The impact of a Conditional Cash Transfers Program on Households Well-Being*

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Abstract

The aim of our research is to evaluate the impact of a conditional cash transfer (CCT) program on family well-being among low-income families with young children. While most CCTs have been implemented in low- and middle-income countries, our research is performed in the context of a high-income country, Italy, where the recent economic crises have worsened the conditions of families with children, especially among immigrants. The objective of the study is to evaluate the introduction of conditionality into a pre-existing unconditional cash transfer program.

Using a randomized controlled trial we find that CCT families search more actively labor market opportunities, and work more more and with more regularity than cash tranfers and control group. They also are able to save more and have healthier eating habits. The conditional cash transfer intervention seems to be more effective than cash transfer alone in changing households behavior in several dimensions and fostering integration and social inclusion. Our findings add not only to the accumulating evidence on the impact of conditional cash transfers versus unconditional ones but also to the literature studying multidimensional incentives programs.

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1 Introduction

In the last few decades most programs implemented with the aim of support low income households poverty been mainly traditional cash transfers. While these programs have helped reducing the poverty in the short-term, their long-term impact is less certain (Elango et al. 2015). Recent literature has shown that a significant way to reduce the intergenerational persistence of poverty is to link economic support to "productive" behavioural incentives for investing in human and physical capital (e.g. relative to education, work, health)

Since 1990, many experiments have used and assessed the use of conditional cash transfers (CCTs) relatively to the traditional unconditional cash transfers (UCTs) (Attanasio et al. 2012a and 2015; Behrman et al. 2011 and 2012). The main difference between these programmes is that UCTs do not explicitly specify any behavioural conditions for receiving payments and thus act only through an income effect. Our maintained assumption is that giving these families more information about parenting and job-finding skills will lead to better household outcomes. Being exposed to more information and more socialization thoug courses should allow families to acquire more knowledge about many dimensions of family well-being.

The argument in favour of CCT programs is that poverty constraints may often lead to underinvestment in human and physical capital by disadvantaged families. Families from disadvantaged backgrounds may not be only limited by financial constraints but are also limited by a lack of information on the returns to their investments(Cunha, Elo and Culhane 2013 and Mullainathan and Shafir 2013, Doyle, 2013). Our maintained assumption is that giving these families more information about parenting and job-finding skills will lead to better household outcomes. Being exposed to more information and more socialization through courses' attendance should allow families to acquire more knowledge about many dimensions of family well-being.

The objective of the study is to evaluate the introduction of conditionality into a pre-existing unconditional cash transfer program. Our results show that the conditional cash transfer intervention are more effective than cash transfer alone in improving households' well-being, changing households behavior in several dimensions (labor market, nutrition and savings).

2 The literature

The research literature analysing the impacts of CCTs on family well-being and outcomes has increased mostly in developing countries. One of the largest CCT programmes ever implemented is Progresa, begun in Mexico in 1997 and continued with the follow-up programme, Opportunidades, and now Prospera.

Since then, CCT programs have been put into place in several lower- and middle-income countries, including Colombia, Nicaragua, Honduras, Brazil, Argentina, Ecuador and Turkey. In these contexts, the "conditions" usually entail a minimum level of use of education (enrollment and attendance in schools) and health services (making regular preventive-care visits to health centres or receiving immunization). (Attanasio et al., 2012, 2015 and 2018; Behrman et al., 2011 and 2012).

Fisztbein and Schady (2009) and Baird et al. (2014) provide extensive reviews of these programs focusing on the effectiveness of conditional cash transfer programs in improving schooling outcomes in low- and middle-income countries. The effectiveness of a particular CCT depends also on several characteristics of the design and the target groups, and, in some cases, the results have been mixed. First of all, CCT programs appear more effective in contexts in which initial enrollment and attendance conditions are relatively low and where services are easily available and higher quality (Saavedra and Garcia, 2016). CCT programs seem to have longer term effects on educational and health outcomes (Baez and Camacho 2011, Barham 2013).

Only in recent years have CCTs been carried out in high-income countries where the economic situation of families, especially minorities and immigrants with children, has worsened with the recent economic crisis. In these contexts, CCT programs are designed to increase the information available to families and incentivize a better use of resources.

Family Rewards in New York City was the first CCT program to be implemented and evaluated in the U.S. The program design effort was led by the Center for Economic Opportunity within the Mayor's Office, and MDRC, a nonprofit social policy evaluation firm. It offered cash rewards to low-income families with children in elementary, middle and high school for meeting a variety of age-appropriate activities and outcomes related to children's educational efforts and achievement, family preventive health care practices, and parents' employment (Aber and Rawlings, 2011, Miller et al. 2016). Using a randomized controlled trial, they found that the program led to substantial reductions in poverty during the 3 years in which the rewards were of-

fered. The program also led to some effects in each of the three areas of education, health and work, although the effects were not significant, and many outcomes were left unchanged.

While the literature on CCTs is now quite extensive, there is still limited research on the design and functioning of CCTs for poor families in high-income countries, and little evidence on the relative effects of CCTs vs. UCTs (except for Baird et al. 2011). More recently a policy simulation of a theoretical model of parental choices has shown that conditional cash transfers are more efficient than unconditional ones on household well-being (Del Boca et al 2016).

Our research will contribute with important evidence on the question of whether a CCT approach is more effective than a UCT approach in reducing poverty and improving improve family wellbeing for this highly disadvantaged population.The conditionality adopted in this intervention is weaker that in the Family Rewards program and only input-based (attendance of parents in ad hoc designed courses). Our focus is on the importance of information in improving the decisions and assimilation of poorer and recent immigrant households is an important component of our research. This assumption is consistent with results indicating that parents from low socio-economic backgrounds may engage in "non-optimal" behaviors in several dimensions.

We contribute to the literature in several ways. First, our research evaluates a CCT program conducted in an advanced country in contrast with most studies which have analysed programs implemented in developing countries. Our experimental study is performed in the context of a high-income country, Italy, where the recent economic crisis and immigration waves have worsened the conditions of families more than in other European countries (UNICEF, 2015). Our sample involves a population of poor families with children among which are a large proportion of recent immigrants coming from Africa and the Middle East. This is an important phenomenon to study given the large population movements to Europe that have been seen recently.

Secondly, our program is multidimensional. In fact it does not only aim to address issues of education and health like most programs but also use of money, work, nutrition and saving. Third, we implement and evaluate *both* the impact of CCT and UCT which helps analyzing which approach is more effective in reducing poverty and producing better family outcomes. We expect that providing a UCT, which is essentially an increase in the nonlabor income of the household, will have a pure income effect and will increase household expenditures on all normal goods, while providing CCT transfers

conditional on acquiring more information will both increase expenditures on normal goods and induce a positive change in the household production technology. Moreover, policy evaluations of this type are rare in Europe, and we believe that our study may help illustrate their feasibility and value in a European context while providing evidence on the effectiveness of different social policies.

3 Intervention and Experimental Design

In this section, we describe the intervention and the experimental design of this paper. We start by introducing the existing income support program *Accoglienza Orientamento Supporto* (AOS from now on). Then, we introduce in a more general way the intervention we have designed (*OpportunityZeroSix*) and the main novelties with respect to the pre-existing income support program. We provide details about the practical implementation of the intervention. Finally, we discuss the information collected and the structure of the endline survey collected 12 months after the admission to the program.

3.1 The Income Support Program AOS

The AOS covers the municipality of Turin which is one the largest Italian cities and where households incomes have been more negatively affected by the economic crisis (Centro Einaudi, 2018) [1] Turin is the fourth city in Italy in terms of population size with around 900 thousand inhabitants and more than 2 million inhabitants in the metropolitan area. According to national statistics, in 2017 around 294 thousand people in Piemonte were living in absolute poverty.[2] Two-thirds of these people were residents in the province of Turin.

AOS is the main income support program in the metropolitan area of Turin. The introduction of AOS dates back to XXX. The program is financed and managed by *Ufficio Pio*, a philanthropic institution in the city of Turin. The main objective of the program is to contrast poverty by fostering families' economic and financial opportunities. AOS represents a typical unconditional cash transfer; the cash transfer only

[1] In Turin the unemployment rate especially among younger cohorts (41%) is much higher than most other cities in the North while the proportion of college educated is among the lowest (30%).

[2] The disposable monthly income for a family made by two members living in absolute poverty is €1,129.

depends on admission to the program while any (desirable) behavior is requested to recipients.

The admission to the program is based on three eligibility criteria. The first criterion regards family income. Each family, in order to be eligible, needs to report a family income—measured through the Indicator of the Equivalent Economic Situation (ISEE)—below the €7,000 threshold. This threshold identifies families living in poverty as an ISEE of approximately €7,000 corresponds to a household made by XXX members, with XXX children, and XXX individuals working for a XXX annual labor income.

The second eligibility criterion is based on family composition. As many programs worldwide, e.g. the Earned Income Tax Credit (EITC) in the United States, AOS aims at tackling child poverty. In order to get access to the program, families are required to report at least one dependent child in age 0-6.

The last criterion is geographical: only individuals reporting a residence within the metropolitan area of Turin are entitled to apply for the support program.[3]

The application process is based on a yearly rolling basis mechanism. Each family is free to apply at any time of the year. Every two weeks the Ufficio Pio collects all the applications, checks whether eligibility criteria are met, and then stipulates a ranking of families that should be prioritized in receiving the income transfer. Families that are considered eligible but do not receive the transfer enter in a waiting list valid until December of the year of application. After this period the family is required to submit a new application to be considered again.

Every year, around 1,300 families are admitted to the program and receive the cash transfer. The cash transfer amounts to €2,500-3,500 per year and corresponds to a sizable income shock for families eligible for AOS.[4] Indeed, as we will show again below, for the average family that applied to AOS in 2016—the year of the intervention—the income shock covered up to 75 percent of the family yearly labor income.[5]

[3]The metropolitan area of Turin comprises the municipality of Turin and all the municipalities included in the peripheral area surrounding the city. The list of municipalities other than Turin covered by the program is the following: Beinasco, Borgaro Torinese, Collegno, Grugliasco, Moncalieri, Nichelino, Orbassano, Pecetto Torinese, Pino Torinese, Rivoli, San Mauro Torinese, Settimo Torinese, Venaria Reale.

[4]The amount of the transfer varies according to the number of dependent children in the household.

[5]Precisely, an ISEE of around €900, the average one observed in our sample, corresponds to a family made by two parents and two children, with a rent of €200 per month, and labor earnings of €4,700 per year.

3.2 The OpportunityZero-Six Intervention

OpportunityZero-Six was introduced in April 2016 to enhance new opportunities for families living in poverty and with a dependent child in age 0-6. The aim of the intervention was to ameliorate AOS in contrasting family poverty and improving future life opportunities of children and other family members. The novelty with respect to AOS was the introduction of a conditional cash transfer method. The conditionality was related to exposure to information and mentoring. Precisely, the requirement for receiving the cash transfer was to attend two courses providing information and training about job-seeking activities, conciliation between work and family tasks, use of money, and parenting.[6]

The experiment design randomized 1,500 eligible families across three different groups.[7] The first group, made by 500 families, was entitled to receive the conditional cash transfer. We name this group as CCT from now on. These families received the cash transfer in three installments upon attendance of two of the four courses on job-seeking, conciliation between work and family tasks, use of money, and parenting.[8] The first installment (€500) was provided at the time the family entered the program. The second installment (€1,000-1,500) was paid once the family had attended the first course, meaning around three months after admission to the program. The third installment (€1,000-1,500) was paid once completed the attendance of the second course, meaning 6 months after admission.

The second group, made by other randomly selected 500 families, was entitled to receive an unconditional cash transfer. Families within this group, UCT from now on, received the same amount of transfer as the conditional cash transfer group. However, they were not requested to attend any course in order to obtain the transfer. Also for this group the cash transfer was provided through three installments with the exact same timing as the conditional cash transfer group.

Finally, a third group of the same size (500 families) constituted the control group. This group, although eligible to receive the treatment, did not receive any cash transfer

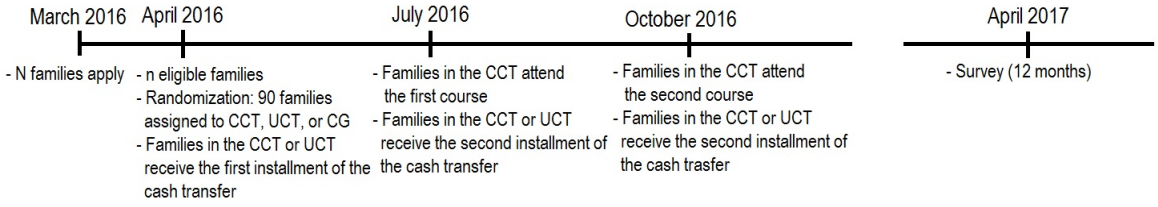
[6]The content of the courses, the assignment rule, and other details on the intervention will be extensively illustrated in the next sections.

[7]For the sake of simplicity, we use here illustrative groups sizes that are close to the ones obtained in the final setting described below. It is important to mention that the experiment did not alter in any way the acceptance rate of the AOS program. The number of cash transfers provided, around 1,300 per year, was unchanged as a result of our experiment.

[8]The assignment to courses was completely out of families' control and based on an algorithm discussed below.

for the entire period covered by our analysis. We name this group CG.

Figure 1: The Timeline of the Intervention



Notes: This figure shows the timeline of the intervention for representative families that applied in March 2016 and is admitted to the program in April 2016. The same schedule (with the relative shift in months) is applicable to all the other families applying in the period April-November 2016. CCT, UCT, and CG stay for conditional cash transfer group, unconditional cash transfer group and control group, respectively.

Figure 1 graphically summarizes the timeline of the intervention. Applications were received and evaluated on a rolling basis. We decided to cover with our experiment the 9-months time window from April to December 2016—as months of admission to the program— in order to obtain a potential total population of around 1,500 families. In the figure, for simplicity, we illustrate the case of families that applied in March 2016 for admission to the program in April 2016. This example can be easily adapted (by shifting the month of each single stage) to families applying in the following months.

The first step of the procedure consisted in submitting the formal applications to the Ufficio Pio. The application was made by several documents certifying family composition and income. Every two weeks the Ufficio Pio analyzed the N applications received and selected the n families ($n \leq N$) that were eligible to receive the cash transfer as they met all the requirements and conditions. The number of eligible families was usually close to 90 units ($n \simeq 90$).[9] Once selected, we randomly assigned each of the n families to one of the three groups (CCT, UCT, or CG). Contemporaneously, families assigned to the CCT or the UCT group received the first installment of the cash transfer (€500).

After three months since admission to the program, families in the CCT group were required to attend the first assigned course. The course was made by five meetings, with each meeting lasting around two hours. Once the Ufficio Pio verified that a family member attended at least 75 percent of the scheduled meetings, the second installment (€1,000-1,500) of the cash transfer was paid to the family. With the exact same timing

[9]We show below that the three groups are extremely balanced in terms of a wide set of observable characteristics.

also the UCT group received the first installment of the cash transfer.

The second installment of the cash transfer was provided six months after admission to the program. Again, CCT families received the transfer upon verification of a minimum attendance of 75 percent of the meetings scheduled in the second course. The installment amounted to €1,000-1,5000 and it was also paid to the UCT group with the same timing.

A final survey covering the main areas of household behavior potentially affected by the intervention was administered 12 months since admission to the program. The content of the final survey is discussed below.

3.3 The Courses

The intervention established that the CCT group was required—in order to receive the cash transfer—to attend two courses providing information, training, and mentoring on topics such as job-seeking activities, conciliation between work and family tasks, use of money, and parenting. Each course was made by five meetings, with each meeting lasting two hours. Families were asked to attend at least 75 percent of the course. **Given the fact that the conditionality was rather weak and the cash transfers weere quite high the response rate was rather high (METTIAMO QUI?)**

The assignment of each family to the two courses was performed by the Ufficio Pio on the base on an algorithm matching family characteristics with the courses plausibly more related with the specific family needs.[10] The assignment was in any way dependent on family preferences and any reallocation was allowed. Only one family member was required to participate to the meetings. The instructors of each course were placed side by side with mediators assisting individuals with problems in understanding the Italian language. The content of each course is presented below.

Job-Seeking (JSC). The aim of the course was to enhance individual job-seeking opportunities. This objective was pursued through different steps. First of all, the course was centered on the importance of individual skills and on how to recognize and evaluate them. Moreover, participants were exposed to techniques and strategies for active job-seeking conditional on individual skills, professional development, and

[10]To provide an example, families made by two working parents were assigned to the two courses on parenting and use of money.

individual potential. To provide some practical examples, individuals were explained the importance of preparing a detailed and precise personal profile or resume. Each of them received practical guidance on how to write an effective CV. Finally, a consistent part of the course aimed at showing how to actively look for jobs and other opportunities such as internships, training support, etc.

Conciliation work and family (CC). Conciliation between work and family is crucial when it comes to the analysis of families with children in age 0-6. This course was intended to provide useful information to families on how to reach such conciliation. A section of the course was centered on the search process for job opportunities, and, in particular, flexible or atypical job opportunities. Topics such as the functioning of parental leave, the diffusion of part-time or occasional jobs were widely covered by instructors. Another section of the course stressed the possible effect induced by parental labor supply on child development. The aim was to show that the effect of parental labor on child development depends on several circumstances. Children might benefit in terms of development from high-quality alternative nonparental inputs. Families were introduced on formal childcare opportunities available in the Turin metropolitan area. Finally, families were taught about the application procedure for formal childcare and informed about childcare price.

Use of money (MC). The course provided families with elements related to management of family budget. In particular, the course aimed to raise awareness about how to use money to improve family living conditions and opportunities. The training covered different topics. Instructors analyzed with families the dynamics that usually lead to a debt. Moreover, topics such as the importance of using tools such as financial diaries to keep trace of expenses, instructions on how to manage economic resources, the importance of savings were extensively discusses.

Parenting (PC). The course covered elements of the parent-child relation together with more general topics about child development. The emphasis of the course was mainly on the development of skills (cognitive and socio-emotional) and healthy habits. The meetings were held in part by psychologists and in part by doctors. The aim was dual. On the one hand, psychologists provided parents with useful information on how to deal with parental tasks. Similarly to the course about conciliation, the topic of formal childcare was widely covered. Parents were informed on the available childcare options and the potential important impact of formal childcare on cognitive and socio-emotional development of their children and families' integration. On the other hand,

the part held by doctors was mainly based on concepts related to nutrition. Parents were exposed to information about the importance of healthy nutrition, with a strong focus on its consequences on their children development. The importance of a balanced and varied diet was widely examined.

3.4 The Endline Survey

The endline survey was administered 12 months after family admission to AOS (or assignment to the CG for this specific group). The groups made by families in the CCT, the UCT, and the CG were asked to fill the exact same survey of an approximately length of 40 minutes. In order to prevent logistic problems the survey was carried out at the family's place or other public places chosen by the family. The interviewers were selected among master students in Economics and Statistics of the University of Turin. In case of families with migrant backgrounds or limited knowledge of the Italian language, the interviewers were assisted by mediators. The interviewee was the mother of the youngest child in the household.[11] From now on, we will label the interviewee as the *respondent*. Families in the control group were offered a €100 food-shopping voucher as an incentive to fill the questionnaire.

The survey covered all the areas potentially affected by the provision of the cash transfer and by the set of information and training touched by the courses used as conditionality. The questionnaire was broad in scope as the intervention aimed to affect many different realms related to family poverty.[12]

One of the main sections of the survey is centered on labor market outcomes. In the questionnaire, we collected information about current employment status, type of employment, number of days or hours per day usually worked, and wages. Moreover, we collected a detailed set of information about job-seeking activities such as attendance of professionalizing courses and training activities. We also focused on acquired skills, i.e., language knowledge or computer proficiency. All this information was collected for both the respondent and, if present, her partner.

A second set of information collected in the questionnaire aimed to capture economic household conditions and information relative to how family members make use of money. We gathered information such as problems and arrears in the payment of

[11] Single-mothers constitute around 30 percent of our sample, therefore the choice was taken to ensure the same respondents across families.

[12] A complete version of the survey is available XXX.

utility bills and feeling of concern about household economic conditions. Moreover, in order to investigate the impact of the intervention on economic constrains and income availability we also asked about possible savings collected in the last year, the use of money-saving practices such as budget diaries, etc.

One of the requirements to apply for the income support program was to report at least a dependent child. As a consequence, a set of questions about children's educational and socio-emotional development were asked in the questionnaire. In particular, we investigated enrollment in formal childcare or school, the quality of interaction between the child and her/his peers or parents, the performance in different activities. As income streams as well as information provision about healthy habits might shape family members' health a wide set of information about health status, height and weight, and nutrition habits were also covered in the questionnaire.

4 Data, Randomization, and Attrition

Table 1 illustrates the characteristics of the initial sample. The initial sample consists of 1,587 families. Around 65 percent of these families are made by a couple; 75 percent of them are originally from abroad.[13] The average age of respondents is 35, while partners are relatively older (41). The typical household in the sample consists of two children, with the youngest child with age three. Around 60 percent of respondents report a satisfactory health status, while only 42 percent of partners are characterized by good health.

Descriptive statistics about parental education and working status highlight the disadvantaged situation of the families admitted to the program.[14] Only 40 percent of parents in the sample have completed secondary education. More than half of couples are made by parents that are both unemployed, while only 3 percent of couples report both individuals working. The average family income—as measured by the ISEE—amounts to around €900. This level of ISEE corresponds to the one of a family made by two parents and two children, with a monthly rent of €200, and yearly labor earnings of €4,700.

[13]Families in our sample are typically from XXX (macro-region here: northern Africa?). In particular, around XXX percent families have XXX origin, XXX percent have XXX origins, etc.

[14]For the sake of simplicity, from now on we label respondents and their partners as parents. However, while the respondents is the mother of the youngest child in the household, the partner is not necessary the father of the same child. Around XXX of partners in our sample are also the father of the youngest child in the household.

Table 2 reports how families were randomly assigned to one of the three groups of interest for this study (the CCT, the UCT, and the CG). All the observed characteristics—e.g. household composition and demographics, family members' employment status, family income, etc.—collected during the application process are balanced across groups. Any difference appears as statistically significant.

Once assessed the validity of the randomization process, it is crucial to test for possible attrition in the final sample. To pursue this aim, we compare observable characteristics across the three groups that took the interview twelve months since the start of the intervention. In our specific framework, attrition is potentially the consequence of (i) families that are untraceable after the intervention; (ii) families that opted for dropout during the intervention; (iii) families that refuse to take the final interview. These families constitute a small fraction of the initial sample and, as a result, the total response rate reached 73 percent. The distribution of the response rate is similar across the three groups: the response rate for the CCT group was 71 percent, 74 percent for the case of the UCT and CG groups.

The descriptive analysis in Table 3 suggests absence of selection based on observables. All the household characteristics remain balanced when the comparison across groups is performed. In particular, any statistically significant difference is detected through this comparison. The only exception is the age of the youngest child that appears slightly higher in the UCT group (3.58) than in the CCT group (3.01). This difference is statistically significant at the 5 percent level.

In Table 4, we test in a more formal way the absence of selection based on observables. The aim of the test is to verify whether some of the observable characteristics of the applicant are predictive of future attrition. To pursue this aim, we estimate a logistic regression model in which the dependent variable is an indicator for attrition taking value one if the family did not take the final interview for one of the above mentioned reasons. We use as control variables all the characteristics that are available for all households in the sample.[15]

Characteristics such as household composition, family member's employment status, and family income do not play any role in affecting the probability that families do not take part in the final interview. Only the variable for the Italian citizenship seems to play a (statistically) significant role in shaping the probability to complete

[15]As around 35 percent of respondents are single, we do not include partner's characteristics in this model. However, the analysis of the sample of couples, therefore also including partner's characteristics displays a similar pattern. Results are available in XXX.

the final interview. More specifically, families with origins from abroad are more likely to complete the final interview than families with an Italian background.[16]

Summing up, the analysis of sample characteristics both pre- and post-attrition confirms the validity of the implemented randomization process and that selective participation based on observable does not represent a threat to the experimental setting underlying this study.

5 Empirical Strategy and Results

In this section, we present the main *analysis* **structure** of the study. First, we introduce the baseline model used in the analysis. Then, we present the main results of the intervention by considering the whole sample of treated families. For this analysis, we will restrict the *analysis* on a subsample of outcomes potentially affected by the intervention independently from the specific course attended. After presenting results for the whole sample, we will focus the attention on the *analysis* of the specific treatment effect induced by the different courses taken by families assigned to the CCT group.

5.1 The Empirical Model

Equation (1) constitutes the baseline empirical specification:

$$y_i = \sum_{j=1}^{3} \beta_j \chi[i \in Group_j] + x_i' \beta_4 + \alpha_{0,i} + \epsilon_i \ , \tag{1}$$

where i denotes the family. y_i is a set of outcomes (e.g., respondent's labor supply) measured 12 months after family admission to the program. $Group_j$ is made by three indicator variables for the three experimental groups: the control group ($j = 1$), the group receiving the conditional cash transfer ($j = 2$), and the group receiving the unconditional cash transfer ($j = 3$). The vector x_i contains information at family level such family income (ISEE), number of household components, number of household components below age 18, age of the youngest household member, and citizenship. To take into account the possible effect induced by each randomization, we always include

[16] Although only the variable for the Italian citizenship appears as statistically significant in shaping probability of attrition, we will include the variable for Italian citizenship and a set of additional family characteristics as control variables in our regression models. More details about the empirical model will be discusses in Section 5.

in the model randomization group fixed effects ($\alpha_{0,i}$). ϵ_i is the error term of the model.

5.2 Baseline Results: the Whole Sample

We start with the analysis of the whole sample. In this section we only look at the effect of the intervention for the CCT and UCT groups with respect to the control group. We will not analyze here the possible effect induced by the specific course attended by CCT families.[17]

The first set of outcomes of interest are related to family financial and economic conditions. Indeed, one of the main aims of the intervention is to improve households' economic conditions. Households in our sample face serious economic constraints, therefore the implementation of policies possibly tackling poverty is crucially important.

In Table 5 we estimate the impact of the intervention on a set of measures capturing financial hardship experienced at household level. In column (1), we focus on possible problems in the last year with the payment of utility bills. In column (2), we investigate whether any financial help from other people outside the household was needed in the last year. In column (3), we focus on the probability for the household to report same savings collected during the last year, while, in column (4) we investigate possible problems in the last 12 months in affording expenses related to medicines and other drugs. All outcome variables are indicators, and the estimates are obtained through linear probability models.

The analysis of problems in paying utility bills highlights the financial and economic constraints experienced by families in our sample. Within the control group, around 90 percent of families experienced problems with payment of utility bills in the last 12 months. The CCT intervention is effective in reducing these problems: families in this group report a 7 percent statistically significant decrease in the probability of experiencing problems with utility bills payments. The UCT group registers a statistically insignificant four-percent drop in problems with the payment of utility bills with respect to the control group. A similar pattern arises when the need of financial help from others is analyzed. On average, the CCT intervention negatively affects the probability (-7 percent with respect to the control group) to have been dependent during the last year on financial help from individuals outside the household. Families in the CCT group perform significantly better than families in both the control and the UCT groups

[17]The analysis of by courses is the scope of the next section.

(p-value=0.00). When probability to save some money is analyzed, the CCT group outperforms—in terms of statistical significance for the difference among coefficients—both the UCT (p-value=0.03) and the control (p-value=0.00) groups. CCT families are 8-percent more likely to have saved some money in the last year. The UCT group displays a statistically insignificant 3-percent increase in probability of savings with respect to the control group. On the contrary, the three groups display a similar performance when it comes to the analysis of affordability of expenses related to medicines and drugs.

In Table 6 we study consumption patterns. An increase in disposable income potentially generates changes in family consumption. We focus here on two different consumption goods, namely food and internet. Quality and quantity of food consumed by families depend on family economic resources. For this reason, it is important to understand the possible effect of our intervention on food consumption. At the same time, the availability of internet at home represents a way to improve communications, job-seeking practices (e.g., online posts), and social inclusion in a broader sense. In columns (1) and (2) we focus on meat and fish consumption, respectively.[18] In column (3), we look at the availability of an internet connection at home. The CCT group tends to significantly increase consumption of both meat and fish by around 0.3 meals per week. The pure income effect due to the cash transfer also appears with the increase in food consumption for the UCT group.[19] Similarly, families in the CCT group are considerably more likely (+10 percent with respect to the control group) to have an internet connection at home.

Labor market opportunities are potentially affected by cash transfers, especially when the income support is provided together with information and mentoring aimed at improving job-seeking opportunities. On the one hand, income flows make more affordable for individuals to enroll in courses aimed at improving individual skills. On the other hand, courses such as the ones attended by the CCT group potentially improves individual information set on on job-seeking practices, and, at the same time, they contribute in the development of an individual's network. Networks and social relations are crucial to enhance labor market opportunities, especially for individuals at risk of marginalization.

[18]Meat and fish consumptions are measured in weekly meals during the last week. In the next section, we will also extensively cover food consumption of vegetables, fruits, etc.

[19]However, notice that the coefficient for the UCT group is statistically insignificant with respect to the value for the control group.

Table 7 displays the results induced by the intervention on labor market outcomes. In columns (1) to (3) we focus on outcomes for partners, while in columns (4) to (6) we focus on respondents' outcomes. We start by analyzing attendance in formative courses (column 1), then we consider individual probability to have worked at least one hour in the previous week (column 2), and, finally, we analyze job-seeking activities in the last two weeks (indicator, column 3).[20] Respondent's partners assigned to the CCT group report higher enrollment rate in formative courses (+9 percent), and they are also significantly more likely (+9 percent) to have worked at least one hour in the week before the interview. Neither the assignment to the CCT group nor the assignment to the UCT group affect partner's job-seeking activities in a significant way.

We replicate the analysis for the case of survey respondents, namely the mother of the younger child in the household. The CCT group of individuals seems slightly more likely (+4 percent) to enroll in formative courses, although the effect is statistically insignificant when compared to the control group.[21] The effect of the intervention on hours worked in the previous week is statistically indistinguishable from zero for both the CCT and the UCT groups. Respondents in our sample did not react to the intervention in terms of individual labor supply. Despite a zero-effect on employment status, the last column of the table shows a sizable and significant effect induced by the intervention on job-seeking activities. For survey respondents, to be part of the CCT group increased job-seeking activities by 22 percent with respect to the control group (mean=53 percent). We will come back to the interpretation of these results in the next section.

The analysis of the whole sample of the study allows to shed lights on the intervention effect on general outcomes potentially affected (independently on course assignment). We find that the pure income effect induced by the UCT has hardly affected outcomes related to family financial hardship, consumption, and labor market outcomes. The provision of the cash transfer combined with a set of courses (income+information shock) appears as effective in diminishing financial problems experienced by the household. Moreover, the CCT also (positively) affects consumption and labor outcomes of survey respondents' partners. However, the intervention did not significantly alter the labor supply of women (respondents), although a significant

[20] A broader set of labor market outcomes including also days and hours worked in the previous week will be discussed in the next section.

[21] However, the effect for the CCT group is significantly larger (p-value=0.05) than the one observed for the UCT group.

increase in the intensity of job-seeking activities is observed.

5.3 The Effect of the Specific Courses

Up to now, we have considered the CCT group as a whole. However, in our experimental design each family in the CCT group is assigned to two specific courses to be attended to receive the cash transfer. Different courses potentially affect different set of outcomes. In this section, we verify this hypothesis by restricting the analysis to outcomes related to the specific course attended by the family. Instead of the whole CCT sample, only those families assigned to a specific course will be considered. As the control and the UCT groups were not assigned to any course, we replicate the algorithm used by the Ufficio Pio to simulate course assignment also for families in the control and UCT groups. Then, in the analysis by courses we will only consider families in the UCT and control groups that would have attended the same courses of families in the CCT group.

Job-seeking (JSC) and conciliation work and family (CC). We start with the analysis of the effect of the courses attended by the majority of families, namely the job-seeking (JSC) and the conciliation (CC) courses. As the topics covered by these two courses are similar, we consider them together. These courses were assigned to 93%.[22] Tables 8 and 9 report the analysis of outcomes possibly affected by the material covered in the courses by focusing on partner's and respondents' outcomes, respectively. Columns (1) to (4) shed light on activities such as CV preparation and attendance of professional courses that improve an individual's working profile. In detail, we investigate the effect of the intervention on the probability to have a written CV (column 1), to be enrolled in an Italian or a computer course (columns 2 and 3) or to a professional course (column 4). In columns (5) to (9) we focus on actual labor market outcomes. We study the intervention effect on the probability to report at least one hour worked in the previous week (indicator, column 5), on the number of days and hours worked (columns 6 and 7), on the probability to report a regular job contract (indicator, column 8), and on the probability of being actively looking for a job (indicator, column 9).

We analyze partners' results in Table 8. The attendance of the job-seeking and

[22] Out of 1,157 families taking the final interview, 1,071 were attending (or would have been assigned for the case of the UCT and the control groups) one of these two courses.

conciliation courses induces a 6-percent (statistically insignificant) increase with respect to the control group in partners' probability to have a written CV. The same effect amounts to 3 percent for the case of the UCT group. Partners in the CCT group are significantly more likely to be enrolled in courses (e.g., Italian, computer, etc.) potentially fostering their labor market opportunities.[23]

In terms of labor market outcomes, partners in the CCT group are more likely to work with respect to the other experimental groups. On average, they are 8 percent more likely than the control group to have worked in the previous week and they work half day more (around 3.5 extra hours). Estimates for labor supply are significantly larger then the estimates for the pure income effect observed in the UCT group. Any significant impact is found in the probability to have a regular contract or in terms of job-seeking activities.

We now consider the case of respondents, namely the mother of the younger child in the household. The assignment to the job-seeking and conciliation courses positively affects the probability to have a written CV and the attendance on computer courses; any effect is detected for the case of Italian and professional courses. On the other hand, the effect is never statistically significant for the UCT group when compared to the control group.

Labor market outcomes pinpoint an interesting pattern. While the effect for the labor supply of the male figure in the household is sizable, any significant effect arises for the case of women labor supply. Neither the CCT group nor the UCT group display significant impacts in terms of women labor supply. In addition, the analysis of job regularity and job-seeking activities highlights that women in the CCT group are more likely to be active in the job-search process (+22 percent with respect to the control group) and to end up in informal jobs (+7 percent).

The latter results, especially if we consider that the UCT group does not display any pattern when regular jobs are investigated, suggest a potential intriguing effect of the courses undertaken by women in the CCT group. These courses, by fostering skills, recognition of the importance of working, individual information sets, and networks, are likely to push women attitude to enter in the labor force. However, the labor market faced by these women seems to fail to offer good work opportunities.[24] These

[23]It is important to remark that, although different in sizes, the comparison between the CCT and the UCT groups does not display any statistically significant difference between the two groups.

[24]Remember, that the majority of these women are low educated and without Italian citizenship. This condition considerable restricts their labor market options, especially for those women with limited knowledge of the Italian language, etc.

difficulties translate in higher share of women opting for informal jobs as shown by the analysis.

Use of money (MC). In Table 10 we analyze the effect of the course about use of money. Again, the analysis compares the CCT individuals assigned to the course about use of money, with those individuals in the UCT and control groups that would have been assigned (by the algorithm) to this course if they were part of the CCT group. We focus on six different outcomes: problems in the last year with the payment of utility bills (indicator, column 1), need for financial help from people outside the household (indicator, column 2), probability to collect same savings during the last year (indicator, column 3), knowledge and use of diaries of expenses (indicator, columns 4 and 5), and use of shopping lists (indicator, column 6).

The analysis of problems with payment of utility bills highlights the existence of a pure income effect, while the effect related to the specific course seems negligible. Indeed, both the CCT and the UCT groups experienced during the intervention period a decrease by around 7 percent in problems with bills when compared to the control group.[25] On the contrary, the course about use of money was effective for what concern external financial help and savings. The CCT group decreases the need of financial help from others by 7 percent, while the UCT group reports a value similar to the one for the control group.[26] In terms of savings, the income effect on the probability to report some savings in the last year amounts to a 5-percent increase with respect to the control group. The combination of the income effect and the course about use of money doubles this effect by reaching a total of 10 percent.

As shown by column (4), families in the CCT group are also relevantly more likely to know how to redact and use an expense diary, an important tool to manage and monitor expences and resources. However, the knowledge of this tool is ineffective in fostering its use. Finally, the analysis of the use of shopping lists seems to suggest an interesting underlying pattern: individuals in the UCT group, because of the positive income shock induced by the cash transfer, are less prone to the use of shopping lists (-6 percent with respect to the control group). Differently, the CCT group, exposed to the

[25]Around 84 percent of families in the control group experienced problems with the utility bills in the year preceding the interview. This data confirms the economic problems experienced by the majority of families in our sample.

[26]Notice that the effect for the CCT group is statistically indistinguishable when compared to the control group, although it is statistically different with respect to the effect for the UCT group (p-value=0.07).

same income shock combined with mentoring and information provision, experiences a statistically insignant increase by 3 percent in the use of shopping lists with respect to the control group.

Parenting. Table 11 shows the results for a subset of outcomes related to parenting styles and to the topics covered by the course about parenting. In particular, we focus on eating habits. Eating habits are important proxies for family well-being. Moreover, a correct, complete, and diversified nutrition is extremely important both for adults' and children's health. This is particularly true for very young children as the ones treated in our sample (XXX DO WE HAVE A FEW REFERENCES?). An incorrect nutrition may arise as the consequence of (at least) two different factors: economics constraints and missing information about the importance of some virtuous eating habits. Our intervention potentially affects both factors by increasing family economic resources and by providing, through the parenting course, mentoring and extra-information about the importance of eating habits. We measure eating habits by focusing on six different kinds of food consumption: fish, meat, vegetables, fruit, fruit consumed by children, and desserts. Food consumption is measured in weekly meals in the week before the interview.

Results about eating habits pinpoint the relevance of the income shock combined with provision of information. With the exception of vegetables consumption (column 3), for all the other investigated food items, participation in the CCT group explains a significant increase in weekly consumption with respect to the control group. For example, families in the control group increase fruit consumption by 0.65 meals per week when compared to the control group.[27] The analysis of eating habits also suggests the existence of pure income effects. The UCT group tends to increase meat and desserts consumption in response to the income shock. These results call again for the importance of information and mentoring. While an increase in food consumption is registered also in families unexposed to a new set of information (the UCT group), this increase is only visible for relatively less-healthy food (meat and desserts) while any detectable effect arises for other analyzed food items (fish, vegetables, and fruit).

[27]Fruit is on average part of four meals per week in the control group.

6 A Test for Positive Response Bias

Families selected to receive treatments such as cash transfers and mentoring courses may have incentives to misreport behaviors characterized by high levels of social desirability. (REFERENCE DA CERCARE) This threat is particularly relevant for individuals assigned to the CCT group, therefore attending courses mentoring them about good practices and habits. In our survey, we ask families a set of questions about behaviors characterized by high levels of social desirability and that are related to the material covered by the courses. We exploit some of these questions as a subset of outcomes to test the reliability of our findings.

In column (1), we study families participation in public events and initiatives organized by the municipality of Turin. In column (2), we measure interest on news (watching TV news or reading newspapers on a frequent basis), while in columns (3) and (4) children friends' visits at home and children visits at friends' home are analyzed. Finally, in column (5), we focus on recent visits to the pediatrician. All these outcomes may be defined as highly socially desirable as they relate with family involvement in the surrounding social context and with the attempt to provide children with the best opportunities for their future social and health development.

None of the selected outcomes is affected by the intervention. Neither the CCT group, nor the UCT group, display any significant and sizable effect on outcome variables. This result suggests the absence of positive response bias as these outcomes (e.g., the importance of periodical visits to the pediatrician) were extensively covered during the courses. Although these variable are selected based on their high level of social desirability any detectable impact of the intervention arises.

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Table 1: Summary Statistics

	Mean (1)
In a couple	0.65
Age respondent (y)	35.2
Age partner (y)	41.4
No Italian citizenship	0.74
Number of children	2.06
Age youngest child (y)	3.32
Secondary education respondent	0.39
Education in Italy respondent	0.36
Secondary education partner	0.40
Education in Italy partner	0.28
Respondent in good health	0.60
Partner in good health	0.42
In a couple, both work	0.03
In a couple, one works	0.46
In a couple, no one works	0.51
Single parent works	0.29
Family income (ISEE, in €)	906
Observations	1,587

Notes: This table shows the summary statistics of the initial sample.

Table 2: Balancing Tests Across Treatment Groups

	CCT (1)	UCT (2)	CG (3)
In a couple	0.67	0.64	0.64
Age respondent (y)	34.9	35.0	35.2
Age partner (y)	41.6	41.5	41.2
No Italian citizenship	0.71	0.73	0.70
Number of children	2.09	2.13	2.06
Age youngest child (y)	3.12	3.42	3.33
Secondary education respondent	0.40	0.38	0.38
Education in Italy respondent	0.35	0.37	0.34
Secondary education partner	0.42	0.41	0.39
Education in Italy partner	0.26	0.30	0.29
Respondent in good health	0.58	0.56	0.59
Partner in good health	0.45	0.45	0.45
In a couple, both work	0.02	0.03	0.03
In a couple, one works	0.47	0.44	0.45
In a couple, no one works	0.50	0.52	0.52
Single parent works	0.26	0.24	0.31
Family income (ISEE, in €)	893	908	956
Observations	533	533	521

Notes: This table shows the summary statistics of the initial sample by treatment groups. CCT stays for conditional cash transfer group, UCT stays for unconditional cash transfer, and CG stays for control group. *, **, *** indicate statistical significance for difference in average values with respect to the CG at the 10%, 5%, and 1% level, respectively. [*], [**], [***] indicate statistical significance for difference in average values between the CCT group and the UCT group at the 10%, 5%, and 1% level, respectively.

Table 3: Balancing Tests Across Treatment Groups After Participation

	CCT (1)	UCT (2)	CG (3)
In a couple	0.66	0.65	0.63
Age respondent (y)	35.3	34.9	35.4
Age partner (y)	41.7	41.1	41.3
No Italian citizenship	0.75	0.75	0.71
Number of children	2.02	2.09	2.06
Age youngest child (y)	3.01	3.58[**]	3.36
Secondary education respondent	0.41	0.39	0.37
Education in Italy respondent	0.36	0.37	0.34
Secondary education partner	0.41	0.40	0.39
Education in Italy partner	0.24	0.30	0.30
Respondent in good health	0.62	0.56	0.61
Partner in good health	0.40	0.43	0.42
In a couple, both work	0.03	0.03	0.03
In a couple, one works	0.47	0.47	0.44
In a couple, no one works	0.50	0.49	0.53
Single parent works	0.31	0.25	0.31
Family income (ISEE, in €)	850	910	957
Observations	376	396	383

Notes: This table shows the summary statistics of the sample taking the final interview by treatment groups. CCT stays for conditional cash transfer group, UCT stays for unconditional cash transfer, and CG stays for control group. *, **, *** indicate statistical significance for difference in average values with respect to the CG at the 10%, 5%, and 1% level, respectively. [*], [**], [***] indicate statistical significance for difference in average values between the CCT group and the UCT group at the 10%, 5%, and 1% level, respectively.

Table 4: The Determinants of Attrition

	Dep. var.: Pr(Attrition)
	Logit
	(1)
In a couple	0.038
	(0.154)
Someone works	-0.156
	(0.130)
Number of children	0.064
	(0.057)
Age youngest child (y)	-0.028
	(0.018)
Respondent in good health	-0.136
	(0.134)
No Italian citizenship	-0.530***
	(0.136)
Family income (in €1,000)	0.041
	(0.051)
Observations	1,518

Notes: This table shows the estimates for the possible determinants of attrition in our final sample. Dependent variable: Probability of attrition. Column (1) reports the estimates of a logistic regression model. Income is measured in €1,000. Standard errors are reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 5: Financial Hardship

	Problems Bills (1)	Financial help (2)	Savings (3)	Medicines (4)
CCT	-0.07***	-0.07**	0.08***	0.02
	(0.03)	(0.04)	(0.02)	(0.04)
UCT	-0.04	0.05	0.03	0.01
	(0.03)	(0.04)	(0.02)	(0.03)
Mean CG	0.89	0.74	0.13	0.21
P-val.(CCT-UCT)	0.28	0.00	0.03	0.73
Sample	Whole	Whole	Whole	Whole
Observations	1,133	1,129	1,128	1,064

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: problems with payment of utility bills (col.1), need of financial help from others (col.2), savings (col.3), and affordability of medicines (col.4). All dependent variables are indicator variables. All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 6: Consumption

	Meat (weekly) (1)	Fish (weekly) (2)	Internet at home (3)
CCT	0.27**	0.28***	0.10***
	(0.11)	(0.10)	(0.04)
UCT	0.17	0.10	0.03
	(0.11)	(0.10)	(0.03)
Mean CG	2.56	1.50	0.22
P-val.(CCT-UCT)	0.42	0.08	0.06
Sample	Whole	Whole	Whole
Observations	1,133	1,130	1,132

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: weekly meals with meat (col.1), weekly meals with fish (col.2), indicator for availability of internet at home (col.3). All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 7: Work

	Formative course (Partner) (1)	Work one hour (Partner) (2)	Look for job two weeks (Partner) (3)	Formative course (Resp.) (4)	Work one hour (Resp.) (5)	Look for job two weeks (Resp.) (6)
CCT	0.09**	0.09**	-0.01	0.04	-0.02	0.22***
	(0.04)	(0.04)	(0.08)	(0.03)	(0.03)	(0.08)
UCT	0.02	0.03	-0.03	-0.02	-0.05	0.11
	(0.04)	(0.04)	(0.07)	(0.03)	(0.03)	(0.08)
Mean CG	0.24	0.63	0.76	0.22	0.61	0.53
P-val.(CCT-UCT)	0.06	0.11	0.73	0.05	0.42	0.20
Sample	Whole	Whole	Whole	Whole	Whole	Whole
Observations	897	907	255	1,133	1,134	255

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: partner attended a formative course in the last 12 months (col.1), partner worked at least one hour in the previous week (col.2), indicator for job-search activities by partner in the last two weeks (col.3), respondent attended a formative course in the last 12 months (col.4), respondent worked at least one hour in the previous week (col.5), indicator for job-search activities by respondent in the last two weeks (col.6). Columns (3) and (6) only include the case of partners who worked less than 20 hours in the previous week. All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 8: Partner's work: Job-seeking and Conciliation Courses

	CV (1)	Italian course (2)	Computer course (3)	Prof. course (4)	Work one hour (5)	Days work (6)	Hours work (7)	Regular job (8)	Look for job (9)
CCT	0.06	0.06*	0.04**	0.05*	0.08*	0.48**	3.50*	-0.01	-0.01
	(0.04)	(0.03)	(0.02)	(0.03)	(0.04)	(0.20)	(1.88)	(0.05)	(0.08)
UCT	0.03	0.04	0.02	0.01	0.02	0.07	-0.30	0.00	-0.03
	(0.04)	(0.03)	(0.02)	(0.03)	(0.04)	(0.20)	(1.79)	(0.05)	(0.07)
Mean CG	0.73	0.11	-0.01	0.14	0.65	2.26	22.53	0.31	0.74
P-val.(CCT-UCT)	0.49	0.60	0.36	0.24	0.13	0.04	0.03	0.86	0.75
Sample	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC
Observations	868	850	843	841	864	867	505	499	249

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: indicator for having a written CV (col.1), indicator for attendance of a course in Italian in the last 12 months (col.2), indicator for attendance of a course in computer skills in the last 12 months (col.3), indicator for attendance of a professional course in the last 12 months (col.4), worked at least one hour in the previous week (col.5), number of days worked last week (col.6), hours worked last week (col.7), indicator for working with a regular contract (col.8), indicator for job-search in the last two weeks (col.9). Column (9) only includes the case of partners who worked less than 20 hours in the previous week. All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. JSC, CC, MC, and PC stay for job-seeking, conciliation, use of money, and parenting course, respectively. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 9: Respondent's work: Job-seeking and Conciliation Courses

	CV (1)	Italian course (2)	Computer course (3)	Prof. course (4)	Work one hour (5)	Days work (6)	Hours work (7)	Regular job (8)	Look for job (9)
CCT	0.06*	0.02	0.05**	-0.00	-0.02	-0.07	-0.10	-0.07	0.22***
	(0.04)	(0.03)	(0.02)	(0.03)	(0.03)	(0.14)	(0.77)	(0.07)	(0.08)
UCT	0.01	-0.01	0.01	-0.02	-0.02	-0.10	0.14	0.02	0.13
	(0.04)	(0.03)	(0.02)	(0.03)	(0.03)	(0.14)	(0.75)	(0.07)	(0.08)
Mean CG	0.91	0.11	0.02	0.16	0.53	1.90	8.87	0.32	0.56
P-val.(CCT-UCT)	0.11	0.42	0.12	0.52	0.92	0.82	0.76	0.21	0.24
Sample	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC	JSC+CC
Observations	1,047	1,049	1,047	1,047	1,050	1,051	1,051	306	249

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: indicator for having a written CV (col.1), indicator for attendance of a course in Italian in the last 12 months (col.2), indicator for attendance of a course in computer skills in the last 12 months (col.3), indicator for attendance of a professional course in the last 12 months (col.4), worked at least one hour in the previous week (col.5), number of days worked last week (col.6), hours worked last week (col.7), indicator for working with a regular contract (col.8), indicator for job-search in the last two weeks (col.9). Column (9) only includes the case of partners who worked less than 20 hours in the previous week. All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. JSC, CC, MC, and PC stay for job-seeking, conciliation, use of money, and parenting course, respectively. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 10: Use of Money

	Problems Bills (1)	Financial help (2)	Savings (3)	Knowledge exp. diary (4)	Use exp. diary (5)	Shopping list (6)
CCT	-0.06	-0.07	0.10***	0.18***	0.02	0.03
	(0.04)	(0.05)	(0.03)	(0.05)	(0.06)	(0.04)
UCT	-0.07*	0.02	0.05	-0.01	-0.02	-0.06
	(0.04)	(0.05)	(0.03)	(0.05)	(0.06)	(0.05)
Mean CG	0.84	0.65	0.09	0.35	0.39	0.92
P-val.(CCT-UCT)	0.82	0.07	0.13	0.00	0.53	0.05
Sample	MC	MC	MC	MC	MC	MC
Observations	546	544	545	545	244	546

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: problems with payment of utility bills (col.1), need of financial help from others (col.2), savings (col.3), knowledge of expenditure diary (col.4), use of expenditure diary (col.5), use of shopping list. All dependent variables are indicator variables. All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. JSC, CC, MC, and PC stay for job-seeking, conciliation, use of money, and parenting course, respectively. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 11: Eating Habits and Parenting Course

	Fish (weekly) (1)	Meat (weekly) (2)	Vegetables (weekly) (3)	Fruit (weekly) (4)	Fruit child (weekly) (5)	Dessert (weekly) (6)
CCT	0.30**	0.28*	0.05	0.65***	0.51**	0.39**
	(0.15)	(0.15)	(0.19)	(0.22)	(0.23)	(0.18)
UCT	-0.00	0.24*	-0.06	0.07	0.13	0.31*
	(0.13)	(0.14)	(0.19)	(0.23)	(0.24)	(0.18)
Mean CG	1.68	2.84	4.97	3.97	4.17	1.72
P-val.(CCT-UCT)	0.03	0.80	0.58	0.01	0.10	0.68
Sample	PC	PC	PC	PC	PC	PC
Observations	671	671	669	666	669	669

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: weekly meals with meat (col.1), weekly meals with fish (col.2), weekly meals with vegetables (col.3), weekly meals with fruit (col.4), weekly meals with fruit for children only (col.5), weekly meals with dessert (col.6). All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. JSC, CC, MC, and PC stay for job-seeking, conciliation, use of money, and parenting course, respectively. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.

Table 12: Self-report and Positive Response Bias

	Municipal Events (1)	News (2)	Child's friends at home (3)	Child at friends' home (4)	Visits pediatrician (5)
CCT	0.03	0.02	-0.04	0.04	-0.01
	(0.03)	(0.03)	(0.04)	(0.04)	(0.02)
UCT	0.01	-0.00	-0.05	0.01	-0.02
	(0.03)	(0.03)	(0.04)	(0.04)	(0.02)
Mean CG	0.27	0.31	0.30	0.50	0.87
P-val.(CCT-UCT)	0.45	0.38	0.75	0.48	0.54
Sample	Whole	Whole	Whole	Whole	Whole
Observations	1,124	1,132	982	898	1,123

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variable: participation at municipal events (col.1), reading or watching news (col.2), child's friends visits at home (col.3), child's visits to friends' home (col.4), visit to the pediatrician (col.5). All dependent variables are indicator variables. All the specifications are linear probability models. All models include controls for household income, number of household components, number of household components below age 18, age of the youngest household member, citizenship. All models also include randomization group fixed effects. JSC, CC, MC, and PC stay for job-seeking, conciliation, use of money, and parenting course, respectively. Standard errors are robust to heteroskedasticity reported in parentheses. *, **, *** indicate statistical significance at the 10%, 5%, and 1% level, respectively.