

## Appendix

### *All-India results*

**Table A1. Rural results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-7.394	-123.350	0.000	-0.0001	-3.6149
TIMENC	-7.643	-39.800	0.000	-0.0001	-2.1421
HPABST	-7.219	-30.980	0.000	-0.0001	-1.9549
WAITTL	-7.225	-54.130	0.000	-0.0001	-2.3576
PQUAC	-8.188	-96.010	0.000	-0.0001	-4.2684
BPL	0.059	2.170	0.030	0.0000	0.0333
INSANY	-0.090	-6.570	0.000	0.0000	-0.0375
CASTE	-0.110	-6.370	0.000	0.0000	-0.2971
WATSS	0.013	6.960	0.000	0.0000	0.3236
SANTYP	-0.008	-3.170	0.002	0.0000	-0.2147
WI	-0.177	-7.720	0.000	0.0000	-0.4579
RELGN	0.007	3.740	0.000	0.0000	0.0174
FEEDU	0.052	3.140	0.002	0.0000	0.0485
ELECTR	0.375	7.540	0.000	0.0000	0.3052
Constant	3.699	31.090	0.000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=147743; logistic regression  $\chi^2(14)=176787.94$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-12795.411; pseudo  $R^2=0.8735$ .

**Table A2. Rural results per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	3.0019	165.4800	0.0000	0.4652	0.2814
TIMENC	0.9390	31.3200	0.0000	0.1455	0.0505
HPABST	0.7647	22.1700	0.0000	0.1185	0.0397
WAITTL	1.4299	56.7000	0.0000	0.2216	0.0894
PQUAC	2.6340	154.6100	0.0000	0.4082	0.2633
BPL	-0.1997	-17.7700	0.0000	-0.0309	-0.0216
INSANY	0.0201	3.2100	0.0010	0.0031	0.0016
CASTE	0.0023	0.3200	0.7460	0.0004	0.0012
WATSS	-0.0068	-8.6200	0.0000	-0.0011	-0.0330
SANTYP	0.0110	10.7600	0.0000	0.0017	0.0601
WI	-0.0183	-2.0400	0.0420	-0.0028	-0.0091
RELGN	0.0008	1.0200	0.3100	0.0001	0.0004
FEEDU	-0.0832	-12.6100	0.0000	-0.0129	-0.0149
ELECTR	-0.6496	-33.8800	0.0000	-0.1007	-0.1013
Constant	-1.7308	-34.9700	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=147743; logistic regression  $\chi^2(14)=88922.03$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-57409.459; pseudo  $R^2=0.4364$ .

**Table A3. Rural results per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.2120	-11.3400	0.0000	-0.0167	-0.0089
TIMENC	-0.4394	-15.1500	0.0000	-0.0346	-0.0106
HPABST	1.2374	31.5200	0.0000	0.0973	0.0288
WAITTL	-0.0119	-0.4700	0.6370	-0.0009	-0.0003
PQUAC	-0.9981	-55.1500	0.0000	-0.0785	-0.0448
BPL	0.0320	2.4900	0.0130	0.0025	0.0015
INSANY	0.0696	8.4500	0.0000	0.0055	0.0025
CASTE	-0.0476	-5.9000	0.0000	-0.0037	-0.0110
WATSS	0.0280	27.2500	0.0000	0.0022	0.0608
SANTYP	0.0178	14.7500	0.0000	0.0014	0.0438
WI	-0.2355	-22.3500	0.0000	-0.0185	-0.0523
RELGN	0.0004	0.3200	0.7480	0.0000	0.0001
FEEDU	-0.0433	-6.1300	0.0000	-0.0034	-0.0035
ELECTR	-0.0787	-3.4400	0.0010	-0.0062	-0.0055
Constant	2.3557	40.6500	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=147743; logistic regression  $\chi^2(14)=8587.59$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-45884.029; pseudo  $R^2=0.0856$ .

**Table A4. Urban results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-6.6828	-101.5900	0.0000	-0.00047	-3.1053
TIMENC	-6.2519	-53.2700	0.0000	-0.00044	-1.7218
HPABST	-5.1397	-25.5600	0.0000	-0.00036	-1.1059
WAITTL	-6.9217	-68.0900	0.0000	-0.00048	-2.7236
PQUAC	-7.2489	-90.7200	0.0000	-0.00051	-3.8032
BPL	-0.0233	-0.8700	0.3820	-1.65E-06	-0.0085
INSANY	-0.0977	-7.6400	0.0000	-6.79E-06	-0.0480
CASTE	-0.2195	-11.9400	0.0000	-1.5E-05	-0.6425
WATSS	-0.0051	-2.9500	0.0030	-3.56E-07	-0.0967
SANTYP	-0.0068	-2.6000	0.0090	-4.78E-07	-0.1210
WI	-0.2217	-7.7200	0.0000	-1.4E-05	-0.8461
RELGN	0.0101	2.6300	0.0090	7.05E-07	0.0176
HEDULH	-0.1810	-7.7400	0.0000	-8.83E-06	-0.2470
ELECTR	0.3209	3.2700	0.0010	2.16E-05	0.3350
Constant	4.5841	30.7300	0.0000	-	-

Source: Estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=98284; logistic regression  $\chi^2(14)=103391.58$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-10077.263; pseudo  $R^2=0.8369$ .

**Table A5. Urban results per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	1.8155	101.5100	0.0000	0.3686	0.2388
TIMENC	0.9197	35.7000	0.0000	0.1867	0.0717
HPABST	0.0255	0.6600	0.5090	0.0052	0.0016
WAITTL	1.4476	73.6200	0.0000	0.2939	0.1613
PQUAC	1.8201	106.8600	0.0000	0.3695	0.2703
BPL	-0.1357	-10.9200	0.0000	-0.0275	-0.0138
INSANY	0.0105	1.8600	0.0620	0.0021	0.0015
CASTE	0.0668	9.3700	0.0000	0.0136	0.0561
WATSS	-0.0029	-4.0000	0.0000	-0.0006	-0.0158
SANTYP	0.0049	4.6700	0.0000	0.0010	0.0245
WI	0.0365	3.2900	0.0010	0.0074	0.0423
RELGN	-0.0088	-4.8100	0.0000	-0.0018	-0.0043
FEEDU	-0.0747	-14.0500	0.0000	-0.0152	-0.0413
ELECTR	-0.3210	-8.8000	0.0000	-0.0652	-0.0983
Constant	-1.5232	-26.5400	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=98284; logistic regression  $\chi^2(14)=36806.44$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-49721.141; pseudo  $R^2=0.2701$ .

**Table A6: Urban results per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.4703	-26.8900	0.0000	-0.0631	-0.0348
TIMENC	-0.3613	-14.6300	0.0000	-0.0485	-0.0159
HPABST	0.6106	16.0500	0.0000	0.0819	0.0210
WAITTL	-0.2132	-11.0200	0.0000	-0.0286	-0.0134
PQUAC	-0.5465	-31.2900	0.0000	-0.0733	-0.0457
BPL	-0.0169	-1.3500	0.1770	-0.0023	-0.0010
INSANY	0.0226	3.5800	0.0000	0.0030	0.0018
CASTE	0.0335	4.1800	0.0000	0.0045	0.0159
WATSS	0.0039	4.6400	0.0000	0.0005	0.0120
SANTYP	0.0151	10.5600	0.0000	0.0020	0.0427
WI	-0.2536	-18.8300	0.0000	-0.0340	-0.1658
RELGN	-0.0023	-1.2400	0.2130	-0.0003	-0.0006
FEEDU	-0.0950	-16.4100	0.0000	-0.0127	-0.0296
ELECTR	1.0537	30.7000	0.0000	0.1413	0.1818
Constant	1.8600	28.8000	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=98284; logistic regression  $\chi^2(14)=4576.65$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-43386.578; pseudo  $R^2=0.0501$ .

*State level results*

**Table A7. Gujarat: rural results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-4.5363	-28.2600	0.0000	-0.0044	-2.0952
TIMENC	-5.7838	-12.1300	0.0000	-0.0056	-1.5695
HPABST	-5.3439	-8.4400	0.0000	-0.0052	-1.2511
WAITTL	-4.8533	-19.8400	0.0000	-0.0047	-1.8821
PQUAC	-5.9662	-26.2900	0.0000	-0.0058	-3.0010
BPL	0.0823	1.2200	0.2210	0.0001	0.0543
INSANY	-0.0865	-1.5200	0.1280	-0.0001	-0.0372
CASTE	-0.2494	-3.3100	0.0010	-0.0002	-0.6768
WATSS	-0.0072	-1.4400	0.1490	0.0000	-0.1606
SANTYP	0.0271	2.3500	0.0190	0.0000	0.7551
WI	-0.2916	-3.3100	0.0010	-0.0003	-0.8791
RELGN	0.2068	1.2500	0.2110	0.0002	0.2275
FEEDU	0.0183	0.3200	0.7470	0.0000	0.0169
ELECTR	0.7200	3.4300	0.0010	0.0007	0.7153
Constant	2.8576	5.1400	0.0000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=4856; logistic regression  $\chi^2(14)=4706.70$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-835.3226; pseudo  $R^2=0.7380$ .

**Table A8. Gujarat: rural per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	1.8057	22.4900	0.0000	0.3593	0.2289
TIMENC	0.5824	4.9500	0.0000	0.1159	0.0434
HPABST	0.8946	5.5300	0.0000	0.1780	0.0575
WAITTL	1.0793	12.4500	0.0000	0.2148	0.1149
PQUAC	1.5687	20.6600	0.0000	0.3122	0.2165
BPL	-0.0300	-0.9100	0.3630	-0.0060	-0.0054
INSANY	0.0210	0.7800	0.4380	0.0042	0.0025
CASTE	0.1463	3.7900	0.0000	0.0291	0.1090
WATSS	-0.0122	-4.5100	0.0000	-0.0024	-0.0743
SANTYP	0.0119	2.1900	0.0280	0.0024	0.0909
WI	0.1855	4.1200	0.0000	0.0369	0.1535
RELGN	-0.3853	-3.5600	0.0000	-0.0767	-0.1163
FEEDU	-0.0482	-1.6400	0.1010	-0.0096	-0.0122
ELECTR	-0.2840	-2.5800	0.0100	-0.0565	-0.0774
Constant	-1.6938	-5.9900	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=4856; logistic regression  $\chi^2(14)=1640.25$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2545.5626; pseudo  $R^2=0.2437$ .



**Table A9. Gujarat: rural per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.3128	-3.2500	0.0010	-0.0270	-0.0138
TIMENC	-0.9885	-7.5600	0.0000	-0.0852	-0.0256
HPABST	1.6739	8.0200	0.0000	0.1443	0.0374
WAITTL	-0.5855	-5.9500	0.0000	-0.0505	-0.0217
PQUAC	-1.3407	-14.3500	0.0000	-0.1156	-0.0643
BPL	0.2162	3.4600	0.0010	0.0186	0.0136
INSANY	-0.0040	-0.1200	0.9060	-0.0003	-0.0002
CASTE	0.1260	2.4800	0.0130	0.0109	0.0326
WATSS	-0.0108	-3.6000	0.0000	-0.0009	-0.0227
SANTYP	0.0270	3.8400	0.0000	0.0023	0.0718
WI	-0.2269	-3.6700	0.0000	-0.0196	-0.0653
RELGN	-0.0791	-0.6400	0.5230	-0.0068	-0.0083
FEEDU	0.0063	0.1700	0.8670	0.0005	0.0006
ELECTR	1.3295	9.3900	0.0000	0.1146	0.1260
Constant	1.6198	4.6400	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=4856; logistic regression  $\chi^2(14)=471.23$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-1634.4339; pseudo  $R^2=0.1260$ .

**Table A10. Gujarat: urban results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-6.1375	-17.5200	0.0000	-0.0014	-3.3380
TIMENC	-5.0102	-12.1100	0.0000	-0.0011	-1.5526
HPABST	-2.7865	-3.4600	0.0010	-0.0006	-0.5916
WAITTL	-4.8810	-14.2300	0.0000	-0.0011	-2.1213
PQUAC	-5.7977	-13.3600	0.0000	-0.0013	-2.6433
BPL	-0.0751	-0.9000	0.3670	0.0000	-0.0302
INSANY	-0.0971	-1.0900	0.2770	0.0000	-0.0486
CASTE	-0.2433	-2.4200	0.0150	-0.0001	-0.7660
WATSS	0.0217	2.3600	0.0180	0.0000	0.3473
SANTYP	-0.0084	-0.9000	0.3660	0.0000	-0.1507
WI	-0.3159	-1.8900	0.0590	-0.0001	-1.3679
RELGN	0.6302	2.9600	0.0030	0.0001	0.7078
FEEDU	-0.1970	-2.7400	0.0060	0.0000	-0.3860
ELECTR	0.5570	0.8400	0.4020	0.0001	0.6213
Constant	2.9084	3.6200	0.0000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=2910; logistic regression  $\chi^2(14)=2050.99$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-396.77744; pseudo  $R^2=0.7210$ .

**Table A11. Gujarat: urban per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	1.7571	17.0500	0.0000	0.2767	0.1871
TIMENC	1.1504	8.4400	0.0000	0.1811	0.0698
HPABST	-0.2100	-1.0200	0.3070	-0.0331	-0.0087
WAITTL	0.7808	7.4400	0.0000	0.1229	0.0665
PQUAC	0.7984	7.8700	0.0000	0.1257	0.0713
BPL	-0.0039	-0.0800	0.9380	-0.0006	-0.0003
INSANY	-0.1148	-3.0600	0.0020	-0.0181	-0.0112
CASTE	0.1026	2.3100	0.0210	0.0162	0.0632
WATSS	-0.0098	-2.4400	0.0150	-0.0015	-0.0306
SANTYP	-0.0015	-0.4000	0.6900	-0.0002	-0.0053
WI	0.0346	0.4900	0.6250	0.0054	0.0293
RELGN	-0.5879	-5.0500	0.0000	-0.0926	-0.1293
FEEDU	-0.0437	-1.4100	0.1590	-0.0069	-0.0168
ELECTR	-0.2445	-0.8000	0.4270	-0.0385	-0.0534
Constant	0.2301	0.6300	0.5310	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=2910; logistic regression  $\chi^2(14)=558.65$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-1573.6219; pseudo  $R^2=0.1507$ .

**Table A12. Gujarat: urban per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.3634	-3.1500	0.0020	-0.0310	-0.0186
TIMENC	-0.2713	-1.8400	0.0650	-0.0232	-0.0079
HPABST	-0.4503	-2.1000	0.0350	-0.0385	-0.0090
WAITTL	-0.6499	-5.6200	0.0000	-0.0555	-0.0266
PQUAC	-1.0825	-9.4100	0.0000	-0.0924	-0.0465
BPL	0.0822	1.0700	0.2850	0.0070	0.0031
INSANY	-0.0894	-2.3100	0.0210	-0.0076	-0.0042
CASTE	0.0227	0.3800	0.7010	0.0019	0.0068
WATSS	0.1153	4.3100	0.0000	0.0098	0.1742
SANTYP	-0.0035	-0.7800	0.4330	-0.0003	-0.0060
WI	-0.4866	-4.5000	0.0000	-0.0416	-0.1987
RELGN	-0.3951	-3.2000	0.0010	-0.0337	-0.0419
FEEDU	-0.1064	-2.6500	0.0080	-0.0091	-0.0197
ELECTR	1.8790	5.1200	0.0000	0.1605	0.1977
Constant	2.2348	4.2300	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=2910; logistic regression  $\chi^2(14)=277.19$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-1049.9676; pseudo  $R^2=0.1166$ .

**Table A13. Maharashtra: rural results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-8.6687	-18.6500	0.0000	-0.5972	-1.6059
PQUAC	-11.8758	-13.8000	0.0000	-0.9465	-3.6532
BPL	0.6042	4.0000	0.0000	0.0872	0.1869
INSANY	-0.0859	-1.0000	0.3180	-0.0124	-0.0221
CASTE	-0.1769	-0.9300	0.3510	-0.0255	-0.4066
WATSS	-0.0271	-1.3200	0.1850	-0.0039	-0.4084
SANTYP	-0.0343	-1.6500	0.0980	-0.0049	-0.7806
WI	-0.1225	-0.6000	0.5510	-0.0177	-0.2589
RELGN	0.2670	1.5300	0.1260	0.0385	0.3050
FEEDU	-0.3088	-2.1600	0.0310	-0.0446	-0.3011
ELECTR	-1.2278	-2.4500	0.0140	-0.2023	-0.6842
Constant	7.6943	6.1000	0.0000	-	--

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=3884; logistic regression  $\chi^2(11)=5017.98$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-183.1942; pseudo  $R^2=0.9320$ .

**Table A14. Maharashtra: rural per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	1.6992	20.6200	0.0000	0.3009	0.1609
TIMENC	0.7619	7.2200	0.0000	0.1349	0.0519
HPABST	0.9919	6.1100	0.0000	0.1756	0.0532
WAITTL	1.4226	15.2700	0.0000	0.2519	0.1155
PQUAC	2.2713	31.3400	0.0000	0.4022	0.3060
BPL	-0.0113	-0.2400	0.8090	-0.0020	-0.0014
INSANY	0.1387	6.6200	0.0000	0.0246	0.0179
CASTE	0.0616	1.8700	0.0610	0.0109	0.0404
WATSS	0.0044	1.0100	0.3110	0.0008	0.0201
SANTYP	-0.0011	-0.1900	0.8460	-0.0002	-0.0071
WI	0.0162	0.3800	0.7030	0.0029	0.0099
RELGN	0.0278	1.7200	0.0850	0.0049	0.0092
FEEDU	0.0215	0.7900	0.4300	0.0038	0.0063
ELECTR	-0.2307	-2.5100	0.0120	-0.0408	-0.0463
Constant	-1.9943	-8.0500	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=5656; logistic regression  $\chi^2(14)=2371.36$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2734.7601; pseudo  $R^2=0.302$ .

**Table A15. Maharashtra: rural per any type of care utilization.**

ANYCARE	Coef.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.7078	-8.8000	0.0000	-0.0788	-0.0380
TIMENC	-0.5551	-5.3800	0.0000	-0.0618	-0.0216
HPABST	1.6039	9.2300	0.0000	0.1785	0.0449
WAITTL	-0.3365	-3.7300	0.0000	-0.0374	-0.0163
PQUAC	-0.7872	-10.2400	0.0000	-0.0876	-0.0598
BPL	0.2949	3.6900	0.0000	0.0328	0.0191
INSANY	0.2007	5.7600	0.0000	0.0223	0.0145
CASTE	-0.0542	-1.3600	0.1750	-0.0060	-0.0207
WATSS	0.0344	6.2900	0.0000	0.0038	0.0852
SANTYP	0.0014	0.2400	0.8110	0.0002	-0.0015
WI	-0.1607	-3.7800	0.0000	-0.0179	-0.0716
RELGN	0.0278	0.8100	0.4160	0.0031	0.0055
FEEDU	0.0156	0.5200	0.6060	0.0017	0.0022
Constant	2.1176	7.3400	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=5663; logistic regression  $\chi^2(13)=461.38$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2222.2256; pseudo  $R^2=0.0940$ .

**Table A16. Maharashtra: urban results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-7.4714	-30.2900	0.0000	-0.1069	-2.6261
WAITTL	-8.3366	-19.3600	0.0000	-0.0759	-2.2520
PQUAC	-8.0638	-22.8900	0.0000	-0.1195	-2.7507
BPL	0.1548	1.4200	0.1550	0.0013	0.0272
INSANY	0.1011	1.9100	0.0560	0.0008	0.0420
CASTE	-0.2493	-3.4400	0.0010	-0.0021	-0.7653
WATSS	-0.0223	-2.1700	0.0300	-0.0002	-0.2885
SANTYP	-0.0246	-2.2000	0.0280	-0.0002	-0.3348
WI	-0.3859	-3.2600	0.0010	-0.0032	-1.6355
RELGN	0.0107	0.6900	0.4870	0.0001	0.0198
FEEDU	-0.1451	-2.4300	0.0150	-0.0012	-0.3137
ELECTR	-0.3348	-0.7500	0.4550	-0.0033	-0.3195
Constant	6.5213	9.7100	0.0000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=9177; logistic regression chi2(12)=9390.91; Prob>chi2=0.0000; log likelihood=-712.14744; pseudo R<sup>2</sup>=0.8683.



**Table A17. Maharashtra: urban per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	2.0659	37.3400	0.0000	0.3755	0.2125
TIMENC	1.3831	17.4600	0.0000	0.2514	0.0693
HPABST	1.1203	5.3700	0.0000	0.2036	0.0283
WAITTL	1.7282	30.0400	0.0000	0.3141	0.1511
PQUAC	1.2914	24.6100	0.0000	0.2347	0.1323
BPL	0.0395	1.0700	0.2850	0.0072	0.0025
INSANY	-0.0526	-3.8400	0.0000	-0.0096	-0.0066
CASTE	0.0571	2.7000	0.0070	0.0104	0.0420
WATSS	-0.0078	-1.7200	0.0860	-0.0014	-0.0262
SANTYP	0.0142	3.8300	0.0000	0.0026	0.0497
WI	0.1516	4.3000	0.0000	0.0275	0.1552
RELGN	-0.0156	-2.5800	0.0100	-0.0028	-0.0069
FEEDU	-0.0489	-2.9100	0.0040	-0.0089	-0.0261
ELECTR	-0.0397	-0.3000	0.7670	-0.0072	-0.0098
Constant	-2.0536	-10.1100	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=10789; logistic regression  $\chi^2(14)=3407.66$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-5590.1411; pseudo  $R^2=0.2336$ .

**Table A18. Maharashtra: urban per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.2597	-4.7800	0.0000	-0.0343	-0.0175
TIMENC	-0.1739	-2.2900	0.0220	-0.0230	-0.0057
HPABST	1.7396	9.5500	0.0000	0.2300	0.0289
WAITTL	-0.3271	-5.8300	0.0000	-0.0432	-0.0188
PQUAC	-0.9400	-17.6500	0.0000	-0.1243	-0.0633
BPL	0.1487	2.7900	0.0050	0.0197	0.0061
INSANY	-0.0664	-4.6600	0.0000	-0.0088	-0.0055
CASTE	0.0015	0.0600	0.9510	0.0002	0.0007
WATSS	-0.0170	-3.6500	0.0000	-0.0023	-0.0376
SANTYP	0.0006	0.1300	0.8960	0.0001	0.0013
WI	-0.0415	-1.0100	0.3120	-0.0055	-0.0279
RELGN	-0.0111	-1.8000	0.0730	-0.0015	-0.0032
FEEDU	-0.0773	-4.1500	0.0000	-0.0102	-0.0271
ELECTR	0.3614	2.5300	0.0110	0.0478	0.0589
Constant	2.3887	10.7300	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=10789; logistic regression  $\chi^2(14)=519.30$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-4709.1085; pseudo  $R^2=0.0523$ .

**Table A19. Karnataka: rural results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-7.3469	-22.4700	0.0000	-0.00001	-3.8698
TIMENC	-6.9228	-14.7200	0.0000	-0.00001	-2.8526
HPABST	-6.1166	-11.5900	0.0000	-0.00001	-2.3035
WAITTL	-6.6586	-15.5300	0.0000	-0.00001	-2.9414
PQUAC	-7.7053	-25.5800	0.0000	-0.00001	-4.6537
BPL	0.3538	4.5000	0.0000	0.00000	0.3214
INSANY	-0.2738	-6.8200	0.0000	0.00000	-0.1582
CASTE	-0.0194	-0.4200	0.6770	0.00000	-0.0572
WATSS	0.0014	0.2000	0.8440	0.00000	0.0336
SANTYP	-0.0237	-1.6700	0.0960	0.00000	-0.7328
WI	-0.4102	-4.0500	0.0000	0.00000	-1.0593
RELGN	0.0107	0.6900	0.4920	0.00000	0.0155
FEEDU	0.0145	0.2100	0.8330	0.00000	0.0133
ELECTR	0.8132	3.5500	0.0000	0.00000	0.9094
Constant	4.0759	6.8400	0.0000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=7613; logistic regression  $\chi^2(14)=8851.78$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-723.61224; pseudo  $R^2=0.8595$ .

**Table A20. Karnataka: rural per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	1.6757	24.9500	0.0000	0.4169	0.4721
TIMENC	-0.3357	-3.4800	0.0010	-0.0835	-0.0740
HPABST	0.6483	6.3000	0.0000	0.1613	0.1306
WAITTL	0.5814	7.3500	0.0000	0.1446	0.1373
PQUAC	1.5540	24.0000	0.0000	0.3866	0.5020
BPL	-0.0068	-0.1600	0.8720	-0.0017	-0.0033
INSANY	0.2467	11.1500	0.0000	0.0614	0.0762
CASTE	0.0892	4.4600	0.0000	0.0222	0.1408
WATSS	0.0058	1.8500	0.0640	0.0014	0.0733
SANTYP	0.0053	0.9800	0.3300	0.0013	0.0881
WI	0.1550	4.0000	0.0000	0.0386	0.2141
RELGN	-0.0090	-1.0800	0.2790	-0.0022	-0.0070
FEEDU	0.0025	0.0900	0.9260	0.0006	0.0012
ELECTR	-0.0103	-0.1000	0.9220	-0.0026	-0.0062
Constant	-3.4029	-13.7700	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=7613; logistic regression  $\chi^2(14)=2610.52$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-3204.5047; pseudo  $R^2=0.2894$ .

**Table A21. Karnataka: rural per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.3786	-6.2400	0.0000	-0.0751	-0.0544
TIMENC	-1.2857	-16.0100	0.0000	-0.2550	-0.1445
HPABST	1.1504	11.4800	0.0000	0.2282	0.1181
WAITTL	-0.2164	-2.9500	0.0030	-0.0429	-0.0261
PQUAC	-1.1064	-19.0000	0.0000	-0.2194	-0.1822
BPL	0.4754	9.0600	0.0000	0.0943	0.1178
INSANY	0.4635	8.3000	0.0000	0.0919	0.0730
CASTE	0.0729	4.1500	0.0000	0.0145	0.0587
WATSS	0.0198	6.8000	0.0000	0.0039	0.1280
SANTYP	0.0204	4.4000	0.0000	0.0040	0.1722
WI	-0.1722	-5.0300	0.0000	-0.0342	-0.1213
RELGN	0.0047	0.8500	0.3930	0.0009	0.0019
FEEDU	0.0725	3.1000	0.0020	0.0144	0.0181
ELECTR	0.7981	10.1000	0.0000	0.1583	0.2434
Constant	-0.4958	-2.5700	0.0100	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=7613; logistic regression  $\chi^2(14)=1290.29$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-4079.1878; pseudo  $R^2=0.1366$ .

**Table A22. Karnataka: urban results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-7.0300	-14.2800	0.0000	-0.1548	-2.3165
WAITTL	-7.7233	-10.1400	0.0000	-0.0834	-1.6290
PQUAC	-7.5905	-10.1600	0.0000	-0.1510	-2.2876
BPL	0.0098	0.0500	0.9570	0.0002	0.0038
INSANY	-0.2484	-4.1300	0.0000	-0.0042	-0.0779
CASTE	-0.2031	-3.3400	0.0010	-0.0034	-0.5944
WATSS	0.0204	1.8900	0.0590	0.0003	0.3413
SANTYP	-0.0017	-0.1100	0.9100	0.0000	-0.0308
WI	-0.5955	-4.0300	0.0000	-0.0100	-2.2381
RELGN	-0.0877	-0.6900	0.4900	-0.0015	-0.1173
FEEDU	-0.2097	-2.7600	0.0060	-0.0035	-0.3976
ELECTR	0.1859	0.2600	0.7910	0.0029	0.1745
Constant	5.2756	5.7300	0.0000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=2619; logistic regression  $\chi^2(12)=2734.66$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-355.23778; pseudo  $R^2=0.7938$ .

**Table A23. Karnataka: urban per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	0.8850	11.2600	0.0000	0.2212	0.2583
TIMENC	-0.0574	-0.6100	0.5450	-0.0143	-0.0127
HPABST	0.1917	1.5700	0.1170	0.0479	0.0323
WAITTL	0.8508	10.0000	0.0000	0.2127	0.2209
PQUAC	1.1608	14.5800	0.0000	0.2902	0.3374
BPL	-0.0277	-0.4400	0.6570	-0.0069	-0.0084
INSANY	0.1026	3.9200	0.0000	0.0256	0.0303
CASTE	0.0108	0.3400	0.7330	0.0027	0.0162
WATSS	-0.0302	-7.1100	0.0000	-0.0075	-0.3058
SANTYP	-0.0017	-0.3400	0.7360	-0.0004	-0.0177
WI	0.0608	1.1700	0.2410	0.0152	0.1203
RELGN	-0.0730	-1.2400	0.2150	-0.0183	-0.0492
FEEDU	0.0518	1.8700	0.0610	0.0130	0.0528
ELECTR	-0.1056	-0.5000	0.6180	-0.0264	-0.0617
Constant	-1.2343	-4.2000	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=3779; logistic regression  $\chi^2(14)=900.16$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2086.7718; pseudo  $R^2=0.1774$ .

**Table A24. Karnataka: urban per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.5882	-7.9300	0.0000	-0.1295	-0.1112
TIMENC	-0.7368	-8.3500	0.0000	-0.1622	-0.1055
HPABST	0.5174	4.3100	0.0000	0.1139	0.0564
WAITTL	-0.3098	-3.8500	0.0000	-0.0682	-0.0521
PQUAC	-0.1891	-2.4300	0.0150	-0.0416	-0.0356
BPL	0.1621	2.5200	0.0120	0.0357	0.0318
INSANY	0.1062	3.7600	0.0000	0.0234	0.0203
CASTE	0.0107	0.3400	0.7360	0.0024	0.0103
WATSS	-0.0136	-3.8200	0.0000	-0.0030	-0.0896
SANTYP	-0.0044	-0.9000	0.3690	-0.0010	-0.0299
WI	-0.3820	-7.5600	0.0000	-0.0841	-0.4895
RELGN	0.0310	0.5600	0.5770	0.0068	0.0136
FEEDU	0.0056	0.2100	0.8340	0.0012	0.0037
ELECTR	1.7732	11.5800	0.0000	0.3904	0.6704
Constant	1.0468	4.2300	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=3779; logistic regression  $\chi^2(14)=456.34$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2216.8839; pseudo  $R^2=0.0933$ .



**Table A25. Madhya Pradesh: rural results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
BPL	0.1355	0.7100	0.4750	0.0015	0.0006
INSANY	-0.4136	-3.5700	0.0000	-0.0045	-0.0002
CASTE	0.2383	1.3100	0.1900	0.0026	0.0064
WATSS	-0.0444	-2.1500	0.0320	-0.0005	-0.0121
SANTYP	0.0833	2.3500	0.0190	0.0009	0.0270
WI	-0.0110	-0.0400	0.9660	-0.0001	-0.0002
FEEDU	0.1183	0.6300	0.5310	0.0013	0.0006
ELECTR	0.7167	1.9100	0.0560	0.0086	0.0048
Constant	2.0315	1.3600	0.1750	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=3071; logistic regression  $\chi^2(8)=24.63$ ;  $\text{Prob}>\chi^2=0.0018$ ; log likelihood=-209.6635; pseudo  $R^2=0.0555$ .

**Table A26. Madhya Pradesh: rural per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	3.0920	38.0300	0.0000	0.0693	0.0426
TIMENC	1.6931	10.4400	0.0000	0.0379	0.0126
HPABST	1.7311	9.1300	0.0000	0.0388	0.0123
WAITTL	2.5938	19.6400	0.0000	0.0581	0.0244
PQUAC	3.2864	41.1000	0.0000	0.0737	0.0488
BPL	-0.1123	-2.3100	0.0210	-0.0025	-0.0016
INSANY	-0.2501	-4.9100	0.0000	-0.0056	-0.0018
CASTE	-0.2478	-6.0300	0.0000	-0.0056	-0.0141
WATSS	0.0079	1.5500	0.1200	0.0002	0.0049
SANTYP	-0.0054	-0.6500	0.5190	-0.0001	-0.0039
WI	-0.1884	-3.7100	0.0000	-0.0042	-0.0078
RELGN	0.3898	3.5500	0.0000	0.0087	0.0093
FEEDU	-0.1059	-2.8900	0.0040	-0.0024	-0.0013
ELECTR	0.1363	1.6800	0.0930	0.0031	0.0027
Constant	-1.7925	-5.1000	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=8727; logistic regression  $\chi^2(14)=6222.10$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2840.408; pseudo  $R^2=0.5227$ .

**Table A27. Madhya Pradesh: rural per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.7872	-9.1500	0.0000	-0.0379	-0.024
TIMENC	0.0183	0.1200	0.9020	0.0009	0.0003
HPABST	0.2524	1.5500	0.1220	0.0122	0.00397
WAITTL	0.5843	4.8400	0.0000	0.0282	0.01217
PQUAC	-0.9342	-10.5800	0.0000	-0.0450	-0.0307
BPL	0.0705	1.0700	0.2840	0.0034	0.00216
INSANY	-0.0568	-1.1600	0.2480	-0.0027	-0.0009
CASTE	-0.3231	-6.1500	0.0000	-0.0156	-0.0407
WATSS	0.0502	7.0300	0.0000	0.0024	0.06917
SANTYP	0.0094	1.1000	0.2730	0.0005	0.01514
WI	-0.3058	-5.0800	0.0000	-0.0147	-0.0282
RELGN	0.2708	1.4900	0.1350	0.0130	0.01434
FEEDU	-0.0189	-0.4600	0.6440	-0.0009	-0.0005
ELECTR	0.5065	4.7900	0.0000	0.0244	0.02261
Constant	2.6372	6.5100	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=8727; logistic regression  $\chi^2(14)=508.10$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2018.7724; pseudo  $R^2=0.1118$ .

**Table A28. Madhya Pradesh: urban results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-5.7196	-30.6300	0.0000	-0.0015	-3.3490
TIMENC	-3.6417	-13.3800	0.0000	-0.0010	-1.1392
HPABST	-2.0324	-3.5100	0.0000	-0.0005	-0.5164
WAITTL	-5.1011	-21.2400	0.0000	-0.0014	-2.4179
PQUAC	-5.6818	-30.8700	0.0000	-0.0015	-3.7181
BPL	0.3029	2.4300	0.0150	0.0001	0.1065
INSANY	0.0692	1.0500	0.2950	0.0000	0.0348
CASTE	0.0886	1.3500	0.1780	0.0000	0.2536
WATSS	0.0028	0.3400	0.7370	0.0000	0.0517
SANTYP	0.0043	0.3700	0.7130	0.0000	0.0762
WI	-0.1804	-1.8300	0.0670	0.0000	-0.7478
RELGN	-0.2317	-3.3000	0.0010	-0.0001	-0.3227
FEEDU	-0.1328	-2.7800	0.0050	0.0000	-0.2505
ELECTR	0.2853	0.7100	0.4760	0.0001	0.3312
Constant	3.3791	5.9000	0.0000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=6606; logistic regression  $\chi^2(14)=5854.61$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-865.02931; pseudo  $R^2=0.7719$ .

**Table A29. Madhya Pradesh: urban per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	2.2468	30.1900	0.0000	0.1898	0.1226
TIMENC	1.2139	10.2200	0.0000	0.1025	0.0354
HPABST	0.6973	3.6700	0.0000	0.0589	0.0165
WAITTL	1.8998	22.3300	0.0000	0.1605	0.0839
PQUAC	1.8465	26.2900	0.0000	0.1560	0.1126
BPL	-0.0709	-0.9800	0.3290	-0.0060	-0.0023
INSANY	-0.1401	-5.1400	0.0000	-0.0118	-0.0066
CASTE	-0.0124	-0.4000	0.6910	-0.0011	-0.0033
WATSS	0.0070	1.8700	0.0610	0.0006	0.0122
SANTYP	-0.0016	-0.2800	0.7760	-0.0001	-0.0027
WI	-0.0492	-1.0200	0.3080	-0.0042	-0.0190
RELGN	0.0201	0.6400	0.5250	0.0017	0.0026
FEEDU	-0.0528	-2.3900	0.0170	-0.0045	-0.0093
ELECTR	0.4014	1.8900	0.0580	0.0339	0.0434
Constant	-1.8685	-6.3900	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=6606; logistic regression  $\chi^2(14)=2909.06$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2993.6447; pseudo  $R^2=0.3270$ .

**Table A30. Madhya Pradesh: urban per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.3847	-5.1300	0.0000	-0.0335	-0.0217
TIMENC	-0.1280	-1.0700	0.2850	-0.0112	-0.0039
HPABST	0.1183	0.6200	0.5370	0.0103	0.0029
WAITTL	0.3166	3.6900	0.0000	0.0276	0.0145
PQUAC	-0.8957	-11.5400	0.0000	-0.0781	-0.0566
BPL	0.1406	1.5800	0.1130	0.0123	0.0048
INSANY	-0.1127	-4.3700	0.0000	-0.0098	-0.0055
CASTE	0.0644	1.7600	0.0790	0.0056	0.0178
WATSS	0.0181	3.1600	0.0020	0.0016	0.0328
SANTYP	0.0147	1.6800	0.0930	0.0013	0.0252
WI	-0.3537	-5.2700	0.0000	-0.0308	-0.1415
RELGN	0.0277	0.8400	0.4040	0.0024	0.0037
FEEDU	-0.1194	-4.8100	0.0000	-0.0104	-0.0218
ELECTR	1.8249	6.9300	0.0000	0.1591	0.2045
Constant	1.6641	4.1700	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=6606; logistic regression  $\chi^2(14)=486.93$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-2430.1992; pseudo  $R^2=0.0911$ .

**Table A31. Rajasthan: rural results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
CASTE	-1.3862	-2.6700	0.0070	-0.0006	-0.0015
WATSS	-0.0184	-0.7900	0.4280	0.0000	-0.0002
SANTYP	0.0387	0.7000	0.4810	0.0000	0.0005
WI	-0.3699	-0.8000	0.4260	-0.0002	-0.0004
RELGN	-1.6850	-3.5100	0.0000	-0.0007	-0.0008
ELECTR	-1.4515	-1.0400	0.3000	-0.0007	-0.0003
Constant	13.9981	4.4300	0.0000	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=3608; logistic regression  $\chi^2(6)=51.75$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-48.832312; pseudo  $R^2=0.3463$ .

**Table A32. Rajasthan: rural per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	5.3530	32.9500	0.0000	0.5624	0.2220
TIMENC	3.4296	11.6100	0.0000	0.3603	0.1099
HPABST	1.5723	4.5000	0.0000	0.1652	0.0501
WAITTL	2.9304	10.8300	0.0000	0.3079	0.0978
PQUAC	4.8556	36.9700	0.0000	0.5101	0.2433
BPL	0.2660	3.4100	0.0010	0.0279	0.0143
INSANY	-0.0395	-0.7300	0.4630	-0.0042	-0.0018
CASTE	0.0975	1.5000	0.1340	0.0102	0.0298
WATSS	-0.0119	-1.9500	0.0510	-0.0012	-0.0373
SANTYP	-0.0303	-1.9400	0.0520	-0.0032	-0.1165
WI	-0.3453	-4.9400	0.0000	-0.0363	-0.0963
RELGN	0.3505	1.9500	0.0510	0.0368	0.0460
FEEDU	-0.2845	-3.6800	0.0000	-0.0299	-0.0091
ELECTR	0.1771	1.1900	0.2330	0.0186	0.0160
Constant	-2.7652	-4.6100	0.0000	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=7277; logistic regression  $\chi^2(14)=5486.21$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-1253.8187; pseudo  $R^2=0.6863$ .



**Table A33. Rajasthan: rural per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.1400	-0.8500	0.3960	-0.0025	-0.0009
TIMENC	-0.3571	-1.1900	0.2320	-0.0063	-0.0017
HPABST	0.3518	1.1700	0.2430	0.0063	0.0017
WAITTL	-0.1861	-0.7700	0.4410	-0.0033	-0.0009
PQUAC	-2.5415	-19.6200	0.0000	-0.0452	-0.0193
BPL	2.1842	6.9600	0.0000	0.0388	0.0178
INSANY	0.0450	0.8000	0.4220	0.0008	0.0003
CASTE	0.1483	2.1500	0.0310	0.0026	0.0069
WATSS	-0.0003	-0.0500	0.9580	0.0000	-0.0001
SANTYP	0.0409	3.4100	0.0010	0.0007	0.0239
WI	-0.3440	-4.5200	0.0000	-0.0061	-0.0146
RELGN	1.7681	4.3400	0.0000	0.0314	0.0352
FEEDU	-0.1621	-2.4800	0.0130	-0.0029	-0.0008
ELECTR	0.4003	2.2300	0.0260	0.0071	0.0055
Constant	1.0715	1.7600	0.0780	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=7277; logistic regression  $\chi^2(14)=690.78$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-1078.9661; pseudo  $R^2=0.2425$ .

**Table A34. Rajasthan: urban results per public healthcare utilization.**

PUBCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-9.7196	-10.7300	0.0000	-0.7854	-0.6626
HPABST	-5.3756	-8.3200	0.0000	-0.5260	-0.0711
WAITTL	-8.4164	-11.1600	0.0000	-0.6905	-0.4139
PQUAC	-8.9119	-17.8000	0.0000	-0.9096	-1.1802
BPL	0.4624	0.8200	0.4120	0.1156	0.0401
INSANY	-0.0042	-0.0300	0.9780	-0.0011	-0.0005
CASTE	-0.1831	-1.0000	0.3180	-0.0458	-0.2628
WATSS	0.1457	6.5100	0.0000	0.0364	0.9859
SANTYP	0.0339	1.0700	0.2870	0.0085	0.2784
WI	0.6941	2.3800	0.0170	0.1735	1.4949
RELGN	0.4735	2.2600	0.0240	0.1184	0.3057
FEEDU	-0.0364	-0.3200	0.7520	-0.0091	-0.0251
ELECTR	-1.2853	-1.3200	0.1870	-0.2890	-0.6191
Constant	0.2428	0.1500	0.8830	-	-

Source: estimated.

PUBCARE, public healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=2706; logistic regression  $\chi^2(13)=3282.65$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-171.68978; pseudo  $R^2=0.9053$ .

**Table A35. Rajasthan: urban per private healthcare facility utilization.**

PVTCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	4.0908	20.8200	0.0000	0.7510	0.3170
TIMENC	3.3626	12.0800	0.0000	0.6173	0.1872
HPABST	0.9732	3.5100	0.0000	0.1787	0.0518
WAITTL	2.7628	13.1400	0.0000	0.5072	0.1929
PQUAC	3.2849	21.6000	0.0000	0.6031	0.3559
BPL	0.0580	0.5500	0.5860	0.0107	0.0050
INSANY	-0.0792	-1.4900	0.1350	-0.0145	-0.0082
CASTE	-0.0972	-1.4700	0.1410	-0.0178	-0.0672
WATSS	0.0102	0.9100	0.3630	0.0019	0.0386
SANTYP	-0.0296	-2.7300	0.0060	-0.0054	-0.1322
WI	-0.7049	-6.7100	0.0000	-0.1294	-0.7331
RELGN	0.0426	0.5100	0.6110	0.0078	0.0133
FEEDU	-0.1369	-3.0000	0.0030	-0.0251	-0.0477
ELECTR	0.3203	1.0100	0.3150	0.0588	0.0869
Constant	0.0657	0.1100	0.9140	-	-

Source: estimated.

PVTCARE, private healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=2898; logistic regression  $\chi^2(14)=1878.25$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-837.55362; pseudo  $R^2=0.5286$ .

**Table A36. Rajasthan: urban per any type of care utilization.**

ANYCARE	Coeff.	z	P>z	dy/dx	ey/ex
NONFACTY	-0.7990	-4.3700	0.0000	-0.0331	-0.0111
TIMENC	-0.6231	-2.5100	0.0120	-0.0258	-0.0062
HPABST	-1.0456	-3.7800	0.0000	-0.0433	-0.0099
WAITTL	-0.4811	-2.8600	0.0040	-0.0199	-0.0060
PQUAC	-2.1705	-15.9900	0.0000	-0.0898	-0.0420
BPL	3.4457	6.5500	0.0000	0.1426	0.0525
INSANY	-0.0104	-0.1900	0.8460	-0.0004	-0.0002
CASTE	-0.0893	-1.2100	0.2260	-0.0037	-0.0110
WATSS	0.1291	5.7400	0.0000	0.0053	0.0876
SANTYP	-0.0327	-2.5200	0.0120	-0.0014	-0.0260
WI	-0.8947	-6.1600	0.0000	-0.0370	-0.1661
RELGN	0.2045	2.7400	0.0060	0.0085	0.0114
FEEDU	-0.1742	-4.1500	0.0000	-0.0072	-0.0108
ELECTR	0.9351	1.8600	0.0630	0.0387	0.0453
Constant	5.2354	6.3300	0.0000	-	-

Source: estimated.

ANYCARE, any type of healthcare; Coeff., coefficient; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; BPL, BPL card holding; INSANY, insurance coverage from any source; CASTE, caste; WATSS, source of water supply; SANTYP, type of sanitation; WI, wealth index; RELGN, religion; FEEDU, female education; ELECTR, having electricity.

Number of observations=2898; logistic regression  $\chi^2(14)=613.41$ ;  $\text{Prob}>\chi^2=0.0000$ ; log likelihood=-815.43517; pseudo  $R^2=0.2733$ .

**Table A37. Elasticity coefficients: public care.**

Variables	Elasticity coefficients									
	Rural	Urban	Poor states: rural		Rich states: rural		Poor states: urban		Rich states: urban	
			MP	Raj	Guj	Mah	MP	Raj	Guj	Mah
NONFACTY	-3.6149	-3.1053	ns	ns	-2.0952	-1.6059	-3.3490	-0.6626	-3.3380	-2.6261
TIMENC	-2.1421	-1.7218	ns	ns	-1.5695	ns	-1.1392	ns	-1.5526	ns
HPABST	-1.9549	-1.1059	ns	ns	-1.2511	ns	-0.5164	-0.0711	-0.5916	ns
WAITTL	-2.3576	-2.7236	ns	ns	-1.8821	ns	-2.4179	-0.4139	-2.1213	-2.2520
PQUAC	-4.2684	-3.8032	ns	ns	-3.0010	-3.6532	-3.7181	-1.1802	-2.6433	-2.7507
WI	-0.4579	-0.8461	-0.0002	-0.0004	-0.8791	-0.2589	-0.7478	1.4949	-1.3679	-1.6355
FEEDU	0.0485	-0.2470	0.0006	ns	0.0169	-0.3011	-0.2505	-0.0251	-0.3860	-0.3137

Source: estimated.

MP, Madhya Pradesh; Raj, Rajasthan; Guj, Gujarat; Mah, Maharashtra; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; WI, wealth index; FEEDU, female education.

**Table A38. Elasticity coefficients: private care.**

Variables	Elasticity coefficients									
	Rural	Urban	Poor states: rural		Rich states: rural		Poor states: urban		Rich states: urban	
			MP	Raj	Guj	Mah	MP	Raj	Guj	Mah
NONFACTY	0.2814	0.2388	0.0426	0.2220	0.2289	0.1609	0.1226	0.3170	0.1871	0.2125
TIMENC	0.0505	0.0717	0.0126	0.1099	0.0434	0.0519	0.0354	0.1872	0.0698	0.0693
HPABST	0.0397	0.0016	0.0123	0.0501	0.0575	0.0532	0.0165	0.0518	-0.0087	0.0283
WAITTL	0.0894	0.1613	0.0244	0.0978	0.1149	0.1155	0.0839	0.1929	0.0665	0.1511
PQUAC	0.2633	0.2703	0.0488	0.2433	0.2165	0.3060	0.1126	0.3559	0.0713	0.1323
WI	-0.0091	0.0423	-0.0078	-0.0963	0.1535	0.0099	-0.0190	-0.7331	0.0293	0.1552
FEEDU	-0.0149	-0.0413	-0.0013	-0.0091	-0.0122	0.0063	-0.0093	-0.0477	-0.0168	-0.0261

Source: estimated.

MP, Madhya Pradesh; Raj, Rajasthan; Guj, Gujarat; Mah, Maharashtra; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; WI, wealth index; FEEDU, female education.

**Table A39. Elasticity coefficients: any type of care.**

Variables	Elasticity coefficients									
	Rural	Urban	Poor states: rural		Rich states: rural		Poor states: urban		Rich states: urban	
			MP	Rajasthan	Guj	Mah	MP	Raj	Guj	Mah
NONFACTY	-0.0089	-0.0348	-0.024	-0.0009	-0.0138	-0.0380	-0.0217	-0.0111	-0.0186	-0.0175
TIMENC	-0.0106	-0.0159	0.0003	-0.0017	-0.0256	-0.0216	-0.0039	-0.0062	-0.0079	-0.0057
HPABST	0.0288	0.0210	0.00397	0.0017	0.0374	0.0449	0.0029	-0.0099	-0.0090	0.0289
WAITTL	-0.0003	-0.0134	0.01217	-0.0009	-0.0217	-0.0163	0.0145	-0.0060	-0.0266	-0.0188
PQUAC	-0.0448	-0.0457	-0.0307	-0.0193	-0.0643	-0.0598	-0.0566	-0.0420	-0.0465	-0.0633
WI	-0.0523	-0.1658	-0.0282	-0.0146	-0.0653	-0.0716	-0.1415	-0.1661	-0.1987	-0.0279
FEEDU	-0.0035	-0.0296	-0.0005	-0.0008	0.0006	0.0022	-0.0218	-0.0108	-0.0197	-0.0271

Source: estimated.

MP, Madhya Pradesh; Raj, Rajasthan; Guj, Gujarat; Mah, Maharashtra; NONFACTY, no-nearby facility; TIMENC, facility timing not convenient; HPABST, health personnel often absent; WAITTL, waiting time too long; PQUAC, poor quality of care as perceived by the respondents; WI, wealth index; FEEDU, female education.