

Making the Bourgeoisie? Values, Voice, and State-Provided Home Ownership

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What are the effects of state-provided home ownership on political values and voice? Home ownership is expected to lead to more conservative attitudes and more political engagement. At the same time, the receipt of government benefits should increase claim making and support for redistribution. We employ two original surveys of 3,000 participants of lotteries used to select beneficiaries for the *Minha Casa, Minha Vida* housing program in Rio de Janeiro, Brazil, to determine which prediction prevails. We compare winners and nonwinners at two points in the program and find that recent lottery winners—those who have not yet moved—report more conservative values. Early lottery winners, in contrast, are not more conservative but are more politically active than nonwinners. Exploratory analysis and qualitative interviews indicate that winners' negative experiences of the program's administration, not necessarily with the housing unit provided, generate this result.

Since at least the nineteenth century, Marxists, socialists, and anarchists have debated how to address the “housing question.” A worker, upon becoming a home owner, would no longer be a member of the proletariat and would enter the “investor class” (Engels 1935). In this context, organizing tenants instead of workers would backfire by inclining the proletariat toward “small property ownership and individualism rather than cooperation” (Barton 1977, 22), a thesis historically known as *embourgeoisement*.

As predicted by Engels, the academic literature has indeed found that home ownership often affects beliefs about one's relative position in society as well as attitudes about redistribution, inequality, and state intervention, even if the mechanism by which these changes occur is not always clear (Ansell 2014; de Janvry, Gonzalez-Navarro, and Sadoulet 2014; Di Tella,

Galliani, and Schargrodsky 2007; Hankinson 2018; Prato 2018). Home owners are also more likely to attempt to influence local politics and to participate in civil society organizations at the neighborhood level (Cox 1982; DiPasquale and Glaeser 1999; McCabe 2013; Yoder 2020).

But the expectation of changes to home owners' beliefs and behaviors are not so evident if we consider that governments across the globe promote home ownership by employing a wide range of different policies. In the most conspicuous type of intervention, governments deliver newly built homes to selected beneficiaries in much the same way that other means-tested welfare benefits are distributed. When home ownership is provided through social programs, rendering it a form of welfare, do beneficiaries behave more like welfare recipients or like home owners?¹

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1. Our preanalysis plan was registered at EGAP (Evidence in Governance and Politics) before the collection of outcome data, and in this article, we examine a subset of the preregistered survey outcomes. Other preregistered survey outcomes are examined in separate papers.

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This question is theoretically interesting because the effects of welfare on beneficiaries conflict with expectations about the effects of becoming a home owner with respect to the possible changes in attitudes. Instead of embourgeoisement, welfare recipients are expected to demand more redistribution (Gingrich and Ansell 2012). Furthermore, the extent to which individuals feel like home owners or as recipients of government benefits may depend on the type of policy, the degree to which a policy is salient to beneficiaries themselves and to others, and whether such programs shift individuals' financial self-interest in the same direction as market home ownership is expected to do. It is ultimately an empirical question how this type of home ownership will affect individuals' political behavior and values. Importantly, the answer to this question has normative implications regarding whether individuals will demand or oppose government programs after receiving government benefits.

Investigating the effects of becoming a home owner presents a few challenges. Home ownership is a major life event, yet it is typically highly correlated with other attributes of individuals and personal circumstances. This limits the extent to which we can draw conclusions about its impact on attitudes. Participation in welfare programs is also correlated with personal circumstances, and its effects on attitudes may be short lived or more permanent, depending on policy features and context. Also, once individuals receive a home via a government program, it is difficult to distinguish between any changes in behavior due to interactions with the state and their new status as home owners.

To address these challenges, we exploit the lottery system that is used for selecting beneficiaries for Brazil's *Minha Casa, Minha Vida* (MCMV) program.² Drawing on two novel surveys of MCMV applicants, we first compare recent lottery winners and nonwinners, before any housing unit was delivered. At this point, individuals have had encounters with the state, as most recipients of government benefits have, but they have not yet accrued any material rewards from home ownership. In the second survey, we compare winners and nonwinners of lotteries carried out in the early stages of the MCMV program and whose housing units were delivered at least six years before our survey. This innovative staggered design allows us not only to measure the effects of becoming a home owner via a governmental program but also to separate out the effects generated by repeated interactions with the state. This distinction between process and outcome allows us to explore the mechanisms causing shifts in values and reported political behavior.

2. See Kumar (2022) for a similar strategy combining surveys and lotteries for an analysis of India.

We found less support for redistribution and overall more individualistic beliefs among recent winners and slight changes in the opposite direction among early winners. An examination of additional outcomes and in-depth interviews suggests that direct experiences with the program implementation shape attitudes about the state possibly to a greater degree than actual changes in well-being. Individuals' reactions result from lottery winners' continued experiences with program administration. Applicants held favorable judgments about the program upon enrollment. Lottery nonwinners continued to evaluate the program well, but some winners were disappointed by their postlottery experiences. These negative experiences with the program seem to recede after receiving the unit, possibly indicating that the process was worse than the actual good that was delivered. In sum, the process of becoming a welfare recipient shapes values more than home ownership itself. Therefore, when housing is provided by the state, home ownership does not necessarily result in "bourgeois" values.

The analysis also revealed that early winners participate more in neighborhood associations and engage more in claim making to government officials to improve their living conditions in the housing projects. Overall, our evidence on voice is consistent with the behavior expected from both home owners and welfare recipients.

By unpacking the effects of the process and outcome on attitudes and behavior, we offer an important contribution to studies on policy feedback and service provision in developing nations. Studies on bureaucratic encounters (Heinrich 2015; Kahn, Katz, and Gutek 1976) and on politically mediated provision of goods and services (Auerbach and Kruks-Wisner 2020; Rizzo 2019) tend to focus on issues pertaining to access to government programs. In our case, initial enrollment in the lotteries was simple and not mediated by clientelism. The implication is that continued interactions, not just initial access to state services, can shape beneficiaries' broader views about the role of the state and efforts to exert voice. Hence, even when policies are not politically targeted, they might still be hampered by "customer service" types of problems that we, as a discipline, tend to consider of lesser importance. In short, process matters.

Our findings also contribute to understanding the consequences of policy on nonelectoral participation, an outcome often missed in studies of distributive politics in low- and middle-income countries yet commonly found in studies of more developed nations (Kruks-Wisner 2018; Kumar 2022; Larsen 2019). Against expectations that participation is boosted when individuals command more resources, we find that early lottery winners are more active citizens than nonwinners despite a lack of improvement in well-being.

This finding suggests that policies create active constituencies and organized groups even if they fail to improve well-being. We then join a growing literature showing how policy design may shape engagement with the state and in politics in general (Holland 2018; Soss 1999).

In the next section, we discuss the two theoretical approaches through which one can examine the MCMV program. We then provide details about the program and the specific context of our studies and subsequently describe our research design and data. Next, we present our main findings, which are interpreted and further explored empirically. We conclude by outlining implications from our findings for debates about public policy and political behavior.

HOME OWNERS' VALUES AND VOICE

Substantial evidence indicates that home ownership affects political values, in particular socioeconomic beliefs and attitudes pertaining to redistribution, individualism, meritocracy, and the desired role of markets and governments.³ The consequences of home ownership extend beyond values; it also influences the propensity of individuals to actively voice political preferences. The question remains, however, whether these changes should also be expected when home ownership is achieved through government programs, that is, with very conspicuous actions by the state that essentially deliver a home to selected beneficiaries.

Home owners, according to the long-established “embourgeoisement thesis” (Kohl 2017, 4), are more likely to support positions and politicians that “are more pro-market, support low taxes on capital and labor income, and those more averse to state intervention” (de Janvry et al. 2014, 216). Promoting home ownership, by implication, would split the “working class” into factions composed of home owners and tenants (Harvey 1976, 274), meaning that policies that foster home ownership might be politically self-defeating for those who support greater redistributive efforts by government.

Several mechanisms might drive embourgeoisement, the most obvious of which is that ownership redefines an individual’s self-interest and leads to an adjustment of values. This adjustment can mean, for instance, increased tax aversion due to the need to meet the financial commitments of home ownership (Kemeny 1981) or less desire for welfare expenditures due to the possibility of selling a home in case of necessity or simply living in the home without paying rent (Ansell 2019). The rationale is that, be it through a change in wealth, income, or both, home ownership places individuals in the “investor class.”

Home ownership might also lead to more bourgeois values through a symbolic, motivated reasoning-driven process instead. For example, when lucky squatters were awarded titles to the land they occupied in Buenos Aires, they became more individualistic and promarket (Di Tella et al. 2007). The authors conjecture that since lucky squatters benefited from the collective efforts of the whole group who participated in the land occupation, they should have become less individualistic. Yet Di Tella et al. find the opposite and conclude that lucky squatters’ beliefs changed to match their new objective conditions, not necessarily because of their experiences or even because of improvements in well-being, which were overall very similar across both lucky and unlucky squatters. The authors refer to this phenomenon as a rational and intentional form of “self-manipulation.”

Both pathways could apply to individuals who become home owners through an ostensive government handout. Beneficiaries presumably experience a positive change in well-being derived from living in a heavily subsidized newly built home that, in turn, affects their perception of the downsides of wealth and income taxation. Alternatively, beneficiaries might revel in the security of seeing themselves as “owners” of the roof over their head, which triggers “self-manipulation,” just like it did among Argentine squatters. Both mechanisms could lead to attitude changes consistent with embourgeoisement.

Yet if the process through which one becomes a home owner matters, receiving a home as a “gift” of the state should not necessarily lead to embourgeoisement. Housing policy is also a form of welfare, and many have argued that depending on governments is a transformative experience that shapes engagement and worldviews (Soss 1999). In this perspective, experiencing an improvement in well-being or status through a public policy should lead to more positive views of welfare and redistribution.

An important question, then, is under which conditions becoming a home owner via government fiat leads to embourgeoisement or to more positive views about the role of the state and redistribution. The answer may partly lie in the policy’s design. Policies to foster home ownership can lie anywhere in a continuum that ranges from very conspicuous forms of direct provision (such as construction of housing projects) to opaque subsidies (such as mortgage interest deductions). They can also take the form of titling programs that usually follow costly collective action or personal effort from future beneficiaries. When the effort of future beneficiaries is much more visible than the role of government, as was the case with squatters in Buenos Aires (Di Tella et al. 2007) and among members of *ejidos* in Mexico, it is not surprising that home owners come to hold more bourgeois values

3. Our outcomes include “beliefs” and “attitudes.” We use the shorthand “values” to refer to both, and we use beliefs and attitudes interchangeably.

(de Janvry et al. 2014). Another possibility is that welfare receipt is stigmatized, and becoming a dweller of a housing project could lead to negative views about the state and welfare. In this perspective, becoming a home owner via the state could lead to embourgeoisement—or, at least, it would inhibit the development of pro-state attitudes.

In programs with less conspicuous (or “submerged”) government action or those in which beneficiaries themselves are protagonists, the experience should be closer to that of “marketplace home owners.” In cases of direct government provision of home ownership, such as MCMV, the role of government is extremely visible. The government determines *ex ante* eligibility and selection criteria that require several discrete interactions with government offices over a long period of time. No less importantly, those who are ultimately awarded a unit will live in buildings that are recognizable as having been built by the government and awarded to selected citizens. This experience with explicit government involvement might weaken the perception that individual effort and merit matter, in the same way that there tends to be less belief in meritocracy where there is more redistribution (Benabou and Tirole 2006).

Another important dimension of embourgeoisement relates to expressing political voice. Because of transaction costs, liquidity restrictions, and the emotional attachments to one’s home, home owners are less mobile than others (Cox 1982) and thus more likely to attempt to exert influence to maintain the value of their property through “voice” instead of “exit.” Several studies corroborate this idea. Home owners participate more in local elections and ballot initiatives in the United States (Yoder 2020) and in elections for neighborhood residents’ committees in China (Li and Wang 2012), and they make more claims in neighborhood meetings in India (Kumar 2022). Home owners become local stakeholders and, combined with residential stability and length of tenure, create a powerful combination to increase participation and involvement in local affairs (DiPasquale and Glaeser 1999; McCabe 2013).

Home ownership via government policy may also lead to more local engagement and participation. Home ownership through state programs implies a subsidy and, possibly, an expansion in a families’ budget. Increasing resources, we know, tends to increase participation. Furthermore, experience with the state via the receipt of a government benefit may bolster citizens’ belief in their own capacity to exercise citizenship (MacLean 2011) and sense of efficacy (Hunter and Sugiyama 2014; Kumar 2022). Recent and expanding literature suggests that receiving government benefits “teaches” beneficiaries how to navigate bureaucracies and increases citizens’ capacity to make claims, even among those with limited resources (Kruks-Wisner 2018). Another mechanism link-

ing benefits exercising voice is the creation of social ties and cohesion among beneficiaries where none existed previously, which then facilitates mobilization (Anderson 2009). Benefits can also change how citizens see the importance of government, as Social Security did by changing mobilization among the elderly in the United States (Campbell 2012), thereby increasing their perception of the stakes involved in policy change and increasing their propensity to participate. These mechanisms come together in government-provided home ownership, as Kumar’s (2022) examination of a housing lottery in Mumbai, India, suggests. Her work shows that, in a context that is similar to the one we study, becoming a home owner increased individual and collective claim making to the government as well as participation in neighborhood organizations—often for self-serving motives—and that these effects held regardless of whether beneficiaries lived in or leased out their government-subsidized homes. These results are also compatible with a more general finding that in low-state-capacity environments, even marginal access to state services is associated with greater participation (Hern 2017). It is also possible that home ownership through the state may entail some limitation to property rights—such as the aforementioned restrictions on leasing or selling—which could perhaps dampen the incentives to exert more voice. Overall, as noted by Kumar (2022), there are multiple pathways connecting wealth transfers (public and private) and active citizenship. The existence of multiple pathways leading to increased participation suggests that a higher level of involvement in local affairs among home owners via government fiat is a more likely outcome than no or decreased involvement.

In our analysis, we examine whether and how acquiring home ownership through MCMV affects values by comparing beneficiaries to nonbeneficiaries on several preregistered outcomes immediately after beneficiaries were selected (i.e., before any units were delivered) and then about six years after the housing units are delivered.⁴ Regarding voice, we focus on comparing lottery winners and nonwinners among those whose housing units were delivered, as it was *ex ante* extremely unlikely that simply winning a lottery would drive any changes in the exercise of voice.⁵

4. We preregistered most of the outcomes and analysis that we report. We note in the article when analyses are unplanned, and we detail in app. M our deviations in measurement and analyses. Our preregistered hypotheses following the expectations of literature on home ownership predicted no change in values among recent winners and changes toward more conservative values among early winners.

5. Even if recent winners had sought to engage in issues that could affect their new property ownership status, they would have faced many hurdles. Buildings were still in construction, and winners were unlikely to ever have actually visited their future neighborhoods.

Our staggered design allows us to answer whether home ownership via government fiat creates attitudes and political engagement more consistent with embourgeoisement or with receipt of welfare. By interviewing recent lottery winners before they have experienced wealth effects and also before any direct experiences with the new neighborhoods and living conditions, we capture their attitudes as a response to their experiences with the state apparatus in the process of becoming a recipient of government welfare.⁶ While we do not expect changes in values at this point, before any actual changes in welfare have materialized, any changes in values among these recent lottery winners, thus, would be indicative that they are responding to their encounters with the state, responding to increased expectations about the future, or adjusting values to their new (expected) home owner status. We examine these three possibilities using our survey data as well as in-depth qualitative interviews.

Actually becoming an MCMV beneficiary—as opposed to just winning the lottery—is a different matter altogether. We expect that a few years into home ownership—as is the case with the winners in our early lottery surveys—any temporary disruption caused by the move should have been resolved, and beneficiaries will have settled into their new life as home owners. We expect that beneficiaries will be better off in material terms and that these changes will lead to more conservative values. In order to assess the possible pathways through which individuals' values change, we also analyze subjective measures of absolute and relative well-being, expectations for the future, and happiness.

Finally, we turn to the analysis of voice among early lottery winners and nonwinners. Here, regardless of whether early winners acquired self-interests similar to marketplace home owners or whether early winners perceive themselves as recipients of government welfare, we expect early lottery winners to be more engaged and act more locally than nonwinners.

CONTEXT AND INSTITUTIONAL BACKGROUND

The MCMV program is one of the largest government-run housing programs in the world. Created in 2009, by 2017 it had contracted the building of 4.4 million housing units (3.14 million of which had been delivered) in more than 3,500 of Brazil's municipalities. The program involves several agencies in all levels of government and has eligibility tiers determined by household income. The lowest income tier, known as tier 1 (*faixa 1*), is geared toward families with

monthly income of up to R\$1,800 and accounted for 1 million of the units delivered by the program. Families must apply to their local government, which then selects actual beneficiaries through either a lottery or another method determined by the municipality and federal guidelines. If selected, eligible beneficiaries are offered a 120-month contract with installments that vary from R\$80 to R\$270, depending solely on their income. The value of the home and beneficiaries' credit worthiness do not affect the selection process or the terms of the loan, and subsidies can reach 90% of the value of the home. Although program beneficiaries are technically "borrowers" until they finish paying their installments, these terms are generous to the point of an outright handout.⁷ The terms for the other three tiers imply much smaller subsidies and resemble those of an incentivized mortgage program.

The program's institutional architecture is quite complex. Private developers typically buy the land, plan and seek approval for the construction project, and build the units.⁸ The local government (usually municipalities but sometimes states) approves the site and, for tier 1 projects, also organizes the applicant list and selects the beneficiaries. The local government sends the list of selected families to the bank administering the project, which is typically Caixa Econômica Federal, the federal government's mortgage lender. The financial institution checks eligibility, administers the loans, audits the construction, and pays the developer. The federal government provides the funding and oversees implementation by local governments.

Because of the country's heterogeneity, the program's decentralized implementation, and an active trial-and-error process at the local level, actual procedures on the ground pertaining to selection of beneficiaries vary widely across municipalities. We focus on the program as implemented in the municipality of Rio de Janeiro. Rio is the second largest municipality in Brazil, with a population of approximately 6.5 million. Administrative records, published before each drawing, indicate that a total of 712,885 individuals participated in at least one of Rio's MCMV lotteries. As of August 2017, a total of 44,711 individuals had been selected as beneficiaries, and as of April 2017, 28,562 housing units had been delivered.

One reason that more individuals have been selected than homes delivered is simply that the city government faces difficulty in finding lottery winners. This difficulty is partially

6. Interest rates in Brazil are extremely high, and low-income individuals typically only have access to loan sharks or only slightly less predatory lenders who charge even higher rates. Moreover, at the time of the lottery there were no "positive" credit scores in Brazil, only "negative" rolls of bad payers, and this is not affected in any way by winning the MCMV lottery.

7. Beneficiaries are also not allowed to rent their units until they conclude the payments. Anecdotal evidence suggests, however, that some do so, informally.

8. Civil society organizations can also be involved, and in some cases public land is used. See Donaghy (2018) for more details.

a function of extreme ease in signing up for the lotteries with minimal information requested, none of it checked, and applicants never eliminated from the lottery pools.⁹ Applicants often live in informal housing with addresses that are hard to reach or not served by regular mail. They also move frequently and switch mobile phone numbers even more often. Only by the time individuals are selected in a lottery is it discovered that the contact information is insufficient or outdated. Other individuals who are reached by city hall are no longer eligible for the program or cannot provide the documentation necessary to support their eligibility. Finally, some beneficiaries simply turn down units in projects that are located in areas of the city far removed from their original homes or because they fear urban violence in the projects or in the surrounding areas.

EMPIRICAL STRATEGY

We conducted two surveys with participants of four general lotteries in Rio de Janeiro. A total of 683,015 individuals participated in at least one of these lotteries that allocated apartment units of similar quality in newly built multibuilding projects (see app. A).

One survey included participants in two of the earliest general lotteries that were held in mid-2011 for housing units that—with very few exceptions—were delivered to winners beginning in December 2012. The other survey included two lotteries held in the second half of 2016, which were the most recent lotteries at the time we designed the study. Beneficiaries selected in these lotteries had not yet actually received the home (or a contract for the home), and most units only began to be delivered in December 2017. We interviewed a total of 2,914 individuals for the project.

For each survey we first generated a large “presample” that included all lottery winners and a larger random subset of nonwinners.¹⁰ Interviews were conducted by phone, and enumerators were blind to treatment assignment. Refusal rates were relatively low, but we were often not able to locate the targeted individual, despite purchasing contact information from multiple vendors and multiple attempts.¹¹

Outcomes of interest

We examine several outcomes related to embourgeoisement grouped into indicators of “values” and “voice,” all of

which are listed in table 1. Values are measured through three standardized additive indexes, and in all of them, higher scores mean “more bourgeois” values. Support for redistribution combines three survey questions. One is a tax-and-expenditures question, another is a question about whether individuals thought the state should make an effort to reduce income inequality, and the third is a question that presented a concrete case in which one less productive manual laborer had greater family needs than a more productive peer and inquired about the extent to which their incomes should be equalized.¹² Market beliefs are a combination of four items measuring effort, materialism, meritocracy, and trust that were originally fielded by Di Tella et al. (2007). The individualism index completes our measures of values. It combines an item that considers the extent to which governments or individuals are responsible for material well-being with another that asks whether competition is positive or negative.

We measured six outcomes related to voice. We examine whether individuals participated in neighborhood associations, talked to a politician recently (about any issue), contacted a government official to discuss neighborhood issues, contacted a civil society organization for the same reason, or made any such contact collectively (as opposed to individually), as well as an effectiveness index that combines answers to whether respondents believed that they succeeded in eliciting responses from government and mobilization in their community to resolve neighborhood issues. We also report results for summary indexes that combine all outcomes conceptually related to values and voice as described in table 1. In order to facilitate comparison across outcomes, we standardized all items. Hence, both outcomes that are indexes and those that are single items had their mean value and standard deviation in the control group set to zero and one respectively.

Estimation

The estimation strategy is very similar for the analysis of both surveys.¹³ We analyze the effect of winning a lottery.¹⁴

9. Only in 2016 did the city eliminate a significant number of individuals who were no longer eligible from the lottery pool.

10. The size of this presample of nonwinners was selected so we could interview the effective sample size in the preanalysis plan.

11. We obtained some contact information from commercial providers for almost all individuals in our presample.

12. We present in app. C the full wording of each question used to construct the outcomes as well as descriptive statistics.

13. Our analysis largely follows our preregistered analysis plan. Deviations are discussed in app. M. Materials in this section bear resemblance to our other papers investigating consequences of MCMV on other outcomes.

14. We rely on the intention to treat (ITT) effect because it is the simplest form of analysis and it avoids conceptualizing and measuring compliance, which can take on different interpretations in our early lotteries survey. While we believe ITT is appropriate for our main estimations, it can attenuate treatment effects since we have noncompliance. We also present the complier average causal effects for our main outcomes in app. G.

Table 1. Outcomes

Concept/Description	Type	Survey
Values:		
Values (summary index)*	Index (9)	Both
Redistribution	Index (3)	Both
Market beliefs	Index (4)	Both
Individualism	Index (2)	Both
Voice:		
Voice (summary index)*	Index (7)	Early
Participated in neighborhood assoc.	Single item	Both*
Talked to a politician recently	Single item	Early
Contacted government for neighborhood issues†	Single item	Early
Contacted civil soc. org. for neighborhood issues†	Single item	Early
Petitioned collectively (overall)	Single item	Early
Succeeded in mobilizing gov't or community	Index (2)	Early
Well-being:		
Welfare (summary index)	Index (3)	Both
Self classified on social income scale	Single item	Both
Economically active	Single item	Both
Family income above 1 min. wage	Single item	Both
Expectations:		
Econ. expectations†	Single item	Both*
Happiness	Index (6)	Both

Note. For indexes, the number of components is reported in parentheses. See app. C for summary statistics.

* Not preregistered.

† Originally part of a preregistered index.

‡ Not preregistered for the recent lotteries survey.

Our analysis includes four lotteries, and each lottery j was independent from the others. Therefore, random assignment to treatment takes place within each lottery j .¹⁵ However, applicants i to each lottery often participated in multiple lotteries. Each of our surveys pools participants in two lotteries carried out weeks apart. Since we have survey respondents who participated in both lotteries included in each survey, our unit of analysis is an applicant lottery ij (Cullen, Jacob, and Levitt 2006), and the assignment to treatment variable is the indicator for whether an applicant i won a lottery j .¹⁶

To account for the unequal probabilities of assignment to treatment in each lottery, we follow Lin (2013) by including lottery indicators, which are demeaned and interacted with the treatment assignment indicator. For the early lotteries,

15. In the recent lotteries survey, lottery winners were sorted by age in decreasing order in case there were more lottery winners and units available. For this survey, therefore, we control for age even in the estimation “without controls.”

16. As a consequence, for subjects who applied to both lotteries, they appear twice in our data set, and their treatment indicator variable depends on the outcome of lottery j for subject i .

we include the preregistered pretreatment covariates: age, sex, race, formal job, (logged) formal wages, and inclusion in the national registry for social programs. In the recent lotteries survey, we also include religion, years of schooling, and whether kids live at home, which for this survey could be plausibly considered pretreatment. Estimates are largely robust to the exclusion of controls.

We estimate

$$Y_i = \beta_0 + \beta_1 Z_{ij} + \sum_{m=1}^M (\mu_m \mathbf{X}_i + \sigma_m Z_{ij} \times \mathbf{X}_i) + \sum_{j=1}^{J-1} (\Lambda_j B_{ij} + \gamma_j Z_{ij} \times B_{ij}) + u_{ij}, \quad (1)$$

where $Z_{ij} = 1$ stands for a winning applicant i in lottery j ,¹⁷ and $Z_{ij} = 0$ represents a nonwinning applicant i in lottery j . The coefficient β_1 represents the effect of winning a lottery on Y_i , which is an outcome measure for an applicant i , and \mathbf{X}_i is a matrix of m demeaned pretreatment covariates, μ_m represents coefficients for the pretreatment covariates, and

17. In this equation, $j = 2$, for there are only two lotteries in the sample.

σ_m stands for the coefficients on the interaction between these covariates and the treatment indicator. Here B represents demeaned dummy indicators for whether the observation belongs to either lottery, Λ_j represents the coefficients for each lottery j , and γ_j is the coefficient on the interaction between the demeaned lottery indicator and treatment indicator. In the recent lotteries survey, we include survey weights to correct for endogenous sampling (Solon, Haider, and Wooldridge 2015; see app. A). In addition to this specification, we also regress our outcomes on a treatment indicator, pretreatment controls, and lottery fixed effects. Results are very similar in these two specifications. Robust standard errors are clustered at the applicant level.¹⁸

Our balance tests fail to find evidence of systematic differences between treatment and control groups on pretreatment covariates. In a regression of pretreatment covariates on treatment assignment, the F -statistic was not significant (at a 10% level), either when pooling or analyzing the lotteries separately (see app. E).¹⁹

The population under study is hard to reach, which is something both our field teams and city hall experience when attempting to contact MCMV applicants. Therefore, attrition was an expected concern. We follow our preregistered protocol to assess such a threat by analyzing differential attrition across treatment and control groups. We fail to find evidence of differential attrition rates across treatment and control groups when we compare response patterns and rates across treatment arms (see app. E).²⁰ We also took several steps to minimize the possibility that attrition systematically related to potential outcomes: our enumerators were blind to treatment assignment, the order for contacting subjects was randomly determined, and our protocol for contacting control and treatment subjects was the same.

18. We also use weights by the inverse of the probability of being assigned to treatment when analyzing early lottery outcomes. Results are very similar (see app. F).

19. In the recent lotteries survey, we find statistically significant differences between lottery winners and nonwinners in having a formal job, wages from formal jobs, and years of education (at a 10% level). Yet these differences are not robust; they are significant if we condition by age but not without conditioning by age, and they are significant in one lottery but not in both (app. E).

20. Even though we did not find evidence for differential attrition, we attempted to conduct a second round of sampling of nonrespondents with the objective of using bounding techniques. However, the maximal effort second-round sampling did not yield a sufficiently higher response rate. Furthermore, while we have no evidence of differential attrition, we also implemented trimming bounds (not shown) as an alternative approach. However, because of the large share of attrition, we are unable to find tight bounds around the estimates, and they are not informative.

Another way to gauge whether attrition may be leading to bias is to compare our survey sample estimates to an administrative population data “benchmark,” for which outcomes are measured for all 623,598 individual lottery observations and there is no attrition. We find a null effect of winning an MCMV lottery on earnings from a formal job and having a formal job in both our recent lotteries survey and the analysis of administrative data for these same lotteries. In sum, our survey results (with attrition) for these two outcomes are statistically indistinguishable from the benchmark estimates from administrative data (without attrition), as shown in appendix E table E5.

EFFECTS OF HOME OWNERSHIP ON VALUES AND VOICE

Results for outcomes related to values and voice are depicted in figure 1 and reported in detail in appendix F. For values, we found (unexpected) evidence of more conservatism among winners of recent lotteries. This effect is clearly visible in the aggregate index of values (ITT = 0.17, $p = .046$), which combines all nine items used to construct the three indicators for attitudes regarding redistribution, individualism, and markets.²¹ It subsumes the sharp change in attitudes regarding redistribution (0.18, $p = .092$), and less pronounced effects on individualism and market values change in the same direction, but results are not statistically significant (0.09 and 0.05, respectively, both with $p > .1$). Moreover, the fact that eight of the nine single individual survey items used to build the indicators in this group shift toward more bourgeois values (see app. F) suggests that we cannot simply dismiss this result.

For the early lotteries, in contrast, we found no change in attitudes.²² And, if anything, we find slightly greater support for redistribution and less market-oriented values among early winners. One noteworthy aspect of our results is that while none of the treatment effects on outcomes for values in the early lotteries study are statistically significant, a statistically significant difference does exist relative to what we found in the recent lotteries outcomes. The distance in ITTs between the two surveys for the values summary index is particularly striking, as it varies from -0.03 to 0.17 (p -value of difference = $.0262$). As we show in appendix H, even though the lotteries in the two surveys were held years apart,

21. As discussed in app. F, we report Benjamini and Hochberg (1995) corrected p -values for all items in each family of outcomes and regular p -values for the main summary indexes.

22. We do not find evidence of ceiling effects as a possible explanation for these null results, as there is ample room for movement toward both pro- and antibourgeois values on support for redistribution, individualism, and market values (app. C).

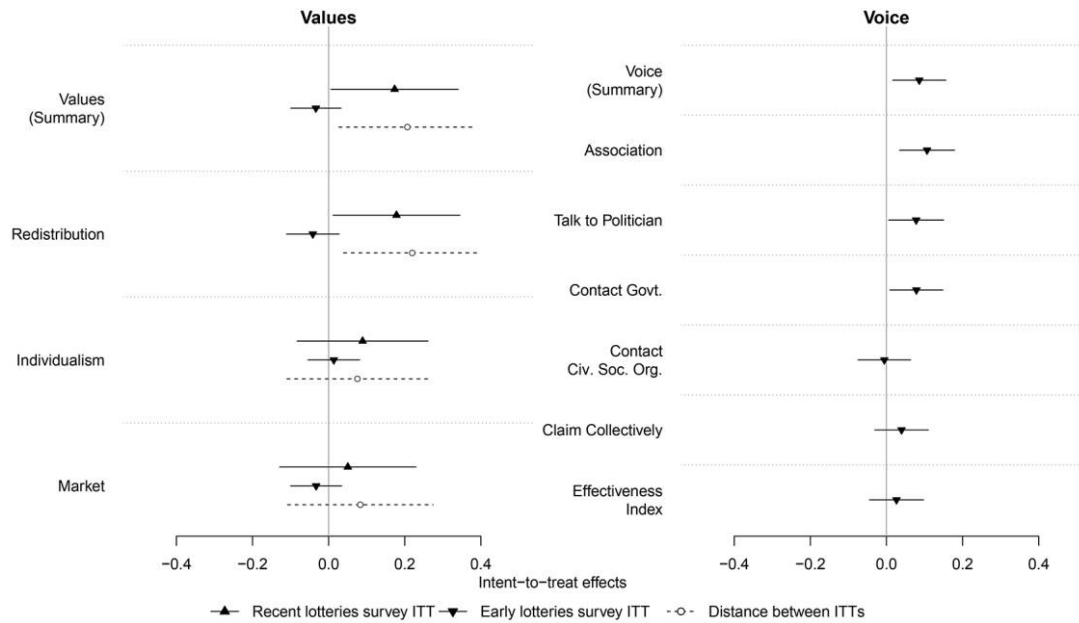


Figure 1. ITT effects on values and voice. Bars represent 95% confidence intervals. Higher values represent more conservative attitudes in the left panel and greater engagement in the right panel. Voice outcomes were only measured in the early lottery surveys.

there is significant overlap in participants, and the two samples are not systematically different from each other regarding most pretreatment covariates.

We also found positive effects of MCMV housing on voice. Winners of early lotteries were more likely to belong to an association (0.11, $p = .026$), to talk to a politician (0.08, $p = .03$), and to contact a government agency to discuss a neighborhood problem (0.08, $p = .033$). Point estimates indicate that they were also more likely to do so collectively (as opposed to individually) and to have a greater sense of effectiveness in doing so; however, in neither case was the estimate statistically significant (0.04 and 0.03 with $p = .27$ and $.467$ respectively). When we combine all indicators into a summary index, an unambiguous increase in the exercise of voice (0.09, $p = .015$) is evident. And, to the extent that we can discern—although our recent lottery survey was not designed to examine this issue in depth—we see no such voice effect among winners in recent lotteries.²³

INTERPRETING THE RESULTS

Results show that early winners do exert more voice than early nonwinners, as expected. However, for values, we found evidence of a conservative shift among recent winners and no such change for early winners. This finding is puzzling as it suggests that becoming an MCMV beneficiary might trigger

an initial shift in values that recedes with time and with the ownership experience. This result is clearly at odds with the effects of becoming a home owner through the market; at the same time, it does not fit well with all expectations from the home-ownership-as-welfare thesis. In what follows, we leverage our other preregistered outcomes to examine two possible interpretations of these results, one pertaining to expectations and changes in well-being and another that focuses on the process of interacting with government to become an MCMV beneficiary.

Values, well-being, expectations, and happiness

The main explanations for embourgeoisement are that changes in wealth or income (the so-called investor class effect) or even one's new status as a home owner alter self-interest toward more individualistic values. While recent beneficiaries had not experienced any change in wealth or income derived from being selected as an MCMV beneficiary at the time we interviewed them,²⁴ it is possible that expectations about future improvements in income or changes in status from having been selected to become a home owner, or even an affective response to winning the lottery, could be driving the shift in values that we observed. The lack of effect on values among early lottery winners, by analogy, could

23. We did not plan on examining voice in the recent lotteries survey, but analysis of a question on participation in associations that is similar to the one employed in the early lotteries survey shows that recent winners did not engage more in political participation than recent nonwinners.

24. The mere anticipation of the possibility of becoming a home owner does not change one's access to credit, which is very limited among low-income populations in Rio, and most beneficiaries do not have disposable income or savings that would allow them to change consumption patterns in expectation of future improvements.

possibly be explained by an absence of changes in well-being. That is, the expected changes in income, wealth, or relative position in society anticipated immediately after selection might not have actually materialized after receiving the MCMV unit. To investigate these possibilities, we examine the remaining preregistered outcomes included in table 1: well-being, expectations, and happiness. Results, as reported in figure 2, do not support most of these conjectures. Recent lottery winners, for instance, do not place themselves higher up on an abstract socioeconomic scale, which is evidence against any change in self-appraisal that could be triggering motivated reasoning. Winners' expectations about the future do not deviate from those of nonwinners in either survey, and we also find no effect on subjective happiness, which was meant to assess whether a purely affective mechanism for change in values might be in place.

The most striking and consequential null result in figure 2, however, is that neither early nor recent lottery winners were in a better subjective economic position than nonwinners. In fact, for the early lotteries we find negative point estimates

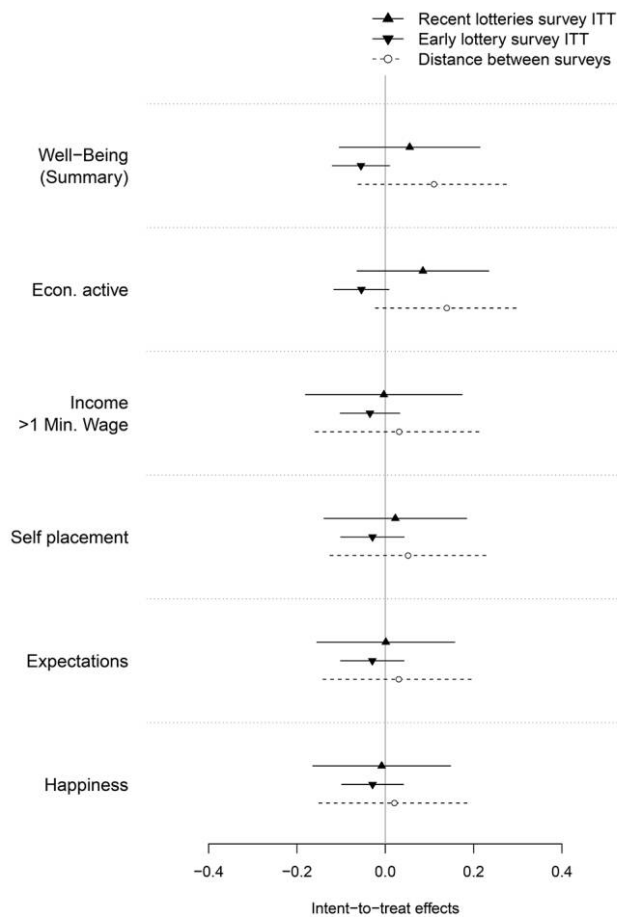


Figure 2. ITT effects on well-being, expectations, and happiness. All secondary outcomes except for the well-being summary index were preregistered. Bars represent 95% confidence intervals.

in all indicators of well-being (being economically active, earning more than one minimum wage, and relative self-placement on the economic scale); the aggregate well-being index is not only negative but borderline statistically significant in our main estimator ($-0.06, p = .096$). In short, becoming an MCMV beneficiary clearly did not generate an improvement in economic circumstances in our sample. In fact, it might have had the opposite effect.

Our measures of well-being include subjective perceptions as well as self-reported income and occupation, but they cannot encompass all aspects of the concept. However, this result is compatible with concurrent studies of MCMV in settings other than Rio de Janeiro (Souza 2019), systematic analysis of 2,477 scientific studies on MCMV (Kowaltowski et al. 2019), and our own analysis of administrative data on formal employment and wages for participants in all lotteries through 2014 (see app. E), all of which found no improvements in well-being among beneficiaries. Moreover, studies of other housing policies have arrived at similar conclusions. A study of slum dwelling upgrades conducted in El Salvador, Mexico, and Uruguay, for instance, found that initial satisfaction disappears after eight months in a new home and that no gains in overall satisfaction can be detected (Galiani, Gertler, and Undurraga 2015). In the case of the Moving to Opportunity program, a rent subsidy that involved relocation to lower-poverty neighborhoods in the United States, studies found substantial improvements in mental health and in income and educational achievement for children but little to no effect on the income and labor prospects of adults (Chetty, Hendren, and Katz 2016; Kling, Liebman, and Katz 2007). Barnhardt, Field, and Pande (2015) examined a housing scheme in India similar to MCMV and found that lottery winners were as economically well off as lottery nonwinners but that lottery winners were actually worse off in access to public transportation, public health facilities, job opportunities for adult children, and social support from caste-based connections and family. All of these outcomes are presumably related to the housing projects' long distances from economic centers. One exception, however, can be found in Kumar's (2022) work, in which recipients of subsidized government-constructed housing were able to easily rent their units (unlike MCMV recipients), happier with their financial situation, and more optimistic with their children's prospects (also different from our findings). In retrospect, perhaps it is not that surprising that positive well-being effects failed to materialize in the case of the MCMV.

Overall, the absence of positive effects on well-being are consistent with the lack of changes in attitudes among early winners. However, this lack of change in well-being and in expectations about the future among recent winners fails to

explain the conservative shift that we observe. Before addressing this puzzle, we first consider our results for voice.

Voice, home ownership, and resources

Political voice can also express embourgeoisement; MCMV beneficiaries might be expected to exercise more voice because of additional resources and because of newly vested interests. Consistent with the predictions from the embourgeoisement thesis, we find that early lottery winners are more likely to voice demands, in particular, collective demands. Additional evidence supports the idea that winners of the early lotteries are more likely to perceive themselves as home owners, even if their *de jure* ownership is limited by the terms of the MCMV program. More than 81% of lottery winners who received a home consider themselves “home owners,” as opposed to about 50% in the control group. Home ownership, as expected, leads to more involvement in local issues affecting home owners’ interests. Hence, early winners’ engagement in more collective action is consistent with their interests as home owners.

The preceding discussion about the lack of MCMV effects on well-being indicates that beneficiaries might have unmet demands regarding their neighborhood conditions. This conjecture also finds support in a survey of 7,000 MCMV recipients that found that beneficiaries were dissatisfied with the offer of public services (health, education, and transportation) in the areas near to MCMV housing units (Brasil 2014, 82–83). In fact, we find suggestive evidence that early lottery winners are less satisfied with their neighborhoods’ access to transportation, public health, and educational facilities than early lottery nonwinners (app. F). Perhaps, then, greater engagement among early winners is a consequence of difficulties in adapting to the new environment and policy design, not a product of increased resources.

The program’s design also influences the supply of opportunities to participate. MCMV requires the establishment of home owners’ associations to administer each complex’s common services and maintenance fees. These associations also have access to institutionalized channels to present demands to local officials (Brasil 2014, 97). Incentive to collaborate with neighbors, determined by both policy design and local betterment demands, is consistent with our findings in figure 1: early lottery winners are more likely to join associations, to talk to politicians, to contact the government, and to make claims collectively.

Importantly, these findings stem from the comparison between early lottery winners and nonwinners. Therefore, they reflect differences in participation six to eight years after winners moved to their new homes, not necessarily claim making directly caused by disruptive moves to a new

neighborhood.²⁵ We conjecture—and return to this point momentarily—that this behavior is also consistent with a view of MCMV home owners as program recipients.

HOW INTERACTIONS WITH THE STATE SHAPE VALUES

The change in values among recent winners remains in need of an explanation. Any such explanation must also consider that the shift toward more conservative values recedes among early lottery winners and that for this group we also identify a clear increase in the exercise of voice. While the latter finding on voice lends support to the embourgeoisement thesis, our results on values do not.

As an alternative, we propose to interpret these results by viewing our subjects primarily as recipients of government benefits. We conjecture that the process of interaction with the state apparatus and not the ownership of the housing unit itself is what drives our results.

We gained insight into how subjects viewed their interactions with the MCMV bureaucracy, by conducting 15 semi-structured in-depth interviews with recent lottery winners and nonwinners (see app. K for details), which we then support with exploratory analysis of the original survey data. During the interviews, lottery winners and nonwinners presented their assessments of the MCMV program. These included discussions about the rationale for the program as well as its practical implementation. As in our surveys, interviewees were positively predisposed toward the program and enthusiastic about its promise to “generate home ownership.” In our interviews, potential beneficiaries described the MCMV as a path to home ownership, and the limitations in property rights did not deter subjects’ perception that the MCMV beneficiaries were, indeed, home owners. For example, subject S15—who had moved by the time we conducted our qualitative interview but not before our survey—says:

S15: But at least it is something [a house] I own, right? . . . [The experience with MCMV] was positive because now I have my own place [*cantinho*] that I can say: “It’s mine, I pay for it, and here I can stay until the good Lord takes me.” You know? . . . I believed that working I would never be able to afford a home. I was going to save money for a home; I wasn’t going to be able to do it. Before [buying a home], I had a lot to do: my son’s education, put food on the table. So I thought I would never be able to have something of my own.

25. We did not measure voice outcomes in the recent lotteries surveys. By design our staggered approach would not contribute to this particular discussion.

Yet the practicalities of the implementation of MCMV contributed to heterogeneous evaluations of the program among lottery winners. All interviewees describe the process of registering for the lotteries as very simple, and winners depict the documentation required for verification of eligibility as unburdensome. However, some recent lottery winners describe multiple challenges, such as delays in moving to a new home or locations that were unappealing for several reasons. Facing these troubles just after the thrill of being notified about winning the housing lottery seemed particularly disheartening. Subject S2 (S2-08/13/18), who had won but was still waiting for a house, describes the feeling:

S2: At the time [of winning], we were all happy that we would get [a home]. . . . But, to be honest with you, after some time, I am not sure I believe in it anymore.

I: Why?

S2: Because this happens, it takes too long, [then] you lose hope. The worst thing is losing hope. You know? I don't lose my faith. My faith . . . For other things, I know I will fight, I will work, me and my husband and kids. That I believe in it because it is the four of us. The four of us fighting for something. Because I can't get things from the government. I can't believe in it [government] anymore.

Subject S1 (S1-08/13/18) also describes how she and her family had high hopes after she was notified of the lottery win. More than a year had passed, and, by the time we interviewed her, her expectations had lowered significantly:

I: Did you follow the lotteries or news about *Minha Casa, Minha Vida*?

S1: No. I was surprised when they called me telling I had been selected. Because I wasn't even expecting it anymore. . . . Like now I don't even know for how long I will wait to get this key [to her new home].

In addition to wait time, other subjects describe issues with the location of their assigned homes (S3-08/15/18 and S14-08/28/18), safety (S4-08/15/18 and S14-08/28/18), and other problems. Yet, some are happy with their experience (S6-08/20/18 and S15-09/03/18). For example, subject S7 describes how, since she was notified of the lottery win, all of her family had been very excited for her (S7-08/20/18). About five months after winning, she had already signed her agreement, had received the keys and started the housing payments, and was just waiting for a connection to the energy grid to move in:

I: Compared to the place you live today, is the housing project's location better or worse?

S7: Better. . . . A thousand times.

I: In which aspects?

S7: I live in a slum. . . . And my granddaughter cannot handle hearing the gunshots anymore. See? She just can't anymore. She is in love [with the new place]. Oh my god! I cannot wait. . . . I cannot wait to move there.

I: Was there anything bad in this process [of getting a new home through MCMV]? Something you think could be better?

S7: No, nothing.

The heterogeneity between unfortunate winners who face delays and adverse conditions and fortunate ones who are pleased with their experience contrasts with the homogeneity of experiences among nonwinners. For most nonwinners, the MCMV program is not salient; most of our interviewees describe not following the lotteries closely (S12-08/23/18, S10-08/21/18, S9-08/22/18, S8-08/22/18, and S5-08/16/18). Therefore, since nobody is paying attention to the lotteries and nonwinners do not receive messages when lotteries occur, they do not face the abrupt adjustment of expectations that lottery winners do.²⁶ Most nonwinners express resignation with waiting and not being selected (S8-08/22/18, S5-08/16/18, S12-08/23/18), even if some nonwinners express disappointment in the time it takes to be selected (S10-08/21/18).

In sum, for nonwinners MCMV is a low-salience and low-intensity source of hope. Its salience rises considerably for winners, but their experiences are highly heterogeneous. For some, the MCMV program is a shining example of what a government can do to fulfill individuals' dreams of owning a home, but for others it is an example of a poorly run government program, plagued by inefficiency. The quality of the particular interaction (of winners) with government matters greatly.

Given these insights, we conducted an unplanned comparison between lottery winners and nonwinners in the recent lotteries survey conditional on how long they had been waiting since winning the lottery.²⁷ Wait time only applies to lottery winners, so we split lottery winners into long and short wait

26. This appears to be consistent with Kumar's (2022) description of nonwinners' behavior, who are also used to not winning and therefore are not deeply disappointed.

27. Wait time since winning the lottery was mostly driven by our own sampling procedure, so it is at least partially exogenous to any characteristic of individuals.

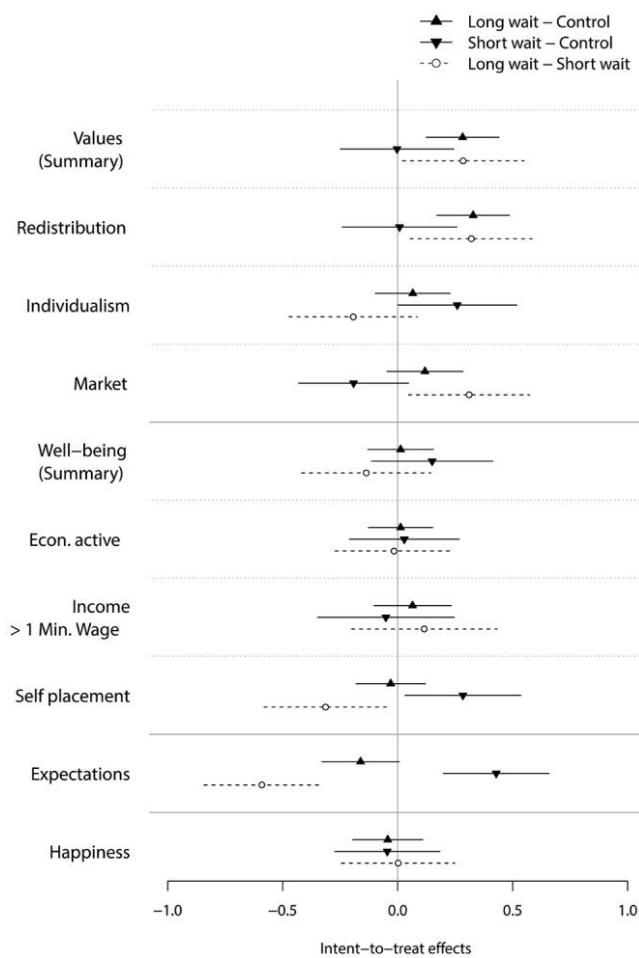


Figure 3. Heterogeneous treatment effects given wait time. Recent lottery winners were split into two subgroups according to length of wait time since the lottery at the time of the interview. Both subgroups of recent winners were compared to the entire control group of nonwinners. See text for details. Bars represent 95% confidence intervals.

groups and compared each group with the average outcome among nonwinners.²⁸

As figure 3 shows, values of recent winners who had been waiting for a long time when they were interviewed differ from those who had been waiting for a short time. In general, lottery winners with longer waits have more pro-market and anti-redistribution values that lead to substantially different effects in the aggregate values index (0.28, $p = .03$). Those with shorter wait times placed themselves higher on the socioeconomic ladder, which is particularly interesting given that this is the most subjective of the three indicators of well-being that we use. We also see extremely divergent

28. Winners in the short wait group were interviewed between 192 and 236 days after their lotteries. Median and maximum wait times in the sample were 302 and 436 days, respectively. The two subgroups of winners were similar on all pretreatment covariates available to us (app. I).

effects for expectations about the future; while the expectations of those with short wait times are much more positive than those in the control group, expectations of subjects who have been waiting for a long time are markedly worse.

All things considered, learning about winning seems to produce first a strong improvement in expectations about the future and an increase in one’s relative economic self-assessment but with no noticeable change in overall values. As the wait to receive the housing unit grows longer, however, winners’ expectations about the future worsen dramatically. Winners with long waits do not regard themselves as relatively better off, and their values shift against redistribution and become more pro-market, leading to a significant “move to the right” in overall values.

This evidence matches what was reported in the in-depth interviews, suggesting that the interaction with the state and experiences with the program administration—and not just experiences with the new home and neighborhood—can also affect values. Individuals’ interactions with the state can produce effects that go beyond what the sprawling literature on “bureaucratic encounters” has documented (Kahn et al. 1976). This literature has established that the administrative burden imposed on citizens can tacitly or deliberately restrict access to services and entitlements (Moynihan, Herd, and Harvey 2015) and generate tangible and quantifiable losses of welfare (Heinrich 2015). Difficulties in access, real or perceived, can also make citizens dependent on clientelistic brokers (Auerbach and Kruks-Wisner 2020; Rizzo 2019). Our research shows that bureaucratic interactions matter even when, as is the case with the lottery-based MCMV, access is arguably unproblematic and nonpoliticized. The story that emerges, however, is not merely one in which the threat of exclusion affects beneficiaries’ perceptions and behavior, as documented by Soss (1999), and that can be thought of as an access problem that extends over time. What we find, instead, is that the original encounter with the state seems to generate high expectations that are not always subsequently met by the good or service that is provided by the state, much as was reported in the context of police grievances in India by Kruks-Wisner (2021). “Consumer service” aspects of bureaucratic interactions, such as expectation gaps, we show, can shape wider beliefs, preferences, and attitudes about the role of the state. This story is not the one we expected to find, ex ante, but it is far from an ad hoc account as it is backed by transparent, systematic, and mostly preregistered data analysis.

We also favor this interpretation over claims that “antistate” attitudes result from beneficiaries’ reactions to the stigma of receiving welfare benefits and living in public housing. Mainly, we do not see the move to the right among those who actually become public housing dwellers and thereby would be

more exposed to discrimination and to feel the consequences of stigmatization. Recent lottery winners, in this interpretation, would have to have responded to the anticipation of stigma. We find this possibility unlikely. Our qualitative interviews do not corroborate this conjecture, as subjects do not describe feeling self-conscious or humiliated by the process. In fact, they describe pride and happiness when learning they were selected. This is compatible with the fact that nonwinners who live in precarious areas are more likely to experience stigma than those living in MCMV projects; they typically lack formal addresses and, consequently, face difficulties receiving mail and deliveries, opening bank accounts, and obtaining jobs. Finally, MCMV is well regarded by all segments of the public, which is not consistent with the notion of a policy that creates beneficiaries who are highly stigmatized (app. J).²⁹

Our findings raise broader questions about the impact of interactions with the state in general: had the interactions with the state been satisfactory, what outcome would we had observed? Our results for short-wait recent winners suggest that effective interactions with the state do not generate embourgeoisement. Becoming a (satisfied) home owner via the state does not create a shift in values similar to that of those who become home owners via the market (based on the evidence from both early and recent lottery winners). There is also little evidence of a shift toward pro-state attitudes; our interviewees who had good experiences with the MCMV (such as S1 and S7) did not necessarily connect their good experiences with particular politicians or with the bureaucracy. Our conjecture, here, is that forming pro-state attitudes may be difficult because positive experiences may not be as powerful as a negative ones, particularly when expectations were high. We believe these are worthy conjectures that should be explored in further research about how policy shapes attitudes.

CONCLUSION

This article explored whether government-promoted home ownership helps make the bourgeoisie. Drawing on two original surveys and qualitative interviews with beneficiaries and nonbeneficiaries, and an innovative staggered design of a large-scale housing program, our study analyzes the consequences of home ownership via a government program. Our results show that government programs that create home owners in-

crease involvement with local issues and claims on government, which are indicators of greater exercise of political voice. Our results for values are mixed. Recent lottery winners, who experience the process of becoming a beneficiary of a government program but have not yet moved or actually become a home owner, have more pro-market and less redistributive preferences than both lottery nonwinners and earlier lottery winners who have already become home owners. Furthermore, we find that this shift toward conservatism is consistent with negative experiences with delays and other inefficiencies with the program's implementation, rather than with actual or expected changes in their economic conditions due to home ownership. The process of becoming a beneficiary of a social program shapes values to a greater degree than the prospect of becoming a home owner and the perception of oneself as a home owner.

Our evidence on voice is consistent with the argument that home owners are more likely to mobilize because of their investments in their new homes, with the interpretation that early winners mobilize as a way to claim better housing conditions qua government beneficiaries (Donaghy 2018). Among early winners, we cannot neatly distinguish pathways; early winners could be exercising political voice as a reaction to financial self-interest as home owners, as function of the policy design, or as a combination of both pathways.

In a general sense, our findings agree with a growing literature showing the influence of life events such as unemployment (Margalit 2013) and sickness (Boas and Hidalgo 2019) on individuals' political behavior and attitudes. In particular, our findings bring to light the consequences of policy implementation on individuals' attitudes and behavior, suggesting that implementation of government programs can be influential in shaping beneficiaries' views on macro issues, such as redistribution and market value, as well as their engagement in the public arena via associations and nonelectoral behavior.

To our knowledge, we are the first to examine the consequences of any type of government program after individuals receive a credible offer of a benefit but before actually receiving the benefit. This innovative approach allows us to investigate the consequences of the process of implementing a government program on individuals' behavior rather than just the consequences of actual receipt, which is the focus of most studies on policy feedback. This design also allows us to examine individuals' responses to interacting with the state once access is already granted. While access is deservedly an important theme in studies of distributive politics and clientelism, we find that implementation, after access but before delivery, is rarely examined. We find that this type of encounter with the state has an impact on values and expectations.

29. While we focus on wait time, there are other factors that could make future beneficiaries disappointed with state services and even refuse government benefits. Particularly for public housing policy, location and security are salient issues. We are unable to systematically explore these other pathways because of limited variation in housing projects' location (app. B) or adequate measures (perceptions of insecurity).

Housing programs in which government action is conspicuous are commonly found across the globe. Examples can be found in India, China, Ethiopia, and South Africa, to name a few notable programs, and might affect up to 2 billion people globally in the next 35 years (Buckley, Kallergis, and Wainer 2016). Furthermore, wait lines, a shortage of supply, and delays exist in many policy domains, such as health care, child care, and infrastructure policies. It remains to be assessed whether we find similar results on attitudes and behavior when policies' implementations are uneven, but the existence of multiple policies with similar traits in multiple policy sectors and countries suggests that it is possible.

Finally, our study speaks to critical questions about social policy and the welfare state. Many theories in the political economy literature assume that the poor favor greater intervention by the state even though empirical research casts doubt on this claim (Holland 2018). Yet studies have mostly emphasized that, when outsiders marginalized from government benefits are included in the welfare state and governments' role in providing these benefits is salient (Mettler 2011), attitudes tend to change and a shift among the poor toward preredistribution attitudes is observed. Our findings suggest quality of implementation, and not solely quality of the good provided, may be crucial. We hope that future studies can tackle the complex impact of public policy on political behavior and attitudes.

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