# Framing an Unconditional Cash Transfer: Pre-Analysis Plan

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July 13, 2017

#### Abstract

This document describes the pre-analysis plan for a randomized experiment examining the effects of framing of welfare payments on self-concept and economic behavior. In this study, we will provide small, unconditional cash transfers to residents of an informal settlement in Nairobi and vary the way in which the transfers are framed to participants. Participants will be randomly assigned to one of three treatment groups: the transfer framed as a means toward poverty alleviation, individual empowerment, or collective support. We will then collect self-reported measures of self-efficacy, judgement, and affect and observed measures of temporal discounting and investment. This pre-analysis plan outlines our hypotheses, the schedule of experimental tasks, and our empirical strategy. In order to guarantee transparency and bind ourselves from fishing for results, we will pre-register the source files to be used for data analysis.

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#### 1. Introduction

#### 2. Research Design

#### 2.1 Sampling

This study will be conducted in conjunction with the Busara Center for Behavioral Economics in Nairobi with 525 participants residing in Kibera, one of Kenya's largest urban slums (Haushofer et al. 2014). Treatment and data collection will take place with household surveys in the Kibera settlement with Busara Center enumerators. This section outlines the sampling procedure to be used in the experiment.

The study area will be partitioned into non-overlapping catchment regions to be used for sample selection. Research staff will visit one catchment region per day and will not visit the same region more than once. Beginning at a designated intersection in the catchment region, a team of nine enumerators and a guide<sup>1</sup> will select every eighth household in each direction for survey. From that visit on, enumerators will select the eighth house down from the subsequent structure, away from the intersection and on the opposite side of the road. If participants are not available at the selected households enumerators will move to the next door away from the origin.

Sampled individuals will be enrolled in the survey if they meet the following eligibility criteria:

- 1. Between 18 and 50 years old
- 2. Resident of Kibera
- 3. Not surveyed by the Busara Center for any other study in the past 10 days
- 4. Owns a working phone with Safaricom

If an eligible person is available at the selected household, they will be enrolled as a participant. If there are multiple members, enumerators will prioritize the youngest eligible person of the opposite gender than in the previous survey. We will sample from the study area for a total of 525 surveys.

#### 2.2 Experimental procedure

The survey questionnaire will be delivered in English with Kiswahili translations. The following summarizes the schedule of tasks in the questionnaire.

- 1. Consent agreement
- 2. Cash transfer framing
- 3. Self-efficacy questionnaire
- 4. Judgement questionnaire
- 5. Affect questionnaire
- 6. Video selection task
- 7. Savings task
- 8. Subjective social status ladder scale

<sup>&</sup>lt;sup>1</sup>Guides will accompany enumerators but will not be involved in sampling or data collection.

- 9. Sociodemographic questionnaire
- 10. Frame evaluation
- 11. Message of support
- 12. Enumerator response

#### 2.3 Treatment

At the outset of the survey, eligible and consenting participants will be told they are receiving an unconditional cash transfer of KES 400 (USD PPP 10.5) from an organization unaffiliated with the Busara Center.<sup>2</sup> Participants will be randomly assigned to receive one of three messages introducing the purpose of the cash transfer. All frames are identical in content and structure save for the described purpose of the cash transfer. In the poverty allevation framing, the payment is described as a means to meet basic needs. The individual empowerment framing describes the payment as a means toward individual goals and the collective support framing as a means toward goals regarding family and the community.

After framing, enumerators will send USD PPP 10.5 to the participant via the mobile money system M-Pesa.<sup>3</sup> Enumerators will be instructed to confirm receipt of the payment. In the individual empowerment and collective support treatments, enumerators will also elicit participants to list either individual or collective goals and beliefs about the purpose of the payment.

#### 2.3.1 Poverty alleviation framing

The goal of this Poverty Alleviation Organization is to alleviate poverty and reduce financial hardship among the poor. This organization believes that people living in poverty should be given income support to help them meet their basic needs. This organization aims to help promote a decent standard of living among the poor and help them deal with emergencies. Thus, the Poverty Alleviation Organization gives financial assistance to people like you, to help them make ends meet. For example, with the financial assistance, people might be able to struggle less to afford basic needs, like paying off debts, paying rent, and buying clothes and food. Now we are going to send you 400 KSh. Please note that this is a one-time transfer of financial assistance.

#### 2.3.2 Individual empowerment framing

The goal of this Individual Empowerment Organization is to promote individuals' potential to create a better future for themselves. The organization believes that individuals are wise and know best how to help themselves become self-reliant/independent if they have the financial resources to do so. This organization aims to empower individuals to pursue their personal interests and create their own path to independence. Thus, the Individual Empowerment Organization gives financial resources to individuals, like you, to enable them to invest in their personal goals. For example, people might use their unique talents to start a self-run business, invest in job training courses, or create art. Now we are going to send you 400 KSh. Please note that this is a one-time transfer of financial resources.

<sup>&</sup>lt;sup>2</sup>This study will be conducted with Kenyan shillings (KES). We report USD values calculated at purchasing power parity using a conversion factor for private consumption of 38.15 in 2013. The price level ratio of PPP conversion factor (GDP) to KES market exchange rate for 2011 was 0.444.

<sup>&</sup>lt;sup>3</sup>For more information on M-Pesa, we refer the reader to Jack and Suri (2011) and Mbiti and Weil (2011).

#### 2.3.3 Collective support framing

The goal of this Community Empowerment Organization is to enable people to help promote better futures for those they care about and want to support most. The organization believes that people know best how to support each other and grow together if they have financial resources to do so. This organization aims to empower people to improve their own lives and those of the people and communities they care about most. Thus, the Community Empowerment Organization gives financial resources to community members, like you, to enable them to contribute positively to the lives of people important to them. For example, when people can invest in themselves, they are better able to expand employment opportunities for others, provide valuable services to their community, or teach others, including children, useful skills and knowledge. Now Community Empowerment Organization is going to send you 400 KSh. Please note that this is a one-time transfer of financial resources.

#### 3. Data

- 3.1 Self-efficacy questionnaire
- 3.2 Judgement questionnaire
- 3.3 Affect questionnaire
- 3.4 Video selection task
- 3.5 Savings task
- 3.6 Subjective social status ladder scale
- 3.7 Sociodemographic questionnaire
- 3.8 Frame evaluation
- 3.9 Message of support
- 3.10 Beliefs about treatment

#### 4. Empirical Analysis

# 4.1 Treatment effect of cash transfer frames

We will use the following reduced-form specification to estimate the treatment effect of different frames. $^4$ 

$$Y_i = \beta_0 + \beta_1 \text{IND}_i + \beta_2 \text{COL}_i + \varepsilon_i \tag{1}$$

 $Y_i$  refers to the outcome variables for individual i measured after the manipulation. The outcome variables described in Table 1 will be the focus of this analysis.  $IND_i$  indicates assignment to the individual empowerment frame while  $Col_i$  indicates assignment to the collective support frame. The reference category in this model is the poverty alleviation frame. We will estimate cluster-robust standard errors at the individual level. Table 2 lists the hypotheses we will test using Equation 1.

To improve precision, we will also apply covariate adjustment with a vector of baseline indicators  $\mathbf{X}_i$ . We obtain the covariate-adjusted treatment effect estimate by estimating Equation 1 including the demeaned covariate vector  $\dot{\mathbf{X}}_i = \mathbf{X}_i - \bar{\mathbf{X}}_i$  as an additive term and as an interaction with the treatment indicator.

<sup>&</sup>lt;sup>4</sup>We will conduct the data analysis outlined in this section using the R programming language with the scripts included in Appendix C.

Table 1: Primary outcome variables

scription
mmy variable for having chosen at least one business video mmy variable for sending non-zero amount
mmy variable for recording message of support
ì

Table 2: Primary hypothesis tests

Null hypothesis	Description
$H_0: \beta_1 = 0$	Effect of individual empowerment frame relative to poverty alleviation frame
$H_0: \beta_2 = 0$	Effect of collective support frame relative to poverty alleviation frame
$H_0: \beta_1 = \beta_2$	Effect of collective support frame relative to individual empowerment frame

$$Y_i = \beta_0 + \beta_1 \text{IND}_i + \beta_2 \text{COL}_i + \gamma_0 \dot{\mathbf{X}}_i' + \gamma_1 \text{IND}_i \dot{\mathbf{X}}_i' + \gamma_2 \text{COL}_i \dot{\mathbf{X}}_i' + \varepsilon_i$$
 (2)

The set of indicators partitions our sample so that our estimate for  $\beta_j$  remains unbiased for the average treatment effect (Lin 2013). We will estimate cluster-robust standard errors at the individual level. We use this model to test the hypotheses detailed in Table 2 including the control variables listed in Table 3.

Table 3: Control variables for covariate adjustment

Variable	Description
Age	Dummy variable indicating participant is over 25
Gender	Dummy variable indicating participant is female
Employment	Dummy variable indicating participant is employed
Education	Dummy variable indicating participant completed std. 8
Savings	Dummy variable having more than Ksh 1000 saved

#### 4.2 Randomization inference

One potential concern is that inference might be invalidated by finite sample bias in estimates of the standard errors. To address this issue, we will conduct randomization inference to test the Fisherian sharp null hypothesis of no treatment effect for every participant (Fisher 1935).<sup>5</sup> We perform Monte Carlo approximations of the exact p-values using M=10,000 permutations of the treatment assignment. We will then estimate our primary specification within each  $m^{th}$  permutation and calculate the standard Wald statistics for each of our hypothesis tests. We will compare the Wald statistics from the original sample with the distribution of permuted statistics to produce approximations of the exact p-values:

$$\hat{p}_{\beta} = \frac{1}{10,000} \sum_{m=1}^{10,000} \mathbf{1} \left[ \hat{\beta}'_{m} V(\hat{\beta}_{m})^{-1} \hat{\beta}_{m} \ge \hat{\beta}'_{obs.} V(\hat{\beta}_{obs.})^{-1} \hat{\beta}_{obs.} \right]$$
(3)

Following Young (2015), we will permute the data and calculate the regressions for all outcomes within each draw.

<sup>&</sup>lt;sup>5</sup>Note that this is more restrictive than the null hypothesis of zero average treatment effect we will test in the previous section.

### 4.3 Multiple testing adjustment

Given that our survey instrument included several items related to a single behavior or dimension, we will calculate sharpened q-values over outcomes in Table 1 to control the false discovery rate (Benjamini, Krieger, and Yekutieli 2006). Rather than specifying a single q, we will report the minimum q-value at which each hypothesis is rejected (Anderson 2008). We will apply this correction separately for each hypothesis test and will report both standard p-values and minimum q-values in our analysis.

#### 4.4 Heterogeneous treatment effects

We will analyze the extent to which the policy frames produced heterogeneous treatment effects with the following specification.

$$Y_i = \beta_0 + \beta_1 \text{IND}_i + \beta_2 \text{COL}_i + \delta_0 x_i + \delta_1 \text{IND}_i x_i + \delta_2 \text{COL}_i x_i + \varepsilon_i$$
(4)

 $x_i$  is the binary dimension of heterogeneity measured before treatment assignment.  $\delta_1$  and  $\delta_2$  identify the heterogeneous treatment effects of the individual empowerment and collective support frames relative to the poverty alleviation frame. Testing  $\delta_1 = \delta_2$  identifies heterogeneous effects between the former two frames. Standard errors are clustered at the individual level. We estimate this model with the baseline variables summarized in Table 3.

#### 4.5 Analysis of potential mechanisms

#### References

- Anderson, Michael L. "Multiple Inference and Gender Differences in the Effects of Early Intervention: A Reevaluation of the Abecedarian, Perry Preschool, and Early Training Projects". In: *Journal of the American Statistical Association* 103.484 (2008), pp. 1481–1495. ISSN: 0162-1459. DOI: 10.1198/016214508000000841.
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#### A. Consent Form

**DESCRIPTION:** You are invited to participate in a research study on how people view social programs conducted by the Busara Center for Behavioral Economics. You have been asked to participate in this study because you live in Nairobi, Kenya. If you volunteer to participate in this study, you will be asked to complete a survey about your beliefs and opinions. You will also be asked to provide basic information about yourself, your family. Before you decide to participate in this study, it is important that you understand why the research is being done and what it will involve. Please ask questions about anything you do not understand before deciding whether or not to participate. Please ask me if there is anything that is not clear or if you need more information.

**TIME INVOLVEMENT:** Your participation will take approximately 40-60 minutes.

**RISKS AND BENEFITS:** There are no direct benefits to you from participating in this research and minimal foreseeable risks to you or your family if you choose to participate in this study. We cannot and do not guarantee or promise that you will receive any benefits from this study.

CONFIDENTIALITY AND DATA STORAGE: Your participation in this study will remain confidential, and your identity will not be stored with your data. Your responses will be assigned a code number, and the list connecting your name with this number will be kept in a locked room and will be destroyed once all the data have been collected and analyzed. Presenting results will never reveal your identity. Confidentiality of subjects' data will be maintained to the extent allowed by law. No information about you, or provided by you during the research will be disclosed to others without your written permission, except: if necessary to protect your rights or welfare, or if required by law.

**PAYMENTS:** If you do decide to participate, you will receive a token of appreciation for agreeing to take part in this survey. You may also receive more money from our partner organization. If you choose to participate but decide to withdraw part way through you will be compensated accordingly.

PARTICIPANT'S RIGHTS: If you have read this form and have decided to participate in this project, please understand your participation is VOLUNTARY and you have the right to withdraw your consent or discontinue participation at any time without penalty or loss of benefits to which you are otherwise entitled. The alternative is not to participate. You have the right to refuse to answer particular questions. Since these questionnaires might include personal questions about your feelings and finances, it is important that you know you may skip any questions that make you feel uncomfortable or choose to withdraw from the study at any time. The results of this research study may be presented at scientific or professional meetings or published in scientific journals. To be eligible to participate, you must be 18 years old and above. You may choose to participate but then revoke your permission for us to use the data we collected while still being compensated for your participation.

#### **CONTACT INFORMATION:**

**Questions:** If you have any questions, concerns or complaints about this research, its procedures, risks and benefits, contact the Protocol Director, Jane Atieno at 072896461 or Catherine Thomas, at +1 (601) 750-1960.

*Independent Contact:* If you are not satisfied with how this study is being conducted, or if you have any concerns, complaints, or general questions about the research or your rights as a participant, please contact the Stanford Institutional Review Board (IRB) to speak to someone independent of the research team at (650)-723-2480 or toll free at 1-866-680-2906, or email at IRB2-Manager@lists.stanford.edu. You can also write to the Stanford IRB, Stanford University,

3000 El Camino Real, Five Palo Alto Square, 4th Floor, Palo Alto, CA 94306. If you have any questions or concerns about your rights and treatment as a research subject, you may contact The Secretary, KEMRI SERU, PO Box 54840-00200, Nairobi; Telephone numbers 020-2722541, 0717719477. Email address seru@kemri.org.

#### The extra copy of this signed and dated consent form is for you to keep.

Ιι	ınderstand	the	inf	formation	that	was	presented	and	that:
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**Subject's thumb print (for illiterate subjects)** 

A.

My participation is voluntary, and I may withdraw my consent and discontinue participation in the project at any time. My refusal to participate will not result in any penalty.

B.

I do not waive any legal rights or release Busara Center for Behavioral Economics, its agents, or you from liability for negligence.

I hereby give my consent to be the subject of you	r research.	
Subject's Signature	Date	
Person Obtaining Consent's Signature	Date	
Witness' Signature	Date	

A COPY OF THIS ENTIRE DOCUMENT MUST BE PROVIDED TO THE SUBJECT.

Date

STANFORD UNIVERSITY Research Consent Form			
Protocol Director:			
Catherine Thomas			
Protocol Title: Universal Basic I	ncome		

File:TEM02C07 rev 010715

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IRB Use Only
Approval Date: Monthname dd, 20yy Expiration Date: Monthname dd, 20yy

- Survey Instrument В.
- $\mathbf{C}.$ Data Analysis Scripts
- C.1 Packages

```
setwd("/Users/Justin/Google Drive/UBIF/UBIF_Deliverables/UBIF_PAP/K1_PAP") # make this is
set.seed(47269801)

required.packages <- c("dplyr", "multiwayvcov", "multcomp", "knitr")
packages.missing <- required.packages[!required.packages %in% installed.packages()[,"Packages.missing) > 0) {install.packages(required.packages, repo="https://cranlapply(required.packages, library, character.only = TRUE)
```

#### C.2 User-defined functions

```
## RegTest conducts asymptotic test from linear model ##
RegTest <- function(equation, clustvars, hypotheses, data) {</pre>
    model <- lm(equation, data = data, na.action = na.omit)</pre>
    if (missing(clustvars)) model$vcov <- vcov(model)</pre>
    else model$vcov <- cluster.vcov(model, cluster = clustvars)</pre>
    model$test <- summary(glht(model, linfct = hypotheses, vcov = model$vcov))$test</pre>
    numhyp <- length(hypotheses)</pre>
    EST <- matrix(nrow = numhyp, ncol = 4)</pre>
    for (i in 1:numhyp) {
         EST[i, 1] <- model$test$coefficients[i]</pre>
        EST[i, 2] <- model$test$tstat[i]</pre>
        EST[i, 3] <- model$test$sigma[i]</pre>
        EST[i, 4] <- model$test$pvalues[i]</pre>
    colnames(EST) <- c("Estimate", "Tstat", "SE", "P")</pre>
    return(EST)
## PermTest returns MC approximations of the exact p-value ##
PermTest <- function(equation, treatvars, clustvars, hypotheses, iterations, data) {</pre>
    stopifnot(length(hypotheses) <= 1)</pre>
    obsEST <- RegTest(equation, clustvars, hypotheses, data)</pre>
    obsStat <- obsEST[1, 2]</pre>
```

```
simEST <- matrix(ncol = 4)</pre>
    for (i in 1:iterations) {
         simTreat <- data[, treatvars, drop = FALSE]</pre>
         simTreat <- simTreat[sample(nrow(simTreat)),]</pre>
         simData <- cbind(simTreat, data[, !(names(data) %in% treatvars), drop = FALSE])</pre>
         colnames(simData)[1:2] <- treatvars</pre>
         simEST <- rbind(simEST, RegTest(equation, clustvars, hypotheses, data = simData)</pre>
    simSTAT <- simEST[2:nrow(simEST), 2]</pre>
    countSTAT <- matrix(abs(simSTAT) >= abs(obsStat), ncol = 1)
    ExactP <- matrix(1, nrow = 1, ncol = nrow(countSTAT)) %*% countSTAT</pre>
    ExactP <- ExactP / iterations</pre>
    EST <- cbind(obsEST, ExactP)</pre>
    colnames(EST) <- c("Estimate", "Tstat", "SE", "P", "ExactP")</pre>
    return(EST)
## FDR returns minimum q-values ##
FDR <- function(pvals) {</pre>
    return(pvals)
```

#### C.3 Data cleaning

```
## Create locals for simulation ##

OBS <- 510

## Generate treatment ##

Treat <- sample(0:2,OBS, rep = TRUE, prob = c(.33, .33, 0.33)) %>%
  factor(levels = c(0, 1, 2), labels = c("Poverty", "Ind.", "Col."))

Pov <- (Treat == "Poverty") * 1
  Ind <- (Treat == "Ind.") * 1</pre>
```

```
Col <- (Treat == "Col.") * 1
## Generate gender ##
Gen <- sample(0:1,OBS,rep = TRUE,prob = c(.5,.5)) %>%
 factor(levels = c(0,1), labels = c("Male", "Female"))
## Generate factor variable measuring highest level of education ##
Edu <- sample(1:3,0BS,rep = TRUE,prob = c(.5,.3,.2)) %>%
 factor(levels = c(1,2,3), labels = c("Primary school", "High school", "University & abor
## Generate income ##
LnInc \leftarrow rnorm(OBS, mean = 5, sd = 1)
Inc <- exp(LnInc)</pre>
## Generate y with notreatment effect ##
 yNull <- rnorm(OBS, 0, 1)
## Generate outcome with effects
 yInd \leftarrow (0.8 * Ind) + rnorm(OBS, 0, 1)
 yCol \leftarrow (0.4 * Col) + rnorm(OBS, 0, 1)
## Generate id ##
 ID <- matrix(1:0BS, ncol = 1)</pre>
## Create, save dataframe ##
 TestData <- data.frame(ID, Treat, Pov, Ind, Col, Gen, Edu, Inc, yNull, yInd, yCol)
```

## C.4 Treatment effect

```
hypotheses <- c("Ind = 0", "Col = 1", "Ind - Col = 0")
equations <- c("yNull ~ Ind + Col", "yInd ~ Ind + Col", "yCol ~ Ind + Col")

for (h in hypotheses) {

   RES <- matrix(nrow = 1, ncol = 5)

   for (eqn in equations) {

    # RES <- rbind(RES, RegTest(eqn, clustvars = TestDatafID, hypotheses = c(h), da
        RES <- rbind(RES, PermTest(eqn, treatvars = c("Treat"), clustvars = TestData$ID
   }
}</pre>
```

```
RES <- RES[2:nrow(RES), 1:ncol(RES)]</pre>
      RES <- cbind(RES, FDR(RES[, 4]))
      rownames(RES) <- equations</pre>
      colnames(RES)[6] <- "Min. Q"</pre>
      print("-----
                                                           ----", quote
      print(paste("H_0:", h), quote = FALSE)
      print(RES, quote = FALSE)
                          -----", quote
      print("-----
   }
## [1] -----
## [1] H_0: Ind = 0
                  Estimate Tstat SE
## yNull ~ Ind + Col -0.075319746 -0.68073437 0.1106448 4.963503e-01 1
## yInd ~ Ind + Col 0.724331855 6.78370880 0.1067752 3.274581e-11
## yCol ~ Ind + Col -0.001033057 -0.01002653 0.1030323 9.920041e-01
##
                   Min. Q
## yNull ~ Ind + Col 4.963503e-01
## yInd ~ Ind + Col 3.274581e-11
## yCol ~ Ind + Col 9.920041e-01
## [1] -----
## [1] -----
## [1] H_O: Col = 1
                 Estimate Tstat SE
## yNull ~ Ind + Col -0.13145711 -10.111510 0.1118979 0.000000e+00 1
## yInd ~ Ind + Col 0.07232116 -8.251344 0.1124276 1.332268e-15
## yCol ~ Ind + Col 0.49240775 -4.701855 0.1079557 3.327556e-06
                    Min. Q
## yNull ~ Ind + Col 0.000000e+00
## yInd ~ Ind + Col 1.332268e-15
## yCol ~ Ind + Col 3.327556e-06
## [1] -----
## [1] -----
## [1] H_0: Ind - Col = 0
                 Estimate
                            Tstat
                                     SE
                                                 P ExactP
## vNull ~ Ind + Col 0.05613736 0.4763352 0.1178526 6.340408e-01 1
## yInd ~ Ind + Col 0.65201069 5.6691093 0.1150111 2.412258e-08
## yCol ~ Ind + Col -0.49344081 -4.1998312 0.1174906 3.155707e-05
##
                   Min. Q
## yNull ~ Ind + Col 6.340408e-01
## yInd ~ Ind + Col 2.412258e-08
## yCol ~ Ind + Col 3.155707e-05
```

#### C.5 Covariate-adjustment

```
hypotheses <- c("Ind = 0", "Col = 1", "Ind - Col = 0")
   equations <- c("yNull ~ Ind + Col + Gen + LnInc", "yInd ~ Ind + Col + Gen + LnInc", "yCo
   for (h in hypotheses) {
      RES <- matrix(nrow = 1, ncol = 5)
      for (eqn in equations) {
         # RES <- rbind(RES, ReqTest(eqn, clustvars = TestData&ID, hypotheses = c(h), da
         RES <- rbind(RES, PermTest(eqn, treatvars = c("Treat"), clustvars = TestData$ID
      RES <- RES[2:nrow(RES), 1:ncol(RES)]</pre>
      RES <- cbind(RES, FDR(RES[, 4]))
      rownames(RES) <- equations</pre>
      colnames(RES)[6] <- "Min. Q"
      print("-----", quote
      print(paste("H_0:", h), quote = FALSE)
      print(RES, quote = FALSE)
                           -----", quote
      print("-----
   }
## [1] -----
               _____
## [1] H_0: Ind = 0
##
                               Estimate
                                            Tstat
## yNull ~ Ind + Col + Gen + LnInc -0.0838609672 -0.760948827 0.1102058
## yInd ~ Ind + Col + Gen + LnInc 0.7249313293 6.785240614 0.1068394
## yCol ~ Ind + Col + Gen + LnInc 0.0004284829 0.004138265 0.1035417
                                   P ExactP Min. Q
## yNull ~ Ind + Col + Gen + LnInc 4.470428e-01 1 4.470428e-01
## yInd ~ Ind + Col + Gen + LnInc 3.255396e-11
                                         1 3.255396e-11
## yCol ~ Ind + Col + Gen + LnInc 9.966998e-01
                                         1 9.966998e-01
## [1] -----
## [1] -----
## [1] H_O: Col = 1
                             Estimate
                                        Tstat
## yNull ~ Ind + Col + Gen + LnInc -0.13251551 -10.189492 0.1111454
## yInd ~ Ind + Col + Gen + LnInc 0.06925256 -8.267642 0.1125771
## yCol ~ Ind + Col + Gen + LnInc 0.49417368 -4.676050 0.1081739
##
                                   P ExactP
## yNull ~ Ind + Col + Gen + LnInc 0.000000e+00 1 0.000000e+00
## yInd ~ Ind + Col + Gen + LnInc 1.221245e-15
                                         1 1.221245e-15
## yCol ~ Ind + Col + Gen + LnInc 3.758547e-06 1 3.758547e-06
## [1] -----
## [1] ------
## [1] H_0: Ind - Col = 0
```

# C.6 Heterogeneous treatment effects