-0.03	-0.12	.5
	(0.40)	(.)	(.)	(0.21)	(0.21)	(0.20)	(0.16)	(0.18)	(0.17)	(0.50)
Total net remittances	865.91	1227.04	-10037.17	1404.23	-2292.96	-1407.17	-2045.06	-2382.76	-363.17	3447.32
	(1849.54)	(.)	(.)	(1992.05)	(3140.92)	(2775.18)	(2377.81)	(1959.83)	(1999.02)	(20262.60)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 181: Radius matching with full baseline sample – Savings and credit

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Borrowed money in past year	0.00	-0.02	0.02	0.01	-0.02	0.01	0.01	-0.02	0.01	.49
	(0.06)	(0.08)	(0.07)	(0.06)	(0.08)	(0.06)	(0.06)	(0.08)	(0.06)	(0.50)
Total size of all loans taken in past year (USD PPP)	99.05	-246.92	261.42	108.86	-227.41	261.42	108.72	-227.41	261.42	523.0700000000001
	(319.45)	(171.99)	(255.27)	(316.18)	(164.19)	(255.27)	(311.79)	(164.19)	(255.27)	(1884.07)
Total mo. installments (USD PPP)	6.12	-10.71	13.55	7.49	-9.45	13.55	7.83	-9.45	13.55	60.21
	(30.32)	(17.94)	(24.49)	(30.00)	(17.32)	(24.49)	(29.56)	(17.32)	(24.49)	(183.62)
Total amount outstanding (USD PPP)	-19.25	-135.97	107.91	-14.49	-125.02	107.91	-7.08	-125.02	107.91	273.18
	(195.51)	(115.24)	(146.32)	(193.46)	(109.87)	(146.32)	(190.59)	(109.87)	(146.32)	(1094.40)
Able to pay all loans	-0.02	0.04	-0.06	-0.02	0.05	-0.06	-0.01	0.05	-0.06	.85
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.36)
Total savings (USD PPP)	18.86	774.14	-580.51	25.79	785.31	-578.03	-8.81	785.31	-569.81	576.47
	(152.35)	(620.60)	(469.21)	(151.62)	(620.05)	(465.92)	(153.61)	(620.05)	(462.74)	(1720.27)
Total deposits past mo. (USD PPP)	-4.67	92.11	-107.48	-3.41	94.35	-106.05	-17.93	94.35	-104.65	130.12
	(31.88)	(76.59)	(79.42)	(31.72)	(76.12)	(78.89)	(34.07)	(76.12)	(78.38)	(518.81)
Informal group savings (USD PPP)	11.02	7.77	5.70	11.61	8.93	6.07	12.20	8.93	6.43	43.08
	(15.75)	(11.84)	(15.65)	(15.71)	(11.73)	(15.62)	(15.64)	(11.73)	(15.58)	(107.65)
Total withdrawals past mo. (USD PPP)	45.85	23.66	-2.82	47.42	28.67	-1.56	23.78	28.67	-0.31	165.76
	(53.27)	(108.00)	(82.23)	(53.08)	(106.70)	(81.80)	(56.82)	(106.70)	(81.39)	(783.12)
Feel secure with savings	-0.22	-0.13	-0.12	-0.22	-0.13	-0.12	-0.24	-0.13	-0.12	4.03
	(0.16)	(0.20)	(0.16)	(0.16)	(0.20)	(0.16)	(0.16)	(0.20)	(0.16)	(1.24)
Savings cover health exp.	-0.04	-0.02	0.03	-0.04	-0.01	0.02	-0.05	-0.01	0.02	.5
	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.50)
Total net remittances	-3960.78	-562.20	-399.01	-3890.23	-524.05	-394.18	-3753.56	-524.05	-394.18	3447.32
	(3215.88)	(1347.47)	(2111.56)	(3189.80)	(1335.05)	(2100.27)	(3120.86)	(1335.05)	(2100.27)	(20262.60)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 182: Kernel matching with full baseline sample – Savings and credit

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Borrowed money in past year	0.01	-0.02	0.01	0.01	-0.02	0.01	.49
	(0.06)	(0.08)	(0.06)	(0.06)	(0.08)	(0.06)	(0.50)
Total size of all loans taken in past year (USD PPP)	106.84	-234.49	261.41	106.18	-230.59	261.41	523.0700000000001
	(316.26)	(164.76)	(255.27)	(298.58)	(143.74)	(259.60)	(1884.07)
Total mo. installments (USD PPP)	7.19	-9.91	13.55	7.33	-9.66	13.55	60.21
	(30.01)	(17.37)	(24.49)	(28.34)	(15.84)	(24.89)	(183.62)
Total amount outstanding (USD PPP)	-15.38	-129.00	107.90	-12.33	-126.80	107.90	273.18
	(193.52)	(110.26)	(146.32)	(177.93)	(95.78)	(162.66)	(1094.40)
Able to pay all loans	-0.02	0.04	-0.06	-0.02	0.05	-0.06	.85
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.36)
Total savings (USD PPP)	24.24	782.87	-578.13	8.24	784.19	-574.26	576.47
	(151.64)	(620.08)	(465.92)	(152.71)	(618.65)	(404.18)	(1720.27)
Total deposits past mo. (USD PPP)	-3.70	93.91	-106.10	-10.60	94.15	-105.43	130.12
	(31.72)	(76.15)	(78.89)	(33.87)	(74.89)	(69.80)	(518.81)
Informal group savings (USD PPP)	11.48	8.64	6.05	11.78	8.80	6.23	43.08
	(15.71)	(11.73)	(15.62)	(15.59)	(11.48)	(16.13)	(107.65)
Total withdrawals past mo. (USD PPP)	47.07	27.26	-1.60	35.79	28.04	-1.00	165.76
	(53.08)	(106.77)	(81.80)	(56.55)	(102.96)	(81.32)	(783.12)
Feel secure with savings	-0.22	-0.12	-0.12	-0.23	-0.12	-0.12	4.03
	(0.16)	(0.20)	(0.16)	(0.16)	(0.21)	(0.15)	(1.24)
Savings cover health exp.	-0.04	-0.01	0.02	-0.05	-0.01	0.02	.5
	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.50)
Total net remittances	-3901.81	-529.88	-394.35	-3839.84	-526.80	-394.27	3447.32
	(3190.22)	(1335.23)	(2100.27)	(3095.68)	(1552.68)	(2136.85)	(20262.60)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.11 Labor

Table 183: Treatment effects – Labor mobility and conditions

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
			Difference	Control Mean	
	Insurance	UCT	p-value	(SD)	Obs.
Labor mobility index	0.02	0.01	0.94	0.00	626
	(0.11)	(0.10)	[1.00]	(1.00)	
	[1.00]	[1.00]			
Job risk index	-0.01	-0.13	0.21	0.00	640
	(0.09)	(0.09)	[0.94]	(1.00)	
	[1.00]	[0.92]			
Will leave JKA	0.01	0.01	0.97	0.02	640
	(0.01)	(0.01)	[1.00]	(0.13)	
	[1.00]	[0.98]			
Will change workplaces	0.00	0.00	0.94	0.00	626
	(0.01)	(0.01)	[1.00]	(0.07)	
	[1.00]	[1.00]			
Self-employed	0.03	-0.03	0.10	0.30	636
	(0.04)	(0.04)	[0.65]	(0.46)	
	[1.00]	[0.96]			
No. of jobs held	-0.04	-0.04	0.96	1.09	636
	(0.02)	(0.02)	[1.00]	(0.28)	
	[0.58]	[0.69]			
Perceived job risk	-0.03	-0.14	0.29	2.65	640
	(0.11)	(0.10)	[0.97]	(1.15)	
	[1.00]	[0.92]			
Objective job risk	0.13	0.01	0.18	3.38	539
	(0.08)	(0.08)	[0.92]	(0.83)	
	[0.78]	[1.00]			
Protection taken at work (1 - 3)	0.06	0.20	0.35	0.49	361
	(0.14)	(0.14)	[0.98]	(0.64)	
	[1.00]	[0.90]			
Shed leader	0.01	0.05*	0.17	0.09	637
	(0.03)	(0.03)	[0.83]	(0.28)	
	[1.00]	[0.61]			
Trust people in workplace	0.04	0.09	0.55	3.11	637
	(0.08)	(0.08)	[0.98]	(0.87)	
	[1.00]	[0.93]			
Formal training course	-0.01	-0.00	0.58	0.04	640
	(0.02)	(0.02)	[0.98]	(0.20)	
	[1.00]	[1.00]			
Informal training course	0.00	-0.01	0.43	0.05	640
	(0.02)	(0.02)	[0.98]	(0.22)	
	[1.00]	[0.98]			
Joint test p-value	0.64	0.33	0.70		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 184: Treatment effects with covariate adjustment – Labor mobility and conditions

| | Estimates | | | Sample | |
| | (1) | (2) | (3) | (4) | (5) |
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Labor mobility index	0.02	0.02	0.97	0.00	626
	(0.12)	(0.11)	[1.00]	(1.00)	
	[1.00]	[1.00]			
Job risk index	-0.01	-0.12	0.28	0.00	640
	(0.09)	(0.09)	[0.98]	(1.00)	
	[1.00]	[0.93]			
Will leave JKA	0.01	0.01	0.93	0.02	640
	(0.01)	(0.01)	[1.00]	(0.13)	
	[1.00]	[0.99]			
Will change workplaces	0.00	0.00	1.00	0.00	626
	(0.01)	(0.01)	[1.00]	(0.07)	
	[1.00]	[1.00]			
Self-employed	0.04	-0.02	0.11	0.30	636
	(0.04)	(0.04)	[0.64]	(0.46)	
	[1.00]	[0.99]			
No. of jobs held	-0.04	-0.04	0.94	1.09	636
	(0.02)	(0.02)	[1.00]	(0.28)	
	[0.69]	[0.70]			
Perceived job risk	-0.03	-0.12	0.42	2.65	640
	(0.10)	(0.10)	[0.98]	(1.15)	
	[1.00]	[0.94]			
Objective job risk	0.12	0.01	0.23	3.38	539
	(0.08)	(0.08)	[0.97]	(0.83)	
	[0.95]	[0.99]			
Protection taken at work (1 - 3)	0.09	0.19	0.46	0.49	361
	(0.14)	(0.14)	[0.98]	(0.64)	
	[1.00]	[0.89]			
Shed leader	0.00	0.04	0.22	0.09	637
	(0.03)	(0.03)	[0.96]	(0.28)	
	[1.00]	[0.70]			
Trust people in workplace	0.05	0.10	0.55	3.11	637
	(0.08)	(0.08)	[0.98]	(0.87)	
	[1.00]	[0.93]			
Formal training course	-0.01	0.00	0.42	0.04	640
	(0.02)	(0.02)	[0.98]	(0.20)	
	[1.00]	[0.99]			
Informal training course	0.01	-0.01	0.42	0.05	640
	(0.02)	(0.02)	[0.98]	(0.22)	
	[1.00]	[0.99]			
Joint test p-value	0.57	0.54	0.72		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 185: Minimum detectable effects – Labor mobility and conditions

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Labor mobility index	0.31	0.29	0.00 (1.00)	614
Job risk index	0.26	0.26	0.00 (1.00)	628
Will leave JKA	0.04	0.04	0.02 (0.13)	628
Will change workplaces	0.02	0.02	0.00 (0.07)	605
Self-employed	0.11	0.10	0.30 (0.46)	624
No. of jobs held	0.07	0.07	1.09 (0.28)	624
Perceived job risk	0.30	0.29	2.65 (1.15)	628
Objective job risk	0.24	0.22	3.38 (0.83)	456
Protection taken at work (1 - 3)	0.40	0.40	0.49 (0.64)	136
Shed leader	0.08	0.08	0.09 (0.28)	625
Trust people in workplace	0.24	0.22	3.11 (0.87)	622
Formal training course	0.05	0.05	0.04 (0.20)	628
Informal training course	0.06	0.06	0.05 (0.22)	628

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 186: Heckman selection model – Labor mobility and conditions

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Labor mobility index	0.02	0.01	0.94	0.02	0.01	0.93	-0.07	0.00	737
	(0.11)	(0.10)		(0.09)	(0.09)		(0.25)	(0.92)	
Job risk index	-0.01	-0.13	0.21	-0.01	-0.11	0.22	-0.02	0.00	751
	(0.09)	(0.09)		(0.08)	(0.08)		(0.24)	(0.92)	
Will leave JKA	0.01	0.01	0.97	0.02	0.01	0.88	0.07	0.02	690
	(0.01)	(0.01)		(0.01)	(0.01)		(0.04)	(0.14)	
Will change workplaces	0.00	0.00	0.94	0.00	0.00	0.96	-0.02	0.00	673
	(0.01)	(0.01)		(0.01)	(0.01)		(0.02)	(0.06)	
Self-employed	0.03	-0.03	0.10	0.03	-0.02	0.16	0.23*	0.33	686
	(0.04)	(0.04)		(0.04)	(0.04)		(0.10)	(0.47)	
No. of jobs held	-0.04	-0.04	0.96	-0.03	-0.03	0.83	-0.04	1.08	686
	(0.02)	(0.02)		(0.02)	(0.02)		(0.06)	(0.26)	
Perceived job risk	-0.03	-0.14	0.29	-0.05	-0.16	0.32	-0.28	2.62	690
	(0.11)	(0.10)		(0.10)	(0.10)		(0.26)	(1.17)	
Objective job risk	0.13	0.01	0.18	0.13	0.01	0.17	0.46*	3.39	579
	(0.08)	(0.08)		(0.08)	(0.08)		(0.22)	(0.83)	
Protection taken at work (1 - 3)	0.06	0.20	0.35	0.04	0.16	0.45	0.22	0.51	382
	(0.14)	(0.14)		(0.15)	(0.14)		(0.34)	(0.66)	
Shed leader	0.01	0.05*	0.17	0.00	0.05*	0.09*	-0.08	0.08	687
	(0.03)	(0.03)		(0.03)	(0.03)		(0.07)	(0.28)	
Trust people in workplace	0.04	0.09	0.55	0.04	0.09	0.55	-0.13	3.10	687
	(0.08)	(0.08)		(0.08)	(0.08)		(0.21)	(0.90)	
Formal training course	-0.01	-0.00	0.58	-0.01	-0.00	0.60	-0.00	0.04	690
	(0.02)	(0.02)		(0.02)	(0.02)		(0.04)	(0.20)	
Informal training course	0.00	-0.01	0.43	0.00	-0.01	0.65	0.14**	0.06	690
	(0.02)	(0.02)		(0.02)	(0.02)		(0.05)	(0.24)	
Joint p-value	0.64	0.33	0.70						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 187: Heckman first stage selection model – Labor mobility and conditions

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Labor mobility index	0.00	0.03	0.12	0.55***	0.01	-0.00	0.16	0.12	-0.01	.21
	(0.00)	(0.12)	(0.13)	(0.21)	(0.01)	(0.04)	(0.21)	(0.15)	(0.02)	
Job risk index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Will leave JKA	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Will change workplaces	0.00	0.03	0.12	0.55***	0.01	-0.00	0.16	0.12	-0.01	.19
	(0.00)	(0.12)	(0.13)	(0.21)	(0.01)	(0.04)	(0.21)	(0.15)	(0.02)	
Self-employed	0.00	0.05	0.17	0.57***	0.01	0.01	0.11	0.13	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.21)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
No. of jobs held	0.00	0.05	0.17	0.57***	0.01	0.01	0.11	0.13	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.21)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Perceived job risk	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Objective job risk	0.00	0.13	0.22*	0.11	0.00	0.03	0.08	0.15	-0.02	.15
	(0.00)	(0.11)	(0.12)	(0.16)	(0.01)	(0.04)	(0.19)	(0.14)	(0.02)	
Protection taken at work (1 - 3)	0.00	-0.04	0.18	0.34**	-0.00	0.00	0.02	0.15	0.03	-.35
	(0.00)	(0.11)	(0.12)	(0.16)	(0.01)	(0.03)	(0.19)	(0.14)	(0.02)	
Shed leader	0.00	0.07	0.23*	0.57***	0.01	-0.01	0.17	0.10	-0.02	.19
	(0.00)	(0.12)	(0.14)	(0.21)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Trust people in workplace	0.00	0.07	0.23*	0.57***	0.01	-0.01	0.17	0.10	-0.02	.19
	(0.00)	(0.12)	(0.14)	(0.21)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Formal training course	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Informal training course	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 188: Bounded treatment effects – Labor mobility and conditions

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Labor mobility index	0.08	0.01	0.08	0.01	0.08	0.02	0.00
	(0.08) [0.22]	(0.11) [-0.17]	(0.34) [0.71]	(0.10) [-0.18]	(0.08) [0.22]	(0.10) [-0.16]	(1.00)
Job risk index	0.29**	-0.08	-0.05	-0.22*	0.29*	-0.04	0.00
	(0.13) [0.50]	(0.13) [-0.29]	(0.12) [0.15]	(0.12) [-0.42]	(0.16) [0.56]	(0.13) [-0.26]	(1.00)
Will leave JKA	0.01	0.01	0.01	0.02	0.01	-0.00	0.02
	(0.04) [0.08]	(0.01) [-0.02]	(0.01) [0.04]	(0.03) [-0.03]	(0.03) [0.06]	(0.02) [-0.04]	(0.13)
Will change workplaces	0.01	0.00	-0.01	0.00	0.01	0.00	0.00
	(0.01) [0.01]	(0.01) [-0.01]	(0.02) [0.03]	(0.01) [-0.01]	(0.01) [0.01]	(0.01) [-0.01]	(0.07)
Self-employed	0.08	-0.01	-0.02	-0.04	0.12*	0.01	0.30
	(0.06) [0.18]	(0.06) [-0.11]	(0.05) [0.06]	(0.06) [-0.15]	(0.06) [0.22]	(0.06) [-0.08]	(0.46)
No. of jobs held	-0.03	-0.05**	-0.04	-0.03	0.02	-0.01	1.09
	(0.04) [0.05]	(0.03) [-0.10]	(0.02) [0.01]	(0.04) [-0.11]	(0.03) [0.08]	(0.02) [-0.05]	(0.28)
Perceived job risk	0.17	-0.09	-0.10	-0.13	0.23*	-0.02	2.65
	(0.13) [0.39]	(0.14) [-0.32]	(0.13) [0.14]	(0.13) [-0.37]	(0.14) [0.46]	(0.14) [-0.24]	(1.15)
Objective job risk	0.17	0.00	0.04	-0.03	0.19	-0.01	3.38
	(0.13) [0.39]	(0.11) [-0.18]	(0.14) [0.28]	(0.09) [-0.20]	(0.15) [0.44]	(0.12) [-0.21]	(0.83)
Protection taken at work (1 - 3)	0.09	0.05	0.13	0.14	0.03	-0.12	0.49
	(0.13) [0.33]	(0.11) [-0.15]	(0.11) [0.34]	(0.15) [-0.15]	(0.14) [0.27]	(0.12) [-0.32]	(0.64)
Shed leader	0.03	0.00	0.06*	0.05	-0.02	-0.06*	0.09
	(0.04) [0.11]	(0.03) [-0.05]	(0.03) [0.12]	(0.04) [-0.03]	(0.04) [0.05]	(0.04) [-0.13]	(0.28)
Trust people in workplace	0.07	-0.11	0.09	0.04	0.02	-0.21**	3.11
	(0.10) [0.24]	(0.12) [-0.30]	(0.10) [0.28]	(0.09) [-0.12]	(0.11) [0.20]	(0.10) [-0.38]	(0.87)
Formal training course	-0.02	-0.02	-0.01	0.01	0.00	-0.02	0.04
	(0.04) [0.06]	(0.02) [-0.06]	(0.02) [0.03]	(0.03) [-0.05]	(0.03) [0.05]	(0.02) [-0.05]	(0.20)
Informal training course	-0.00	-0.00	-0.01	0.00	0.03	0.01	0.05
	(0.04) [0.08]	(0.02) [-0.05]	(0.02) [0.03]	(0.03) [-0.06]	(0.03) [0.08]	(0.02) [-0.03]	(0.22)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 189: Nearest neighbor matching with full baseline sample – Labor mobility and conditions

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Labor mobility index	0.00***	0.17	0.00	-0.00	0.17	0.00***	0.00	0.17	-0.00	0
	(0.00)	(.)	(.)	(0.01)	(0.16)	(0.00)	(0.01)	(0.16)	(0.01)	(0.92)
Job risk index	0.75***	-0.51	-0.87	0.03	-0.06	0.27	0.06	-0.16	0.14	0
	(0.27)	(.)	(.)	(0.31)	(0.23)	(0.36)	(0.22)	(0.17)	(0.19)	(0.92)
Will leave JKA	0.02**	-0.97	0.02	0.02**	-0.17	0.02**	0.02**	-0.07	0.02**	.02
	(0.01)	(.)	(.)	(0.01)	(0.20)	(0.01)	(0.01)	(0.10)	(0.01)	(0.14)
Will change workplaces	0.00***	0.01	0.00	0.00***	0.01	0.00***	0.00***	0.01	0.00***	0
	(0.00)	(.)	(.)	(0.00)	(0.01)	(0.00)	(0.00)	(0.01)	(0.00)	(0.06)
Self-employed	0.17	0.35	0.29	0.03	0.35***	0.09	0.05	0.05	-0.01	.33
	(0.46)	(.)	(.)	(0.18)	(0.05)	(0.20)	(0.15)	(0.16)	(0.16)	(0.47)
No. of jobs held	-0.83*	0.05	0.04	-0.17	0.05**	0.04***	-0.15	0.05**	0.04***	1.08
	(0.46)	(.)	(.)	(0.14)	(0.02)	(0.02)	(0.10)	(0.02)	(0.02)	(0.26)
Perceived job risk	0.80*	-1.43	0.67	-0.10	-0.63	0.47	-0.21	-0.53**	0.47	2.62
	(0.47)	(.)	(.)	(0.49)	(0.39)	(0.38)	(0.36)	(0.26)	(0.30)	(1.17)
Objective job risk	0.41***	0.40	-1.59	0.41***	0.40***	0.01	0.41***	0.20	0.01	3.39
	(0.07)	(.)	(.)	(0.07)	(0.11)	(0.41)	(0.14)	(0.23)	(0.28)	(0.83)
Protection taken at work (1 - 3)	0.54	0.53	-0.44	0.16	0.33	-0.44	0.24	0.43***	-0.24	.51
	(0.52)	(.)	(.)	(0.33)	(0.22)	(0.32)	(0.23)	(0.13)	(0.21)	(0.66)
Shed leader	0.09***	0.12	-0.92	-0.07	-0.07	-0.12	-0.10	0.03	-0.02	.08
	(0.02)	(.)	(.)	(0.10)	(0.20)	(0.20)	(0.09)	(0.11)	(0.10)	(0.28)
Trust people in workplace	-0.78*	0.04	-0.88	0.07	0.24	-0.48*	0.34	0.14	-0.48***	3.1
	(0.47)	(.)	(.)	(0.42)	(0.50)	(0.25)	(0.29)	(0.29)	(0.18)	(0.90)
Formal training course	0.02*	0.02	0.02	0.02	-0.18	0.02*	-0.06	-0.08	0.02*	.04
	(0.01)	(.)	(.)	(0.10)	(0.20)	(0.01)	(0.08)	(0.10)	(0.01)	(0.20)
Informal training course	0.04***	0.06	0.04	0.04***	-0.14	0.04***	0.04***	-0.04	0.04***	.06
	(0.02)	(.)	(.)	(0.02)	(0.20)	(0.02)	(0.02)	(0.10)	(0.02)	(0.24)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 190: Radius matching with full baseline sample – Labor mobility and conditions

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Labor mobility index	-0.01**	0.16	-0.11	-0.01**	0.16	-0.11	-0.01**	0.16	-0.11	0
	(0.00)	(0.16)	(0.10)	(0.00)	(0.16)	(0.10)	(0.00)	(0.16)	(0.10)	(0.92)
Job risk index	0.05	0.02	0.12	0.04	0.01	0.13	0.05	0.01	0.14	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.13)	(0.11)	(0.10)	(0.13)	(0.11)	(0.92)
Will leave JKA	0.01	0.01	-0.01	0.01	0.01	-0.01	0.01	0.01	-0.01	.02
	(0.01)	(0.02)	(0.02)	(0.01)	(0.02)	(0.02)	(0.01)	(0.02)	(0.02)	(0.14)
Will change workplaces	0.00***	0.01	-0.01	0.00***	0.01	-0.01	0.00***	0.01	-0.01	0
	(0.00)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)	(0.06)
Self-employed	-0.04	-0.02	0.03	-0.04	-0.05	0.03	-0.04	-0.05	0.03	.33
	(0.05)	(0.07)	(0.05)	(0.05)	(0.07)	(0.05)	(0.05)	(0.07)	(0.05)	(0.47)
No. of jobs held	-0.04*	-0.02	0.00	-0.04*	-0.01	0.00	-0.04*	-0.01	0.00	1.08
	(0.03)	(0.04)	(0.02)	(0.03)	(0.03)	(0.02)	(0.02)	(0.03)	(0.02)	(0.26)
Perceived job risk	0.05	0.14	0.27**	0.05	0.12	0.28**	0.05	0.12	0.29**	2.62
	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(1.17)
Objective job risk	0.09	-0.12	-0.03	0.08	-0.11	-0.03	0.08	-0.11	-0.03	3.39
	(0.10)	(0.15)	(0.12)	(0.10)	(0.15)	(0.12)	(0.10)	(0.15)	(0.12)	(0.83)
Protection taken at work (1 - 3)	0.04	0.06	-0.09	0.06	0.07	-0.09	0.06	0.07	-0.09	.51
	(0.10)	(0.12)	(0.11)	(0.10)	(0.12)	(0.11)	(0.10)	(0.12)	(0.11)	(0.66)
Shed leader	0.01	0.07	-0.06*	0.00	0.07*	-0.06*	0.00	0.07*	-0.07*	.08
	(0.03)	(0.04)	(0.04)	(0.03)	(0.04)	(0.04)	(0.03)	(0.04)	(0.04)	(0.28)
Trust people in workplace	-0.07	-0.09	-0.11	-0.07	-0.10	-0.12	-0.06	-0.10	-0.12	3.1
	(0.10)	(0.13)	(0.10)	(0.10)	(0.13)	(0.10)	(0.10)	(0.13)	(0.10)	(0.90)
Formal training course	-0.03	0.01	-0.02	-0.03	0.01	-0.02	-0.03*	0.01	-0.02	.04
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.20)
Informal training course	-0.02	0.01	-0.01	-0.02	0.01	-0.01	-0.02	0.01	-0.01	.06
	(0.02)	(0.04)	(0.02)	(0.02)	(0.03)	(0.02)	(0.02)	(0.03)	(0.02)	(0.24)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 191: Kernel matching with full baseline sample – Labor mobility and conditions

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Labor mobility index	-0.01**	0.16	-0.11	-0.01**	0.16	-0.11	0
	(0.00)	(0.16)	(0.10)	(0.00)	(0.16)	(0.08)	(0.92)
Job risk index	0.04	0.01	0.13	0.05	0.01	0.13	0
	(0.10)	(0.14)	(0.11)	(0.10)	(0.13)	(0.10)	(0.92)
Will leave JKA	0.01	0.01	-0.01	0.01	0.01	-0.01	.02
	(0.01)	(0.02)	(0.02)	(0.01)	(0.02)	(0.02)	(0.14)
Will change workplaces	0.00***	0.01	-0.01	0.00***	0.01	-0.01	0
	(0.00)	(0.01)	(0.01)	(0.00)	(0.01)	(0.01)	(0.06)
Self-employed	-0.04	-0.04	0.03	-0.04	-0.04	0.03	.33
	(0.05)	(0.07)	(0.05)	(0.05)	(0.07)	(0.05)	(0.47)
No. of jobs held	-0.04*	-0.01	0.00	-0.04*	-0.01	0.00	1.08
	(0.03)	(0.03)	(0.02)	(0.03)	(0.04)	(0.02)	(0.26)
Perceived job risk	0.05	0.12	0.28**	0.06	0.12	0.28**	2.62
	(0.12)	(0.16)	(0.12)	(0.12)	(0.16)	(0.12)	(1.17)
Objective job risk	0.08	-0.12	-0.03	0.08	-0.11	-0.03	3.39
	(0.10)	(0.15)	(0.12)	(0.10)	(0.15)	(0.12)	(0.83)
Protection taken at work (1 - 3)	0.05	0.07	-0.09	0.05	0.07	-0.09	.51
	(0.10)	(0.12)	(0.11)	(0.10)	(0.12)	(0.10)	(0.66)
Shed leader	0.00	0.07*	-0.06*	0.00	0.07*	-0.06*	.08
	(0.03)	(0.04)	(0.04)	(0.03)	(0.04)	(0.04)	(0.28)
Trust people in workplace	-0.07	-0.09	-0.12	-0.07	-0.10	-0.12	3.1
	(0.10)	(0.13)	(0.10)	(0.10)	(0.13)	(0.10)	(0.90)
Formal training course	-0.03	0.01	-0.02	-0.03	0.01	-0.02	.04
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.20)
Informal training course	-0.02	0.01	-0.01	-0.02	0.01	-0.01	.06
	(0.02)	(0.03)	(0.02)	(0.02)	(0.03)	(0.02)	(0.24)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.12   Productivity

Table 192: Treatment effects – Labor productivity

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Labor productivity index	-0.04	-0.14	0.37	-0.00	638
	(0.11)	(0.09)	[0.96]	(1.00)	
	[0.98]	[0.59]			
Total weekly HH inc. last week (USD PPP)	-10.84	8.84	0.43	179.70	632
	(23.39)	(22.53)	[0.97]	(242.30)	
	[0.99]	[1.00]			
Weekly inc. last week for member 1 (USD PPP)	-0.88	11.01	0.55	153.71	632
	(18.63)	(19.36)	[0.98]	(199.14)	
	[0.99]	[0.98]			
Weekly inc. last year for member 1 (USD PPP)	33.56	12.25	0.40	144.83	635
	(21.68)	(18.45)	[0.97]	(151.36)	
	[0.55]	[0.97]			
Weekly inc. next week for member 1 (USD PPP)	-0.56	-0.43	1.00	178.82	602
	(21.71)	(24.03)	[1.00]	(222.69)	
	[0.99]	[1.00]			
Hours worked per day for all jobs	-0.21	-0.38*	0.45	10.03	634
	(0.23)	(0.20)	[0.97]	(2.32)	
	[0.88]	[0.38]			
Days worked per week for all jobs	-0.05	-0.06	0.90	6.18	602
	(0.05)	(0.05)	[0.99]	(0.49)	
	[0.80]	[0.80]			
Avg. pieces/day produced	8.37	1.56	0.49	38.88	501
	(11.67)	(9.01)	[0.99]	(90.76)	
	[0.94]	[1.00]			
Pieces/day produced last week	-5.97	-0.93	0.64	44.19	457
	(11.90)	(10.89)	[0.99]	(98.92)	
	[0.98]	[1.00]			
Joint test p-value	0.36	0.68	0.61		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 193: Treatment effects with covariate adjustment – Labor productivity

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Labor productivity index	-0.04	-0.15	0.38	-0.00	638
	(0.11)	(0.10)	[0.95]	(1.00)	
	[0.99]	[0.50]			
Total weekly HH inc. last week (USD PPP)	-14.09	7.73	0.39	179.70	632
	(23.69)	(22.46)	[0.96]	(242.30)	
	[0.99]	[1.00]			
Weekly inc. last week for member 1 (USD PPP)	-3.97	8.75	0.52	153.71	632
	(18.73)	(19.16)	[0.98]	(199.14)	
	[0.99]	[1.00]			
Weekly inc. last year for member 1 (USD PPP)	28.04	6.75	0.40	144.83	635
	(21.69)	(17.57)	[0.96]	(151.36)	
	[0.68]	[1.00]			
Weekly inc. next week for member 1 (USD PPP)	-6.26	-4.40	0.94	178.82	602
	(22.06)	(24.21)	[1.00]	(222.69)	
	[0.99]	[1.00]			
Hours worked per day for all jobs	-0.20	-0.34*	0.49	10.03	634
	(0.23)	(0.20)	[0.96]	(2.32)	
	[0.95]	[0.41]			
Days worked per week for all jobs	-0.05	-0.05	0.93	6.18	602
	(0.05)	(0.05)	[1.00]	(0.49)	
	[0.95]	[0.85]			
Avg. pieces/day produced	7.31	0.78	0.51	38.88	501
	(11.56)	(9.05)	[0.99]	(90.76)	
	[0.98]	[1.00]			
Pieces/day produced last week	-6.09	-0.09	0.60	44.19	457
	(12.15)	(10.45)	[1.00]	(98.92)	
	[0.99]	[1.00]			
Joint test p-value	0.44	0.77	0.51		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 194: Minimum detectable effects – Labor productivity

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Labor productivity index	0.32	0.26	-0.00	626
			(1.00)	
Total weekly HH inc. last week (USD PPP)	65.75	63.34	179.70	621
			(242.30)	
Weekly inc. last week for member 1 (USD PPP)	52.39	54.43	153.71	621
			(199.14)	
Weekly inc. last year for member 1 (USD PPP)	60.95	51.88	144.83	609
			(151.36)	
Weekly inc. next week for member 1 (USD PPP)	61.09	67.62	178.82	541
			(222.69)	
Hours worked per day for all jobs	0.64	0.57	10.03	621
			(2.32)	
Days worked per week for all jobs	0.14	0.15	6.18	567
			(0.49)	
Avg. pieces/day produced	32.88	25.39	38.88	432
			(90.76)	
Pieces/day produced last week	33.57	30.70	44.19	378
			(98.92)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 195: Heckman selection model – Labor productivity

| | Intent-to-treat | | | Heckman Two-Stage | | | | Sample | |
	(1) Insurance	(2) UCT	(3) Difference p-value	(4) Insurance	(5) UCT	(6) Difference p-value	(7) Mills' Coefficient	(8) Control Mean (SD)	(9) Obs.
Labor productivity index	-0.04 (0.11)	-0.14 (0.09)	0.37	-0.03 (0.09)	-0.13 (0.09)	0.32	-0.24 (0.27)	-0.00 (0.92)	749
Total weekly HH inc. last week (USD PPP)	-10.84 (23.39)	8.84 (22.53)	0.43	-6.84 (23.10)	14.97 (22.45)	0.36	-38.09 (60.75)	169.57 (230.10)	682
Weekly inc. last week for member 1 (USD PPP)	-0.88 (18.63)	11.01 (19.36)	0.55	0.42 (18.30)	11.90 (17.80)	0.54	-45.15 (48.23)	145.78 (189.57)	682
Weekly inc. last year for member 1 (USD PPP)	33.56 (21.68)	12.25 (18.45)	0.40	31.30 (20.34)	10.63 (19.90)	0.32	-94.17 (52.62)	136.55 (145.91)	685
Weekly inc. next week for member 1 (USD PPP)	-0.56 (21.71)	-0.43 (24.03)	1.00	-3.00 (21.66)	-0.19 (21.40)	0.90	-116.43 (61.81)	168.28 (212.02)	651
Hours worked per day for all jobs	-0.21 (0.23)	-0.38* (0.20)	0.45	-0.15 (0.21)	-0.25 (0.20)	0.63	0.20 (0.54)	9.97 (2.26)	684
Days worked per week for all jobs	-0.05 (0.05)	-0.06 (0.05)	0.90	-0.04 (0.05)	-0.06 (0.05)	0.70	-0.04 (0.14)	6.16 (0.50)	651
Avg. pieces/day produced	8.37 (11.67)	1.56 (9.01)	0.49	8.75 (9.83)	3.83 (9.75)	0.63	39.38 (21.12)	38.43 (86.37)	543
Pieces/day produced last week	-5.97 (11.90)	-0.93 (10.89)	0.64	-7.66 (10.97)	-2.49 (10.76)	0.65	25.16 (25.22)	45.48 (101.05)	498
Joint p-value	0.36	0.68	0.61						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 196: Heckman first stage selection model – Labor productivity

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Labor productivity index	0.00 (0.00)	0.04 (0.13)	0.18 (0.14)	0.57*** (0.21)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.11 (0.16)	-0.02 (0.02)	.19
Total weekly HH inc. last week (USD PPP)	0.00 (0.00)	0.03 (0.12)	0.14 (0.14)	0.50** (0.20)	0.00 (0.01)	0.02 (0.04)	0.09 (0.21)	0.09 (0.15)	-0.02 (0.02)	.18
Weekly inc. last week for member 1 (USD PPP)	0.00 (0.00)	0.03 (0.12)	0.14 (0.14)	0.50** (0.20)	0.00 (0.01)	0.02 (0.04)	0.09 (0.21)	0.09 (0.15)	-0.02 (0.02)	.18
Weekly inc. last year for member 1 (USD PPP)	0.00 (0.00)	0.05 (0.13)	0.17 (0.14)	0.57*** (0.21)	0.01 (0.01)	0.01 (0.04)	0.11 (0.22)	0.13 (0.16)	-0.02 (0.02)	.16
Weekly inc. next week for member 1 (USD PPP)	0.00 (0.00)	0.03 (0.12)	0.13 (0.13)	0.43** (0.19)	0.00 (0.01)	-0.00 (0.04)	0.09 (0.20)	0.11 (0.15)	-0.01 (0.02)	.15
Hours worked per day for all jobs	0.00 (0.00)	0.05 (0.13)	0.13 (0.14)	0.58*** (0.21)	0.01 (0.01)	-0.00 (0.04)	0.14 (0.21)	0.13 (0.15)	-0.02 (0.02)	.19
Days worked per week for all jobs	0.00 (0.00)	-0.04 (0.12)	0.01 (0.13)	0.51*** (0.19)	0.01 (0.01)	0.01 (0.04)	0.07 (0.20)	0.14 (0.15)	-0.02 (0.02)	.2
Avg. pieces/day produced	0.00 (0.00)	0.24** (0.11)	0.24* (0.12)	-0.52*** (0.16)	-0.00 (0.01)	0.07* (0.04)	0.17 (0.19)	-0.07 (0.14)	-0.05*** (0.02)	.17
Pieces/day produced last week	0.00 (0.00)	0.33*** (0.11)	0.18 (0.12)	-0.48*** (0.16)	-0.00 (0.01)	0.03 (0.03)	0.19 (0.19)	-0.04 (0.14)	-0.05*** (0.02)	.2

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 197: Bounded treatment effects – Labor productivity

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Labor productivity index	0.07	-0.15	-0.11	-0.20	0.24	-0.03	-0.00
	(0.17) [0.35]	(0.14) [-0.38]	(0.13) [0.12]	(0.14) [-0.45]	(0.17) [0.52]	(0.15) [-0.27]	(1.00)
Total weekly HH inc. last week (USD PPP)	23.13	-24.82	17.52	34.42	-7.66	-43.73	179.70
	(42.94) [94.87]	(28.50) [-72.44]	(29.93) [76.18]	(73.17) [-108.98]	(89.00) [152.26]	(34.04) [-104.89]	(242.30)
Weekly inc. last week for member 1 (USD PPP)	21.06	-16.39	18.45	21.97	-3.12	-37.23	153.71
	(32.86) [75.93]	(23.31) [-55.31]	(24.40) [66.27]	(47.53) [-71.18]	(56.93) [96.20]	(27.66) [-85.50]	(199.14)
Weekly inc. last year for member 1 (USD PPP)	36.31	17.81	23.73	22.42	3.33	-8.15	144.83
	(33.06) [94.32]	(24.85) [-25.80]	(25.04) [72.50]	(52.49) [-79.83]	(64.74) [124.96]	(32.36) [-68.96]	(151.36)
Weekly inc. next week for member 1 (USD PPP)	8.92	-19.58	4.09	36.55	-27.03	-24.34	178.82
	(45.90) [88.82]	(26.07) [-64.97]	(27.90) [58.78]	(61.11) [-83.21]	(71.74) [113.57]	(30.80) [-84.70]	(222.69)
Hours worked per day for all jobs	0.09	-0.50*	-0.41*	-0.48	0.52	0.00	10.03
	(0.38) [0.72]	(0.29) [-0.97]	(0.24) [0.03]	(0.35) [-1.13]	(0.39) [1.17]	(0.26) [-0.43]	(2.32)
Days worked per week for all jobs	0.01	-0.08	-0.00	-0.08	0.08	-0.10	6.18
	(0.06) [0.11]	(0.07) [-0.19]	(0.07) [0.11]	(0.07) [-0.20]	(0.08) [0.21]	(0.08) [-0.24]	(0.49)
Avg. pieces/day produced	6.19	10.47	-3.81	2.48	-12.41	10.08	38.88
	(11.44) [28.61]	(15.74) [-20.39]	(8.80) [13.43]	(17.92) [-32.65]	(19.96) [26.72]	(10.56) [-10.63]	(90.76)
Pieces/day produced last week	-29.02	1.05	-3.96	-8.83	-1.50	6.03	44.19
	(42.29) [53.86]	(12.71) [-23.86]	(10.65) [15.78]	(20.36) [-46.59]	(21.99) [41.60]	(11.83) [-17.16]	(98.92)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 198: Nearest neighbor matching with full baseline sample – Labor productivity

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Labor productivity index	-3.18***	-0.40	-0.47	-0.91*	-0.50	-0.24	-0.80**	-0.04	0.09	0
	(1.15)	(.)	(.)	(0.49)	(0.35)	(0.62)	(0.40)	(0.25)	(0.35)	(0.92)
Total weekly HH inc. last week (USD PPP)	-474.07	-430.56	-292.07	-117.87	-165.81	16.19	-35.11	-39.47	56.11	169.57
	(305.10)	(.)	(.)	(86.08)	(121.58)	(82.47)	(53.08)	(89.36)	(45.44)	(230.10)
Weekly inc. last week for member 1 (USD PPP)	-122.79	-465.22	-53.24	-47.38	-184.75*	45.32	-6.49	-66.27	63.93**	145.78
	(117.81)	(.)	(.)	(50.76)	(111.60)	(36.77)	(33.03)	(80.94)	(25.02)	(189.57)
Weekly inc. last year for member 1 (USD PPP)	-242.01*	5.26	19.00	-32.46	-47.17	28.96	18.25	-13.09	71.17*	136.55
	(137.51)	(.)	(.)	(53.58)	(64.77)	(69.66)	(37.41)	(54.32)	(40.83)	(145.91)
Weekly inc. next week for member 1 (USD PPP)	-583.30*	-270.69	-74.62	-131.21	-73.05	54.87	-33.93	-32.94	85.01***	168.28
	(311.54)	(.)	(.)	(90.35)	(105.93)	(45.36)	(55.53)	(83.10)	(28.14)	(212.02)
Hours worked per day for all jobs	-9.65***	-2.12	0.78	-2.23*	-0.52	0.38	-1.62*	-0.22	0.35	9.970000000000001
	(3.46)	(.)	(.)	(1.35)	(0.70)	(0.54)	(0.87)	(0.47)	(0.36)	(2.26)
Days worked per week for all jobs	-0.82*	0.13	0.16	-0.39**	0.13	-0.04	-0.16	0.13	-0.04	6.16
	(0.47)	(.)	(.)	(0.19)	(0.32)	(0.20)	(0.16)	(0.22)	(0.14)	(0.50)
Avg. pieces/day produced	-95.66	25.07	-54.90	0.56	-22.93	-31.90	-75.72	1.37	-17.20	38.43
	(64.90)	(.)	(.)	(28.90)	(36.82)	(30.91)	(55.97)	(20.03)	(25.06)	(86.37)
Pieces/day produced last week	3.74	28.74	-44.24	23.58	-27.46	-95.44	-54.14	-2.56	-28.54	45.48
	(125.65)	(.)	(.)	(39.03)	(40.41)	(92.28)	(53.18)	(21.98)	(49.59)	(101.05)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 199: Radius matching with full baseline sample – Labor productivity

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Labor productivity index	-0.02	-0.08	0.06	-0.01	-0.06	0.06	0.01	-0.06	0.06	0
	(0.13)	(0.14)	(0.14)	(0.13)	(0.14)	(0.14)	(0.13)	(0.14)	(0.14)	(0.92)
Total weekly HH inc. last week (USD PPP)	1.12	88.88*	-45.32	2.09	92.60*	-44.45	0.58	92.60*	-45.67	169.57
	(23.92)	(48.08)	(37.73)	(23.82)	(47.89)	(37.53)	(23.78)	(47.89)	(37.35)	(230.10)
Weekly inc. last week for member 1 (USD PPP)	0.56	73.42**	-32.44	1.24	76.32**	-31.83	0.10	76.32**	-33.31	145.78
	(20.15)	(36.25)	(28.50)	(20.05)	(36.09)	(28.35)	(19.98)	(36.09)	(28.24)	(189.57)
Weekly inc. last year for member 1 (USD PPP)	26.44	48.58	8.88	27.12	50.22	9.62	26.02	50.22	7.05	136.55
	(23.88)	(32.93)	(31.09)	(23.83)	(32.80)	(30.98)	(23.83)	(32.80)	(30.96)	(145.91)
Weekly inc. next week for member 1 (USD PPP)	-11.76	58.32	-38.43	-10.59	62.24	-37.40	-12.79	62.24	-38.78	168.28
	(23.19)	(43.88)	(34.46)	(23.07)	(43.61)	(34.27)	(23.10)	(43.61)	(34.09)	(212.02)
Hours worked per day for all jobs	-0.15	-0.23	0.05	-0.15	-0.17	0.04	-0.14	-0.17	0.04	9.970000000000001
	(0.24)	(0.33)	(0.22)	(0.24)	(0.32)	(0.22)	(0.24)	(0.32)	(0.22)	(2.26)
Days worked per week for all jobs	-0.02	-0.02	0.01	-0.02	-0.00	0.01	-0.00	-0.00	0.01	6.16
	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.50)
Avg. pieces/day produced	8.81	5.53	-1.90	9.08	6.25	-1.56	9.46	6.25	-1.56	38.43
	(12.16)	(8.28)	(12.33)	(12.13)	(8.16)	(12.28)	(12.05)	(8.16)	(12.28)	(86.37)
Pieces/day produced last week	1.84	2.55	-6.01	2.19	3.46	-5.57	2.74	3.46	-5.57	45.48
	(13.57)	(10.91)	(14.04)	(13.52)	(10.69)	(13.97)	(13.41)	(10.69)	(13.97)	(101.05)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 200: Kernel matching with full baseline sample – Labor productivity

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Labor productivity index	-0.01	-0.07	0.06	-0.00	-0.06	0.06	0
	(0.13)	(0.14)	(0.14)	(0.13)	(0.14)	(0.13)	(0.92)
Total weekly HH inc. last week (USD PPP)	1.91	91.71*	-44.48	1.10	92.20*	-45.03	169.57
	(23.82)	(47.91)	(37.53)	(23.70)	(48.20)	(35.16)	(230.10)
Weekly inc. last week for member 1 (USD PPP)	1.13	75.65**	-31.86	0.49	76.01**	-32.53	145.78
	(20.05)	(36.10)	(28.35)	(19.91)	(36.25)	(27.55)	(189.57)
Weekly inc. last year for member 1 (USD PPP)	27.00	49.93	9.59	26.37	50.09	8.41	136.55
	(23.83)	(32.80)	(30.98)	(23.81)	(33.24)	(29.84)	(145.91)
Weekly inc. next week for member 1 (USD PPP)	-10.82	61.27	-37.44	-11.96	61.80	-38.06	168.28
	(23.07)	(43.63)	(34.27)	(23.00)	(43.33)	(31.73)	(212.02)
Hours worked per day for all jobs	-0.15	-0.19	0.04	-0.14	-0.18	0.04	9.970000000000001
	(0.24)	(0.32)	(0.22)	(0.24)	(0.31)	(0.24)	(2.26)
Days worked per week for all jobs	-0.02	-0.01	0.01	-0.01	-0.01	0.01	6.16
	(0.06)	(0.09)	(0.07)	(0.06)	(0.09)	(0.07)	(0.50)
Avg. pieces/day produced	9.00	6.11	-1.57	9.16	6.19	-1.56	38.43
	(12.13)	(8.16)	(12.28)	(11.98)	(8.72)	(11.76)	(86.37)
Pieces/day produced last week	2.09	3.27	-5.58	2.33	3.38	-5.58	45.48
	(13.53)	(10.70)	(13.97)	(13.30)	(13.61)	(13.12)	(101.05)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.13 Business enterprise

Table 201: Treatment effects – Business enterprise

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Owns enterprise	0.01	0.03	0.58	0.16	640
	(0.04)	(0.04)	[0.85]	(0.37)	
	[0.99]	[0.81]			
Total profits earned in past year (USD PPP)	-107.28	1003.94	0.23	582.91	595
	(257.31)	(912.21)	[0.64]	(2937.95)	
	[0.99]	[0.76]			
Total revenue earned in past year (USD PPP)	-107.59	1095.07	0.21	699.36	595
	(288.11)	(948.23)	[0.60]	(3204.21)	
	[0.99]	[0.73]			
Total input costs in past year (USD PPP)	-33.72	59.90	0.28	171.16	640
	(77.21)	(95.83)	[0.69]	(934.97)	
	[0.99]	[0.81]			
Total durables expenditure in past year (USD PPP)	-14.67	-15.17	0.97	30.36	625
	(19.70)	(18.36)	[0.96]	(251.76)	
	[0.95]	[0.81]			
Non-HH employees	0.00	0.05	0.15	0.04	638
	(0.02)	(0.03)	[0.51]	(0.26)	
	[0.99]	[0.56]			
Months operated any enterprise	0.11	0.41	0.47	1.56	640
	(0.38)	(0.39)	[0.79]	(3.88)	
	[0.99]	[0.76]			
Joint test p-value	0.97	0.66	0.70		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 202: Treatment effects with covariate adjustment – Business enterprise

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Owns enterprise	-0.01	0.02	0.55	0.16	640
	(0.04)	(0.04)	[0.76]	(0.37)	
	[0.99]	[0.81]			
Total profits earned in past year (USD PPP)	-113.84	994.73	0.21	582.91	595
	(277.89)	(929.48)	[0.57]	(2937.95)	
	[0.94]	[0.81]			
Total revenue earned in past year (USD PPP)	-127.26	1080.74	0.19	699.36	595
	(305.72)	(966.34)	[0.52]	(3204.21)	
	[0.94]	[0.77]			
Total input costs in past year (USD PPP)	-52.87	52.72	0.23	171.16	640
	(76.14)	(93.08)	[0.62]	(934.97)	
	[0.94]	[0.81]			
Total durables expenditure in past year (USD PPP)	-15.88	-17.30	0.91	30.36	625
	(19.96)	(19.82)	[0.92]	(251.76)	
	[0.94]	[0.81]			
Non-HH employees	-0.00	0.05	0.14	0.04	638
	(0.02)	(0.03)	[0.49]	(0.26)	
	[0.99]	[0.65]			
Months operated any enterprise	-0.04	0.27	0.44	1.56	640
	(0.38)	(0.39)	[0.72]	(3.88)	
	[0.99]	[0.81]			
Joint test p-value	0.98	0.68	0.61		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 203: Minimum detectable effects – Business enterprise

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Owns enterprise	0.10	0.10	0.16	628
			(0.37)	
Total profits earned in past year (USD PPP)	723.00	2563.14	582.91	585
			(2937.95)	
Total revenue earned in past year (USD PPP)	809.52	2664.35	699.36	585
			(3204.21)	
Total input costs in past year (USD PPP)	216.88	269.18	171.16	628
			(934.97)	
Total durables expenditure in past year (USD PPP)	55.33	51.59	30.36	615
			(251.76)	
Non-HH employees	0.06	0.10	0.04	626
			(0.26)	
Months operated any enterprise	1.08	1.09	1.56	628
			(3.88)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 204: Heckman selection model – Business enterprise

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Owns enterprise	0.01	0.03	0.58	0.02	0.03	0.64	-0.10	0.15	690
	(0.04)	(0.04)		(0.03)	(0.03)		(0.09)	(0.36)	
Total profits earned in past year (USD PPP)	-107.28	1003.94	0.23	-66.47	974.12	0.14	369.26	545.64	643
	(257.31)	(912.21)		(688.61)	(673.89)		(1739.70)	(2804.29)	
Total revenue earned in past year (USD PPP)	-107.59	1095.07	0.21	-62.05	1076.79	0.13	348.26	650.19	643
	(288.11)	(948.23)		(718.44)	(703.09)		(1814.99)	(3057.47)	
Total input costs in past year (USD PPP)	-33.72	59.90	0.28	-33.63	67.48	0.23	-163.78	153.06	690
	(77.21)	(95.83)		(82.53)	(80.45)		(205.33)	(879.16)	
Total durables expenditure in past year (USD PPP)	-14.67	-15.17	0.97	-12.35	-12.11	0.99	-1.97	26.86	674
	(19.70)	(18.36)		(16.79)	(16.40)		(41.78)	(236.42)	
Non-HH employees	0.00	0.05	0.15	-0.00	0.04	0.13	-0.05	0.04	688
	(0.02)	(0.03)		(0.03)	(0.03)		(0.07)	(0.25)	
Months operated any enterprise	0.11	0.41	0.47	0.21	0.47	0.51	-1.22	1.43	690
	(0.38)	(0.39)		(0.38)	(0.37)		(0.94)	(3.73)	
Joint p-value	0.97	0.66	0.70						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 205: Heckman first stage selection model – Business enterprise

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Owns enterprise	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Total profits earned in past year (USD PPP)	0.00 (0.00)	-0.11 (0.12)	0.20 (0.13)	0.74*** (0.21)	0.00 (0.01)	-0.05 (0.04)	0.24 (0.21)	-0.05 (0.15)	-0.01 (0.02)	.25
Total revenue earned in past year (USD PPP)	0.00 (0.00)	-0.11 (0.12)	0.20 (0.13)	0.74*** (0.21)	0.00 (0.01)	-0.05 (0.04)	0.24 (0.21)	-0.05 (0.15)	-0.01 (0.02)	.25
Total input costs in past year (USD PPP)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Total durables expenditure in past year (USD PPP)	0.00 (0.00)	-0.00 (0.12)	0.17 (0.14)	0.79*** (0.23)	0.00 (0.01)	-0.02 (0.04)	0.22 (0.21)	0.06 (0.15)	-0.02 (0.02)	.21
Non-HH employees	0.00 (0.00)	0.05 (0.13)	0.22 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.01 (0.04)	0.15 (0.22)	0.09 (0.16)	-0.02 (0.02)	.19
Months operated any enterprise	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 206: Bounded treatment effects – Business enterprise

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Owns enterprise	0.04	-0.00	0.02	0.01	0.03	-0.04	0.16
	(0.05) [0.12]	(0.04) [-0.07]	(0.04) [0.09]	(0.05) [-0.09]	(0.05) [0.11]	(0.04) [-0.11]	(0.37)
Total profits earned in past year (USD PPP)	-105.88	-71.69	1075.66	971.98	-4015.13	-1073.82	582.91
	(674.16) [1215.37]	(343.31) [-744.53]	(973.44) [2934.79]	(908.85) [-763.78]	(4887.56) [5563.78]	(953.41) [-2942.36]	(2937.95)
Total revenue earned in past year (USD PPP)	-134.62	-97.90	1134.27	1086.10	-4131.63	-1141.28	699.36
	(797.55) [1428.47]	(331.18) [-746.97]	(1062.55) [3193.34]	(946.03) [-747.17]	(5006.73) [5680.83]	(994.74) [-3090.83]	(3204.21)
Total input costs in past year (USD PPP)	-28.49	-46.88	56.60	105.00	-138.04	-91.93	171.16
	(269.81) [491.38]	(89.91) [-220.12]	(96.03) [244.80]	(238.54) [-362.50]	(274.52) [399.98]	(94.56) [-277.25]	(934.97)
Total durables expenditure in past year (USD PPP)	-18.81	-19.80	-16.08	0.93	-21.40	0.51	30.36
	(77.27) [132.17]	(22.99) [-64.71]	(18.03) [19.25]	(33.09) [-63.93]	(35.73) [48.62]	(12.75) [-24.47]	(251.76)
Non-HH employees	-0.01	-0.00	0.04	0.07	-0.10	-0.05	0.04
	(0.07) [0.13]	(0.02) [-0.05]	(0.03) [0.10]	(0.09) [-0.10]	(0.10) [0.10]	(0.04) [-0.12]	(0.26)
Months operated any enterprise	0.45	0.05	0.30	0.23	0.20	-0.44	1.56
	(0.52) [1.34]	(0.41) [-0.66]	(0.40) [1.07]	(0.54) [-0.79]	(0.54) [1.10]	(0.46) [-1.20]	(3.88)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 207: Nearest neighbor matching with full baseline sample – Business enterprise

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Owns enterprise	-0.60	0.14	-0.81	-0.19	-0.06	-0.01	-0.02	-0.06	0.09	.15
	(0.40)	(.)	(.)	(0.20)	(0.20)	(0.20)	(0.13)	(0.14)	(0.10)	(0.36)
Total profits earned in past year (USD PPP)	-22110.82*	488.64	-14060.57	-5304.78*	488.64**	-2414.33	-2440.03	488.64**	-958.56	545.64
	(11548.81)	(.)	(.)	(3094.45)	(227.80)	(2916.10)	(1834.20)	(227.80)	(1464.85)	(2804.29)
Total revenue earned in past year (USD PPP)	-22588.16*	570.97	-15083.60	-5318.93*	570.97**	-2501.69	-2375.21	570.97**	-928.95	650.1900000000001
	(11867.55)	(.)	(.)	(3184.83)	(250.98)	(3151.53)	(1889.53)	(250.98)	(1584.81)	(3057.47)
Total input costs in past year (USD PPP)	-471.39	79.72	-1003.67	-177.87	-153.04	-67.99	-31.62	-669.69	48.96	153.06
	(327.72)	(.)	(.)	(150.79)	(235.13)	(239.22)	(98.51)	(631.67)	(127.24)	(879.16)
Total durables expenditure in past year (USD PPP)	-64.79*	3.77	7.93	-12.65	0.62	7.93**	-2.80	2.20	7.93**	26.86
	(37.07)	(.)	(.)	(9.96)	(4.21)	(3.11)	(6.33)	(3.21)	(3.11)	(236.42)
Non-HH employees	0.04***	0.02	0.04	0.04	0.02	0.04***	0.04	0.02	0.04***	.04
	(0.01)	(.)	(.)	(0.10)	(0.02)	(0.01)	(0.06)	(0.02)	(0.01)	(0.25)
Months operated any enterprise	-7.52	1.35	-10.08	-2.56	-1.05	-0.48	-0.60	-1.05	0.72	1.43
	(4.81)	(.)	(.)	(2.19)	(2.43)	(2.42)	(1.50)	(1.64)	(1.24)	(3.73)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

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Table 208: Radius matching with full baseline sample – Business enterprise

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Owns enterprise	0.04	-0.00	0.01	0.04	0.00	0.01	0.03	0.00	0.02	.15
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.36)
Total profits earned in past year (USD PPP)	-180.99	-9.42	-1415.63	-172.13	13.74	-1400.69	-163.44	13.74	-1385.97	545.64
	(290.24)	(429.87)	(1331.79)	(288.01)	(415.66)	(1321.59)	(284.96)	(415.66)	(1311.54)	(2804.29)
Total revenue earned in past year (USD PPP)	-172.20	28.57	-1511.23	-161.54	53.80	-1494.39	-151.09	53.80	-1477.82	650.1900000000001
	(325.69)	(454.60)	(1380.53)	(323.35)	(440.10)	(1370.02)	(320.17)	(440.10)	(1359.68)	(3057.47)
Total input costs in past year (USD PPP)	-12.95	-46.75	-64.99	-10.74	-41.25	-63.32	-7.52	-41.25	-61.67	153.06
	(85.64)	(84.80)	(111.77)	(85.04)	(81.72)	(111.14)	(83.94)	(81.72)	(110.51)	(879.16)
Total durables expenditure in past year (USD PPP)	-28.87	1.18	-5.02	-28.41	1.29	-4.92	-27.74	1.29	-4.83	26.86
	(20.00)	(3.10)	(6.85)	(19.79)	(3.07)	(6.81)	(19.40)	(3.07)	(6.77)	(236.42)
Non-HH employees	-0.01	0.01	-0.05	-0.00	0.01	-0.05	-0.00	0.01	-0.05	.04
	(0.02)	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.25)
Months operated any enterprise	0.64	0.12	0.11	0.65	0.17	0.13	0.60	0.17	0.14	1.43
	(0.42)	(0.53)	(0.48)	(0.42)	(0.52)	(0.48)	(0.42)	(0.52)	(0.48)	(3.73)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 209: Kernel matching with full baseline sample – Business enterprise

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Owns enterprise	0.04	0.00	0.01	0.04	0.00	0.01	.15
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.36)
Total profits earned in past year (USD PPP)	-174.14	7.23	-1401.21	-169.97	10.80	-1394.11	545.64
	(288.08)	(416.42)	(1321.59)	(284.67)	(388.87)	(1121.89)	(2804.29)
Total revenue earned in past year (USD PPP)	-163.95	46.71	-1494.98	-158.94	50.60	-1486.99	650.1900000000001
	(323.43)	(440.87)	(1370.03)	(320.68)	(413.00)	(1165.73)	(3057.47)
Total input costs in past year (USD PPP)	-11.24	-42.81	-63.38	-9.70	-41.96	-62.58	153.06
	(85.06)	(81.88)	(111.14)	(83.62)	(71.21)	(103.32)	(879.16)
Total durables expenditure in past year (USD PPP)	-28.51	1.26	-4.93	-28.19	1.28	-4.88	26.86
	(19.80)	(3.07)	(6.81)	(19.14)	(3.02)	(10.15)	(236.42)
Non-HH employees	-0.00	0.01	-0.05	-0.00	0.01	-0.05	.04
	(0.02)	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.25)
Months operated any enterprise	0.65	0.15	0.13	0.62	0.16	0.13	1.43
	(0.42)	(0.52)	(0.48)	(0.42)	(0.52)	(0.48)	(3.73)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.14   Worry

Table 210: Treatment effects – Self-reported worries

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Worry index	-0.03	-0.03	0.99	-0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.93]	[0.96]			
No. disasters experienced	0.28	-0.02	0.41	8.70	640
	(0.34)	(0.34)	[0.95]	(3.37)	
	[0.86]	[0.96]			
Worry about family health	-0.16	-0.15	0.98	2.90	640
	(0.11)	(0.11)	[1.00]	(1.14)	
	[0.68]	[0.66]			
Worry about accidents/disasters	-0.08	-0.05	0.76	2.43	640
	(0.11)	(0.11)	[1.00]	(1.20)	
	[0.90]	[0.96]			
Worry about medications	0.04	0.07	0.81	2.81	557
	(0.13)	(0.12)	[1.00]	(1.23)	
	[0.93]	[0.96]			
Worry about death in family	0.19*	0.11	0.50	2.08	640
	(0.12)	(0.11)	[0.98]	(1.14)	
	[0.45]	[0.83]			
Worry about basic needs	-0.06	-0.12	0.60	3.07	640
	(0.11)	(0.11)	[0.99]	(1.07)	
	[0.93]	[0.82]			
Worry about living expenses	-0.09	-0.06	0.74	2.95	640
	(0.10)	(0.10)	[1.00]	(1.03)	
	[0.87]	[0.95]			
Joint test p-value	0.09*	0.52	0.88		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 211: Treatment effects with covariate adjustment – Self-reported worries

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Worry index	-0.06	-0.05	0.99	-0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.89]	[0.95]			
No. disasters experienced	0.18	-0.14	0.39	8.70	640
	(0.34)	(0.34)	[0.96]	(3.37)	
	[0.89]	[0.96]			
Worry about family health	-0.19*	-0.18*	0.98	2.90	640
	(0.11)	(0.11)	[1.00]	(1.14)	
	[0.41]	[0.54]			
Worry about accidents/disasters	-0.09	-0.03	0.66	2.43	640
	(0.11)	(0.12)	[0.99]	(1.20)	
	[0.87]	[0.96]			
Worry about medications	-0.01	-0.03	0.84	2.81	557
	(0.12)	(0.11)	[1.00]	(1.23)	
	[0.98]	[0.96]			
Worry about death in family	0.21*	0.14	0.57	2.08	640
	(0.12)	(0.11)	[0.99]	(1.14)	
	[0.41]	[0.70]			
Worry about basic needs	-0.05	-0.11	0.58	3.07	640
	(0.11)	(0.11)	[0.99]	(1.07)	
	[0.89]	[0.76]			
Worry about living expenses	-0.08	-0.04	0.68	2.95	640
	(0.10)	(0.10)	[0.99]	(1.03)	
	[0.86]	[0.96]			
Joint test p-value	0.06*	0.49	0.82		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 212: Minimum detectable effects – Self-reported worries

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Worry index	0.27	0.27	-0.00 (1.00)	628
No. disasters experienced	0.95	0.95	8.70 (3.37)	628
Worry about family health	0.31	0.31	2.90 (1.14)	628
Worry about accidents/disasters	0.32	0.32	2.43 (1.20)	628
Worry about medications	0.36	0.34	2.81 (1.23)	545
Worry about death in family	0.32	0.31	2.08 (1.14)	628
Worry about basic needs	0.30	0.30	3.07 (1.07)	628
Worry about living expenses	0.28	0.28	2.95 (1.03)	628

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 213: Heckman selection model – Self-reported worries

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Worry index	-0.03	-0.03	0.99	-0.03	-0.03	1.00	-0.35	-0.00	751
	(0.10)	(0.10)		(0.08)	(0.08)		(0.25)	(0.92)	
No. disasters experienced	0.28	-0.02	0.41	0.09	-0.20	0.41	-1.50	8.72	690
	(0.34)	(0.34)		(0.34)	(0.33)		(0.85)	(3.39)	
Worry about family health	-0.16	-0.15	0.98	-0.17	-0.17	0.98	-0.61*	2.88	690
	(0.11)	(0.11)		(0.11)	(0.11)		(0.28)	(1.16)	
Worry about accidents/disasters	-0.08	-0.05	0.76	-0.10	-0.08	0.89	-0.09	2.44	690
	(0.11)	(0.11)		(0.11)	(0.11)		(0.28)	(1.19)	
Worry about medications	0.04	0.07	0.81	0.00	0.04	0.74	-1.68***	2.74	589
	(0.13)	(0.12)		(0.13)	(0.13)		(0.23)	(1.26)	
Worry about death in family	0.19*	0.11	0.50	0.16	0.07	0.42	0.56	2.15	690
	(0.12)	(0.11)		(0.11)	(0.11)		(0.28)	(1.17)	
Worry about basic needs	-0.06	-0.12	0.60	-0.06	-0.13	0.55	-0.47	3.04	690
	(0.11)	(0.11)		(0.11)	(0.10)		(0.26)	(1.08)	
Worry about living expenses	-0.09	-0.06	0.74	-0.12	-0.09	0.75	-0.19	2.95	690
	(0.10)	(0.10)		(0.10)	(0.10)		(0.25)	(1.04)	
Joint p-value	0.09*	0.52	0.88						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 214: Heckman first stage selection model – Self-reported worries

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Worry index	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
No. disasters experienced	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Worry about family health	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Worry about accidents/disasters	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Worry about medications	0.00	0.27**	0.28**	0.91***	0.00	0.15***	0.40*	0.09	0.01	.29
	(0.00)	(0.12)	(0.13)	(0.20)	(0.01)	(0.04)	(0.20)	(0.15)	(0.02)	
Worry about death in family	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Worry about basic needs	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Worry about living expenses	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 215: Bounded treatment effects – Self-reported worries

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Worry index	0.09	-0.10	-0.00	-0.07	0.12	-0.17	-0.00
	(0.13) [0.30]	(0.13) [-0.32]	(0.12) [0.21]	(0.12) [-0.28]	(0.13) [0.33]	(0.13) [-0.38]	(1.00)
No. disasters experienced	0.61	0.02	-0.11	-0.10	0.65	-0.22	8.70
	(0.44) [1.34]	(0.48) [-0.77]	(0.45) [0.77]	(0.43) [-0.95]	(0.46) [1.42]	(0.50) [-1.04]	(3.37)
Worry about family health	-0.05	-0.28**	-0.11	-0.15	0.13	-0.17	2.90
	(0.13) [0.16]	(0.14) [-0.51]	(0.14) [0.14]	(0.12) [-0.37]	(0.14) [0.36]	(0.15) [-0.42]	(1.14)
Worry about accidents/disasters	0.06	-0.20	-0.03	-0.07	0.07	-0.20	2.43
	(0.14) [0.30]	(0.14) [-0.42]	(0.13) [0.21]	(0.13) [-0.32]	(0.14) [0.31]	(0.15) [-0.44]	(1.20)
Worry about medications	0.09	-0.03	0.24	-0.07	0.11	-0.14	2.81
	(0.17) [0.39]	(0.16) [-0.30]	(0.17) [0.53]	(0.15) [-0.31]	(0.15) [0.36]	(0.16) [-0.40]	(1.23)
Worry about death in family	0.32**	0.07	0.14	0.10	0.24	-0.06	2.08
	(0.14) [0.56]	(0.14) [-0.16]	(0.13) [0.37]	(0.14) [-0.15]	(0.15) [0.49]	(0.15) [-0.30]	(1.14)
Worry about basic needs	0.05	-0.09	-0.07	-0.11	0.16	-0.12	3.07
	(0.12) [0.26]	(0.14) [-0.32]	(0.14) [0.18]	(0.12) [-0.33]	(0.14) [0.38]	(0.15) [-0.37]	(1.07)
Worry about living expenses	0.04	-0.12	-0.03	-0.06	0.09	-0.17	2.95
	(0.12) [0.23]	(0.13) [-0.34]	(0.13) [0.20]	(0.11) [-0.27]	(0.13) [0.31]	(0.14) [-0.40]	(1.03)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 216: Nearest neighbor matching with full baseline sample – Self-reported worries

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Worry index	0.28	0.87	0.46	-0.40	0.14	-0.14	-0.29	-0.32	0.03	0
	(0.38)	(.)	(.)	(0.25)	(0.22)	(0.48)	(0.25)	(0.26)	(0.30)	(0.92)
No. disasters experienced	1.46	-3.54	5.85	-1.45	-0.94	3.45***	-0.64	-1.04	2.65***	8.720000000000001
	(2.66)	(.)	(.)	(1.31)	(1.55)	(1.32)	(1.02)	(1.29)	(0.89)	(3.39)
Worry about family health	1.30	-1.29	-1.25	0.19	-0.69	-0.05	-0.07	-0.69*	0.25	2.88
	(1.13)	(.)	(.)	(0.54)	(0.42)	(0.59)	(0.37)	(0.36)	(0.41)	(1.16)
Worry about accidents/disasters	1.09	1.32	0.35	-0.29	-0.28	0.15	-0.06	-0.28	0.35	2.44
	(1.20)	(.)	(.)	(0.58)	(0.42)	(0.59)	(0.41)	(0.36)	(0.37)	(1.19)
Worry about medications	-0.90	1.63	-0.14	-0.46	0.63	-0.54	-0.10	-0.17	-0.04	2.74
	(1.22)	(.)	(.)	(0.55)	(0.65)	(0.41)	(0.41)	(0.44)	(0.42)	(1.26)
Worry about death in family	0.69	1.16	1.24	-0.44	-0.24	-0.36	-0.06	-0.14	0.14	2.15
	(1.04)	(.)	(.)	(0.55)	(0.69)	(0.68)	(0.39)	(0.44)	(0.42)	(1.17)
Worry about basic needs	-0.13	-0.14	1.97	-0.42	0.06	0.17	-0.51*	-0.54	-0.23	3.04
	(0.47)	(.)	(.)	(0.33)	(0.51)	(0.74)	(0.29)	(0.33)	(0.40)	(1.08)
Worry about living expenses	-0.76	0.91	0.83	-0.43	0.71*	0.23	-0.69**	0.01	-0.17	2.95
	(0.93)	(.)	(.)	(0.37)	(0.39)	(0.52)	(0.29)	(0.33)	(0.31)	(1.04)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 217: Radius matching with full baseline sample – Self-reported worries

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Worry index	-0.09	-0.05	0.03	-0.10	-0.04	0.05	-0.10	-0.04	0.05	0
	(0.10)	(0.13)	(0.11)	(0.10)	(0.13)	(0.11)	(0.10)	(0.13)	(0.11)	(0.92)
No. disasters experienced	0.16	-0.14	0.36	0.17	-0.22	0.42	0.15	-0.22	0.43	8.720000000000001
	(0.38)	(0.52)	(0.43)	(0.38)	(0.51)	(0.43)	(0.38)	(0.51)	(0.43)	(3.39)
Worry about family health	-0.11	-0.04	0.00	-0.12	-0.03	0.01	-0.14	-0.03	0.00	2.88
	(0.13)	(0.18)	(0.13)	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(1.16)
Worry about accidents/disasters	-0.21	0.05	0.11	-0.19	0.07	0.12	-0.18	0.07	0.13	2.44
	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.13)	(1.19)
Worry about medications	0.03	-0.20	0.11	0.02	-0.23	0.12	0.03	-0.23	0.11	2.74
	(0.14)	(0.20)	(0.14)	(0.14)	(0.20)	(0.14)	(0.14)	(0.20)	(0.14)	(1.26)
Worry about death in family	0.04	0.03	0.13	0.05	0.01	0.14	0.05	0.01	0.15	2.15
	(0.13)	(0.18)	(0.13)	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.13)	(1.17)
Worry about basic needs	-0.03	-0.19	0.04	-0.03	-0.21	0.05	-0.03	-0.21	0.07	3.04
	(0.12)	(0.18)	(0.13)	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(1.08)
Worry about living expenses	-0.14	-0.16	-0.03	-0.16	-0.16	-0.02	-0.17	-0.16	-0.01	2.95
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.04)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 218: Kernel matching with full baseline sample – Self-reported worries

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Worry index	-0.10	-0.04	0.05	-0.10	-0.04	0.05	0
	(0.10)	(0.13)	(0.11)	(0.10)	(0.13)	(0.11)	(0.92)
No. disasters experienced	0.17	-0.19	0.41	0.17	-0.20	0.42	8.720000000000001
	(0.38)	(0.51)	(0.43)	(0.38)	(0.50)	(0.42)	(3.39)
Worry about family health	-0.12	-0.04	0.01	-0.13	-0.03	0.01	2.88
	(0.12)	(0.18)	(0.13)	(0.12)	(0.17)	(0.13)	(1.16)
Worry about accidents/disasters	-0.20	0.06	0.12	-0.19	0.07	0.12	2.44
	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.13)	(1.19)
Worry about medications	0.02	-0.22	0.12	0.03	-0.23	0.12	2.74
	(0.14)	(0.20)	(0.14)	(0.14)	(0.20)	(0.14)	(1.26)
Worry about death in family	0.05	0.02	0.14	0.05	0.02	0.15	2.15
	(0.13)	(0.17)	(0.13)	(0.13)	(0.17)	(0.14)	(1.17)
Worry about basic needs	-0.03	-0.21	0.05	-0.03	-0.21	0.06	3.04
	(0.12)	(0.17)	(0.13)	(0.12)	(0.17)	(0.13)	(1.08)
Worry about living expenses	-0.15	-0.16	-0.02	-0.16	-0.16	-0.02	2.95
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.04)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.15 Ways of coping

Table 219: Treatment effects – Ways of coping

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Confrontive coping	-0.06	-0.10	0.74	0.00	640
	(0.10)	(0.10)	[0.99]	(1.00)	
	[0.98]	[0.94]			
Distancing	0.06	0.06	0.96	-0.00	640
	(0.11)	(0.10)	[0.99]	(1.00)	
	[0.98]	[0.98]			
Self-controlling	-0.05	0.03	0.43	0.00	640
	(0.10)	(0.10)	[0.93]	(1.00)	
	[0.99]	[0.98]			
Seeking social support	0.09	-0.08	0.10	-0.00	640
	(0.10)	(0.10)	[0.54]	(1.00)	
	[0.92]	[0.95]			
Accepting responsibility	0.00	-0.09	0.34	0.00	640
	(0.10)	(0.09)	[0.90]	(1.00)	
	[1.00]	[0.94]			
Escape-avoidance	0.13	-0.05	0.06*	0.00	640
	(0.10)	(0.09)	[0.40]	(1.00)	
	[0.70]	[0.98]			
Planful problem-solving	-0.00	-0.02	0.83	0.00	640
	(0.10)	(0.10)	[0.99]	(1.00)	
	[1.00]	[0.98]			
Positive reappraisal	-0.02	0.02	0.73	-0.00	640
	(0.10)	(0.10)	[0.98]	(1.00)	
	[1.00]	[0.98]			
Joint test p-value	0.79	0.86	0.36		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 220: Treatment effects with covariate adjustment – Ways of coping

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference *p*-value	Control Mean (SD)	Obs.
Confrontive coping	-0.09	-0.08	0.95	0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.98]	[0.95]			
Distancing	0.05	0.05	0.99	-0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.99]	[0.98]			
Self-controlling	-0.06	0.01	0.53	0.00	640
	(0.10)	(0.10)	[0.97]	(1.00)	
	[0.99]	[0.99]			
Seeking social support	0.09	-0.06	0.16	-0.00	640
	(0.10)	(0.10)	[0.81]	(1.00)	
	[0.98]	[0.98]			
Accepting responsibility	0.00	-0.09	0.34	0.00	640
	(0.10)	(0.09)	[0.88]	(1.00)	
	[0.99]	[0.97]			
Escape-avoidance	0.11	-0.05	0.10*	0.00	640
	(0.10)	(0.09)	[0.62]	(1.00)	
	[0.89]	[0.98]			
Planful problem-solving	-0.02	-0.02	0.99	0.00	640
	(0.10)	(0.10)	[1.00]	(1.00)	
	[0.99]	[0.99]			
Positive reappraisal	-0.03	0.00	0.73	-0.00	640
	(0.10)	(0.10)	[0.97]	(1.00)	
	[0.99]	[0.99]			
Joint test *p*-value	0.81	0.93	0.55		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 221: Minimum detectable effects – Ways of coping

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Confrontive coping	0.28	0.27	0.00	628
			(1.00)	
Distancing	0.30	0.28	-0.00	628
			(1.00)	
Self-controlling	0.28	0.27	0.00	628
			(1.00)	
Seeking social support	0.28	0.27	-0.00	628
			(1.00)	
Accepting responsibility	0.27	0.26	0.00	628
			(1.00)	
Escape-avoidance	0.28	0.26	0.00	628
			(1.00)	
Planful problem-solving	0.28	0.28	0.00	628
			(1.00)	
Positive reappraisal	0.28	0.27	-0.00	628
			(1.00)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 222: Heckman selection model – Ways of coping

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Confrontive coping	-0.06	-0.10	0.74	-0.03	-0.08	0.65	-0.47	-0.05	690
	(0.10)	(0.10)		(0.10)	(0.09)		(0.24)	(1.01)	
Distancing	0.06	0.06	0.96	0.05	0.08	0.76	-0.28	-0.04	690
	(0.11)	(0.10)		(0.10)	(0.10)		(0.25)	(1.01)	
Self-controlling	-0.05	0.03	0.43	-0.03	0.05	0.46	-0.31	-0.04	690
	(0.10)	(0.10)		(0.10)	(0.09)		(0.24)	(1.01)	
Seeking social support	0.09	-0.08	0.10	0.10	-0.09	0.06*	-0.20	-0.02	690
	(0.10)	(0.10)		(0.10)	(0.09)		(0.24)	(1.01)	
Accepting responsibility	0.00	-0.09	0.34	-0.02	-0.08	0.47	0.10	0.02	690
	(0.10)	(0.09)		(0.09)	(0.09)		(0.23)	(1.00)	
Escape-avoidance	0.13	-0.05	0.06*	0.12	-0.07	0.05**	-0.26	0.01	690
	(0.10)	(0.09)		(0.10)	(0.09)		(0.24)	(1.03)	
Planful problem-solving	-0.00	-0.02	0.83	0.01	-0.01	0.85	-0.65**	-0.05	690
	(0.10)	(0.10)		(0.10)	(0.10)		(0.25)	(1.01)	
Positive reappraisal	-0.02	0.02	0.73	-0.03	-0.00	0.75	-0.28	-0.02	690
	(0.10)	(0.10)		(0.09)	(0.09)		(0.24)	(1.00)	
Joint p-value	0.79	0.86	0.36						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 223: Heckman first stage selection model – Ways of coping

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Confrontive coping	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Distancing	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Self-controlling	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Seeking social support	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Accepting responsibility	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Escape-avoidance	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Planful problem-solving	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Positive reappraisal	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 224: Bounded treatment effects – Ways of coping

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Confrontive coping	-0.00	-0.58***	0.31***	-0.13	0.08	-0.42***	0.00
	(0.11) [0.18]	(0.12) [-0.78]	(0.12) [0.50]	(0.11) [-0.31]	(0.12) [0.28]	(0.13) [-0.63]	(1.00)
Distancing	0.17	-0.06	0.08	0.03	0.09	-0.15	-0.00
	(0.14) [0.39]	(0.12) [-0.26]	(0.12) [0.29]	(0.12) [-0.19]	(0.14) [0.32]	(0.13) [-0.37]	(1.00)
Self-controlling	-0.02	-0.22*	0.05	0.00	0.05	-0.23*	0.00
	(0.12) [0.18]	(0.13) [-0.43]	(0.11) [0.25]	(0.11) [-0.20]	(0.12) [0.25]	(0.13) [-0.44]	(1.00)
Seeking social support	0.18	-0.36***	0.42	-0.15	0.32**	-0.35***	-0.00
	(0.13) [0.39]	(0.12) [-0.56]	(1.38) [3.01]	(2.75) [-5.28]	(0.15) [0.56]	(0.13) [-0.57]	(1.00)
Accepting responsibility	0.10	-0.09	-0.04	-0.11	0.20	-0.02	0.00
	(0.13) [0.33]	(0.11) [-0.28]	(0.10) [0.14]	(0.12) [-0.32]	(0.13) [0.42]	(0.11) [-0.21]	(1.00)
Escape-avoidance	0.26*	0.09	-0.03	-0.19*	0.38***	0.04	0.00
	(0.14) [0.49]	(0.12) [-0.11]	(0.11) [0.16]	(0.12) [-0.39]	(0.13) [0.59]	(0.12) [-0.16]	(1.00)
Planful problem-solving	0.57***	-0.12	0.00	-0.64***	0.63***	-0.04	0.00
	(0.12) [0.77]	(0.13) [-0.32]	(0.13) [0.21]	(0.12) [-0.84]	(0.14) [0.86]	(0.14) [-0.27]	(1.00)
Positive reappraisal	0.24*	-0.40***	0.37	-0.16	0.21	-0.39***	-0.00
	(0.13) [0.45]	(0.12) [-0.61]	(1.58) [3.34]	(2.98) [-5.77]	(0.14) [0.44]	(0.13) [-0.60]	(1.00)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 225: Nearest neighbor matching with full baseline sample – Ways of coping

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Confrontive coping	-0.84**	1.57	1.65	-0.33	0.37	0.28	-0.25	0.03	0.19	-.05
	(0.35)	(.)	(.)	(0.35)	(0.52)	(0.52)	(0.30)	(0.37)	(0.35)	(1.01)
Distancing	0.08	-0.34	-2.06	-0.20	-0.23	-0.70	-0.13	-0.17	-0.37	-.04
	(0.27)	(.)	(.)	(0.40)	(0.50)	(0.59)	(0.28)	(0.35)	(0.41)	(1.01)
Self-controlling	-0.50	-0.42	0.35	0.09	-0.25	-0.16	-0.26	-0.16	0.01	-.04
	(0.69)	(.)	(.)	(0.37)	(0.51)	(0.44)	(0.31)	(0.37)	(0.33)	(1.01)
Seeking social support	0.50	0.75	-0.51	0.16	-0.42	-0.41	-0.23	-0.17	-0.51*	-.02
	(0.64)	(.)	(.)	(0.48)	(0.62)	(0.30)	(0.32)	(0.35)	(0.29)	(1.01)
Accepting responsibility	-1.61	-1.87	-0.15	-0.45	-1.00*	0.07	-0.52	-0.84**	0.23	.02
	(1.02)	(.)	(.)	(0.43)	(0.51)	(0.41)	(0.33)	(0.42)	(0.33)	(1.00)
Escape-avoidance	-0.42	0.84	0.36	0.02	0.03	0.22	0.02	0.03	0.36	.01
	(0.68)	(.)	(.)	(0.47)	(0.51)	(0.40)	(0.32)	(0.31)	(0.34)	(1.03)
Planful problem-solving	1.21	1.45	0.70	0.59	-0.51	-0.72**	0.23	-0.07	-0.19	-.05
	(0.90)	(.)	(.)	(0.41)	(0.53)	(0.37)	(0.31)	(0.39)	(0.36)	(1.01)
Positive reappraisal	0.05	0.48	-0.02	0.22	-0.26	-0.02	0.08	-0.05	0.14	-.02
	(0.73)	(.)	(.)	(0.49)	(0.41)	(0.45)	(0.34)	(0.31)	(0.37)	(1.00)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 226: Radius matching with full baseline sample – Ways of coping

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Confrontive coping	-0.03	0.06	0.14	-0.03	0.02	0.15	-0.02	0.02	0.14	-.05
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)
Distancing	-0.03	0.20	-0.16	-0.04	0.20	-0.15	-0.04	0.20	-0.14	-.04
	(0.12)	(0.15)	(0.13)	(0.12)	(0.15)	(0.13)	(0.11)	(0.15)	(0.12)	(1.01)
Self-controlling	-0.03	0.12	-0.11	-0.02	0.10	-0.10	-0.02	0.10	-0.09	-.04
	(0.11)	(0.15)	(0.12)	(0.11)	(0.14)	(0.12)	(0.11)	(0.14)	(0.12)	(1.01)
Seeking social support	0.13	-0.01	0.20*	0.13	-0.04	0.21*	0.12	-0.04	0.20*	-.02
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)
Accepting responsibility	0.01	-0.08	0.05	0.01	-0.06	0.05	0.02	-0.06	0.06	.02
	(0.11)	(0.15)	(0.11)	(0.11)	(0.14)	(0.11)	(0.11)	(0.14)	(0.11)	(1.00)
Escape-avoidance	0.10	0.02	0.19	0.10	0.02	0.20*	0.10	0.02	0.20*	.01
	(0.11)	(0.14)	(0.12)	(0.11)	(0.14)	(0.12)	(0.11)	(0.14)	(0.12)	(1.03)
Planful problem-solving	0.12	0.01	0.04	0.11	0.00	0.05	0.09	0.00	0.04	-.05
	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(1.01)
Positive reappraisal	0.02	0.09	0.02	0.02	0.08	0.03	0.01	0.08	0.01	-.02
	(0.11)	(0.15)	(0.12)	(0.11)	(0.14)	(0.12)	(0.11)	(0.14)	(0.12)	(1.00)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 227: Kernel matching with full baseline sample – Ways of coping

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Confrontive coping	-0.03	0.04	0.15	-0.03	0.03	0.15	-.05
	(0.11)	(0.15)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)
Distancing	-0.04	0.21	-0.15	-0.04	0.21	-0.15	-.04
	(0.12)	(0.15)	(0.13)	(0.11)	(0.15)	(0.13)	(1.01)
Self-controlling	-0.03	0.10	-0.10	-0.02	0.10	-0.09	-.04
	(0.11)	(0.14)	(0.12)	(0.11)	(0.15)	(0.12)	(1.01)
Seeking social support	0.13	-0.03	0.21*	0.12	-0.04	0.20*	-.02
	(0.11)	(0.15)	(0.12)	(0.11)	(0.14)	(0.12)	(1.01)
Accepting responsibility	0.01	-0.07	0.05	0.02	-0.06	0.06	.02
	(0.11)	(0.14)	(0.11)	(0.11)	(0.14)	(0.11)	(1.00)
Escape-avoidance	0.10	0.02	0.20*	0.10	0.02	0.20*	.01
	(0.11)	(0.14)	(0.12)	(0.11)	(0.14)	(0.11)	(1.03)
Planful problem-solving	0.11	0.01	0.05	0.10	0.01	0.05	-.05
	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(1.01)
Positive reappraisal	0.02	0.08	0.03	0.01	0.08	0.02	-.02
	(0.11)	(0.14)	(0.12)	(0.11)	(0.14)	(0.11)	(1.00)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.16 Food security

Table 228: Treatment effects – Food security

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference *p*-value	Control Mean (SD)	Obs.
Times skipped meals past mo.	0.07	0.12	0.57	0.52	640
	(0.10)	(0.10)	[0.84]	(0.98)	
	[0.75]	[0.52]			
Times went hungry past mo.	-0.08	-0.14***	0.09*	0.19	640
	(0.05)	(0.04)	[0.31]	(0.58)	
	[0.49]	[0.00]***			
Times children skipped meals past mo.	-0.01	0.05	0.37	0.15	530
	(0.06)	(0.07)	[0.79]	(0.60)	
	[0.92]	[0.76]			
Times children went hungry past mo.	-0.03	-0.04**	0.26	0.04	530
	(0.02)	(0.02)	[0.79]	(0.27)	
	[0.62]	[0.11]			
Times ate meat, eggs, or fish last week	0.17	0.11	0.77	3.46	594
	(0.19)	(0.18)	[0.84]	(1.81)	
	[0.75]	[0.76]			
Joint test *p*-value	0.28	0.00***	0.20		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 229: Treatment effects with covariate adjustment – Food security

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Times skipped meals past mo.	0.05	0.09	0.66	0.52	640
	(0.09)	(0.10)	[0.93]	(0.98)	
	[0.87]	[0.62]			
Times went hungry past mo.	-0.07	-0.13***	0.07*	0.19	640
	(0.05)	(0.04)	[0.33]	(0.58)	
	[0.63]	[0.01]***			
Times children skipped meals past mo.	-0.01	0.03	0.46	0.15	530
	(0.06)	(0.07)	[0.88]	(0.60)	
	[0.87]	[0.68]			
Times children went hungry past mo.	-0.03	-0.04**	0.28	0.04	530
	(0.02)	(0.02)	[0.81]	(0.27)	
	[0.63]	[0.11]			
Times ate meat, eggs, or fish last week	0.19	0.16	0.89	3.46	594
	(0.19)	(0.18)	[0.93]	(1.81)	
	[0.67]	[0.68]			
Joint test p-value	0.34	0.00***	0.23		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 230: Minimum detectable effects – Food security

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Times skipped meals past mo.	0.27	0.27	0.52 (0.98)	628
Times went hungry past mo.	0.14	0.12	0.19 (0.58)	628
Times children skipped meals past mo.	0.17	0.19	0.15 (0.60)	519
Times children went hungry past mo.	0.07	0.06	0.04 (0.27)	519
Times ate meat, eggs, or fish last week	0.54	0.52	3.46 (1.81)	583

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 231: Heckman selection model – Food security

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Times skipped meals past mo.	0.07 (0.10)	0.12 (0.10)	0.57	0.04 (0.10)	0.11 (0.09)	0.47	0.32 (0.24)	0.57 (1.01)	690
Times went hungry past mo.	-0.08 (0.05)	-0.14*** (0.04)	0.09*	-0.06 (0.05)	-0.11** (0.04)	0.31	0.20 (0.11)	0.19 (0.57)	690
Times children skipped meals past mo.	-0.01 (0.06)	0.05 (0.07)	0.37	-0.01 (0.06)	0.06 (0.06)	0.29	-0.03 (0.10)	0.15 (0.59)	560
Times children went hungry past mo.	-0.03 (0.02)	-0.04** (0.02)	0.26	-0.03 (0.02)	-0.04* (0.02)	0.92	0.09* (0.04)	0.05 (0.30)	560
Times ate meat, eggs, or fish last week	0.17 (0.19)	0.11 (0.18)	0.77	0.12 (0.19)	0.14 (0.18)	0.91	1.15* (0.53)	3.51 (1.81)	643
Joint p-value	0.28	0.00***	0.20						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 232: Heckman first stage selection model – Food security

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Times skipped meals past mo.	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Times went hungry past mo.	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Times children skipped meals past mo.	0.00 (0.00)	0.23* (0.12)	0.30** (0.13)	0.58*** (0.18)	-0.01 (0.01)	0.20*** (0.04)	0.27 (0.20)	0.18 (0.15)	0.02 (0.02)	.33
Times children went hungry past mo.	0.00 (0.00)	0.24** (0.12)	0.29** (0.13)	0.58*** (0.18)	-0.01 (0.01)	0.20*** (0.04)	0.26 (0.20)	0.18 (0.15)	0.01 (0.02)	.33
Times ate meat, eggs, or fish last week	0.00 (0.00)	0.02 (0.12)	0.23* (0.13)	0.54*** (0.19)	0.01 (0.01)	-0.02 (0.04)	0.07 (0.20)	0.12 (0.15)	-0.02 (0.02)	.25

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 233: Bounded treatment effects – Food security

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Times skipped meals past mo.	0.18 (0.16) [0.45]	0.00 (0.11) [-0.17]	0.11 (0.10) [0.32]	0.13 (0.14) [-0.14]	0.12 (0.13) [0.34]	-0.11 (0.12) [-0.31]	0.52 (0.98)
Times went hungry past mo.	-0.04 (0.10) [0.14]	-0.08 (0.05) [-0.17]	-0.14*** (0.04) [-0.06]	-0.12** (0.06) [-0.24]	0.07 (0.06) [0.18]	0.06 (0.04) [-0.01]	0.19 (0.58)
Times children skipped meals past mo.	-0.02 (0.06) [0.10]	0.00 (0.09) [-0.18]	0.08 (0.07) [0.20]	-0.06 (0.10) [-0.23]	0.01 (0.12) [0.22]	-0.08 (0.07) [-0.20]	0.15 (0.60)
Times children went hungry past mo.	-0.03 (0.02) [0.01]	0.06 (0.05) [-0.05]	-0.04** (0.02) [-0.00]	-0.04** (0.02) [-0.08]	0.01 (0.01) [0.03]	0.01 (0.01) [-0.01]	0.04 (0.27)
Times ate meat, eggs, or fish last week	0.33 (0.26) [0.77]	0.11 (0.25) [-0.31]	0.11 (0.25) [0.60]	0.13 (0.24) [-0.34]	0.28 (0.26) [0.71]	-0.07 (0.25) [-0.48]	3.46 (1.81)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 234: Nearest neighbor matching with full baseline sample – Food security

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Times skipped meals past mo.	-0.31 (0.47)	0.70 (.)	0.57 (.)	0.34 (0.40)	0.30 (0.42)	0.17 (0.41)	0.29 (0.28)	-0.00 (0.38)	-0.13 (0.43)	.5700000000000001 (1.01)
Times went hungry past mo.	-0.91 (0.77)	0.08 (.)	0.12 (.)	-0.17 (0.29)	0.08* (0.05)	0.12*** (0.03)	-0.19 (0.21)	-0.12 (0.21)	-0.28 (0.40)	.19 (0.57)
Times children skipped meals past mo.	0.16*** (0.04)	0.18 (.)	0.16 (.)	0.16 (0.21)	-0.22 (0.41)	0.16*** (0.04)	-0.02 (0.17)	-0.02 (0.21)	0.06 (0.11)	.15 (0.59)
Times children went hungry past mo.	0.01 (0.01)	0.03 (.)	0.01 (.)	0.01 (0.01)	-0.37 (0.40)	0.01 (0.01)	-0.17 (0.12)	-0.17 (0.20)	0.01 (0.01)	.05 (0.30)
Times ate meat, eggs, or fish last week	0.29 (1.30)	-3.38 (.)	-0.44 (.)	0.06 (0.54)	-0.98 (0.90)	1.36** (0.60)	0.37 (0.38)	-0.08 (0.60)	0.96* (0.52)	3.51 (1.81)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 235: Radius matching with full baseline sample – Food security

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Times skipped meals past mo.	-0.03	0.03	-0.13	-0.02	0.03	-0.14	-0.01	0.03	-0.14	.5700000000000001
	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(1.01)
Times went hungry past mo.	-0.12**	-0.14*	0.05	-0.11**	-0.16*	0.05	-0.11*	-0.16*	0.05	.19
	(0.06)	(0.08)	(0.05)	(0.06)	(0.08)	(0.05)	(0.06)	(0.08)	(0.05)	(0.57)
Times children skipped meals past mo.	-0.03	-0.02	-0.08	-0.03	-0.01	-0.08	-0.02	-0.01	-0.08	.15
	(0.06)	(0.11)	(0.08)	(0.06)	(0.11)	(0.08)	(0.06)	(0.11)	(0.08)	(0.59)
Times children went hungry past mo.	-0.05	-0.05	0.00	-0.05	-0.05	0.00	-0.05	-0.05	0.00	.05
	(0.03)	(0.05)	(0.02)	(0.03)	(0.05)	(0.02)	(0.03)	(0.05)	(0.02)	(0.30)
Times ate meat, eggs, or fish last week	0.12	0.19	0.17	0.12	0.20	0.17	0.09	0.20	0.17	3.51
	(0.21)	(0.30)	(0.23)	(0.21)	(0.30)	(0.23)	(0.21)	(0.30)	(0.23)	(1.81)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 236: Kernel matching with full baseline sample – Food security

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Times skipped meals past mo.	-0.03	0.03	-0.14	-0.02	0.03	-0.14	.5700000000000001
	(0.11)	(0.16)	(0.12)	(0.11)	(0.16)	(0.12)	(1.01)
Times went hungry past mo.	-0.11**	-0.16*	0.05	-0.11**	-0.16**	0.05	.19
	(0.06)	(0.08)	(0.05)	(0.06)	(0.08)	(0.05)	(0.57)
Times children skipped meals past mo.	-0.03	-0.01	-0.08	-0.03	-0.01	-0.08	.15
	(0.06)	(0.11)	(0.08)	(0.07)	(0.11)	(0.08)	(0.59)
Times children went hungry past mo.	-0.05	-0.05	0.00	-0.05*	-0.05	0.00	.05
	(0.03)	(0.05)	(0.02)	(0.03)	(0.04)	(0.02)	(0.30)
Times ate meat, eggs, or fish last week	0.12	0.20	0.17	0.11	0.20	0.17	3.51
	(0.21)	(0.30)	(0.23)	(0.21)	(0.29)	(0.23)	(1.81)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.17 Temporal discounting

Table 237: Treatment effects – Temporal discounting

| | Estimates | | | Sample | |
| | (1) | (2) | (3) | (4) | (5) |
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Prop. patient choice (0 - 1 mo.)	0.01	0.01	0.99	0.18	640
	(0.03)	(0.03)	[0.99]	(0.35)	
	[0.86]	[0.77]			
Prop. patient choice (3 - 4 mo.)	-0.02	0.04	0.11	0.27	640
	(0.04)	(0.04)	[0.26]	(0.41)	
	[0.85]	[0.52]			
Indiff. point (0 - 1 mo.) (USD PPP)	0.01	0.02	0.87	1.31	628
	(0.03)	(0.03)	[0.94]	(0.27)	
	[0.86]	[0.74]			
Indiff. point (3 - 4 mo.) (USD PPP)	-0.02	0.03	0.14	1.39	613
	(0.03)	(0.03)	[0.28]	(0.32)	
	[0.85]	[0.57]			
Exp. discounting (0 - 1 mo.)	-0.10	-0.12	0.92	5.10	628
	(0.21)	(0.21)	[0.97]	(2.15)	
	[0.85]	[0.74]			
Exp. discounting (3 - 4 mo.)	0.13	-0.25	0.14	4.48	613
	(0.25)	(0.25)	[0.28]	(2.55)	
	[0.85]	[0.56]			
Stationarity	-0.17	0.16	0.12	0.60	612
	(0.23)	(0.21)	[0.28]	(2.37)	
	[0.85]	[0.74]			
Joint test p-value	0.87	0.50	0.40		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 238: Treatment effects with covariate adjustment – Temporal discounting

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Prop. patient choice (0 - 1 mo.)	0.01	0.01	0.88	0.18	640
	(0.03)	(0.03)	[0.83]	(0.35)	
	[0.89]	[0.96]			
Prop. patient choice (3 - 4 mo.)	-0.02	0.05	0.10	0.27	640
	(0.04)	(0.04)	[0.20]	(0.41)	
	[0.89]	[0.54]			
Indiff. point (0 - 1 mo.) (USD PPP)	0.01	0.01	0.99	1.31	628
	(0.03)	(0.03)	[0.89]	(0.27)	
	[0.89]	[0.81]			
Indiff. point (3 - 4 mo.) (USD PPP)	-0.01	0.03	0.14	1.39	613
	(0.03)	(0.03)	[0.26]	(0.32)	
	[0.89]	[0.60]			
Exp. discounting (0 - 1 mo.)	-0.11	-0.10	0.96	5.10	628
	(0.21)	(0.21)	[0.85]	(2.15)	
	[0.86]	[0.81]			
Exp. discounting (3 - 4 mo.)	0.10	-0.28	0.14	4.48	613
	(0.25)	(0.25)	[0.26]	(2.55)	
	[0.89]	[0.58]			
Stationarity	-0.16	0.21	0.09*	0.60	612
	(0.22)	(0.21)	[0.17]	(2.37)	
	[0.83]	[0.60]			
Joint test p-value	0.90	0.42	0.35		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 239: Minimum detectable effects – Temporal discounting

	MDE		Sample	
	(1)	(2)	(3)	(4)
	Insurance	UCT	Control Mean (SD)	Obs.
Prop. patient choice (0 - 1 mo.)	0.10	0.10	0.18 (0.35)	628
Prop. patient choice (3 - 4 mo.)	0.11	0.11	0.27 (0.41)	628
Indiff. point (0 - 1 mo.) (USD PPP)	0.08	0.08	1.31 (0.27)	605
Indiff. point (3 - 4 mo.) (USD PPP)	0.09	0.09	1.39 (0.32)	587
Exp. discounting (0 - 1 mo.)	0.60	0.60	5.10 (2.15)	605
Exp. discounting (3 - 4 mo.)	0.69	0.71	4.48 (2.55)	587
Stationarity	0.64	0.59	0.60 (2.37)	585

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 240: Heckman selection model – Temporal discounting

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Prop. patient choice (0 - 1 mo.)	0.01 (0.03)	0.01 (0.03)	0.99	0.01 (0.03)	0.01 (0.03)	0.98	0.14 (0.09)	0.19 (0.36)	690
Prop. patient choice (3 - 4 mo.)	-0.02 (0.04)	0.04 (0.04)	0.11	-0.03 (0.04)	0.04 (0.04)	0.09*	-0.02 (0.09)	0.27 (0.40)	690
Indiff. point (0 - 1 mo.) (USD PPP)	0.01 (0.03)	0.02 (0.03)	0.87	0.01 (0.03)	0.02 (0.03)	0.88	0.15* (0.07)	1.32 (0.28)	675
Indiff. point (3 - 4 mo.) (USD PPP)	-0.02 (0.03)	0.03 (0.03)	0.14	-0.02 (0.03)	0.03 (0.03)	0.11	-0.02 (0.08)	1.38 (0.32)	659
Exp. discounting (0 - 1 mo.)	-0.10 (0.21)	-0.12 (0.21)	0.92	-0.12 (0.21)	-0.14 (0.21)	0.92	-1.18* (0.53)	5.03 (2.18)	675
Exp. discounting (3 - 4 mo.)	0.13 (0.25)	-0.25 (0.25)	0.14	0.13 (0.25)	-0.27 (0.24)	0.11	0.11 (0.61)	4.52 (2.52)	659
Stationarity	-0.17 (0.23)	0.16 (0.21)	0.12	-0.19 (0.21)	0.16 (0.21)	0.11	-1.22* (0.54)	0.50 (2.34)	658
Joint p-value	0.87	0.50	0.40						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 241: Heckman first stage selection model – Temporal discounting

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Prop. patient choice (0 - 1 mo.)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Prop. patient choice (3 - 4 mo.)	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Indiff. point (0 - 1 mo.) (USD PPP)	0.00 (0.00)	0.06 (0.12)	0.17 (0.13)	0.44** (0.20)	0.01* (0.01)	0.01 (0.04)	0.10 (0.21)	0.10 (0.15)	-0.01 (0.02)	.19
Indiff. point (3 - 4 mo.) (USD PPP)	0.00 (0.00)	0.06 (0.12)	0.17 (0.13)	0.41** (0.19)	0.01 (0.01)	0.01 (0.04)	0.20 (0.21)	0.02 (0.15)	-0.02 (0.02)	.21
Exp. discounting (0 - 1 mo.)	0.00 (0.00)	0.06 (0.12)	0.17 (0.13)	0.44** (0.20)	0.01* (0.01)	0.01 (0.04)	0.10 (0.21)	0.10 (0.15)	-0.01 (0.02)	.19
Exp. discounting (3 - 4 mo.)	0.00 (0.00)	0.06 (0.12)	0.17 (0.13)	0.41** (0.19)	0.01 (0.01)	0.01 (0.04)	0.20 (0.21)	0.02 (0.15)	-0.02 (0.02)	.21
Stationarity	0.00 (0.00)	0.05 (0.12)	0.17 (0.13)	0.42** (0.19)	0.01 (0.01)	0.01 (0.04)	0.21 (0.21)	0.02 (0.15)	-0.01 (0.02)	.21

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 242: Bounded treatment effects – Temporal discounting

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Prop. patient choice (0 - 1 mo.)	0.06 (0.05) [0.15]	0.00 (0.04) [-0.06]	0.01 (0.04) [0.08]	0.00 (0.05) [-0.09]	0.10** (0.05) [0.17]	0.01 (0.04) [-0.06]	0.18 (0.35)
Prop. patient choice (3 - 4 mo.)	0.05 (0.05) [0.13]	-0.03 (0.04) [-0.11]	0.05 (0.04) [0.13]	0.04 (0.05) [-0.05]	0.01 (0.05) [0.09]	-0.08* (0.05) [-0.16]	0.27 (0.41)
Indiff. point (0 - 1 mo.) (USD PPP)	0.12 (0.00) [.]	-0.46 (0.00) [.]	0.52 (4.09) [8.25]	-0.08 (2.37) [-4.56]	0.49 (1.72) [3.35]	-0.49 (3.62) [-7.31]	1.31 (0.27)
Indiff. point (3 - 4 mo.) (USD PPP)	0.14 (1.81) [3.45]	-0.45 (0.82) [-1.95]	0.42 (3.11) [6.26]	-0.11 (1.19) [-2.35]	0.11 (1.28) [2.50]	-0.42 (2.73) [-5.54]	1.39 (0.32)
Exp. discounting (0 - 1 mo.)	-0.08 (0.24) [0.32]	-0.40 (0.29) [-0.89]	0.03 (0.29) [0.54]	-0.16 (0.23) [-0.56]	-0.04 (0.26) [0.39]	-0.59** (0.30) [-1.08]	5.10 (2.15)
Exp. discounting (3 - 4 mo.)	0.16 (0.29) [0.64]	-0.27 (0.32) [-0.80]	-0.21 (0.33) [0.39]	-0.30 (0.28) [-0.81]	0.47 (0.31) [0.98]	-0.03 (0.34) [-0.60]	4.48 (2.55)
Stationarity	-0.18 (0.32) [0.45]	-0.11 (0.37) [-0.83]	0.17 (0.27) [0.66]	0.06 (0.32) [-0.52]	-0.31 (0.31) [0.26]	-0.39 (0.29) [-0.93]	0.60 (2.37)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 243: Nearest neighbor matching with full baseline sample – Temporal discounting

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Prop. patient choice (0 - 1 mo.)	0.21***	0.21	0.21	0.16	0.01	0.01	0.08	0.05	0.11	.19
	(0.03)	(.)	(.)	(0.16)	(0.20)	(0.20)	(0.12)	(0.12)	(0.10)	(0.36)
Prop. patient choice (3 - 4 mo.)	0.26***	-0.69	0.26	-0.13	-0.09	-0.14	-0.07	0.01	-0.13	.27
	(0.03)	(.)	(.)	(0.18)	(0.25)	(0.25)	(0.14)	(0.16)	(0.16)	(0.40)
Indiff. point (0 - 1 mo.) (USD PPP)	0.15***	0.16	0.15	0.12	0.00	-0.00	0.06	0.03	0.08	1.32
	(0.02)	(.)	(.)	(0.11)	(0.16)	(0.16)	(0.08)	(0.09)	(0.08)	(0.28)
Indiff. point (3 - 4 mo.) (USD PPP)	0.20***	-0.55	0.20	-0.10	-0.08	-0.12	-0.06	0.00	-0.10	1.38
	(0.02)	(.)	(.)	(0.15)	(0.20)	(0.19)	(0.11)	(0.13)	(0.13)	(0.32)
Exp. discounting (0 - 1 mo.)	-1.24***	-1.28	-1.25	-0.98	-0.05	-0.02	-0.50	-0.22	-0.63	5.03
	(0.17)	(.)	(.)	(0.86)	(1.25)	(1.24)	(0.63)	(0.75)	(0.64)	(2.18)
Exp. discounting (3 - 4 mo.)	-1.57***	4.24	-1.58	0.77	0.57	0.88	0.40	-0.05	0.79	4.52
	(0.19)	(.)	(.)	(1.17)	(1.53)	(1.51)	(0.88)	(0.98)	(0.99)	(2.52)
Stationarity	0.31*	-5.56	0.31	-1.76**	-0.66	-0.92	-0.92	-0.22	-1.45	.5
	(0.17)	(.)	(.)	(0.89)	(2.30)	(1.24)	(0.66)	(1.12)	(0.91)	(2.34)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 244: Radius matching with full baseline sample – Temporal discounting

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Prop. patient choice (0 - 1 mo.)	0.03	0.01	0.03	0.03	0.02	0.03	0.04	0.02	0.03	.19
	(0.04)	(0.06)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.36)
Prop. patient choice (3 - 4 mo.)	0.00	0.05	-0.04	0.00	0.05	-0.04	0.01	0.05	-0.03	.27
	(0.04)	(0.06)	(0.05)	(0.04)	(0.06)	(0.05)	(0.04)	(0.06)	(0.05)	(0.40)
Indiff. point (0 - 1 mo.) (USD PPP)	0.03	0.02	0.02	0.03	0.03	0.02	0.04	0.03	0.02	1.32
	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)	(0.03)	(0.28)
Indiff. point (3 - 4 mo.) (USD PPP)	0.00	0.04	-0.03	0.01	0.04	-0.03	0.01	0.04	-0.03	1.38
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.03)	(0.05)	(0.04)	(0.32)
Exp. discounting (0 - 1 mo.)	-0.26	-0.15	-0.19	-0.28	-0.20	-0.20	-0.29	-0.20	-0.21	5.03
	(0.24)	(0.34)	(0.25)	(0.24)	(0.34)	(0.25)	(0.24)	(0.34)	(0.25)	(2.18)
Exp. discounting (3 - 4 mo.)	-0.04	-0.32	0.23	-0.06	-0.32	0.21	-0.09	-0.32	0.20	4.52
	(0.28)	(0.40)	(0.29)	(0.28)	(0.39)	(0.29)	(0.27)	(0.39)	(0.29)	(2.52)
Stationarity	-0.25	0.14	-0.41*	-0.24	0.09	-0.40*	-0.23	0.09	-0.40	.5
	(0.25)	(0.34)	(0.24)	(0.25)	(0.34)	(0.24)	(0.25)	(0.34)	(0.24)	(2.34)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 245: Kernel matching with full baseline sample – Temporal discounting

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Prop. patient choice (0 - 1 mo.)	0.03	0.02	0.03	0.03	0.02	0.03	.19
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.36)
Prop. patient choice (3 - 4 mo.)	0.00	0.05	-0.04	0.01	0.05	-0.03	.27
	(0.04)	(0.06)	(0.05)	(0.04)	(0.06)	(0.05)	(0.40)
Indiff. point (0 - 1 mo.) (USD PPP)	0.03	0.02	0.02	0.03	0.03	0.02	1.32
	(0.03)	(0.04)	(0.03)	(0.03)	(0.04)	(0.03)	(0.28)
Indiff. point (3 - 4 mo.) (USD PPP)	0.01	0.04	-0.03	0.01	0.04	-0.03	1.38
	(0.04)	(0.05)	(0.04)	(0.03)	(0.05)	(0.04)	(0.32)
Exp. discounting (0 - 1 mo.)	-0.27	-0.19	-0.20	-0.28	-0.20	-0.20	5.03
	(0.24)	(0.34)	(0.25)	(0.24)	(0.34)	(0.26)	(2.18)
Exp. discounting (3 - 4 mo.)	-0.06	-0.33	0.21	-0.07	-0.33	0.21	4.52
	(0.28)	(0.39)	(0.29)	(0.27)	(0.39)	(0.29)	(2.52)
Stationarity	-0.24	0.11	-0.40*	-0.23	0.10	-0.40*	.5
	(0.25)	(0.34)	(0.24)	(0.25)	(0.33)	(0.24)	(2.34)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.18 Risk aversion

Table 246: Treatment effects – Risk aversion and other-regarding preference

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Prop. risky choice	-0.02	-0.04	0.61	0.33	640
	(0.03)	(0.03)	[0.91]	(0.36)	
	[0.83]	[0.48]			
Indiff. point (risk) (USD PPP)	-0.04	-0.08	0.70	1.95	613
	(0.08)	(0.08)	[0.94]	(0.86)	
	[0.87]	[0.61]			
Constant relative risk aversion	0.03	0.05	0.72	0.14	613
	(0.06)	(0.06)	[0.94]	(0.62)	
	[0.90]	[0.69]			
Gave donation	0.02	0.00	0.82	0.60	640
	(0.05)	(0.05)	[0.94]	(0.49)	
	[0.90]	[0.88]			
Joint test p-value	0.89	0.59	0.97		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 247: Treatment effects with covariate adjustment – Risk aversion and other-regarding preference

| | Estimates | | | Sample | |
| | (1) | (2) | (3) | (4) | (5) |
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Prop. risky choice	-0.01	-0.03	0.57	0.33	640
	(0.03)	(0.03)	[0.89]	(0.36)	
	[0.98]	[0.51]			
Indiff. point (risk) (USD PPP)	-0.03	-0.06	0.68	1.95	613
	(0.08)	(0.08)	[0.94]	(0.86)	
	[0.98]	[0.62]			
Constant relative risk aversion	0.01	0.04	0.72	0.14	613
	(0.06)	(0.06)	[0.94]	(0.62)	
	[0.98]	[0.74]			
Gave donation	0.01	-0.01	0.77	0.60	640
	(0.05)	(0.05)	[0.94]	(0.49)	
	[0.98]	[0.88]			
Joint test p-value	0.92	0.53	0.93		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 248: Minimum detectable effects – Risk aversion and other-regarding preference

| | MDE | | Sample | |
| | (1) | (2) | (3) | (4) |
	Insurance	UCT	Control Mean (SD)	Obs.
Prop. risky choice	0.09	0.09	0.33	628
			(0.36)	
Indiff. point (risk) (USD PPP)	0.23	0.22	1.95	589
			(0.86)	
Constant relative risk aversion	0.17	0.16	0.14	589
			(0.62)	
Gave donation	0.13	0.13	0.60	628
			(0.49)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 249: Heckman selection model – Risk aversion and other-regarding preference

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1) Insurance	(2) UCT	(3) Difference *p*-value	(4) Insurance	(5) UCT	(6) Difference *p*-value	(7) Mills' Coefficient	(8) Control Mean (SD)	(9) Obs.
Prop. risky choice	-0.02 (0.03)	-0.04 (0.03)	0.61	-0.02 (0.03)	-0.05 (0.03)	0.51	-0.01 (0.08)	0.33 (0.36)	690
Indiff. point (risk) (USD PPP)	-0.04 (0.08)	-0.08 (0.08)	0.70	-0.06 (0.08)	-0.10 (0.08)	0.63	-0.04 (0.19)	1.96 (0.85)	656
Constant relative risk aversion	0.03 (0.06)	0.05 (0.06)	0.72	0.04 (0.06)	0.07 (0.06)	0.63	-0.01 (0.13)	0.13 (0.61)	656
Gave donation	0.02 (0.05)	0.00 (0.05)	0.82	0.02 (0.05)	-0.00 (0.04)	0.64	0.00 (0.11)	0.61 (0.49)	690
Joint *p*-value	0.89	0.59	0.97						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the *p*-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the *p*-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted *p*-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 250: Heckman first stage selection model – Risk aversion and other-regarding preference

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Prop. risky choice	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19
Indiff. point (risk) (USD PPP)	0.00 (0.00)	-0.04 (0.12)	0.11 (0.13)	0.53*** (0.20)	0.01** (0.01)	-0.01 (0.04)	0.17 (0.21)	0.05 (0.15)	-0.02 (0.02)	.2
Constant relative risk aversion	0.00 (0.00)	-0.04 (0.12)	0.11 (0.13)	0.53*** (0.20)	0.01** (0.01)	-0.01 (0.04)	0.17 (0.21)	0.05 (0.15)	-0.02 (0.02)	.2
Gave donation	0.00 (0.00)	0.03 (0.13)	0.20 (0.14)	0.72*** (0.23)	0.01 (0.01)	-0.00 (0.04)	0.16 (0.22)	0.10 (0.16)	-0.02 (0.02)	.19

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 251: Bounded treatment effects – Risk aversion and other-regarding preference

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Prop. risky choice	0.04 (0.05) [0.12]	-0.05 (0.04) [-0.12]	-0.04 (0.04) [0.03]	-0.04 (0.04) [-0.12]	0.08* (0.04) [0.15]	-0.00 (0.04) [-0.07]	0.33 (0.36)
Indiff. point (risk) (USD PPP)	0.08 (0.12) [0.27]	-0.58*** (0.11) [-0.77]	0.44*** (0.11) [0.62]	-0.10 (0.11) [-0.28]	0.18* (0.11) [0.37]	-0.46*** (0.11) [-0.65]	1.95 (0.86)
Constant relative risk aversion	0.09 (0.08) [0.22]	-0.05 (0.08) [-0.19]	0.07 (0.08) [0.21]	0.05 (0.07) [-0.07]	0.03 (0.07) [0.15]	-0.12 (0.08) [-0.25]	0.14 (0.62)
Gave donation	0.04 (0.05) [0.13]	-0.05 (0.06) [-0.15]	0.02 (0.05) [0.12]	0.01 (0.05) [-0.09]	0.04 (0.06) [0.13]	-0.06 (0.06) [-0.16]	0.60 (0.49)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 252: Nearest neighbor matching with full baseline sample – Risk aversion and other-regarding preference

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Prop. risky choice	0.30***	-0.36	0.32	-0.05	-0.15	0.12	-0.06	-0.00	0.12	.33
	(0.05)	(.)	(.)	(0.15)	(0.17)	(0.20)	(0.11)	(0.10)	(0.14)	(0.36)
Indiff. point (risk) (USD PPP)	0.70***	-0.85	0.73	-0.13	-0.35	0.25	-0.16	-0.01	0.25	1.96
	(0.12)	(.)	(.)	(0.35)	(0.40)	(0.48)	(0.25)	(0.24)	(0.32)	(0.85)
Constant relative risk aversion	-0.55***	0.70	-0.58	0.06	0.26	-0.25	0.10	0.02	-0.25	.13
	(0.13)	(.)	(.)	(0.25)	(0.31)	(0.33)	(0.18)	(0.19)	(0.22)	(0.61)
Gave donation	-0.26	-0.42	0.62	-0.29*	-0.02	0.22	-0.34***	-0.12	0.22	.61
	(0.40)	(.)	(.)	(0.17)	(0.25)	(0.25)	(0.12)	(0.16)	(0.17)	(0.49)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 253: Radius matching with full baseline sample – Risk aversion and other-regarding preference

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Prop. risky choice	-0.02	-0.09*	0.03	-0.02	-0.09*	0.03	-0.02	-0.09*	0.03	.33
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.36)
Indiff. point (risk) (USD PPP)	-0.07	-0.20	0.06	-0.06	-0.20	0.05	-0.07	-0.20	0.05	1.96
	(0.09)	(0.12)	(0.10)	(0.09)	(0.12)	(0.10)	(0.09)	(0.12)	(0.10)	(0.85)
Constant relative risk aversion	0.05	0.15	-0.04	0.04	0.15*	-0.03	0.05	0.15*	-0.03	.13
	(0.07)	(0.09)	(0.07)	(0.07)	(0.09)	(0.07)	(0.07)	(0.09)	(0.07)	(0.61)
Gave donation	0.02	0.06	0.06	0.01	0.05	0.06	0.01	0.05	0.06	.61
	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.49)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 254: Kernel matching with full baseline sample – Risk aversion and other-regarding preference

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Prop. risky choice	-0.02	-0.09*	0.03	-0.02	-0.09*	0.03	.33
	(0.04)	(0.05)	(0.04)	(0.04)	(0.05)	(0.04)	(0.36)
Indiff. point (risk) (USD PPP)	-0.06	-0.20	0.05	-0.06	-0.20	0.05	1.96
	(0.09)	(0.12)	(0.10)	(0.09)	(0.12)	(0.09)	(0.85)
Constant relative risk aversion	0.04	0.15*	-0.03	0.04	0.15*	-0.03	.13
	(0.07)	(0.09)	(0.07)	(0.07)	(0.09)	(0.07)	(0.61)
Gave donation	0.01	0.05	0.06	0.01	0.05	0.06	.61
	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.49)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

G.19   Daily activities

Table 255: Treatment effects – Daily activity

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Hours of sleep	0.39***	0.15	0.07*	7.23	640
	(0.14)	(0.14)	[0.31]	(1.63)	
	[0.05]*	[0.90]			
Ate today	-0.03	0.00	0.47	0.63	640
	(0.05)	(0.05)	[0.80]	(0.48)	
	[0.78]	[1.00]			
Smoked today	-0.02	-0.01	0.56	0.20	640
	(0.03)	(0.02)	[0.80]	(0.40)	
	[0.64]	[1.00]			
Drank tea today	0.04	-0.01	0.07*	0.90	640
	(0.03)	(0.03)	[0.30]	(0.30)	
	[0.41]	[1.00]			
Drank alcohol today	-0.03*	0.01	0.05**	0.05	640
	(0.02)	(0.02)	[0.30]	(0.21)	
	[0.35]	[1.00]			
Phys. activity today	0.07	-0.02	0.10	0.45	640
	(0.05)	(0.05)	[0.35]	(0.50)	
	[0.51]	[1.00]			
Took medicine today	0.01	-0.02	0.36	0.10	640
	(0.03)	(0.03)	[0.80]	(0.30)	
	[0.78]	[0.96]			
Consumed miraa today	0.01	0.00	0.32	0.00	640
	(0.01)	(0.00)	[0.80]	(0.00)	
	[0.68]	[0.49]			
Chewed tobacco today	0.00	0.01*	0.08*	0.00	640
	(0.00)	(0.01)	[0.33]	(0.00)	
	[1.00]	[1.00]			
Joint test p-value	0.02**	0.78	0.02**		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 256: Treatment effects with covariate adjustment – Daily activity

	Estimates			Sample	
	(1)	(2)	(3)	(4)	(5)
	Insurance	UCT	Difference p-value	Control Mean (SD)	Obs.
Hours of sleep	0.41***	0.16	0.06*	7.23	640
	(0.14)	(0.15)	[0.27]	(1.63)	
	[0.03]**	[0.79]			
Ate today	-0.04	-0.02	0.76	0.63	640
	(0.05)	(0.05)	[0.91]	(0.48)	
	[0.70]	[0.98]			
Smoked today	-0.02	-0.01	0.61	0.20	640
	(0.03)	(0.02)	[0.91]	(0.40)	
	[0.66]	[0.98]			
Drank tea today	0.04	-0.02	0.04**	0.90	640
	(0.03)	(0.03)	[0.19]	(0.30)	
	[0.52]	[0.98]			
Drank alcohol today	-0.03	0.01	0.04**	0.05	640
	(0.02)	(0.02)	[0.27]	(0.21)	
	[0.49]	[0.98]			
Phys. activity today	0.08	-0.00	0.11	0.45	640
	(0.05)	(0.05)	[0.38]	(0.50)	
	[0.49]	[0.99]			
Took medicine today	-0.00	-0.04*	0.17	0.10	640
	(0.03)	(0.03)	[0.39]	(0.30)	
	[0.98]	[0.51]			
Consumed miraa today	0.01	0.00	0.31	0.00	640
	(0.01)	(0.00)	[0.70]	(0.00)	
	[0.70]	[0.49]			
Chewed tobacco today	0.00	0.02*	0.08*	0.00	640
	(0.00)	(0.01)	[0.34]	(0.00)	
	[1.00]	[1.00]			
Joint test p-value	0.01**	0.50	0.01**		

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable with covariate adjustment. Column 1 reports estimates of the treatment effect of insurance with respect to the control group and Column 2 reports the estimated effect of UCT. Column 3 reports the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 257: Minimum detectable effects – Daily activity

| | MDE | | Sample | |
| | (1) | (2) | (3) | (4) |
	Insurance	UCT	Control Mean (SD)	Obs.
Hours of sleep	0.39	0.40	7.23	628
			(1.63)	
Ate today	0.13	0.13	0.63	628
			(0.48)	
Smoked today	0.07	0.06	0.20	628
			(0.40)	
Drank tea today	0.07	0.08	0.90	628
			(0.30)	
Drank alcohol today	0.05	0.06	0.05	628
			(0.21)	
Phys. activity today	0.14	0.13	0.45	628
			(0.50)	
Took medicine today	0.08	0.07	0.10	628
			(0.30)	
Consumed miraa today	0.02	0.00	0.00	628
			(0.00)	
Chewed tobacco today	0.00	0.02	0.00	628
			(0.00)	

Notes: Column 1 reports the minimum detectable effect sizes of insurance compared to control on the row variables with $\alpha = 0.05$ and 0.8 power. Column 2 reports the minimum detectable effect sizes for the UCT. The last columns report the control group means and SDs and size of the analytic sample respectively.

Table 258: Heckman selection model – Daily activity

	Intent-to-treat			Heckman Two-Stage				Sample	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Insurance	UCT	Difference p-value	Insurance	UCT	Difference p-value	Mills' Coefficient	Control Mean (SD)	Obs.
Hours of sleep	0.39***	0.15	0.07*	0.27*	0.09	0.22	0.07	7.31	690
	(0.14)	(0.14)		(0.14)	(0.14)		(0.35)	(1.67)	
Ate today	-0.03	0.00	0.47	-0.04	0.01	0.32	-0.24*	0.61	690
	(0.05)	(0.05)		(0.05)	(0.04)		(0.12)	(0.49)	
Smoked today	-0.02	-0.01	0.56	-0.01	-0.00	0.68	0.07	0.19	690
	(0.03)	(0.02)		(0.02)	(0.02)		(0.06)	(0.40)	
Drank tea today	0.04	-0.01	0.07*	0.04	0.00	0.21	-0.17*	0.88	690
	(0.03)	(0.03)		(0.03)	(0.03)		(0.07)	(0.33)	
Drank alcohol today	-0.03*	0.01	0.05**	-0.02	0.01	0.16	0.09	0.05	690
	(0.02)	(0.02)		(0.02)	(0.02)		(0.05)	(0.22)	
Phys. activity today	0.07	-0.02	0.10	0.06	-0.02	0.11	0.33**	0.47	690
	(0.05)	(0.05)		(0.05)	(0.05)		(0.12)	(0.50)	
Took medicine today	0.01	-0.02	0.36	-0.01	-0.03	0.38	-0.23**	0.09	690
	(0.03)	(0.03)		(0.03)	(0.03)		(0.07)	(0.29)	
Consumed miraa today	0.01	0.00	0.32	0.01	0.01	0.90	0.03*	0.00	690
	(0.01)	(0.00)		(0.01)	(0.01)		(0.01)	(0.00)	
Chewed tobacco today	0.00	0.01*	0.08*	0.00	0.01**	0.03**	0.00	0.00	690
	(0.00)	(0.01)		(0.01)	(0.01)		(0.02)	(0.00)	
Joint p-value	0.02**	0.78	0.02**						

Notes: This table reports the estimated treatment effect of insurance and UCT on each row variable. Columns 1 - 2 report estimates from an intent-to-treat analysis without correcting for selection. Columns 4 - 5 report OLS estimates controlling for baseline covariates. Columns 3 and 6 report the p-values for tests of the equality of the UCT and insurance coefficients. The bottom row reports the p-value for a test of the treatment effect across models using SUR. Standard errors are in parentheses and FWER adjusted p-values are in brackets. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

Table 259: Heckman first stage selection model – Daily activity

	(1) Have valid national ID	(2) High inc. stratum	(3) Middle inc. stratum	(4) Female	(5) Age	(6) Household size	(7) Married	(8) Co-habitating with partner	(9) Years of education	(10) Attrition rate
Hours of sleep	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Ate today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Smoked today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Drank tea today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Drank alcohol today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Phys. activity today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Took medicine today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Consumed miraa today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	
Chewed tobacco today	0.00	0.03	0.20	0.72***	0.01	-0.00	0.16	0.10	-0.02	.19
	(0.00)	(0.13)	(0.14)	(0.23)	(0.01)	(0.04)	(0.22)	(0.16)	(0.02)	

Notes: Columns 1 - 9 report coefficients estimate from the first stage probit regression of the Heckman two-step procedure. Standard errors are in parentheses. Column 10 displays the attrition rates observed for each outcome variable.

Table 260: Bounded treatment effects – Daily activity

	Insurance		UCT		Difference		Sample
	(1) Upper Bound	(2) Lower Bound	(3) Upper Bound	(4) Lower Bound	(5) Upper Bound	(6) Lower Bound	(7) Control Mean
Hours of sleep	0.49***	0.18	0.14	0.15	0.44***	0.10	7.23
	(0.19) [0.81]	(0.25) [-0.23]	(0.18) [0.49]	(0.18) [-0.20]	(0.17) [0.72]	(0.19) [-0.21]	(1.63)
Ate today	0.01	-0.09	0.01	0.00	-0.01	-0.11*	0.63
	(0.06) [0.10]	(0.06) [-0.18]	(0.06) [0.12]	(0.05) [-0.09]	(0.06) [0.09]	(0.06) [-0.21]	(0.48)
Smoked today	-0.01	-0.08**	-0.02	-0.03	0.01	-0.07*	0.20
	(0.05) [0.07]	(0.04) [-0.15]	(0.04) [0.06]	(0.05) [-0.12]	(0.05) [0.09]	(0.04) [-0.14]	(0.40)
Drank tea today	0.05*	0.01	-0.01	-0.02	0.07**	0.01	0.90
	(0.03) [0.10]	(0.04) [-0.06]	(0.05) [0.07]	(0.03) [-0.08]	(0.03) [0.13]	(0.05) [-0.06]	(0.30)
Drank alcohol today	-0.01	-0.03	0.01	0.02	-0.00	-0.04	0.05
	(0.04) [0.06]	(0.02) [-0.06]	(0.02) [0.05]	(0.03) [-0.04]	(0.04) [0.06]	(0.02) [-0.08]	(0.21)
Phys. activity today	0.11*	0.02	-0.01	-0.02	0.11*	0.02	0.45
	(0.06) [0.21]	(0.06) [-0.08]	(0.05) [0.09]	(0.05) [-0.12]	(0.06) [0.21]	(0.06) [-0.08]	(0.50)
Took medicine today	0.01	-0.01	-0.03	-0.04	0.03	0.02	0.10
	(0.04) [0.09]	(0.03) [-0.06]	(0.03) [0.02]	(0.04) [-0.11]	(0.04) [0.11]	(0.03) [-0.04]	(0.30)
Consumed miraa today	0.01	0.01	0.00	0.00	0.01	0.01	0.00
	(0.01) [0.01]	(0.01) [-0.00]	(0.00) [.]	(0.00) [.]	(0.01) [0.01]	(0.01) [-0.00]	(0.00)
Chewed tobacco today	0.00	0.00	0.01*	0.05	-0.02	-0.02*	0.00
	(0.00) [.]	(0.00) [.]	(0.01) [0.03]	(0.03) [-0.01]	(0.02) [0.03]	(0.01) [-0.03]	(0.00)

Notes: This table reports the Lee (2009) bounds on the treatment effect on respondents with a valid national ID. Columns 1 - 2 report the interval estimates for the effect of insurance. Columns 3 - 4 report the interval estimates for the effect of the cash transfer. Columns 5 - 6 report the interval estimates for the differential effect of insurance over the cash transfer. Standard errors are in parentheses and the Imbens-Manski 95% confidence interval is in brackets. Column 7 reports the mean and SD of the control group.

Table 261: Nearest neighbor matching with full baseline sample – Daily activity

	Neighbors = 1			Neighbors = 5			Neighbors = 10			Sample
	(1) Insurance	(2) UCT	(3) Difference	(4) Insurance	(5) UCT	(6) Difference	(7) Insurance	(8) UCT	(9) Difference	(10) Control Mean (SD)
Hours of sleep	1.07	0.34	0.52	0.33	-0.26	0.32	0.40	-0.36	0.29	7.31
	(2.00)	(.)	(.)	(0.54)	(0.53)	(0.39)	(0.37)	(0.33)	(0.31)	(1.67)
Ate today	-0.19	0.66	-0.41	0.33	0.26	0.19	0.21	0.06	-0.01	.61
	(0.40)	(.)	(.)	(0.20)	(0.25)	(0.25)	(0.16)	(0.17)	(0.17)	(0.49)
Smoked today	-0.08	0.19	0.13	0.05	0.19***	-0.07	0.00	-0.01	-0.07	.19
	(0.46)	(.)	(.)	(0.17)	(0.04)	(0.20)	(0.13)	(0.14)	(0.14)	(0.40)
Drank tea today	0.05	-0.10	-0.07	-0.00	0.30	-0.07***	-0.04	0.10	-0.07***	.88
	(0.40)	(.)	(.)	(0.18)	(0.25)	(0.02)	(0.11)	(0.14)	(0.02)	(0.33)
Drank alcohol today	0.03**	0.07	0.03	0.02	0.07***	0.03**	0.02	0.07***	-0.17	.05
	(0.01)	(.)	(.)	(0.10)	(0.03)	(0.01)	(0.06)	(0.03)	(0.13)	(0.22)
Phys. activity today	0.36	-0.54	0.49	0.08	0.06	0.29	0.09	0.06	0.19	.47
	(0.46)	(.)	(.)	(0.20)	(0.25)	(0.20)	(0.16)	(0.17)	(0.16)	(0.50)
Took medicine today	0.10***	0.02	0.10	0.10	0.02	0.10***	0.10	0.02	0.10***	.09
	(0.02)	(.)	(.)	(0.10)	(0.01)	(0.02)	(0.06)	(0.01)	(0.02)	(0.29)
Consumed miraa today	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0
	(0.01)	(.)	(.)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.00)
Chewed tobacco today	0.00***	0.03	0.00	0.00***	0.03*	0.00***	0.00***	0.03*	0.00***	0
	(0.00)	(.)	(.)	(0.00)	(0.02)	(0.00)	(0.00)	(0.02)	(0.00)	(0.00)

Notes: This table reports average treatment effects on the treated using nearest neighbor matching. Columns 1 - 3 matches using the closest neighbor. Columns 4 - 6 matches using the 5 nearest neighbors. Columns 7 - 9 matches using the 10 nearest neighbors. Standard errors are in parentheses.

Table 262: Radius matching with full baseline sample – Daily activity

	Caliper = 0.01			Caliper = 0.05			Caliper = 0.1			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Hours of sleep	0.26	-0.12	0.25*	0.25	-0.16	0.24	0.25	-0.16	0.23	7.31
	(0.16)	(0.24)	(0.15)	(0.16)	(0.23)	(0.15)	(0.16)	(0.23)	(0.15)	(1.67)
Ate today	-0.04	0.07	-0.03	-0.05	0.07	-0.03	-0.05	0.07	-0.03	.61
	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.49)
Smoked today	-0.06	-0.06	-0.03	-0.06	-0.07	-0.03	-0.06	-0.07	-0.03	.19
	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.40)
Drank tea today	0.05	-0.00	0.06*	0.05	0.00	0.06*	0.05	0.00	0.06*	.88
	(0.03)	(0.05)	(0.03)	(0.03)	(0.05)	(0.03)	(0.03)	(0.05)	(0.03)	(0.33)
Drank alcohol today	-0.02	0.02	-0.03	-0.02	0.02	-0.02	-0.02	0.02	-0.02	.05
	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.02)	(0.22)
Phys. activity today	0.02	0.03	0.09	0.02	0.01	0.09*	0.02	0.01	0.10*	.47
	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.50)
Took medicine today	0.01	-0.07**	0.06**	0.01	-0.07**	0.06**	0.01	-0.07**	0.06**	.09
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.29)
Consumed miraa today	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.00)
Chewed tobacco today	0.00***	0.03*	-0.02*	0.00***	0.03*	-0.02*	0.00***	0.03*	-0.02*	0
	(0.00)	(0.02)	(0.01)	(0.00)	(0.02)	(0.01)	(0.00)	(0.02)	(0.01)	(0.00)

Notes: This table reports average treatment effects on the treated using radius matching. Columns 1 - 3 matches with a caliper of 0.01. Columns 4 - 6 matches with a caliper of 0.05. Columns 7 - 9 matches with a caliper of 0.1. Standard errors are in parentheses.

Table 263: Kernel matching with full baseline sample – Daily activity

	Epanechnikov			Gaussian			Sample
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Insurance	UCT	Difference	Insurance	UCT	Difference	Control Mean (SD)
Hours of sleep	0.25	-0.15	0.24	0.25	-0.16	0.24	7.31
	(0.16)	(0.23)	(0.15)	(0.16)	(0.22)	(0.15)	(1.67)
Ate today	-0.04	0.07	-0.03	-0.04	0.07	-0.03	.61
	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.05)	(0.49)
Smoked today	-0.06	-0.07	-0.03	-0.06	-0.07	-0.03	.19
	(0.04)	(0.06)	(0.04)	(0.04)	(0.06)	(0.04)	(0.40)
Drank tea today	0.05	0.01	0.06*	0.05	0.01	0.06*	.88
	(0.03)	(0.05)	(0.03)	(0.03)	(0.05)	(0.03)	(0.33)
Drank alcohol today	-0.02	0.02	-0.02	-0.02	0.02	-0.02	.05
	(0.02)	(0.04)	(0.02)	(0.02)	(0.04)	(0.02)	(0.22)
Phys. activity today	0.02	0.02	0.09*	0.02	0.01	0.09*	.47
	(0.05)	(0.07)	(0.06)	(0.05)	(0.07)	(0.06)	(0.50)
Took medicine today	0.01	-0.07**	0.06**	0.01	-0.07**	0.06**	.09
	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.03)	(0.29)
Consumed miraa today	0.01	0.01	0.01	0.01	0.01	0.01	0
	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.01)	(0.00)
Chewed tobacco today	0.00***	0.03*	-0.02*	0.00***	0.03*	-0.02**	0
	(0.00)	(0.02)	(0.01)	(0.00)	(0.02)	(0.01)	(0.00)

Notes: This table reports average treatment effects on the treated using kernel matching with a bandwidth of 0.6. Columns 1 - 3 matches using the Epanechnikov kernel. Columns 4 - 6 matches using Gaussian kernel. Standard errors are in parentheses.

H   Heterogeneous effects

To assess heterogeneous treatment effects, we test whether the impact of health insurance and cash transfers varies with pre-specified respondent characteristics measured at baseline and denoted by $X_{i,t=0}$ in the following equation.

$$y_{i,t=1} = \alpha + \beta_1 INS_i + \beta_2 UCT_i + \beta_3 X_{i,t=0} + \beta_4(INS_i \times X_{i,t=0}) + \beta_5(UCT_i \times X_{i,t=0}) + \delta y_{i,t=0} + \varepsilon_i$$

The first table in each subsection summarizes the coefficient estimates of the interaction term between assigment to insurance and each row variable (β_4). The second table in each subsection summarizes the interaction term coefficient between UCT and each row variable (β_5). This coefficient is the difference in treatment effects between each value of the baseline interactant $X_{i,t=0}$. Each cell correspondents to a unique regression with the column variable as outcome and the row variable as interactant. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.

H.1   Indices

Table 264: Heterogeneous effects of insurance – Summary indices

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	0.01	-0.16	0.02	0.04	0.39**	-0.00	0.12	-0.18
Female	-0.19	0.07	-0.40	-0.38	-0.04	-0.80	-0.67**	-0.60*
Have at least 1 child	0.17	-0.44***	0.25	0.32	0.07	-0.50	-0.47	0.01
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.13	-0.25	-0.19	-0.28	-0.06	-0.43	0.11	-0.22
Any HH member hospitalized (1 year)	-0.01	0.00	0.12	-0.14	0.03	-0.03	0.15	-0.21
Below median log asset value	-0.17	0.02	-0.07	0.02	-0.08	0.03	0.10	0.19
Below median weekly log income	-0.36*	-0.20*	0.03	0.03	0.01	0.30	-0.16	-0.04
Above median savings	0.06	-0.16	-0.28*	-0.03	-0.18	-0.14	0.08	0.10
Above median group savings	-0.11	-0.10	-0.25	-0.02	0.03	-0.05	0.15	-0.30
Self-employed	0.03	-0.11	-0.02	0.21	0.03	-0.32	0.17	0.08
Is shed leader?	-0.12	0.14	-0.14	0.14	-0.14	-0.01	0.78*	0.11
Manufacturer	-0.15	-0.21	-0.17	0.45**	-0.06	-0.15	0.04	-0.21
Above median subjective risk	0.17	-0.01	-0.05	0.45**	-0.19	0.04	-0.22	0.27
Above median shed size	0.41**	0.10	0.13	0.11	0.00	0.02	0.28	0.15
Above median Subjective well-being index	0.09	0.17	0.04	0.28	0.29*	-0.00	0.23	0.13
Above median Depression	-0.34*	-0.35***	-0.15	-0.23	-0.07	0.28	0.06	-0.35*
Above median log cortisol	0.09	0.05	-0.10	0.22	0.10	0.03	-0.08	-0.43**
Above median indiff. point	-0.10	-0.05	0.28*	0.43**	0.02	-0.03	-0.12	0.19
Above median risk indiff.	-0.12	-0.10	0.25	0.12	-0.31**	0.32	-0.05	0.05
Gave donation	0.15	-0.07	-0.42	-0.12	0.06	-0.01	-0.23	0.31

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Subjective well-being index (2) Log avg. cortisol level (3) Insurance ownership index (4) Insurance WTP index (5) Asset ownership index (6) Labor mobility index (7) Labor productivity index (8) Job risk index

Table 265: Heterogeneous effects of UCT – Summary indices

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	0.28	-0.28*	-0.05	-0.01	0.17	0.02	-0.07	0.07
Female	0.00	0.08	-0.08	-0.29	-0.13	-0.15	0.01	-0.67**
Have at least 1 child	0.37	-0.28**	0.27	0.01	-0.07	-0.42	-0.19	0.20
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.39	-0.46***	-0.37*	-0.36**	-0.13	-0.44	0.06	-0.24
Any HH member hospitalized (1 year)	0.23	-0.09	0.28	-0.00	-0.00	0.37	0.16	-0.14
Below median log asset value	-0.31	-0.06	0.06	0.19	0.02	0.01	-0.08	0.13
Below median weekly log income	-0.23	-0.12	-0.00	-0.00	-0.14	0.30	-0.17	0.00
Above median savings	0.09	-0.27*	-0.14	0.08	-0.31*	0.01	-0.08	-0.07
Above median group savings	0.11	0.06	-0.37**	-0.26	0.02	-0.04	0.13	-0.25
Self-employed	-0.26	0.06	0.08	0.12	-0.15	0.03	-0.23	0.01
Is shed leader?	-0.11	-0.11	-0.31	0.09	0.07	-0.02	0.54**	-0.02
Manufacturer	0.07	0.14	0.05	0.14	-0.11	0.38	0.28	0.01
Above median subjective risk	0.12	-0.20	-0.03	0.28*	-0.18	0.03	-0.20	0.08
Above median shed size	0.04	-0.12	0.04	0.37**	-0.03	-0.31	0.09	0.24
Above median Subjective well-being index	-0.20	0.03	-0.08	0.01	0.18	-0.02	0.11	0.35*
Above median Depression	0.24	-0.38***	0.07	0.13	0.01	0.29	0.16	-0.24
Above median log cortisol	-0.33	0.01	-0.11	0.39**	0.38**	-0.29	0.10	-0.09
Above median indiff. point	-0.11	-0.14	0.17	0.31**	-0.01	0.00	0.21	0.12
Above median risk indiff.	-0.16	0.04	0.03	0.07	-0.35**	0.01	-0.05	-0.00
Gave donation	-0.01	0.09	-0.31	-0.25	-0.06	-0.01	-0.13	0.10

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Subjective well-being index (2) Log avg. cortisol level (3) Insurance ownership index (4) Insurance WTP index (5) Asset ownership index (6) Labor mobility index (7) Labor productivity index (8) Job risk index

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H.2 Cortisol

Table 266: Heterogeneous effects of insurance – Cortisol

	(1)	(2)	(3)
Completed std. 8	-0.16	-0.15	-0.16
Female	0.07	0.08	0.07
Have at least 1 child	-0.44***	-0.43***	-0.44***
Insurance expired before endline	0.00	0.00	0.00
Sick/injured (1 month)	-0.25	-0.29*	-0.25
Any HH member hospitalized (1 year)	0.00	0.01	0.00
Below median log asset value	0.02	0.02	0.02
Below median weekly log income	-0.20*	-0.18	-0.20*
Above median savings	-0.16	-0.16	-0.16
Above median group savings	-0.10	-0.14	-0.10
Self-employed	-0.11	-0.12	-0.12
Is shed leader?	0.14	0.15	0.14
Manufacturer	-0.21	-0.18	-0.21
Above median subjective risk	-0.01	-0.01	-0.02
Above median shed size	0.10	0.11	0.10
Above median Subjective well-being index	0.17	0.18	0.16
Above median Depression	-0.35***	-0.37***	-0.35***
Above median log cortisol	0.05	0.03	0.05
Above median indiff. point	-0.05	-0.06	-0.05
Above median risk indiff.	-0.10	-0.09	-0.10
Gave donation	-0.07	-0.07	-0.06

Notes: This table reports the coefficient estimates of the interaction term between assignment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Log avg. cortisol level (2) Log avg. cortisol less 100 (3) Log avg. cortisol (.99 Wins.)

Table 267: Heterogeneous effects of UCT – Cortisol

	(1)	(2)	(3)
Completed std. 8	-0.28*	-0.17	-0.27*
Female	0.08	0.13	0.08
Have at least 1 child	-0.28**	-0.35***	-0.29**
Insurance expired before endline	0.00	0.00	0.00
Sick/injured (1 month)	-0.46***	-0.40**	-0.45***
Any HH member hospitalized (1 year)	-0.09	-0.08	-0.08
Below median log asset value	-0.06	0.02	-0.05
Below median weekly log income	-0.12	-0.15	-0.13
Above median savings	-0.27*	-0.22*	-0.25*
Above median group savings	0.06	0.06	0.05
Self-employed	0.06	0.06	0.05
Is shed leader?	-0.11	-0.05	-0.10
Manufacturer	0.14	0.07	0.13
Above median subjective risk	-0.20	-0.21*	-0.21
Above median shed size	-0.12	-0.07	-0.11
Above median Subjective well-being index	0.03	0.02	0.03
Above median Depression	-0.38***	-0.32**	-0.37***
Above median log cortisol	0.01	0.02	0.01
Above median indiff. point	-0.14	-0.17	-0.14
Above median risk indiff.	0.04	-0.01	0.04
Gave donation	0.09	-0.00	0.09

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Log avg. cortisol level (2) Log avg. cortisol less 100 (3) Log avg. cortisol (.99 Wins.)

H.3 Subjective well-being

Table 268: Heterogeneous effects of insurance – Subjective well-being

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	0.01	0.09	0.33	-0.05	0.09	0.40*	-0.26	0.13
Female	-0.19	-0.12	-0.15	-0.03	0.17	-0.06	-0.07	-0.03
Have at least 1 child	0.17	-0.09	-0.07	-0.27	0.09	0.25	0.13	0.07
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.13	-0.06	-0.01	0.28	0.20	-0.05	0.26	-0.05
Any HH member hospitalized (1 year)	-0.01	-0.12	-0.09	0.30	-0.23	-0.11	-0.06	-0.11
Below median log asset value	-0.17	0.24	-0.24	-0.12	0.43**	-0.33	0.34*	-0.14
Below median weekly log income	-0.36*	0.09	0.07	0.02	0.10	-0.31	-0.14	-0.16
Above median savings	0.06	-0.19	0.01	-0.03	-0.16	0.27	-0.18	0.01
Above median group savings	-0.11	-0.18	-0.02	-0.32	0.11	0.19	-0.10	-0.10
Self-employed	0.03	0.02	0.09	0.29	-0.01	-0.25	-0.02	0.17
Is shed leader?	-0.12	0.18	-0.08	0.18	-0.02	-0.11	-0.37	0.40
Manufacturer	-0.15	0.29	-0.53**	0.12	0.20	-0.18	0.21	-0.06
Above median subjective risk	0.17	0.19	-0.23	-0.45**	0.19	0.22	0.25	0.16
Above median shed size	0.41**	-0.23	0.08	0.06	-0.04	-0.02	0.38**	-0.04
Above median Subjective well-being index	0.09	0.22	0.19	-0.04	-0.21	0.11	-0.13	0.19
Above median Depression	-0.34*	0.12	-0.08	0.00	-0.30	-0.46**	-0.03	-0.36*
Above median log cortisol	0.09	0.12	0.02	-0.15	-0.06	0.34*	-0.03	-0.00
Above median indiff. point	-0.10	-0.12	-0.18	0.27	0.06	-0.16	0.03	-0.11
Above median risk indiff.	-0.12	-0.20	0.14	0.15	-0.06	0.12	-0.21	-0.21
Gave donation	0.15	0.19	0.03	-0.14	0.31	0.08	0.09	0.43

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Subjective well-being index (2) Perceived stress (3) Optimism (4) Self-esteem (5) Depression (6) Internal locus of control (7) Happiness (8) Life satisfaction

Table 269: Heterogeneous effects of UCT – Subjective well-being

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	0.28	-0.22	0.05	-0.04	-0.09	0.27	-0.10	0.37
Female	0.00	-0.12	-0.18	-0.16	-0.18	0.17	0.00	-0.12
Have at least 1 child	0.37	0.15	0.16	-0.04	-0.14	0.09	0.27	0.09
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.39	-0.07	0.19	0.22	-0.11	-0.18	0.38	-0.03
Any HH member hospitalized (1 year)	0.23	0.03	0.16	0.34*	-0.03	-0.10	0.11	0.15
Below median log asset value	-0.31	0.19	-0.25	-0.51***	0.39**	-0.42**	0.27	-0.23
Below median weekly log income	-0.23	0.14	0.06	-0.15	0.38*	0.08	-0.06	-0.12
Above median savings	0.09	-0.12	-0.02	0.14	-0.32	0.21	-0.36*	0.33
Above median group savings	0.11	0.13	0.05	-0.08	0.03	0.40**	0.05	-0.10
Self-employed	-0.26	0.31	-0.07	-0.03	0.28	-0.06	0.01	-0.09
Is shed leader?	-0.11	-0.27	-0.30	0.43	-0.34	-0.24	-0.54*	0.44
Manufacturer	0.07	0.31	-0.15	-0.04	0.16	-0.13	0.10	0.29
Above median subjective risk	0.12	0.15	-0.10	-0.23	0.11	0.34*	0.18	-0.05
Above median shed size	0.04	-0.29	-0.03	-0.02	0.27	0.01	0.22	-0.24
Above median Subjective well-being index	-0.20	-0.19	0.19	-0.03	-0.14	-0.13	-0.34*	0.01
Above median Depression	0.24	-0.01	-0.03	-0.01	-0.21	0.01	0.08	0.18
Above median log cortisol	-0.33	0.18	-0.15	-0.21	-0.09	0.10	-0.24	-0.20
Above median indiff. point	-0.11	0.13	-0.07	0.09	0.14	-0.13	-0.10	0.24
Above median risk indiff.	-0.16	-0.41**	-0.10	0.07	0.09	0.10	-0.30	-0.07
Gave donation	-0.01	-0.12	-0.15	0.02	-0.14	0.37	-0.37	0.31

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Subjective well-being index (2) Perceived stress (3) Optimism (4) Self-esteem (5) Depression (6) Internal locus of control (7) Happiness (8) Life satisfaction

H.4   Perceived stress scale

Table 270: Heterogeneous effects of insurance – Perceived stress

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Completed std. 8	-0.04	0.20	0.24	-0.15	-0.01	0.33	0.22	0.07	-0.10	-0.02	0.19	-0.22	-0.03	-0.06
Female	-0.26	0.28	0.11	0.05	0.07	0.12	-0.11	-0.17	0.30	-0.30	-0.55*	0.08	0.02	0.04
Have at least 1 child	-0.31	-0.33	-0.11	-0.12	0.06	-0.27	-0.00	0.25	-0.12	0.20	0.08	0.28	0.14	0.01
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.01	-0.30	-0.07	-0.16	-0.22	-0.25	-0.14	-0.24	0.28	-0.03	-0.38	0.14	-0.08	0.17
Any HH member hospitalized (1 year)	-0.28	-0.07	0.20	-0.00	0.03	-0.07	0.16	-0.36	-0.14	0.01	-0.21	-0.06	-0.19	-0.27
Below median log asset value	0.48**	0.28	0.33	0.09	0.02	0.40*	-0.05	0.41*	-0.13	-0.07	0.20	0.11	-0.00	0.24
Below median weekly log income	0.01	0.22	-0.08	0.12	-0.08	0.20	-0.13	0.01	-0.00	-0.08	0.31	-0.04	-0.06	0.08
Above median savings	-0.08	-0.15	-0.12	-0.09	0.26	-0.07	0.24	-0.07	0.04	0.19	-0.30	0.05	-0.20	-0.09
Above median group savings	-0.45**	-0.26	0.01	0.11	0.01	-0.25	-0.05	-0.11	-0.05	0.30	-0.27	-0.37	0.27	-0.15
Self-employed	0.21	0.51**	0.29	0.58**	0.23	0.40*	-0.40*	-0.07	-0.17	-0.06	-0.01	0.27	0.18	0.24
Is shed leader?	-0.37	0.01	-0.02	-0.35	-0.42	-0.33	0.29	0.09	-0.26	-0.36	0.14	0.15	0.01	0.03
Manufacturer	0.61**	0.30	0.33	-0.19	0.25	-0.14	-0.04	-0.20	-0.06	-0.03	0.29	0.08	-0.23	0.30
Above median subjective risk	0.04	0.18	0.07	0.26	-0.23	-0.33	0.00	-0.08	0.14	-0.43**	0.07	0.07	-0.31	0.13
Above median shed size	-0.23	-0.19	0.06	0.43*	0.08	0.50**	-0.14	-0.05	-0.07	0.07	0.11	0.26	0.22	0.09
Above median Subjective well-being index	0.25	0.44*	-0.18	-0.17	-0.53**	-0.42*	0.08	-0.05	0.11	0.52**	0.31	-0.32	-0.05	-0.06
Above median Depression	-0.18	-0.20	-0.17	-0.37*	-0.34	-0.41*	-0.24	-0.39*	-0.34	-0.40*	-0.21	-0.09	-0.15	-0.35
Above median log cortisol	0.28	0.29	-0.00	0.06	0.14	-0.26	-0.49**	0.03	0.32	0.05	0.11	0.01	0.10	-0.01
Above median indiff. point	-0.06	0.07	-0.14	0.06	-0.02	-0.03	0.32	0.07	0.18	0.19	0.17	-0.03	0.21	0.02
Above median risk indiff.	-0.18	-0.13	0.02	0.10	-0.11	0.33	0.41**	0.40*	0.24	0.19	-0.05	0.21	0.20	0.09
Gave donation	0.48	0.32	0.50	0.21	-0.05	-0.06	0.34	-0.09	-0.26	0.26	0.11	0.05	-0.09	0.29

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) How often have you been upset because of something that happened unexpectedly? (2) How often have you felt that you were unable to control the important things in (3) How often have you felt nervous and ? (4) How often have you dealt successfully with day to day problems and annoyances? (5) How often have you felt that you were effectively coping with important changes (6) How often have you felt confident about your ability to handle your personal pro (7) How often have you felt that things were going your way? (8) How often have you found that you could not cope with all the things that you ha (9) How often have you been able to control irritations in your life? (10) How often have you felt that you were on top of things? (11) How often have you been angered because of things that happened that were outsid (12) How often have you found yourself thinking about things that you have to accompl (13) How often have you been able to control the way you spend your time? (14) How often have you felt difficulties were piling up so high that you could not o

Table 271: Heterogeneous effects of UCT – Perceived stress

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Completed std. 8	-0.36	-0.25	0.28	0.21	0.25	0.36	0.21	0.17	0.36	0.16	0.25	0.19	-0.31	-0.12
Female	0.31	0.48	0.48	0.37	-0.03	0.13	0.07	-0.10	0.73**	0.21	-0.05	0.01	0.23	-0.15
Have at least 1 child	-0.46*	-0.21	-0.18	-0.51**	-0.22	-0.22	-0.50**	0.21	-0.46*	-0.09	0.02	0.28	-0.36	-0.41
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.39	-0.26	-0.28	-0.18	-0.24	-0.20	0.32	0.21	0.17	-0.24	-0.22	0.20	-0.19	0.08
Any HH member hospitalized (1 year)	-0.09	-0.00	-0.03	-0.28	-0.12	-0.23	0.10	0.10	-0.22	-0.14	-0.30	0.12	0.05	-0.13
Below median log asset value	0.44*	0.32	0.37	0.34	-0.13	0.22	0.36	0.21	-0.02	-0.06	0.29	-0.15	-0.03	0.16
Below median weekly log income	0.30	0.32	0.16	0.22	-0.22	0.04	0.01	-0.07	0.22	-0.34	0.13	0.15	-0.00	0.11
Above median savings	-0.58**	0.25	-0.29	-0.26	-0.05	-0.26	0.05	0.10	0.21	0.56**	-0.06	0.35	-0.52**	-0.09
Above median group savings	-0.17	-0.14	0.17	0.06	0.07	-0.31	-0.24	0.23	-0.22	0.08	-0.15	0.12	-0.11	0.22
Self-employed	0.40	0.33	0.56**	0.19	-0.29	-0.04	-0.21	0.15	0.01	-0.07	0.18	0.19	0.17	0.39
Is shed leader?	-0.38	-0.23	-0.55	-0.10	-0.01	0.00	0.15	-0.13	-0.26	-0.16	-0.31	0.01	-0.05	-0.67*
Manufacturer	0.50*	-0.10	0.23	-0.27	0.09	-0.28	-0.23	-0.33	-0.31	-0.46*	0.12	0.12	0.07	0.38
Above median subjective risk	0.03	0.04	0.38*	0.26	-0.19	-0.34	-0.12	0.22	0.35	0.03	0.34	0.40*	-0.23	0.12
Above median shed size	-0.48**	0.08	0.04	0.42*	0.28	0.33	-0.18	-0.07	0.58***	-0.27	0.12	0.29	0.45**	0.23
Above median Subjective well-being index	-0.42*	-0.07	-0.57**	-0.30	-0.34	-0.29	0.06	-0.21	-0.25	0.41*	-0.25	-0.15	0.03	-0.51**
Above median Depression	0.10	-0.14	-0.33	-0.11	-0.25	-0.19	0.18	0.02	0.13	-0.01	-0.07	-0.14	-0.14	-0.18
Above median log cortisol	0.42*	0.03	0.03	-0.26	-0.09	-0.50**	-0.09	-0.10	0.27	0.11	-0.02	-0.20	-0.13	-0.02
Above median indiff. point	-0.01	0.27	-0.13	-0.07	-0.12	-0.01	0.15	0.23	-0.25	0.23	0.19	-0.33	-0.07	-0.14
Above median risk indiff.	-0.32	-0.41*	-0.22	0.19	0.07	0.61***	0.08	-0.02	-0.17	0.29	-0.45**	0.08	0.05	-0.09
Gave donation	0.03	-0.27	-0.03	-0.44	0.07	-0.43	0.36	0.09	0.13	0.60**	-0.36	-0.03	-0.03	-0.04

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) How often have you been upset because of something that happened unexpectedly? (2) How often have you felt that you were unable to control the important things in (3) How often have you felt nervous and ? (4) How often have you dealt successfully with day to day problems and annoyances? (5) How often have you felt that you were effectively coping with important changes (6) How often have you felt confident about your ability to handle your personal pro (7) How often have you felt that things were going your way? (8) How often have you found that you could not cope with all the things that you ha (9) How often have you been able to control irritations in your life? (10) How often have you felt that you were on top of things? (11) How often have you been angered because of things that happened that were outsid (12) How often have you found yourself thinking about things that you have to accompl (13) How often have you been able to control the way you spend your time? (14) How often have you felt difficulties were piling up so high that you could not o

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H.5 Health

Table 272: Heterogeneous effects of insurance – Health and healthcare use

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Completed std. 8	0.00	0.10	0.05	0.09	0.02	-0.07	-0.01	0.26**	104.88	0.03	1.07	0.00
Female	-0.01	0.04	0.01	-0.02	-0.06	-0.07	-0.05	0.14	-78.18	-1.05	0.25	0.00
Have at least 1 child	-0.12	-0.30	-0.03	0.00	-0.14	0.02	0.00	0.00	102.52	0.06	-0.54	-0.07
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.02	0.92	0.08	0.08	0.09	-0.06	0.06	-0.16	-114.32	0.15	-1.97	-0.09
Any HH member hospitalized (1 year)	-0.16*	-0.81*	-0.04	-0.01	-0.14	-0.23**	0.11*	0.00	239.68	-1.22*	-1.32	-0.07
Below median log asset value	-0.03	0.22	-0.05	-0.02	0.06	0.14	0.00	0.06	-95.08	0.82	-0.66	-0.04
Below median weekly log income	0.06	0.92**	0.04	-0.08	0.10	0.16*	-0.03	-0.02	-102.41	-0.50	-0.46	-0.04
Above median savings	0.07	-0.39	-0.02	0.09	0.05	0.00	-0.11*	0.22*	-18.25	0.25	0.88	-0.02
Above median group savings	-0.07	-0.24	-0.06	0.00	-0.07	-0.03	-0.07	-0.09	146.07	0.20	0.84	-0.00
Self-employed	-0.15*	-0.13	-0.01	0.01	-0.07	-0.14	0.06	-0.02	-109.26	0.16	-1.15	-0.03
Is shed leader?	-0.09	-0.47	-0.10	-0.15	-0.16	-0.11	0.14	-0.06	591.91	-0.86	0.05	0.07
Manufacturer	-0.11	0.12	-0.02	-0.09	-0.04	-0.00	-0.07	0.14	-444.41	-0.15	-0.49	-0.07
Above median subjective risk	-0.06	0.42	0.02	0.14*	0.07	0.09	0.05	-0.09	124.05	0.28	-0.31	0.06
Above median shed size	0.10	0.12	0.06	-0.03	0.11	-0.05	0.02	-0.11	-114.35	-0.54	-0.71	0.09
Above median Subjective well-being index	0.11	-0.19	0.05	0.11	0.03	0.10	0.02	0.10	170.89	1.09*	-0.57	-0.14**
Above median Depression	-0.17**	-0.32	-0.07	0.03	-0.07	-0.09	0.03	-0.08	-159.45	-0.96*	-1.01	0.07
Above median log cortisol	0.04	0.15	0.04	-0.11	0.01	0.11	0.09	-0.10	-120.08	0.05	1.11	-0.00
Above median indiff. point	0.07	0.69	0.12	0.09	0.02	-0.03	0.02	-0.05	-158.42	-0.16	-1.14	0.02
Above median risk indiff.	-0.02	0.26	0.00	-0.08	-0.04	0.15*	-0.06	-0.04	187.97	0.50	-0.70	-0.06
Gave donation	0.00	0.06	0.04	0.23***	0.11	-0.06	-0.06	0.17	-94.32	1.37	0.69	-0.08

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Sick/injured (1 month) (2) Days missed due to sickness (1 month) (3) Prop. of household sick (1 month) (4) Prop. children in household sick (1 month) (5) Consulted for illness/injury (1 month) (6) Any HH member hospitalized (1 year) (7) Children vaccinated (8) Child check-up (6 months) (9) Contribution to hosp. costs (USD PPP) (10) Nights hospitalized (1 year) (11) Nights should have been hospitalized (1 year) (12) Took medicine today

Table 273: Heterogeneous effects of UCT – Health and healthcare use

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Completed std. 8	-0.01	-0.51	0.06	0.06	0.08	-0.04	0.04	0.04	4.35	-0.25	1.27	0.00
Female	0.03	-0.53	-0.04	-0.15	0.00	0.08	0.16	0.03	49.63	-0.27	0.32	-0.10
Have at least 1 child	-0.07	-0.25	-0.06	0.00	-0.10	0.10	0.00	0.00	45.61	-0.14	-0.46	0.05
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.09	-0.22	-0.02	-0.02	-0.08	-0.12	0.02	-0.01	-24.44	-0.64	-2.27	-0.09
Any HH member hospitalized (1 year)	-0.11	-0.69*	-0.01	0.03	-0.09	-0.04	0.11**	-0.11	13.26	-1.02*	-1.29	-0.07
Below median log asset value	-0.05	0.37	-0.00	0.08	0.01	0.09	-0.05	0.02	6.28	0.26	-0.79	-0.05
Below median weekly log income	-0.05	0.57*	0.00	-0.12	0.07	-0.01	-0.03	0.15	33.00	-0.08	-0.52	-0.03
Above median savings	0.00	-0.47	0.05	0.04	0.05	0.08	-0.09	0.03	30.00	-0.19	0.86	0.01
Above median group savings	-0.12	-0.58*	-0.08	0.05	-0.10	0.03	-0.05	-0.06	-12.26	-0.40	0.90	-0.07
Self-employed	-0.10	-0.08	0.04	0.05	-0.02	-0.13	-0.02	0.06	-38.73	0.23	-1.27	-0.05
Is shed leader?	0.07	-0.19	-0.11	-0.24**	0.00	0.10	-0.02	-0.06	-81.81	-0.94	0.12	0.27***
Manufacturer	-0.05	-0.09	0.04	0.10	-0.10	0.06	0.03	-0.01	0.28	-0.10	-0.52	0.02
Above median subjective risk	-0.01	-0.42	0.08	0.03	0.04	0.08	-0.03	-0.05	-22.71	-0.33	-0.25	-0.03
Above median shed size	0.01	0.39	-0.08	-0.14*	0.05	0.03	0.01	-0.11	17.92	-0.12	-0.75	0.10*
Above median Subjective well-being index	0.06	0.47	0.02	0.10	-0.04	0.05	0.01	0.13	-4.72	0.55*	-0.55	0.02
Above median Depression	-0.09	-0.06	-0.09	0.00	0.04	-0.18**	0.11**	-0.14	-41.60	-0.43	-1.06	0.03
Above median log cortisol	0.01	0.07	0.01	-0.07	-0.03	0.01	0.03	-0.01	29.84	0.40	0.99	-0.01
Above median indiff. point	0.05	0.33	0.08	0.03	0.04	0.15*	-0.04	-0.04	42.39	0.35	-1.02	0.06
Above median risk indiff.	0.09	0.24	-0.00	-0.06	0.04	0.06	-0.09	0.00	-36.59	-0.32	-0.78	0.09
Gave donation	-0.27**	-1.46	-0.12	0.20***	-0.11	-0.06	0.07	0.27*	16.97	0.08	0.62	-0.14**

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Sick/injured (1 month) (2) Days missed due to sickness (1 month) (3) Prop. of household sick (1 month) (4) Prop. children in household sick (1 month) (5) Consulted for illness/injury (1 month) (6) Any HH member hospitalized (1 year) (7) Children vaccinated (8) Child check-up (6 months) (9) Contribution to hosp. costs (USD PPP) (10) Nights hospitalized (1 year) (11) Nights should have been hospitalized (1 year) (12) Took medicine today

H.6 Insurance ownership

Table 274: Heterogeneous effects of insurance – Insurance ownership

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Completed std. 8	0.02	-0.60***	0.05	-0.00	0.10	0.02	-0.19*
Female	-0.40	0.06	-0.01	-0.00	-0.07	-0.33**	0.15
Have at least 1 child	0.25	0.12	-0.05	-0.04	-0.09	-0.09	0.04
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.19	0.09	0.03	0.04	-0.11	0.08	0.24**
Any HH member hospitalized (1 year)	0.12	-0.21	0.06	-0.02	-0.22*	-0.08	-0.14
Below median log asset value	-0.07	-0.11	0.04	-0.06	0.26**	0.06	-0.12
Below median weekly log income	0.03	0.06	0.06	0.07	0.11	0.16	-0.01
Above median savings	-0.28*	-0.23	-0.02	0.01	-0.22*	-0.21**	-0.14
Above median group savings	-0.25	-0.05	0.00	0.00	-0.10	0.04	0.07
Self-employed	-0.02	-0.06	0.01	0.02	0.16	0.08	-0.14
Is shed leader?	-0.14	0.02	-0.12	0.09	-0.19	-0.05	0.25*
Manufacturer	-0.17	0.01	-0.04	-0.04	0.21*	0.02	0.05
Above median subjective risk	-0.05	-0.00	-0.00	0.03	-0.22*	-0.08	-0.08
Above median shed size	0.13	-0.12	-0.05	-0.03	0.10	-0.03	0.03
Above median Subjective well-being index	0.04	-0.12	0.00	0.02	0.12	0.09	0.04
Above median Depression	-0.15	0.20	0.03	-0.06	-0.02	-0.03	-0.15
Above median log cortisol	-0.10	-0.04	-0.02	-0.01	0.00	-0.01	0.10
Above median indiff. point	0.28*	-0.13	0.00	0.02	0.08	0.11	-0.02
Above median risk indiff.	0.25	-0.36**	-0.10*	0.06	0.33***	-0.15	-0.12
Gave donation	-0.42	0.10	0.14	0.03	-0.08	0.15	0.18

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Insurance ownership index (2) Trust in insurance company (3) Ownership of any insurance (4) Heard about insurance from others (5) Others' perception of insurance (6) Others convinced to buy insurance (7) Will buy ins. next year

Table 275: Heterogeneous effects of UCT – Insurance ownership

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Completed std. 8	-0.05	-0.32	-0.02	-0.02	-0.02	-0.24**	-0.09
Female	-0.08	0.33	0.09	0.05	-0.29*	-0.14	0.09
Have at least 1 child	0.27	0.12	-0.05	0.06	0.03	-0.10	-0.06
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.37*	0.09	-0.01	0.02	-0.14	0.07	0.01
Any HH member hospitalized (1 year)	0.28	-0.05	-0.03	-0.04	-0.24*	-0.16	-0.04
Below median log asset value	0.06	-0.35*	0.05	-0.07*	0.43***	0.13	-0.15
Below median weekly log income	-0.00	-0.43**	0.08	0.02	0.37***	0.11	-0.11
Above median savings	-0.14	-0.05	-0.02	0.03	-0.30**	-0.25**	-0.09
Above median group savings	-0.37**	0.38**	-0.08	0.01	-0.16	-0.10	-0.04
Self-employed	0.08	-0.22	0.07	-0.04	0.18	-0.02	-0.19*
Is shed leader?	-0.31	0.14	-0.12	0.06	-0.24	0.08	0.22
Manufacturer	0.05	0.01	0.03	0.00	0.06	0.08	0.06
Above median subjective risk	-0.03	-0.11	-0.05	0.01	-0.10	-0.05	-0.13
Above median shed size	0.04	-0.21	0.02	-0.09**	0.11	0.09	-0.03
Above median Subjective well-being index	-0.08	-0.29	-0.02	-0.02	0.20*	-0.03	-0.06
Above median Depression	0.07	0.18	-0.03	0.01	-0.04	-0.03	0.01
Above median log cortisol	-0.11	-0.05	0.00	0.02	0.08	0.03	0.14
Above median indiff. point	0.17	0.10	0.01	-0.07	0.11	0.08	0.02
Above median risk indiff.	0.03	-0.30	-0.00	0.05	0.07	-0.01	-0.03
Gave donation	-0.31	0.12	0.08	0.04	0.14	0.01	0.27**

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Insurance ownership index (2) Trust in insurance company (3) Ownership of any insurance (4) Heard about insurance from others (5) Others' perception of insurance (6) Others convinced to buy insurance (7) Will buy ins. next year

H.7 Willingness to pay for insurance

Table 276: Heterogeneous effects of insurance – Willingness-to-pay for insurance

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Completed std. 8	0.04	2.81	-1.64	0.88	-2.72	-1.37	4.59	-0.30	-0.92	5.34	-2.17
Female	-0.38	-52.73	-21.33*	-17.18	-3.87	-2.57	1.70	-1.16	-1.54	0.26	-6.42
Have at least 1 child	0.32	45.35*	12.52	6.99	2.57	0.38	9.37	1.94	5.27	2.17	3.80
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.28	-38.03	-13.39	-11.81	-2.04	-2.86	-6.73*	0.61	0.73	-1.54	-1.85
Any HH member hospitalized (1 year)	-0.14	-14.83	0.05	3.66	-0.69	-2.75	-8.17	-0.29	-0.87	-3.41	-1.24
Below median log asset value	0.02	-0.40	-1.35	-2.88	1.94	0.79	-0.19	2.16	0.86	0.99	-1.08
Below median weekly log income	0.03	9.55	1.24	3.21	-1.48	1.03	6.68	0.87	-2.87	-0.80	1.96
Above median savings	-0.03	-4.96	0.64	3.65	-1.21	1.59	-2.03	-2.08	-4.42*	0.91	-1.65
Above median group savings	-0.02	-2.27	-1.01	-0.11	-0.39	0.56	0.95	-0.40	-1.87	2.33	-1.76
Self-employed	0.21	15.79	5.89	-2.62	-0.68	6.40	2.34	1.29	2.06	1.36	-0.28
Is shed leader?	0.14	19.53	10.98	9.15	-2.71	-1.02	-6.05	2.85	2.00	2.29	-0.86
Manufacturer	0.45**	56.16**	22.21**	8.03	1.32	4.13	-1.35	1.01	9.49**	1.93	8.52***
Above median subjective risk	0.45**	54.06**	19.66***	13.06**	2.14	2.46	2.36	2.01	4.76*	6.11	2.44
Above median shed size	0.11	3.79	3.94	-0.64	2.81	4.03	-3.59	0.33	0.68	-1.01	-1.62
Above median Subjective well-being index	0.28	31.73	9.26	9.29*	2.22	2.93	3.66	0.28	-2.73	6.79*	0.60
Above median Depression	-0.23	-24.63	-9.12	-6.46	0.84	-2.10	-1.70	-0.83	-0.59	-4.87	0.75
Above median log cortisol	0.22	30.52	7.34	3.83	3.10*	1.39	5.28	3.42**	2.37	2.34	1.94
Above median indiff. point	0.43**	51.66**	17.46**	10.13*	2.83	4.95	4.70	1.49	2.11	2.77	3.40
Above median risk indiff.	0.12	16.77	8.04	9.79*	2.08	-0.66	0.57	-1.05	-1.23	1.35	-2.97
Gave donation	-0.12	-0.66	3.64	3.44	-0.30	-2.38	0.99	-1.97	1.93	-9.82	0.62

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Insurance WTP index (2) Total WTP for insurance (USD PPP) (3) WTP for crit. illness, inpatient, outpatient insurance (USD PPP) (4) WTP for crit. illness insurance (USD PPP) (5) WTP for fire insurance (USD PPP) (6) WTP for inpatient insurance (USD PPP) (7) WTP for last expense insurance (USD PPP) (8) WTP for life insurance (USD PPP) (9) WTP for outpatient (copay) (USD PPP) (10) WTP for outpatient insurance (USD PPP) (11) WTP for welfare insurance (USD PPP)

Table 277: Heterogeneous effects of UCT – Willingness-to-pay for insurance

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Completed std. 8	-0.01	-1.24	-1.76	1.05	-0.95	-0.32	1.40	0.39	-1.87	1.49	2.19
Female	-0.29	-38.74	-19.71	-15.60	-5.10	-1.92	4.64	3.62	-1.92	3.92	-6.15
Have at least 1 child	0.01	6.22	3.72	2.16	0.68	-2.48	3.48	-2.10	3.62	-1.31	-1.89
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.36**	-52.91**	-19.97**	-17.68**	-3.66*	-3.71	-5.98	-1.10	0.95	-0.40	-3.31
Any HH member hospitalized (1 year)	-0.00	-3.26	0.34	-1.15	0.29	0.18	-7.44	2.35	0.71	0.82	-1.39
Below median log asset value	0.19	22.74	5.50	4.26	1.51	0.55	4.25	3.13*	1.07	5.43*	-2.18
Below median weekly log income	-0.00	5.96	-2.57	-0.73	-1.86	-0.59	7.26	2.61	-1.40	1.15	0.77
Above median savings	0.08	11.48	4.80	6.80	0.56	2.10	0.85	-0.31	-3.77	1.85	0.24
Above median group savings	-0.26	-30.30	-12.88**	-8.12*	-0.76	-2.42	1.11	-0.45	-2.57	-3.07	-0.43
Self-employed	0.12	11.48	5.24	3.11	-0.71	1.23	-2.15	3.79*	1.67	1.97	0.23
Is shed leader?	0.09	9.15	3.36	1.65	-3.31	-1.60	-1.39	3.48	3.22*	2.77	-0.69
Manufacturer	0.14	16.95	10.74	3.30	-0.61	0.24	-4.22	-1.45	7.02	-1.87	4.14
Above median subjective risk	0.28*	29.62	10.28	3.61	2.69	4.92***	0.94	0.81	2.24	2.40	4.22*
Above median shed size	0.37**	45.24**	12.50**	7.01	4.35**	2.96	6.86	3.38*	2.70	4.62	2.06
Above median Subjective well-being index	0.01	3.01	0.35	4.61	1.77	-0.08	1.24	-0.96	-3.97*	-0.13	-0.11
Above median Depression	0.13	17.79	1.47	-1.81	1.51	0.63	4.20	2.75	2.44	2.18	3.38
Above median log cortisol	0.39**	46.15**	12.36*	6.07	4.07**	4.34**	9.04**	2.94	2.26	6.76**	0.40
Above median indiff. point	0.31**	41.34**	12.11*	7.09	0.91	1.38	4.74	3.20*	3.40	3.84	3.16
Above median risk indiff.	0.07	11.98	5.91	7.76*	1.31	-0.56	1.31	-1.28	-1.38	0.07	-1.34
Gave donation	-0.25	-23.75	-7.82	-11.34	0.86	-0.13	-1.64	-3.44	2.90	-10.52	3.95

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Insurance WTP index (2) Total WTP for insurance (USD PPP) (3) WTP for crit. illness, inpatient, outpatient insurance (USD PPP) (4) WTP for crit. illness insurance (USD PPP) (5) WTP for fire insurance (USD PPP) (6) WTP for inpatient insurance (USD PPP) (7) WTP for last expense insurance (USD PPP) (8) WTP for life insurance (USD PPP) (9) WTP for outpatient (copay) (USD PPP) (10) WTP for outpatient insurance (USD PPP) (11) WTP for welfare insurance (USD PPP)

H.8 Assets

Table 278: Heterogeneous effects of insurance – Durable assets

	(1)	(2)	(3)	(4)	(5)	(6)
Completed std. 8	0.39**	862.95**	0.04	-0.05	0.06	0.08
Female	-0.04	-653.71	-0.01	0.02	-0.20	-0.16*
Have at least 1 child	0.07	582.64	0.02	0.10	0.24*	-0.00
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.06	-711.27*	0.01	0.02	-0.19	0.09
Any HH member hospitalized (1 year)	0.03	86.42	-0.03	0.13	0.13	0.01
Below median log asset value	-0.08	-565.43	0.04	-0.02	-0.06	-0.10
Below median weekly log income	0.01	-729.72	-0.06*	-0.02	0.19	-0.07
Above median savings	-0.18	-280.26	-0.01	0.10	-0.07	-0.04
Above median group savings	0.03	-60.02	0.01	0.14*	-0.24*	0.00
Self-employed	0.03	-581.19	-0.02	-0.10	0.14	-0.13*
Is shed leader?	-0.14	937.82	0.04	-0.01	-0.36	0.11
Manufacturer	-0.06	-639.79	0.01	0.17**	-0.31	0.04
Above median subjective risk	-0.19	-678.98	-0.04	0.08	-0.01	-0.05
Above median shed size	0.00	-19.61	-0.01	-0.05	0.03	0.00
Above median Subjective well-being index	0.29*	-147.18	-0.01	-0.01	-0.05	-0.01
Above median Depression	-0.07	218.79	0.02	-0.02	-0.08	0.01
Above median log cortisol	0.10	-371.21	-0.06*	-0.02	-0.28*	-0.05
Above median indiff. point	0.02	256.91	0.01	0.11	0.05	-0.11*
Above median risk indiff.	-0.31**	-544.87	-0.01	-0.02	-0.09	0.02
Gave donation	0.06	591.13	0.06	-0.04	0.26	0.05

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Asset ownership index (2) Total asset value (USD PPP) (3) Respondent owns home (4) Respondent rents home (5) Rooms (6) Electricity

Table 279: Heterogeneous effects of UCT – Durable assets

	(1)	(2)	(3)	(4)	(5)	(6)
Completed std. 8	0.17	438.26	-0.01	0.01	0.08	-0.01
Female	-0.13	-754.81	0.03	-0.06	0.61	-0.07
Have at least 1 child	-0.07	535.83	0.00	0.09	0.36	0.01
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.13	278.29	0.05	-0.02	0.51	-0.10
Any HH member hospitalized (1 year)	-0.00	-282.79	0.01	-0.01	-0.30	-0.14**
Below median log asset value	0.02	-420.87	0.00	0.03	-0.40*	-0.11*
Below median weekly log income	-0.14	-790.87	-0.06	0.09	-0.34	-0.08
Above median savings	-0.31*	31.61	0.00	-0.04	-0.09	-0.07
Above median group savings	0.02	-603.04	-0.01	0.10	0.11	0.01
Self-employed	-0.15	-803.73**	-0.05	-0.00	-0.29	-0.06
Is shed leader?	0.07	1301.40	0.07	0.07	-0.49	0.18**
Manufacturer	-0.11	129.88	-0.02	-0.08	0.18	-0.06
Above median subjective risk	-0.18	-685.09	-0.10***	0.15**	0.06	-0.03
Above median shed size	-0.03	-44.91	-0.00	0.02	-0.23	-0.01
Above median Subjective well-being index	0.18	-278.27	0.01	0.04	0.03	-0.02
Above median Depression	0.01	989.96**	-0.05	0.06	0.20	0.01
Above median log cortisol	0.38**	557.26	-0.04	0.05	-0.43*	-0.00
Above median indiff. point	-0.01	-630.88	-0.00	0.16**	0.12	-0.03
Above median risk indiff.	-0.35**	-299.54	0.04	0.04	-0.07	-0.08
Gave donation	-0.06	-382.63	0.00	0.15	0.17	0.06

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Asset ownership index (2) Total asset value (USD PPP) (3) Respondent owns home (4) Respondent rents home (5) Rooms (6) Electricity

H.9 Consumption

Table 280: Heterogeneous effects of insurance – Consumption

	(1)	(2)	(3)	(4)	(5)	(6)
Completed std. 8	-44.52	-22.27	-23.03	-44.22	10.83	57.84
Female	69.56	-3.52	-17.47	219.02*	3.96	-99.78
Have at least 1 child	5.18	-7.23	-27.90	-46.92	3.06	10.48
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-71.94	-11.49	7.56	17.93	-10.87	-22.34
Any HH member hospitalized (1 year)	73.17	-2.50	9.66	-113.77	23.87	14.20
Below median log asset value	-80.53	32.95**	9.54	40.91	-12.98	-35.61
Below median weekly log income	-4.03	22.55	47.56	79.80	-17.12	4.68
Above median savings	15.60	28.84*	-33.05	-16.46	10.30	-8.59
Above median group savings	-56.86	-6.31	1.51	-91.60	3.21	5.12
Self-employed	-4.13	-6.37	17.98	78.13*	-19.99	14.45
Is shed leader?	-359.84	-42.97	-144.93	-409.59*	36.03	-33.98
Manufacturer	-258.51*	2.69	8.91	-48.59	2.41	12.59
Above median subjective risk	67.17	32.54**	7.72	-49.90	-7.20	-33.28
Above median shed size	91.21	8.08	-11.44	-5.78	15.36	38.81
Above median Subjective well-being index	36.82	-0.13	-44.66	7.28	-0.36	-27.61
Above median Depression	-32.34	-9.45	29.90	5.35	25.08	60.18**
Above median log cortisol	-154.77	17.23	-50.19	-80.35	6.52	-42.62
Above median indiff. point	-220.23*	2.52	-67.00*	-51.41	-0.37	8.47
Above median risk indiff.	-5.60	15.93	-34.01	-105.02*	-12.08	22.93
Gave donation	-101.52	10.46	-6.28	-9.41	46.78	-77.40

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Total expenditure past mo. (USD PPP) (2) Medical expenditure past mo. (USD PPP) (3) Food expenditure past mo. (USD PPP) (4) Education expenditure past mo. (USD PPP) (5) Temptation goods exp. past mo. (USD PPP) (6) Social expenditure past mo. (USD PPP)

Table 281: Heterogeneous effects of UCT – Consumption

	(1)	(2)	(3)	(4)	(5)	(6)
Completed std. 8	40.34	1.69	6.72	-10.93	-2.53	73.19
Female	207.46	15.58	9.14	203.76**	3.65	-96.63
Have at least 1 child	-20.52	-22.29	-28.44	11.31	-31.97*	33.13
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-28.46	-11.37	-39.43	64.90	-4.54	23.74
Any HH member hospitalized (1 year)	20.43	-38.04**	6.80	-106.52	7.58	7.42
Below median log asset value	5.90	13.36	6.00	-1.79	15.64	3.41
Below median weekly log income	37.08	22.04	-12.78	58.01	-15.24	-13.63
Above median savings	-93.04	13.26	-32.40	-59.91	5.15	-50.17*
Above median group savings	-58.69	-30.30*	-33.85	-52.75	-11.92	22.34
Self-employed	-20.97	-6.53	-11.70	56.56	4.62	11.31
Is shed leader?	-575.47*	-42.14	-176.89	-299.19	-14.07	-87.71
Manufacturer	-172.05	-25.94*	-0.78	-112.38	-3.61	40.54
Above median subjective risk	-27.23	11.03	-14.82	-21.32	-3.77	-27.23
Above median shed size	-68.27	20.86	-44.34	-15.51	15.97	-1.43
Above median Subjective well-being index	-101.01	-24.75	-17.42	2.94	-25.91**	-34.84
Above median Depression	96.84	-36.30**	52.69	58.38	6.62	50.67*
Above median log cortisol	34.51	12.88	-44.25	-41.37	28.96**	-27.69
Above median indiff. point	-236.92**	-3.85	-51.97	-44.59	-8.13	-29.46
Above median risk indiff.	2.34	-4.18	-12.92	-84.45	-5.99	36.61
Gave donation	-26.95	-16.43	-17.79	-31.37	37.31**	-87.84

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Total expenditure past mo. (USD PPP) (2) Medical expenditure past mo. (USD PPP) (3) Food expenditure past mo. (USD PPP) (4) Education expenditure past mo. (USD PPP) (5) Temptation goods exp. past mo. (USD PPP) (6) Social expenditure past mo. (USD PPP)

H.10   Savings

Table 282: Heterogeneous effects of insurance – Savings and credit

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Completed std. 8	-0.06	319.20	58.74	454.59*	-0.05	165.96	-48.90	25.73	-16.70	-0.30	-0.14	-12639.82*
Female	-0.22	-1000.43	-116.96*	-478.92	-0.14	-247.91	37.37	31.04	-146.56	-0.04	-0.49***	23991.97**
Have at least 1 child	0.05	815.00	86.44	683.10**	-0.01	-43.64	-58.31	-16.94	-39.71	0.29	0.05	4094.94
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.28**	-51.09	15.56	233.35	-0.05	356.77	39.96	-43.52*	-11.50	0.56	-0.15	4536.90
Any HH member hospitalized (1 year)	-0.25**	-202.90	-27.15	-241.78	0.10	426.86*	47.70	-23.18	320.03**	-0.05	-0.06	-22315.39
Below median log asset value	-0.07	-99.77	-4.90	90.38	0.05	109.58	53.55	-32.75	42.45	0.18	0.10	14466.30**
Below median weekly log income	0.09	648.95	53.08	127.05	-0.05	546.33	144.48	-33.86	135.14	0.26	-0.03	12005.35
Above median savings	-0.19	-622.04	-15.90	-116.60	-0.07	9.83	13.23	-38.66	139.54	-0.12	-0.13	-12297.14
Above median group savings	-0.04	93.28	6.70	-7.59	-0.07	50.24	50.49	6.31	132.78	-0.64**	-0.17	668.05
Self-employed	-0.16	129.03	24.14	221.18	0.00	289.92	111.58	-17.82	128.45	-0.22	-0.07	-322.14
Is shed leader?	-0.04	-1443.02	-144.55	-601.31	-0.01	-124.47	-122.51	54.58	373.34	0.84*	0.20	8504.17
Manufacturer	0.03	693.23	72.43*	288.82	-0.07	357.27	46.53	0.54	49.35	-0.12	0.56***	6260.21
Above median subjective risk	0.08	-46.45	1.63	-32.76	-0.02	-240.27	-28.26	6.72	-48.54	-0.25	0.18	3264.17
Above median shed size	-0.10	564.92	36.97	302.73	-0.04	-328.52	-88.29	2.22	-61.96	-0.37	-0.05	-11344.88
Above median Subjective well-being index	-0.11	-533.73	-54.48	-236.31	-0.10	-436.77	-74.50	27.64	-194.65	-0.03	0.01	-9485.14
Above median Depression	-0.01	245.90	35.62	189.03	0.07	245.98	122.83	-28.59	155.08	0.50	0.02	342.57
Above median log cortisol	0.09	-716.12*	-27.87	-230.67	0.05	-734.73**	-140.28	-60.24**	-129.88	-0.10	-0.07	2454.07
Above median indiff. point	0.12	692.80*	78.35**	372.18**	-0.05	435.60	88.02	-18.97	73.31	-0.19	0.04	-19081.74**
Above median risk indiff.	0.12	-571.93	-37.15	-147.04	0.02	70.97	37.53	-13.02	24.14	-0.00	-0.16	-8181.40
Gave donation	-0.06	-408.55	-31.23	185.03	0.11	-269.00	-219.13	-22.01	-352.23	0.21	0.18	-3577.58

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Borrowed money in past year (2) Total size of all loans taken in past year (USD PPP) (3) Total mo. installments (USD PPP) (4) Total amount outstanding (USD PPP) (5) Able to pay all loans (6) Total savings (USD PPP) (7) Total deposits past mo. (USD PPP) (8) Informal group savings (USD PPP) (9) Total withdrawals past mo. (USD PPP) (10) Feel secure with savings (11) Savings cover health exp. (12) Total net remittances

Table 283: Heterogeneous effects of UCT – Savings and credit

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
Completed std. 8	-0.17	333.49	41.07	230.16	-0.09	536.75	58.64	-4.51	46.23	0.16	-0.17	-4048.35
Female	-0.28	-1340.53	-115.67	-92.37	-0.16	-150.58	264.87	58.15	176.87	0.12	0.14	10037.20
Have at least 1 child	0.12	286.36	23.75	183.46	-0.00	571.43	-96.48	0.45	-83.51	-0.31	-0.16	4023.69
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.23*	215.82	27.55	216.62	-0.06	389.61	144.30	-18.12	151.11	0.58	-0.03	4224.33
Any HH member hospitalized (1 year)	-0.21*	200.25	17.74	14.82	0.01	-276.20	-48.58	-20.68	16.45	0.05	-0.03	-11660.31
Below median log asset value	-0.02	488.21	26.55	179.30	0.03	-306.07	-8.51	30.04	31.53	0.13	-0.10	9905.89*
Below median weekly log income	0.00	926.60**	96.95**	241.28	-0.01	-235.60	82.98	9.90	42.63	-0.08	-0.07	7299.90
Above median savings	-0.17	-1026.85***	-91.03**	-407.73*	-0.05	912.03	193.48	10.41	239.58	0.33	0.18	-9631.89
Above median group savings	0.08	185.55	19.07	-51.07	-0.02	-496.91	-31.32	-10.26	33.35	-0.13	-0.01	5865.36
Self-employed	-0.10	805.03**	57.34*	219.25	0.06	-314.24	11.40	-4.49	26.89	-0.28	-0.06	-2773.19
Is shed leader?	0.06	-1241.56	-119.42	5.46	-0.10	-739.69	-114.36	68.43	107.27	0.13	0.08	4374.89
Manufacturer	0.10	1171.25**	110.38**	120.66	0.06	211.85	-5.28	0.83	21.16	0.24	0.40***	-1756.04
Above median subjective risk	0.09	-280.51	-34.67	-326.26	-0.04	364.75	-19.51	-0.74	182.08	-0.20	0.12	-3184.13
Above median shed size	0.16	443.69	45.10	407.49*	-0.03	-465.17	-167.66	30.76	-176.87	-0.71**	0.04	-1734.45
Above median Subjective well-being index	-0.05	-354.39	-44.34	-467.05**	-0.08	-893.72	61.69	11.27	-309.87*	-0.05	-0.04	2211.10
Above median Depression	-0.07	317.99	38.04	15.44	-0.05	1420.07**	286.73**	-5.92	331.13**	0.88***	0.23*	8640.91*
Above median log cortisol	0.16	-96.98	-11.80	-345.03	0.05	-796.69	-40.75	-24.20	-280.83*	-0.05	-0.17	4683.59
Above median indiff. point	-0.03	426.90	38.39	282.23	-0.05	-128.00	-81.90	-0.91	-25.23	-0.19	0.09	-4171.50
Above median risk indiff.	0.25**	-194.80	-14.00	-313.76	-0.01	-753.30	69.84	-0.02	-235.13	-0.17	-0.34***	-7250.09
Gave donation	-0.10	474.75	32.81	182.86	-0.08	-885.91	-269.41	-56.23	-386.48	0.38	0.35**	-7293.26

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Borrowed money in past year (2) Total size of all loans taken in past year (USD PPP) (3) Total mo. installments (USD PPP) (4) Total amount outstanding (USD PPP) (5) Able to pay all loans (6) Total savings (USD PPP) (7) Total deposits past mo. (USD PPP) (8) Informal group savings (USD PPP) (9) Total withdrawals past mo. (USD PPP) (10) Feel secure with savings (11) Savings cover health exp. (12) Total net remittances

H.11   Labor

Table 284: Heterogeneous effects of insurance – Labor mobility and conditions

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Completed std. 8	-0.00	-0.18	-0.02	0.00	-0.15	0.06	0.05	-0.30	-0.53	0.12**	-0.08	-0.00	0.01
Female	-0.80	-0.60*	0.04	-0.05	-0.05	-0.01	-0.33	-0.10	-0.29	-0.03	-0.00	0.06	0.09
Have at least 1 child	-0.50	0.01	-0.01	-0.03	-0.05	-0.12**	0.05	-0.06	-0.81**	0.06	0.18	0.06*	0.06
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.43	-0.22	-0.00	-0.03	-0.04	-0.00	-0.29	0.07	0.12	-0.04	-0.19	-0.01	-0.00
Any HH member hospitalized (1 year)	-0.03	-0.21	0.00	-0.00	0.03	-0.04	-0.49**	0.24	0.50*	-0.04	-0.14	0.00	0.03
Below median log asset value	0.03	0.19	0.03	0.00	0.09	0.04	0.38*	0.03	0.67**	-0.09	-0.31*	0.02	0.01
Below median weekly log income	0.30	-0.04	-0.01	0.02	-0.08	-0.07	0.19	-0.14	0.12	-0.11*	-0.29*	0.05	0.06
Above median savings	-0.14	0.10	-0.02	-0.01	-0.13	0.08	-0.09	0.26	0.13	0.03	0.10	-0.03	-0.09*
Above median group savings	-0.05	-0.30	-0.02	-0.00	0.01	-0.10**	-0.39*	0.04	-0.22	-0.03	0.19	-0.02	-0.06
Self-employed	-0.32	0.08	0.01	-0.02	0.04	0.01	0.21	0.04	0.65*	-0.00	-0.36**	0.02	0.07
Is shed leader?	-0.01	0.11	-0.01	-0.00	-0.03	0.06	-0.10	0.23	0.40	0.02	-0.36	0.01	-0.06
Manufacturer	-0.15	-0.21	-0.02	-0.01	0.09	-0.03	-0.18	-0.11	-0.14	0.05	-0.12	0.10**	-0.04
Above median subjective risk	0.04	0.27	-0.01	0.00	0.10	-0.10**	0.19	-0.01	-0.15	0.01	0.16	0.03	-0.10**
Above median shed size	0.02	0.15	-0.04	0.00	0.02	-0.00	0.36*	-0.19	-0.12	-0.03	0.18	-0.04	-0.00
Above median Subjective well-being index	-0.00	0.13	-0.02	-0.00	0.13	0.02	0.12	0.05	0.13	0.04	-0.07	-0.03	-0.04
Above median Depression	0.28	-0.35*	0.00	0.02	-0.09	0.00	-0.38*	-0.03	-0.17	-0.06	0.08	0.03	0.07
Above median log cortisol	0.03	-0.43**	-0.05	0.00	0.10	-0.01	-0.41*	-0.17	-0.01	-0.01	-0.06	-0.03	0.00
Above median indiff. point	-0.03	0.19	-0.01	-0.00	-0.08	-0.05	0.12	0.09	-0.27	-0.05	-0.01	-0.02	0.02
Above median risk indiff.	0.32	0.05	0.01	0.02	-0.03	0.01	0.00	-0.04	0.29	0.07	0.10	0.00	-0.04
Gave donation	-0.01	0.31	-0.02	-0.00	-0.11	0.05	-0.02	0.42*	-0.77**	-0.07	0.02	-0.00	-0.01

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Labor mobility index (2) Job risk index (3) Will leave JKA (4) Will change workplaces (5) Self-employed (6) No. of jobs held (7) Perceived job risk (8) Objective job risk (9) Protection taken at work (1 - 3) (10) Shed leader (11) Trust people in workplace (12) Formal training course (13) Informal training course

Table 285: Heterogeneous effects of UCT – Labor mobility and conditions

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Completed std. 8	0.02	0.07	0.06**	0.00	-0.11	0.09	0.12	0.03	-0.41	0.09	0.05	0.01	0.05
Female	-0.15	-0.67**	-0.06	-0.01	0.02	0.07	-0.77**	0.12	-0.74*	0.14	0.07	-0.01	0.04
Have at least 1 child	-0.42	0.20	-0.02	-0.03	-0.16*	-0.09*	0.32	-0.08	-0.49*	0.09	0.09	-0.01	0.00
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.44	-0.24	-0.00	-0.03	0.01	0.09	-0.07	-0.34*	-0.09	0.03	-0.12	-0.02	0.02
Any HH member hospitalized (1 year)	0.37	-0.14	-0.01	0.03	-0.07	-0.07	-0.26	-0.30*	0.39	-0.14**	0.11	0.06	-0.02
Below median log asset value	0.01	0.13	-0.02	0.00	0.09	0.05	0.31	0.15	0.39	-0.14**	-0.31*	0.03	0.05
Below median weekly log income	0.30	0.00	0.00	0.02	-0.04	0.03	0.08	-0.02	-0.05	-0.13**	-0.37**	0.04	0.06
Above median savings	0.01	-0.07	-0.01	0.00	-0.03	0.09*	-0.11	0.15	0.51*	0.09	0.13	-0.02	-0.05
Above median group savings	-0.04	-0.25	0.02	-0.00	0.05	0.02	-0.35*	-0.13	0.49*	-0.09	0.05	-0.02	-0.04
Self-employed	0.03	0.01	-0.02	0.00	0.21**	-0.01	0.25	0.00	0.15	0.00	-0.41**	0.06	0.01
Is shed leader?	-0.02	-0.02	-0.01	-0.00	-0.04	-0.01	-0.38	0.32	0.54	0.13	0.35	-0.05	-0.04
Manufacturer	0.38	0.01	-0.01	0.03	0.15*	-0.02	-0.08	-0.13	-0.23	-0.04	-0.15	0.04	-0.04
Above median subjective risk	0.03	0.08	-0.01	0.00	0.04	-0.09*	0.21	0.05	0.32	0.09	-0.01	0.03	0.01
Above median shed size	-0.31	0.24	-0.03	-0.02	-0.01	0.00	0.11	0.06	0.32	0.06	0.22	-0.03	0.02
Above median Subjective well-being index	-0.02	0.35*	-0.03	-0.00	0.04	-0.00	0.33	0.35**	0.15	0.03	-0.12	-0.03	-0.06
Above median Depression	0.29	-0.24	0.01	0.02	0.02	-0.05	-0.29	-0.32**	-0.37	0.01	-0.00	0.07*	0.02
Above median log cortisol	-0.29	-0.09	-0.01	-0.02	-0.07	-0.06	-0.09	-0.03	0.32	-0.12**	-0.20	-0.00	0.00
Above median indiff. point	0.00	0.12	0.01	0.00	-0.01	-0.01	0.19	-0.13	0.06	-0.05	0.26*	0.01	0.02
Above median risk indiff.	0.01	-0.00	0.01	0.00	-0.03	0.00	0.05	0.05	0.22	0.13**	0.00	-0.02	-0.05
Gave donation	-0.01	0.10	0.03	-0.00	-0.07	0.03	-0.36	0.31	-0.54	-0.11	-0.05	0.03	-0.03

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Labor mobility index (2) Job risk index (3) Will leave JKA (4) Will change workplaces (5) Self-employed (6) No. of jobs held (7) Perceived job risk (8) Objective job risk (9) Protection taken at work (1 - 3) (10) Shed leader (11) Trust people in workplace (12) Formal training course (13) Informal training course

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H.12 Productivity

Table 286: Heterogeneous effects of insurance – Labor productivity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Completed std. 8	0.12	105.83**	86.10**	21.35	98.75*	0.25	0.06	-24.77	-23.34
Female	-0.67**	34.63	27.46	60.44	45.00	-0.71	-0.18	-108.33	57.36
Have at least 1 child	-0.47	-35.11	-26.28	-24.40	-34.87	0.31	0.04	-46.27	-27.74
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.11	-24.64	-40.07	-78.37*	-44.46	-0.21	0.13	19.21	22.64
Any HH member hospitalized (1 year)	0.15	45.68	33.79	-13.24	40.43	0.19	0.22**	32.73	28.09
Below median log asset value	0.10	-20.83	-36.78	-88.25**	-31.19	-0.05	0.09	22.07	-3.57
Below median weekly log income	-0.16	3.38	-1.88	-91.73*	-24.94	-0.48	-0.12	36.44	26.95
Above median savings	0.08	23.96	32.81	76.17*	29.75	0.61	-0.02	-22.68	-39.05
Above median group savings	0.15	-24.60	7.45	43.58	17.08	0.07	0.01	13.91	-1.85
Self-employed	0.17	-3.45	6.06	-44.12	-5.03	-0.24	0.02	34.67	11.34
Is shed leader?	0.78*	41.73	30.93	212.13	74.07	1.72**	0.26*	0.51	3.82
Manufacturer	0.04	-23.48	-4.93	-35.13	-18.07	0.60	-0.13	58.99***	0.00
Above median subjective risk	-0.22	-36.45	-30.21	-19.50	-36.29	-0.43	0.02	22.05	8.15
Above median shed size	0.28	-4.66	-4.59	12.91	54.73	0.15	0.08	8.47	25.78
Above median Subjective well-being index	0.23	51.61	57.45	24.85	-18.00	-0.36	0.16	-3.49	8.88
Above median Depression	0.06	20.30	14.04	-51.40	22.02	0.64	0.12	2.81	-3.80
Above median log cortisol	-0.08	-5.19	-20.44	-84.90*	-72.41	0.15	0.05	-10.21	-31.25
Above median indiff. point	-0.12	9.00	42.19	10.72	69.27	-0.21	-0.11	6.43	0.00
Above median risk indiff.	-0.05	21.05	18.75	-7.32	-30.29	-0.04	0.12	-12.91	-16.32
Gave donation	-0.23	-91.28	-32.62	-29.04	-39.02	-0.35	0.02	-24.81	-8.95

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Labor productivity index (2) Total weekly HH inc. last week (USD PPP) (3) Weekly inc. last week for member 1 (USD PPP) (4) Weekly inc. last year for member 1 (USD PPP) (5) Weekly inc. next week for member 1 (USD PPP) (6) Hours worked per day for all jobs (7) Days worked per week for all jobs (8) Avg. pieces/day produced (9) Pieces/day produced last week

Table 287: Heterogeneous effects of UCT – Labor productivity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Completed std. 8	-0.07	93.22*	65.40	-36.83	59.05	-0.06	-0.16	-22.14	-23.34
Female	0.01	125.58*	117.22*	159.95	134.05*	-0.18	0.09	-92.62	61.29
Have at least 1 child	-0.19	20.48	25.18	-43.41	46.02	-0.04	0.08	-17.14	8.53
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.06	34.68	4.55	-30.50	49.54	0.44	-0.09	7.98	24.23
Any HH member hospitalized (1 year)	0.16	-8.99	4.36	-50.75	12.34	0.39	0.48***	-16.14	-23.67
Below median log asset value	-0.08	-15.12	-20.62	27.03	-0.94	0.32	-0.04	13.89	-35.87
Below median weekly log income	-0.17	13.97	19.00	13.21	18.08	-0.01	-0.17*	2.21	-16.50
Above median savings	-0.08	13.92	19.45	31.14	30.88	0.26	-0.10	-31.12	-13.92
Above median group savings	0.13	-29.07	0.75	54.62	20.30	0.35	0.00	-3.28	5.95
Self-employed	-0.23	-39.54	-23.72	-28.59	-39.88	-0.23	-0.14	-2.83	-21.92
Is shed leader?	0.54**	-90.66	-51.90	6.77	-7.14	1.24*	0.06	14.72	15.25
Manufacturer	0.28	-23.68	-27.72	-29.14	-103.44	0.62	-0.01	0.00	0.00
Above median subjective risk	-0.20	-33.10	-37.55	-81.29**	-57.93	-0.41	0.02	22.07	1.64
Above median shed size	0.09	-34.54	-22.57	38.51	65.56	0.13	0.04	-0.22	24.90
Above median Subjective well-being index	0.11	-31.88	-12.56	-15.31	-70.00	0.07	0.13	10.83	6.57
Above median Depression	0.16	44.07	24.27	-10.06	23.30	0.19	0.10	16.07	6.28
Above median log cortisol	0.10	14.38	1.56	48.75	-3.23	-0.27	0.05	-5.48	-17.17
Above median indiff. point	0.21	-9.70	28.06	28.53	63.38	0.22	0.06	10.59	0.91
Above median risk indiff.	-0.05	-63.12	-47.49	13.27	-54.48	0.31	-0.09	-11.41	-13.19
Gave donation	-0.13	-33.80	-36.87	-35.78	-64.56	-0.89	-0.01	-10.57	9.50

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Labor productivity index (2) Total weekly HH inc. last week (USD PPP) (3) Weekly inc. last week for member 1 (USD PPP) (4) Weekly inc. last year for member 1 (USD PPP) (5) Weekly inc. next week for member 1 (USD PPP) (6) Hours worked per day for all jobs (7) Days worked per week for all jobs (8) Avg. pieces/day produced (9) Pieces/day produced last week

H.13 Business enterprise

Table 288: Heterogeneous effects of insurance – Business enterprise

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Completed std. 8	0.11	684.14	825.73	154.75	52.01	0.03	0.85
Female	0.08	1080.96	1622.83*	580.67**	25.35	0.15**	0.96
Have at least 1 child	-0.02	-298.55	-354.79	-111.97	38.32	-0.04	-0.55
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.08	-66.26	131.53	350.16**	27.29	0.05	0.39
Any HH member hospitalized (1 year)	-0.04	328.72	155.75	-232.85	6.37	-0.05	-0.46
Below median log asset value	-0.01	420.14	660.75	272.43*	34.75	0.08*	-0.14
Below median weekly log income	0.00	-503.18	-431.45	128.70	29.94	0.00	0.11
Above median savings	-0.01	249.72	363.44	-76.96	-33.37	0.04	0.42
Above median group savings	0.02	37.93	-38.34	-54.50	-41.26	-0.04	0.31
Self-employed	0.04	-624.57	-524.27	160.71	36.85	0.06	0.17
Is shed leader?	-0.17	-1224.98	-1464.09	41.27	-246.01	-0.12*	-1.21
Manufacturer	-0.05	45.81	71.98	115.22	-23.30	0.04	-0.41
Above median subjective risk	-0.05	-828.06	-1186.16*	-307.20*	-79.43*	-0.13***	-0.71
Above median shed size	-0.06	62.91	189.68	42.28	40.12	0.08*	-0.97
Above median Subjective well-being index	-0.10	-557.07	-792.35	-256.05*	-41.21	-0.11**	-1.26
Above median Depression	0.07	140.16	396.97	71.54	-21.78	0.03	0.37
Above median log cortisol	0.02	-85.53	-244.50	-132.42	-64.53	-0.06	-0.08
Above median indiff. point	-0.02	-34.42	-168.87	-99.01	26.72	-0.02	-0.12
Above median risk indiff.	-0.02	250.49	123.06	-184.30	-40.23	-0.03	-0.40
Gave donation	0.04	-93.05	146.62	45.85	-15.28	0.04	-0.01

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Owns enterprise (2) Total profits earned in past year (USD PPP) (3) Total revenue earned in past year (USD PPP) (4) Total input costs in past year (USD PPP) (5) Total durables expenditure in past year (USD PPP) (6) Non-HH employees (7) Months operated any enterprise

Table 289: Heterogeneous effects of UCT – Business enterprise

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Completed std. 8	0.13*	2317.70*	2336.08	34.55	48.34	0.09	1.36
Female	-0.03	-1143.01	-1242.75	-55.90	10.46	0.01	-0.39
Have at least 1 child	-0.02	879.79	939.03	10.91	44.64	-0.10	-0.62
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.12	-607.48	-326.23	387.09*	32.31	-0.03	0.78
Any HH member hospitalized (1 year)	-0.00	-62.30	53.15	179.38	-9.31	-0.00	0.12
Below median log asset value	-0.03	-1259.23	-1331.96	-31.72	29.82	-0.05	-0.32
Below median weekly log income	-0.01	-3353.84	-3438.89	25.68	39.06	-0.16*	-0.38
Above median savings	0.06	-1376.60	-1506.58	-164.39	-38.06	0.10	0.63
Above median group savings	0.03	-1311.07	-1313.45	-19.92	-38.66	0.08	0.56
Self-employed	0.02	-1685.19	-1718.23	97.04	56.40*	-0.00	0.36
Is shed leader?	0.06	-855.23	-215.12	566.54	-246.55	0.19	1.87
Manufacturer	-0.04	863.93	987.82	212.59	-25.20	0.01	-0.47
Above median subjective risk	-0.02	-2834.88	-3185.64	-349.73*	-64.94	-0.05	-0.13
Above median shed size	0.04	-831.73	-541.53	309.38	61.03	0.09	0.29
Above median Subjective well-being index	0.01	-1739.18	-2010.48	-355.81*	-42.83	-0.05	0.02
Above median Depression	0.06	2372.87	2617.52	171.92	22.09	0.13*	0.25
Above median log cortisol	-0.06	-2232.59	-2346.03	-129.38	-52.86	0.03	-0.30
Above median indiff. point	-0.05	-2055.08	-2068.88	78.69	-3.75	-0.01	-0.23
Above median risk indiff.	0.03	1785.85	1586.67	-347.36*	-79.08**	-0.12*	0.38
Gave donation	0.07	-1045.34	-794.50	165.16	36.75	0.17	0.59

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Owns enterprise (2) Total profits earned in past year (USD PPP) (3) Total revenue earned in past year (USD PPP) (4) Total input costs in past year (USD PPP) (5) Total durables expenditure in past year (USD PPP) (6) Non-HH employees (7) Months operated any enterprise

H.14 Worry

Table 290: Heterogeneous effects of insurance – Self-reported worries

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	-0.01	-0.75	-0.04	0.10	0.34	-0.12	-0.08	-0.11
Female	-0.31	-0.30	-0.21	-0.27	0.20	-0.14	-0.25	-0.26
Have at least 1 child	0.28	0.55	0.18	0.32	0.39	0.59**	-0.04	-0.12
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.08	0.16	0.09	-0.16	-0.08	-0.00	0.02	0.08
Any HH member hospitalized (1 year)	-0.23	-1.28*	-0.58**	-0.52**	0.09	-0.21	0.42*	-0.02
Below median log asset value	0.10	0.19	0.13	0.15	-0.09	-0.05	0.28	0.13
Below median weekly log income	-0.14	0.06	0.31	0.03	-0.65**	-0.18	0.09	-0.23
Above median savings	-0.08	-0.77	-0.53**	-0.20	0.67**	-0.19	0.08	0.04
Above median group savings	0.06	0.35	0.01	0.03	0.36	0.00	0.04	-0.12
Self-employed	-0.10	0.61	-0.12	-0.31	0.13	-0.14	-0.12	0.15
Is shed leader?	-0.69**	-1.79*	-1.09***	-0.37	-0.42	-0.47	-0.44	-0.27
Manufacturer	-0.37	-0.21	-0.36	-0.36	-0.37	-0.16	-0.29	-0.35
Above median subjective risk	0.28	0.35	0.13	0.03	0.85***	0.22	-0.08	0.11
Above median shed size	0.01	-0.27	-0.03	0.04	0.22	-0.03	-0.19	0.02
Above median Subjective well-being index	0.04	0.38	-0.11	0.49**	-0.13	0.16	-0.17	-0.22
Above median Depression	-0.26	-0.64	-0.14	-0.43*	-0.45*	-0.17	-0.15	0.15
Above median log cortisol	0.26	1.34*	-0.04	-0.13	0.36	0.19	0.24	0.66***
Above median indiff. point	0.03	0.47	0.20	0.02	-0.22	0.03	-0.14	0.08
Above median risk indiff.	0.17	1.24*	0.15	0.53**	-0.14	0.08	0.07	0.06
Gave donation	0.25	1.02	-0.03	0.36	0.12	0.38	-0.15	0.22

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Worry index (2) No. disasters experienced (3) Worry about family health (4) Worry about accidents/disasters (5) Worry about medications (6) Worry about death in family (7) Worry about basic needs (8) Worry about living expenses

Table 291: Heterogeneous effects of UCT – Self-reported worries

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	-0.04	-0.52	-0.30	-0.07	0.06	0.02	0.11	0.05
Female	-0.37	-0.23	-0.44	-0.69**	0.44	-0.19	-0.35	0.02
Have at least 1 child	0.09	0.72	0.10	0.11	0.34	0.10	-0.04	-0.17
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.17	0.80	-0.19	-0.28	-0.07	-0.11	-0.23	0.04
Any HH member hospitalized (1 year)	-0.41*	-1.57**	-0.46*	-0.54**	-0.61**	-0.12	0.20	-0.02
Below median log asset value	0.38**	1.12*	0.65***	0.58**	0.07	0.13	0.11	0.09
Below median weekly log income	0.09	0.85	0.24	0.35	-0.20	0.02	-0.07	-0.09
Above median savings	0.02	-0.12	-0.30	-0.28	0.27	0.18	0.20	0.32
Above median group savings	0.16	-0.09	0.06	0.04	0.17	0.05	0.16	0.12
Self-employed	0.12	0.31	0.37	-0.20	0.19	-0.10	0.07	0.22
Is shed leader?	-0.66**	-1.89*	-0.62*	-0.60*	-0.26	-0.63**	-0.46	-0.38
Manufacturer	0.08	-0.78	0.08	0.09	-0.07	0.03	0.04	-0.05
Above median subjective risk	0.23	1.79***	0.15	0.35	0.09	0.38*	-0.02	0.08
Above median shed size	0.05	0.09	0.02	0.11	0.15	0.20	-0.26	0.10
Above median Subjective well-being index	-0.24	-0.67	-0.23	0.14	-0.43*	0.14	-0.44**	-0.34*
Above median Depression	-0.16	-0.39	-0.28	-0.35	-0.32	0.07	0.10	0.09
Above median log cortisol	0.38**	1.40**	0.23	-0.02	0.61**	0.21	0.19	0.57***
Above median indiff. point	0.15	-0.32	0.30	0.09	-0.25	0.40*	-0.08	0.14
Above median risk indiff.	0.13	0.73	0.02	0.31	0.18	-0.01	0.19	0.16
Gave donation	-0.07	-0.49	-0.38	0.30	-0.29	0.21	0.03	-0.05

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Worry index (2) No. disasters experienced (3) Worry about family health (4) Worry about accidents/disasters (5) Worry about medications (6) Worry about death in family (7) Worry about basic needs (8) Worry about living expenses

H.15 Ways of coping

Table 292: Heterogeneous effects of insurance – Ways of coping

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	-0.29	-0.35	-0.24	0.01	0.06	-0.51**	0.01	0.17
Female	-0.19	-0.01	-0.14	-0.34	-0.12	-0.38	-0.21	-0.83***
Have at least 1 child	0.22	0.33	0.04	0.55**	0.29	0.16	0.53**	0.35
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.45*	0.19	0.18	0.55**	0.09	0.13	0.39	0.43*
Any HH member hospitalized (1 year)	-0.20	0.14	-0.44**	-0.37*	-0.10	0.02	-0.13	-0.66***
Below median log asset value	0.13	-0.07	0.43**	-0.25	0.11	0.27	-0.32	-0.12
Below median weekly log income	0.16	-0.12	0.31	-0.12	-0.12	-0.04	-0.05	-0.01
Above median savings	-0.45**	-0.26	-0.34	-0.10	-0.06	-0.14	-0.45**	-0.21
Above median group savings	-0.02	-0.20	-0.14	-0.05	-0.22	0.07	0.10	-0.05
Self-employed	0.23	-0.20	-0.10	-0.24	-0.37*	-0.07	-0.09	0.10
Is shed leader?	-0.80***	-0.15	-0.21	-0.45	-0.16	0.08	-0.33	-0.36
Manufacturer	-0.10	0.02	-0.42	-0.23	0.06	-0.26	0.29	-0.29
Above median subjective risk	-0.04	0.07	-0.41**	0.17	0.17	0.15	-0.06	-0.30
Above median shed size	-0.18	0.03	-0.18	-0.20	-0.10	0.05	0.07	-0.06
Above median Subjective well-being index	-0.30	0.13	0.11	-0.22	0.00	-0.04	-0.24	0.22
Above median Depression	-0.09	-0.11	-0.03	-0.03	-0.05	-0.21	-0.06	-0.14
Above median log cortisol	-0.26	-0.18	0.04	0.18	0.08	0.24	0.16	0.18
Above median indiff. point	-0.12	-0.35	-0.37*	0.03	0.02	-0.20	-0.13	-0.03
Above median risk indiff.	0.17	-0.21	0.05	0.53***	0.25	0.09	0.18	0.33*
Gave donation	0.05	0.31	-0.26	0.12	-0.36	-0.14	0.02	-0.03

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Confrontive coping (2) Distancing (3) Self-controlling (4) Seeking social support (5) Accepting responsibility (6) Escape-avoidance (7) Planful problem-solving (8) Positive reappraisal

Table 293: Heterogeneous effects of UCT – Ways of coping

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Completed std. 8	-0.15	-0.09	-0.16	-0.01	0.08	-0.14	0.09	-0.05
Female	0.10	-0.05	-0.07	-0.38	-0.10	-0.31	-0.08	-0.23
Have at least 1 child	0.29	0.31	0.12	0.11	-0.09	-0.07	0.58**	0.28
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.37	0.38	-0.03	0.36	0.14	0.00	0.11	0.24
Any HH member hospitalized (1 year)	0.01	0.26	-0.37*	-0.49**	-0.09	-0.18	0.15	-0.48**
Below median log asset value	0.01	0.08	0.17	0.17	0.25	0.29	-0.07	0.22
Below median weekly log income	-0.07	-0.17	0.17	-0.15	0.13	0.00	-0.01	-0.10
Above median savings	-0.05	0.01	-0.35*	0.18	0.01	0.03	-0.24	-0.08
Above median group savings	0.07	-0.21	0.16	0.03	0.07	0.28	0.33*	-0.13
Self-employed	-0.17	-0.07	-0.03	0.01	-0.11	0.07	0.10	0.07
Is shed leader?	-0.69***	-0.64**	-0.33	-0.38	-0.25	-0.18	-0.51*	-0.45*
Manufacturer	-0.13	-0.04	-0.15	-0.24	0.16	-0.12	0.20	-0.36
Above median subjective risk	0.15	0.06	-0.09	0.20	-0.03	0.31	0.15	-0.13
Above median shed size	-0.04	0.07	-0.20	-0.16	0.23	0.13	0.28	-0.08
Above median Subjective well-being index	0.15	0.14	-0.13	-0.32	-0.17	-0.09	-0.27	-0.06
Above median Depression	-0.34*	-0.05	-0.21	-0.21	0.09	-0.26	-0.07	-0.16
Above median log cortisol	-0.05	-0.00	0.21	-0.13	0.21	0.31	0.05	0.05
Above median indiff. point	-0.43**	0.02	-0.37*	0.02	0.30	0.02	-0.11	0.15
Above median risk indiff.	-0.16	0.00	-0.05	0.22	0.31	0.28	0.11	0.22
Gave donation	0.09	0.01	-0.51*	0.06	-0.26	-0.11	-0.13	-0.40

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Confrontive coping (2) Distancing (3) Self-controlling (4) Seeking social support (5) Accepting responsibility (6) Escape-avoidance (7) Planful problem-solving (8) Positive reappraisal

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H.16   Food security

Table 294: Heterogeneous effects of insurance – Food security

	(1)	(2)	(3)	(4)	(5)
Completed std. 8	-0.05	0.11	0.12	0.04	-0.26
Female	0.39	-0.07	0.13	0.04	0.08
Have at least 1 child	0.28	-0.18	-0.02	0.17	-0.61
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.00	-0.26*	-0.29**	-0.11	-0.47
Any HH member hospitalized (1 year)	-0.07	-0.14	-0.12	-0.03	-0.87**
Below median log asset value	0.32*	0.10	0.10	0.00	-0.50
Below median weekly log income	0.18	0.04	-0.08	-0.02	-0.41
Above median savings	-0.06	0.08	0.11	0.03	0.23
Above median group savings	-0.21	0.04	-0.05	-0.00	0.11
Self-employed	0.24	0.10	0.14	-0.01	-0.05
Is shed leader?	-0.25	-0.16	0.26	0.04	-0.71
Manufacturer	-0.09	0.11	0.13	0.02	0.22
Above median subjective risk	0.09	0.07	-0.01	-0.03	0.38
Above median shed size	-0.00	0.03	0.01	-0.03	0.37
Above median Subjective well-being index	-0.02	-0.03	0.06	0.03	0.78**
Above median Depression	0.30	-0.09	0.01	-0.05	-0.65*
Above median log cortisol	0.00	-0.05	-0.16	-0.03	0.04
Above median indiff. point	0.10	0.23**	0.27**	0.03	-0.33
Above median risk indiff.	-0.15	-0.13	0.00	0.00	0.30
Gave donation	0.00	-0.02	-0.27	-0.14	-0.35

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Times skipped meals past mo. (2) Times went hungry past mo. (3) Times children skipped meals past mo. (4) Times children went hungry past mo. (5) Times ate meat, eggs, or fish last week

Table 295: Heterogeneous effects of UCT – Food security

	(1)	(2)	(3)	(4)	(5)
Completed std. 8	-0.14	0.08	-0.01	0.02	0.08
Female	0.13	0.01	-0.21	0.06**	0.49
Have at least 1 child	0.29	-0.05	-0.01	0.15	-0.45
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.11	-0.30**	0.11	-0.10	-0.04
Any HH member hospitalized (1 year)	-0.13	-0.12	-0.13	-0.00	-0.23
Below median log asset value	0.24	-0.04	0.20	0.02	-0.04
Below median weekly log income	-0.07	-0.11	-0.20	-0.04	0.22
Above median savings	0.28	0.15	0.24*	0.06	-0.02
Above median group savings	0.01	0.02	-0.04	0.02	-0.49
Self-employed	0.08	-0.05	0.12	0.01	-0.03
Is shed leader?	-0.21	0.02	0.31	0.04**	-0.26
Manufacturer	0.16	0.02	0.21	0.01	0.00
Above median subjective risk	0.21	0.03	0.09	-0.04	0.10
Above median shed size	-0.28	0.04	-0.11	-0.01	-0.20
Above median Subjective well-being index	0.09	0.01	0.11	0.00	0.22
Above median Depression	0.30	-0.07	0.16	-0.07*	0.48
Above median log cortisol	-0.14	-0.09	0.03	-0.00	0.20
Above median indiff. point	-0.06	0.24***	0.22*	0.05	-0.46
Above median risk indiff.	-0.09	0.04	0.11	0.03	-0.04
Gave donation	-0.25	-0.05	-0.19	-0.12	0.29

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Times skipped meals past mo. (2) Times went hungry past mo. (3) Times children skipped meals past mo. (4) Times children went hungry past mo. (5) Times ate meat, eggs, or fish last week

H.17 Temporal discounting

Table 296: Heterogeneous effects of insurance – Temporal discounting

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Completed std. 8	-0.14*	-0.12	-0.12**	-0.08	0.95*	0.67	0.33
Female	-0.13	-0.13	-0.16*	-0.13	1.31*	1.05	0.58
Have at least 1 child	-0.00	0.06	-0.01	0.06	0.09	-0.44	0.65
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.08	0.14	0.09	0.16**	-0.74	-1.26**	0.52
Any HH member hospitalized (1 year)	-0.12*	-0.06	-0.07	-0.04	0.57	0.28	0.40
Below median log asset value	-0.03	-0.07	-0.04	-0.07	0.31	0.55	-0.10
Below median weekly log income	0.01	0.08	-0.02	0.03	0.14	-0.28	0.52
Above median savings	-0.08	-0.06	-0.06	-0.03	0.47	0.21	0.39
Above median group savings	-0.06	0.03	-0.02	0.05	0.12	-0.39	0.70
Self-employed	-0.12*	0.02	-0.07	0.03	0.54	-0.24	0.76
Is shed leader?	0.13	-0.08	0.14	-0.05	-1.08	0.41	-1.68**
Manufacturer	-0.08	-0.00	-0.03	-0.01	0.20	0.04	0.12
Above median subjective risk	-0.09	-0.03	-0.06	0.01	0.47	-0.08	0.53
Above median shed size	0.04	-0.04	0.01	-0.05	-0.06	0.37	-0.46
Above median Subjective well-being index	0.00	0.01	-0.01	-0.01	0.07	0.10	-0.04
Above median Depression	0.02	0.07	0.01	0.04	-0.14	-0.39	0.35
Above median log cortisol	-0.01	-0.08	0.01	-0.04	-0.12	0.31	-0.70
Above median indiff. point	0.01	0.13	-0.01	0.10	0.04	-0.76	0.82*
Above median risk indiff.	0.03	0.09	0.02	0.09	-0.17	-0.67	0.40
Gave donation	0.07	0.02	0.07	0.03	-0.60	-0.19	-0.48

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Prop. patient choice (0 - 1 mo.) (2) Prop. patient choice (3 - 4 mo.) (3) Indiff. point (0 - 1 mo.) (USD PPP) (4) Indiff. point (3 - 4 mo.) (USD PPP) (5) Exp. discounting (0 - 1 mo.) (6) Exp. discounting (3 - 4 mo.) (7) Stationarity

Table 297: Heterogeneous effects of UCT – Temporal discounting

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Completed std. 8	-0.16**	-0.15*	-0.10*	-0.10	0.80*	0.81	-0.05
Female	0.09	0.22*	0.05	0.20*	-0.41	-1.61*	1.11*
Have at least 1 child	0.03	-0.00	0.01	-0.02	-0.12	0.24	-0.42
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.06	-0.02	0.08	0.03	-0.60	-0.25	-0.33
Any HH member hospitalized (1 year)	0.05	0.10	0.05	0.09	-0.39	-0.73	0.45
Below median log asset value	-0.04	-0.04	-0.04	-0.03	0.29	0.25	0.09
Below median weekly log income	0.04	0.08	0.04	0.06	-0.25	-0.48	0.29
Above median savings	-0.09	-0.01	-0.06	-0.00	0.46	-0.02	0.50
Above median group savings	-0.04	0.00	-0.03	0.02	0.20	-0.15	0.46
Self-employed	-0.05	0.07	-0.02	0.07	0.22	-0.57	0.82*
Is shed leader?	0.12	-0.04	0.12	-0.02	-0.97	0.11	-0.99
Manufacturer	-0.01	-0.00	0.00	-0.01	-0.03	0.03	0.08
Above median subjective risk	-0.18**	-0.12	-0.13**	-0.09	1.06**	0.68	0.38
Above median shed size	-0.11	-0.03	-0.11**	-0.03	0.88**	0.22	0.53
Above median Subjective well-being index	-0.03	-0.05	-0.04	-0.05	0.34	0.39	-0.02
Above median Depression	0.04	0.13	0.04	0.12*	-0.35	-0.95*	0.76*
Above median log cortisol	0.01	-0.02	0.02	-0.00	-0.13	0.01	-0.18
Above median indiff. point	-0.07	0.13*	-0.05	0.10	0.37	-0.76	1.26***
Above median risk indiff.	0.17**	0.13*	0.15***	0.11*	-1.17***	-0.89*	-0.33
Gave donation	-0.03	-0.05	-0.03	-0.05	0.26	0.32	0.03

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Prop. patient choice (0 - 1 mo.) (2) Prop. patient choice (3 - 4 mo.) (3) Indiff. point (0 - 1 mo.) (USD PPP) (4) Indiff. point (3 - 4 mo.) (USD PPP) (5) Exp. discounting (0 - 1 mo.) (6) Exp. discounting (3 - 4 mo.) (7) Stationarity

H.18   Risk aversion

Table 298: Heterogeneous effects of insurance – Risk aversion and other-regarding preference

	(1)	(2)	(3)	(4)
Completed std. 8	0.02	0.06	-0.03	-0.04
Female	0.01	-0.07	0.06	0.06
Have at least 1 child	-0.01	-0.09	0.08	0.16
Insurance expired before endline	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.13*	-0.29	0.23*	-0.05
Any HH member hospitalized (1 year)	0.02	0.02	-0.02	-0.18*
Below median log asset value	-0.16**	-0.35**	0.25**	-0.20**
Below median weekly log income	-0.01	0.03	-0.02	0.06
Above median savings	0.02	0.07	-0.04	-0.11
Above median group savings	-0.01	0.02	0.04	0.13
Self-employed	-0.02	-0.02	-0.00	0.04
Is shed leader?	0.04	0.09	-0.07	-0.32**
Manufacturer	-0.13	-0.32	0.24	-0.14
Above median subjective risk	0.02	0.10	-0.05	-0.02
Above median shed size	-0.01	-0.04	0.01	-0.03
Above median Subjective well-being index	0.09	0.30*	-0.21*	0.02
Above median Depression	-0.15**	-0.36**	0.25**	0.06
Above median log cortisol	-0.01	0.01	-0.01	-0.03
Above median indiff. point	0.07	0.19	-0.14	-0.07
Above median risk indiff.	0.14**	0.30*	-0.23*	-0.05
Gave donation	0.08	0.17	-0.07	0.14

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Prop. risky choice (2) Indiff. point (risk) (USD PPP) (3) Constant relative risk aversion (4) Gave donation

Table 299: Heterogeneous effects of UCT – Risk aversion and other-regarding preference

	(1)	(2)	(3)	(4)
Completed std. 8	-0.01	0.02	-0.04	0.02
Female	0.17*	0.42*	-0.27	0.08
Have at least 1 child	-0.05	-0.10	0.11	0.07
Insurance expired before endline	0.00	0.00	0.00	0.00
Sick/injured (1 month)	-0.02	0.01	0.01	-0.23**
Any HH member hospitalized (1 year)	-0.01	-0.03	0.02	-0.11
Below median log asset value	-0.08	-0.21	0.17	-0.07
Below median weekly log income	-0.03	-0.05	0.02	0.02
Above median savings	0.05	0.18	-0.15	-0.08
Above median group savings	0.05	0.13	-0.05	0.08
Self-employed	-0.05	-0.08	0.05	0.14
Is shed leader?	0.03	0.01	0.01	-0.25*
Manufacturer	-0.08	-0.24	0.20	-0.12
Above median subjective risk	-0.05	-0.08	0.03	-0.03
Above median shed size	-0.00	-0.02	0.00	-0.14
Above median Subjective well-being index	-0.06	-0.09	0.06	0.08
Above median Depression	-0.08	-0.20	0.13	0.06
Above median log cortisol	0.00	-0.04	0.02	0.03
Above median indiff. point	0.03	0.05	-0.04	-0.13
Above median risk indiff.	0.09	0.22	-0.15	-0.03
Gave donation	0.05	0.13	-0.05	0.13

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Prop. risky choice (2) Indiff. point (risk) (USD PPP) (3) Constant relative risk aversion (4) Gave donation

H.19 Daily activity

Table 300: Heterogeneous effects of insurance – Daily activity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Completed std. 8	0.36	0.00	-0.17***	0.04	-0.06*	-0.09	0.00	0.01	-0.00
Female	0.49	-0.05	0.06	-0.04	0.04*	-0.10	0.00	-0.01	0.00
Have at least 1 child	0.36	-0.01	-0.06	0.01	0.00	0.14	-0.07	0.01	-0.00
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.62*	-0.03	-0.13*	-0.00	0.02	-0.01	-0.09	-0.01	-0.00
Any HH member hospitalized (1 year)	0.38	-0.09	0.05	0.04	-0.01	-0.12	-0.07	-0.01	-0.00
Below median log asset value	-0.07	0.06	-0.00	-0.08	-0.01	-0.03	-0.04	0.01	0.00
Below median weekly log income	-0.19	0.05	0.06	0.05	0.03	0.07	-0.04	0.01	0.00
Above median savings	0.14	0.02	0.00	-0.04	0.08**	-0.03	-0.02	-0.01	0.00
Above median group savings	-0.07	-0.07	-0.08	0.10*	-0.00	-0.02	-0.00	-0.01	-0.00
Self-employed	0.20	0.06	-0.03	-0.01	0.03	-0.08	-0.03	0.02	-0.00
Is shed leader?	0.15	-0.06	-0.08	-0.06	-0.02	0.16	0.07	-0.01	-0.00
Manufacturer	-0.40	0.21*	-0.07	-0.06	-0.04	-0.06	-0.07	0.01	0.00
Above median subjective risk	0.04	0.07	-0.07	0.08	0.01	0.05	0.06	0.01	0.00
Above median shed size	-0.00	-0.16*	0.07	-0.00	-0.01	0.00	0.09	-0.01	0.00
Above median Subjective well-being index	-0.26	-0.02	-0.14***	0.13**	0.02	0.17*	-0.14**	0.01	-0.00
Above median Depression	0.40	0.07	0.11**	-0.01	0.00	-0.09	0.07	-0.01	-0.00
Above median log cortisol	0.02	-0.02	-0.03	-0.10**	0.03	-0.07	-0.00	-0.01	-0.00
Above median indiff. point	0.34	-0.00	-0.05	0.01	-0.02	-0.09	0.02	-0.01	0.00
Above median risk indiff.	-0.37	-0.20**	0.02	-0.09	-0.01	0.18*	-0.06	-0.01	0.00
Gave donation	0.02	-0.27**	-0.02	0.09	0.03*	-0.28*	-0.08	-0.01	-0.00

Notes: This table reports the coefficient estimates of the interaction term between assigment to insurance and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Hours of sleep (2) Ate today (3) Smoked today (4) Drank tea today (5) Drank alcohol today (6) Phys. activity today (7) Took medicine today (8) Consumed miraa today (9) Chewed tobacco today

Table 301: Heterogeneous effects of UCT – Daily activity

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Completed std. 8	0.09	0.15	0.02	-0.05	-0.02	0.10	0.00	-0.00	-0.00
Female	0.29	0.02	0.10*	-0.11	-0.00	0.14	-0.10	0.00	-0.02*
Have at least 1 child	-0.41	0.04	-0.03	-0.07	-0.00	0.07	0.05	-0.00	-0.01
Insurance expired before endline	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sick/injured (1 month)	0.52	0.12	-0.03	0.06	0.02	-0.17	-0.09	-0.00	0.01
Any HH member hospitalized (1 year)	0.25	-0.18*	0.01	-0.09	0.05	-0.06	-0.07	0.00	-0.02*
Below median log asset value	0.14	0.06	-0.02	0.03	0.00	0.01	-0.05	0.00	-0.01
Below median weekly log income	-0.00	-0.08	-0.01	0.07	0.03	0.01	-0.03	0.00	-0.00
Above median savings	-0.08	-0.00	0.03	-0.11*	0.07	-0.06	0.01	-0.00	-0.01
Above median group savings	-0.07	-0.07	-0.08*	0.05	-0.02	-0.05	-0.07	-0.00	0.01
Self-employed	-0.03	-0.04	-0.13***	-0.04	0.06	-0.03	-0.05	-0.00	0.00
Is shed leader?	0.13	0.03	-0.00	0.04	-0.07	-0.12	0.27***	-0.00	-0.02*
Manufacturer	0.20	0.15	-0.07	0.04	0.05	-0.01	0.02	0.00	-0.01
Above median subjective risk	0.15	0.13	-0.03	0.03	0.07*	0.01	-0.03	0.00	0.03*
Above median shed size	0.21	-0.23**	0.11**	-0.03	0.02	0.09	0.10*	0.00	-0.01
Above median Subjective well-being index	-0.30	0.07	-0.06	0.09	-0.01	0.04	0.02	0.00	-0.01
Above median Depression	0.84***	0.06	0.09*	-0.06	0.04	0.02	0.03	-0.00	-0.03*
Above median log cortisol	0.03	0.03	0.08*	-0.04	0.05	-0.04	-0.01	0.00	-0.01
Above median indiff. point	0.31	0.00	-0.00	0.12**	0.03	-0.09	0.06	0.00	-0.01
Above median risk indiff.	-0.26	-0.10	0.05	0.01	-0.06	0.15	0.09	0.00	-0.01
Gave donation	-0.06	-0.26**	-0.02	0.01	0.10*	-0.15	-0.14**	-0.00	-0.02*

Notes: This table reports the coefficient estimates of the interaction term between assigment to UCT and each row variable. Each cell reports the coefficient for one regression. Each column corresponds to a unique dependent variable: (1) Hours of sleep (2) Ate today (3) Smoked today (4) Drank tea today (5) Drank alcohol today (6) Phys. activity today (7) Took medicine today (8) Consumed miraa today (9) Chewed tobacco today

H.20 Controls for proportion treated in shed

Table 302: Controls for proportion treated in shed

	(1) Log avg. cortisol level	(2) Perceived stress
UCT	-0.002	-0.003
	(0.065)	(0.103)
Insurance	-0.126**	-0.269**
	(0.062)	(0.111)
Prop. shed assigned UCT	-0.366	-0.251
	(0.235)	(0.401)
Prop. shed assigned insurance	-0.206	0.142
	(0.261)	(0.411)
Log avg. cortisol level	0.107***	
	(0.038)	
Perceived stress		0.060
		(0.047)
Constant	2.492***	0.100
	(0.170)	(0.223)
Observations	566	628
Adjusted R^2	0.031	0.021
UCT = Ins p-value	0.040	0.020
Joint test p-value	0.060	0.030

Note: The regression includes stratum fixed effects and the baseline level of the dependent variable. Only those with a national ID at baseline are included in the analytic sample. Standard errors are in parentheses. * denotes significance at 10 pct., ** at 5 pct., and *** at 1 pct. level.