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The Impact of a Conditional Cash Transfer Program on Households' Well-Being*

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Abstract

We evaluate the impact of a conditional cash transfer (CCT) program that we designed on family well-being among low-income families with young children. Although most CCTs have been implemented in low-income countries, our research is 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. Our objective is to evaluate the introduction of conditionality (attendance of courses) into a pre-existing unconditional cash transfer program. Using a randomized controlled trial, we find that CCT families search more actively for work, and they work more hours and more regularity than the cash transfer and control groups. CCT families also are able to save more money and eat healthier foods. The CCT intervention appears to be more effective than cash transfer alone in changing households' behavior in several dimensions of well-being. Our findings add to the accumulating evidence on the impact of conditional cash transfers versus unconditional ones and to the literature concerning multidimensional incentive programs.

JEL Classification: I10, I20, J24, I31,
Keywords: cash transfers, poverty, use of money, labor supply, parenting

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1 Introduction

The majority of programs targeted to reduce poverty in the last few decades have taken the form of unconditional cash transfers (UCTs). These programs do not specify any behavioral conditions for receiving payments and thus act only through an income effect. Although these programs have helped reduce poverty in low-income families in the short-term, their long-term results are more mixed (Elango et al., 2015; Fernald, 2013; Gertler et al., 2013).

Recent literature has shown that a more effective way to reduce the intergenerational persistence of poverty is to link economic support to "productive" behaviors such as investments in human and physical capital. Productive behavior might be incentived by conditional cash transfers (CCTs). In other words, the receipt of CCTs are "conditional" on the beneficiary's completion of desirable actions (e.g. related to education, work, or health) that are more likely to produce long-lasting effects.

The main argument in favor of CCT programs is that poverty constraints may often cause disadvantaged households to underinvestment in human and physical capital. Families from disadvantaged backgrounds are not only limited by financial constraints that reduce their ability to save money or invest in education and health, but they are also often uninformed of the returns of these investments (Cunha et al., 2013; Mullainathan and Shafir 2013; Doyle, 2013). Because lower-income parents may be unaware of these limitations and not seek for more information, CCT programs could become important to improving behavior and decision making.

In this paper, we evaluate the impact of Opportunity Zero-Six, a CCT program that we designed and that has been run in the municipality of Turin by a non-profit organization since 2016. The intervention targeted families with a dependent child aged 0–6 living in poverty. Opportunity Zero-Six expanded the existing income support program *Accoglienza Orientamento Supporto (AOS)*. While AOS is a typical UCT, Opportunity Zero-Six conditions the provision of the income transfer on recipient's attending courses on job-seeking, reconciliation between work and family tasks, use of money, and parenting. The cash transfer was around €2,500–€3,500, which is close to 75 percent of the family yearly labor income in our sample.

The particular design, which was based on the expansion of an existing UCT program, allows us to compare two treatment groups, namely a group of families receiving only an unconditional cash transfer and a group of families receiving the cash transfer conditional on the attendance of mentoring courses. We compare the performance of

these two groups with the performance of a control group excluded from both the cash transfer and the courses.

The CCT group was entitled to receive the cash transfer conditional on attendance at two courses. Courses provide information potentially important to improving families' choices. The courses cover topics related to job-seeking practices, the preparation of a curriculum vitae, the importance of keeping track of expenses, healthy nutrition habits, parenting etc. Each course consisted of five two-hour meetings. Assignment to the two courses was based on an algorithm, so it was in no way dependent on family preferences.

Through a randomization process, we assigned around 1,500 families to one of the three groups (UCT, CCT, and control group).[1] Families received cash transfers in three installments. The first installment (€500) was paid upon admission to the program. The second installment (€1,000–€1,500) was paid after attendance at the first course for the CCT group and contemporaneously to the UCT group. The third installment (€1,000–€1,500) was paid after attendance at the second course and contemporaneously to the UCT group. One year after the intervention we administered a comprehensive survey on family well-being and economic conditions to each family in the sample. The mother of the youngest child in the household was interviewed.

The program that linked cash transfer to course attendance shows a significant impact on many dimensions of family well being. While the CCT marginally impacts labor outcomes of women in our sample, the labor market outcomes of respondents' partners (e.g. the men in the household) improve considerably. In particular, partners in the CCT group increase by around one-half day per week (3.5 hours) compared to the control group their labor supply. There is no effect for the UCT group.[2] Families in the CCT group also appear less likely than both the control and the UCT groups to experience problems with utility bills, they are less financially dependent on others, and they save more money. Additionally, outcomes related to nutrition improve more for the CCT group than for the UCT group. CCT families are more likely to consume fish, meat, fruit, or desserts on a weekly basis. Although the intervention also targeted parenting practices and topics related to the child-parent relationship, no significant effects are detected in parenting practices (e.g. reading activities, outdoor playing).

[1] Our experimental design leaves the number of cash transfer beneficiaries unaltered as compared to previous years.

[2] In the near future, we plan to merge our survey data with administrative data, e.g. on labor supply, to further verify the reliability of our findings.

The literature analyzing the impacts of CCTs on family well-being and outcomes has increased substantially in the last few decades. One of the largest CCT programs ever implemented, Progresa, began in Mexico in 1997 and continued with follow-up programs, Opportunidades, and now Prospera. Since the late nineties, CCT programs have been established also in other lower- and middle-income countries, including Colombia, Nicaragua, Honduras, Brazil, Argentina, Ecuador, and Turkey. In these contexts, the "conditions" potentially benefit the children in the household and usually involve education (enrolling in and attending school) and health services (making regular preventive-care visits to health centers or receiving immunizations) (Attanasio et al., 2012; Attanasio et al., 2015; Behrman et al., 2011; Behrman et al., 2012).

Fiszbein and Schady (2009), Baird et al. (2011), and Baird et al. (2014) provide extensive reviews of these programs focusing on the impacts of CCT programs on schooling outcomes in low- and middle-income countries. Their results show that the effectiveness of a particular CCT depends on several characteristics of the program design and the target groups. CCT programs appear more effective in contexts in which school enrollment and health center attendance requirements are relatively low and where services are easily available and of higher quality (Saavedra and Garcia, 2017). CCT programs appear to have longer-term effects on educational and health outcomes than UCTs (Baez and Camacho, 2011; Barham et al., 2017).

Only very recently have CCTs been implemented in high-income countries where the economic situation of families with children, especially minorities and immigrants, has worsened since the 2007 economic crisis. In these contexts, where the large majority of families already use educational and health services, CCT programs are designed to provide more-accessible information concerning education and health services and their impacts on child outcomes to incentivize a better use of resources. Family Rewards in New York City was the first CCT program to be implemented and evaluated in the United States. The program was designed by the Center for Economic Opportunity within the Mayor's Office for Economic Opportunity and MDRC, a nonprofit social policy evaluation firm. Family Rewards offered cash rewards from late 2007 to late 2010 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., 2015). Using a randomized controlled trial, they found that the program substantially reduced poverty and mate-

rial hardship during the three years in which the rewards were offered. The program also had some effects in each of the areas of education, health, and work, although the effects were not statistically significant.

While the literature is 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 versus UCTs (except for Baird et al., 2011). Recently, Del Boca et al. (2016) uses a policy simulation of a theoretical model of parental choices to show that conditional cash transfers are more efficient than unconditional ones or restricted transfers on household well-being.

Our present study evaluates the introduction of conditionality into a pre-existing unconditional cash transfer program. Our research provides important evidence on the question of whether a CCT approach is more effective than a UCT approach in reducing poverty and improving family well-being. The conditionality is input-based and involves parents' attending courses that are designed ad hoc. An important component of our research is its focus on how information improves the decisions and assimilation of poorer and recent-immigrant households. The assumption that information improves decisions is consistent with research indicating that parents from low socioeconomic backgrounds may engage in "nonoptimal" behaviors in several dimensions (Mullainathan and Shafir, 2013), which can be attributed to the stress that poverty places on decision making (Cunha et al., 2013).

We contribute to the existing literature on cash transfers in several ways. First, our research evaluates a CCT program conducted in an developed country, in contrast to most studies that analyze programs in developing countries. Our sample involves a population of poor families, among which are a large proportion of recent immigrants from Africa and the Middle East. Given the recent large migrations to Europe, it is important to study the impact of these programs also on immigrants. Our focus on the way information improves decision making and integrates new and diverse immigrants is important for future policy making. Evaluations such as ours are particularly rare, and we believe that our study helps illustrate their feasibility and value while providing evidence on the effectiveness of different social policies.

Second, the program we evaluate, unlike others, is multidimensional. It not only aims to address issues of education and health, as do most programs, but it also seeks to improve recipients' knowledge of money, work, savings, nutrition, and childcare. Third, we evaluate impact of both CCT and UCT programs, which helps determine which

approach is more effective in reducing poverty and material hardship and produces better family outcomes.

We hypothesize that UCTs will have a pure income effect and will increase household expenditures on normal goods, while CCT transfers conditional on acquiring information will both increase expenditures on normal goods and will induce a positive change in household production technology.

The remainder of the paper is structured as follows. In Section 2, we describe the intervention and the experimental design of the study, the courses offered and assigned to families, and the content of the endline survey. Section 3 provides details on the data. Section 4, discusses the empirical model and the results. We first report the estimates of the impacts of the intervention for the CCT and UCT groups with respect to the control group for the whole sample. Then, we replicate the analysis to isolate the effects induced by the specific courses attended by CCT families. In Section 5, we discuss issues related to positive response bias. Section 6 concludes.

2 Intervention and Experimental Design

In this section, we describe the intervention and our experimental design. We start by introducing the existing income support program, AOS Then, we more generally introduce the conditional cash transfer intervention we designed (OpportunityZero-Six) and the main differences from the pre-existing AOS income support program. We detail the practical implementation of the intervention. Finally, we discuss the structure of the endline survey and information collected therein twelve months after program admission.

2.1 The AOS Income Support Program

The AOS program has supported a large number of families in poverty since 2008. It was implemented in the municipality of Turin, which is one of the largest cities in Italy. In Turin, as in the rest of Italy, the economic crisis has strongly affected household income. Although in years past, older households were at a higher risk of poverty, recently, the poverty risk has increased for younger households with children (ISTAT, 2017).

In fact, since 2012, the AOS program has been focused on families with at least one child younger than age six. The program is financed and managed by *Ufficio Pio*,

a philanthropic institution based in Turin. The main objective of the program is to combat poverty by supporting families' economic and financial opportunities. AOS represents a typical unconditional cash transfer program: the cash transfer depends only on admission to the program no (desirable) behavior is required of recipients.

Admission to the program is based on two eligibility criteria. The first is family income. Each family must have family income below €7,000 as measured by the Indicator of the Equivalent Economic Situation (ISEE). An ISEE of around €900, the average in our sample, corresponds to a family consisting of two parents and two children, with a monthly rent of €200, and yearly labor earnings of €4,700. The second eligibility criterion requires the family to have a child under the age of six. Applications are accepted on a rolling basis, meaning that families can at any time. Every two weeks, the Ufficio Pio collects the applications, determines whether eligibility criteria have been met, and then prioritizes which families will receive the cash transfer. Eligible families that do not receive the cash transfer are put on a waiting list that is valid until December of the application year. If the family does not receive any cash transfer by the end of the year, it must submit a new application.

Since its inception, around 1,300 families have been admitted to the AOS program and have received the cash transfer each year. The yearly cash transfer is about €2,500–€3,500 and is a sizable income shock for AOS families.[3] As we will show below, for the average family that received AOS cash transfers in 2016—the year of the intervention—the transfer covered up to 75 percent of the average family yearly labor income in our sample.

2.2 The OpportunityZero-Six Intervention

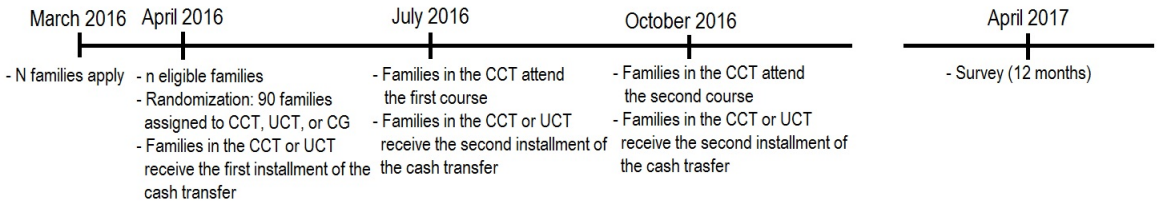
OpportunityZero-Six was introduced in April 2016 to offer new opportunities for families living in poverty with a dependent child aged 0–6. The program revised the AOS with the goal of combating family poverty in the long run. Significantly, the revised AOS introduced cash transfers that were conditional on exposure to information regarding important dimensions of family behavior. Specifically, to receive the cash transfer, recipients had to attend two courses that provided information and training on job-seeking, reconciliation between work and family tasks, use of money, and

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

parenting.[4]

The experiment design randomized 1,500 eligible families across three different groups.[5] The first group, consisting of 500 families, received the conditional cash transfer in three installments upon attendance of two of the four courses on job-seeking, reconciliation between work and family tasks, use of money, and parenting.[6] The second group, consisting of another 500 randomly selected families, received an unconditional cash transfer. Families within this group, the UCT group hereinafter, received the same amount of money as the conditional cash transfer group, but they did not have to attend any course to obtain the money. The UCT group received their transfers in three installments at the same time as the conditional cash transfer group. Finally, a third group of 500 families constituted the control group. This group, although eligible to receive the treatment, did not receive any cash transfer for the entire period covered by our analysis (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 who were admitted to the program in April 2016. The same schedule (with a relative shift in months) applied to all families who applied for benefits from April through November 2016. CCT, UCT, and CG stand for conditional cash transfer group, unconditional cash transfer group and control group, respectively.

Figure 1 summarizes the timeline of the intervention. Applications were received and evaluated on a rolling basis. To obtain a potential total population of around 1,500 families, our experiment covered those admitted to the program during the 9-month period from April to December 2016. For simplicity, in the figure, we illustrate the case of families that applied in March 2016 for admission to the program in April 2016.

[4]The content of the courses, the assignment rules, and other details about the intervention will be discussed below.

[5]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 in any way alter the acceptance rate into the AOS program. The number of cash transfers provided, around 1,300 per year, was unchanged as a result of our experiment.

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

This example can be easily adapted (by shifting the month of each single stage) to families applying in the following months.

Applicants submitted several documents concerning family composition and income. After the formal applications were received, they were submitted to the Ufficio Pio. 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. The number of eligible families was usually close to 90 units every two weeks ($n \simeq 90$).[7] 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 of program admission, families in the CCT group were required to attend the first assigned course. The course consisted of five two-hour meetings. Once the Ufficio Pio verified that a family member attended at least 75 percent of the scheduled meetings, the second installment of the cash transfer (€1,000–€1,500) was paid to the family. At the same time, the UCT group received its first cash transfer installment.

Participants received the second installment of the cash transfer six months after admission to the program. Again, CCT families received the transfer upon verification of attendance at a minimum of 75 percent of the second course. The installment of €1,000–€1,500 was paid to the UCT group at the same time.

Twelve months after admission to the program, a final survey was administered that covered the main areas of household behavior that had the potential to be affected by the intervention. We discuss the content of the survey below.

2.3 The Courses

To receive the cash transfer, the CCT group was required to attend two courses on topics such as job-seeking, reconciliation between work and family tasks, use of money, and parenting. Each course consisted of five two-hour meetings. Families had to attend at least 75 percent of the course. The take-up rate was very high (85 percent) relative to other programs. The conditions for this program were rather weak relative to the conditions of other programs, and the cash transfers were very high relative to the households' average income.

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

Each family was assigned to the two courses of the basis of an algorithm that aimed to match specific family characteristics to appropriate courses. The assignment did not consider family preferences and families could not change courses. Only one family member was required to participate in the meetings. The course instructors have translators to assisting individuals who needed help understanding the Italian language. We describe the content of each course described below.

Job-Seeking (JSC) This course sought to improve individual job-seeking skills in several ways. The course focused on the importance of recognizing and evaluating individual skills. Based on individual skills and professional development, participants were taught strategies for job searching. For example, individuals were taught the importance of preparing a detailed and precise personal profile or resume. Each of them received practical guidance on how to write an effective curriculum vitae (CV). Finally, the course taught how to search for jobs and other opportunities such as internships, training support, etc.

Reconciliation work and family (RC) It is important for families with young children to understand how to reconcile work life and family life. This course provided useful information to families on how to reconciliation these different aspects of their lives. Part of the course centered on the job-search process, and, in particular, how to find flexible or atypical job opportunities. Instructors covered topics such as parental leave and the availability of part-time or occasional jobs. Families were also informed about formal childcare opportunities available and their application procedures.

Use of money (MC) The course taught families how to manage the family budget and how to use money to improve family living conditions and opportunities. Instructors discussed the dynamics that usually lead to debt. The course also addressed the importance of using tools such as financial diaries to keep track of expenses and the stressed the importance of savings.

Parenting (PC) The course covered the parent-child relationship as well as more general topics about child development. The course emphasized the development of skills (cognitive and socio-emotional) and healthy habits for the all family. The courses were led in part by psychologists and in part by doctors. The psychologists provided parents with useful information on how to deal with parental tasks. Similar to the reconciliation course, the course widely covered the topic of formal childcare. The psychologists informed parents about the available childcare options and the poten-

tial importance of formal childcare on their children's cognitive and socio-emotional development and for immigrant families' integration. The doctors discussed healthy nutrition and its implications for child health.

2.4 The Endline Survey

An endline survey was administered twelve months after the family was admitted to AOS (or was assigned to the CG). The families in each of the CCT, the UCT, and the control groups were asked to fill out the same survey, which took approximately 40 minutes to complete. In order to prevent logistic problems, families completed the survey at home or at a public place of their choice. Students in economics and statistics master's programs at the University of Turin conducted the interviews. Translators assisted migrant families or other families with a limited knowledge of the Italian language. The mother of the youngest child in the household was interviewed.[8] Families in the control group were offered a €100 food voucher as an incentive to fill out the questionnaire.

The survey covered all the areas potentially affected by the the cash transfer and by the information included in the courses. The questionnaire was broad as the intervention sought to affect many different areas related to family well-being.

A main section of the survey centered on labor market outcomes: current employment status, type of employment, number of days or hours per day usually worked, and wages. Moreover, we collected detailed information about job-seeking activities such as attendance at professional courses or trainings. 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.

Another section of the questionnaire concerned households' economic conditions and information relative to how family members used money. We gathered information about problems paying and arrears in utility bills and concern about household economic conditions. Moreover, to investigate the impact of the intervention on economic constraints and income availability, we also asked about savings in the last year and the use of saving practices such as budget diaries, etc. As one of the requirements of the income support program was to have at least a dependent child, the questionnaire asked about children's educational and socio-emotional development.

[8]Single mothers constitute around 30 percent of our sample. Therefore, we made this choice to ensure the same respondent across families.

3 Data, Randomization, and Attrition

Table 1 describes the characteristics of the initial sample. Which consists of 1,587 families. As determined in the application process, around 65 percent of the families are two-parent families. Moreover, 72 percent of all families are immigrants. The average age of the participants is 35, and the average age of partners is 41. The typical household in the sample includes two children, with the youngest child being three years old. Around 60 percent of the participants reported satisfactory health status, but only 45 percent of their partners had good health.[9]

As Table 1 shows that only 40 percent of parents in the sample have a secondary education. More than half of the couples are both unemployed, while only three percent of couples both work. The average family income—as measured by the ISEE—is around €900. This ISEE level corresponds to a family of two parents and two children, with a monthly rent of €200, and yearly labor earnings of €4,700.

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 were balanced across groups. Any difference appears as statistically non significant.

After the randomization process is validated, we must test for possible attrition in the final sample. To do so, we compare observable characteristics across the three groups that took the survey twelve months after the start of the intervention. In our specific framework, attrition can result from families that: (i) are untraceable after the intervention; (ii) dropped out during the intervention; and (iii) refused to take the final survey. These families constituted a small fraction of the initial sample and, as a result, the total survey response rate was 73 percent of the initial sample. The distribution of the response rate is similar across the three groups: 71 percent for the CCT group and 74 percent for the UCT and CG groups.

The descriptive analysis in Table 3 suggests the absence of selection based on observables. All the household characteristics remain balanced when compared across groups. Any statistically significant difference is detected through this comparison.

In Table 4, we more formally test the absence of selection based on observables to

[9]For the sake of simplicity, from now on we label accepted participants and survey respondents and their partners as parents. However, while the survey respondent is the mother of the youngest child in the household, the partner is not necessary the father of the same child.

verify whether some of the observable characteristics of the applicants are predictive of future attrition. To do so, we estimate a logistic regression model in which the dependent variable is an indicator for attrition taking the value of one if the family did not take the final survey for one of the above-mentioned reasons. As control variables, we use all the characteristics that are available for all households in the sample.[10]

Characteristics such as household composition, family members' employment status, and family income do not play any role in affecting the probability that families did not complete the final survey. Only the variable for the Italian citizenship seems to play a (statistically) significant role in shaping the probability of completing the final survey. Specifically, immigrant families were more likely to complete the final surveys than Italian families.[11]

In sum, 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 characteristics does not represent a threat to the experimental setting of this study.

4 Empirical Strategy and Results

In this section, we present the main analysis of the study. First, we describe the empirical model. Then, we present the main results of the intervention by considering the whole sample of treated families. After presenting results for the whole sample, we will focus on the impact of the specific treatment effects induced by the different courses taken by families in the CCT group.

4.1 The Empirical Model

Equation (1) constitutes the baseline empirical specification:

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

[10] As around 35 percent of survey respondents are single, we do not include partner's characteristics in this model. However, the analysis of the sample is of couples; therefore including partner's characteristics displays a similar pattern.

[11] Although only the variable for Italian citizenship appears as statistically significant in shaping the 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 discussed in Section 4.

where i denotes the family. y_i is a set of outcomes (e.g. respondent's labor supply) measured twelve months after family admission to the program. $Group_j$ is made up of 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 the family level such as family income (ISEE), number of household members, number of household members under age 18, age of the youngest household member, and citizenship. To account for the possible effect induced by each randomization, we always include randomization group fixed effects in the model ($\alpha_{0,i}$). ϵ_i is the error term of the model. All the models will be estimated as linear probability models.

4.2 Baseline Results: The Whole Sample

We start by analyzing the whole sample. In this section, we only look at the effect of the intervention for the CCT and UCT groups as compared to the control group. In the next section, we explore the possible effects induced by the information provided in the specific courses attended by CCT families.[12]

Cash transfers potentially affect labor market opportunities, especially when the income support is provided along with information and mentoring aimed at improving job-seeking skills. On the one hand positive income shocks make it more affordable for individuals to take training programs or to attend courses to improve individual skills. On the other hand, courses such as the ones attended by the CCT group potentially improve individuals' information about job-seeking practices and simultaneously contribute to the development of an individual's network. Networks and social relationships are crucial for enhancing labor market opportunities, especially for individuals at risk of marginalization.

Tables 5 and 6 display the analysis of labor market outcomes of respondents and their partners, respectively. We start with the analysis of activities related to job-seeking and training by focusing on the following outcomes: having a written CV (column 1), attending of an Italian course in the last year (column 2), attending a computer course in the last year (column 3), and attending a professional course in the last year (column 4). Then we consider actual labor supply by looking at the individual labor supply in the previous week (at least one hour worked, column 5), the number of days (column 6), and hours (column 7), and the corresponding wage (column 8).

[12]The analysis of the effect by course is the scope of the next subsection.

Finally, we collect information about working with a regular contract (column 9) and being actively looking for a job in the previous two weeks (column 10).[13] All the outcomes except days worked, hours worked, and wage are indicator variables.

We analyze survey respondents, namely the mother of the youngest child in the household. Although a very high share of the control group (90 percent) reports to have a written CV, the CCT intervention increased the likelihood having a CV with respect to the control group by six percentage points The effect is statistically insignificant but larger in magnitude with respect to the one observed for the UCT group (+1 percentage point).[14] Any relevant effects arise for the cases of Italian language and professional courses. Individuals in the CCT groups are significantly more likely than the control group (+4 percentage points) to enroll in computer courses.

With respect to actual labor market outcomes, 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. Similarly, days or hours worked and wage do not display any significant pattern. Interestingly, the CCT group appears as nine percentage points (statistically insignificant) less likely to have a regular employment contract. Finally, 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. Survey respondents who were in the CCT group increased job-seeking activities by 22 percentage points compared to the control group (mean = 53 percent).

The analysis of partners, namely the male figure in the household, in Table 6 conveys a different message. While the effect on having a CV is similar to the one for respondents, partners in the CCT group are significantly more likely to engage in Italian courses (6 percentage points) or computer courses (5 percentage points). The effects turns statistically insignificant for professional courses.[15]

In terms of labor market outcomes, the CCT group outperforms both the UCT group and the CG. Individuals in the CCT group are nine percentage points more likely to have worked at least one hour in the previous week than individuals in the control group. Moreover, they worked on average half day more than the CG, while the

[13]We only analyze active job-searching activities for respondents with a partner working less than 20 hours per week. We make this choice to consider only the group of respondents from households characterized by low levels of family members' labor supply.

[14]The p-value for the difference between the two treated groups is 0.20.

[15]It is important to note that the UCT group's performance for these outcomes is never different from the CCT group's performance in a statistical sense.

coefficient for the UCT group is 0.15. This result is similar to the one for hours worked: the CCT group worked on average 3.5 additional hours with respect to the CG (mean = 22.75 hours) in the week preceding the survey. For both days and hours worked, the effect for the CCT group is statistically different from the effect for the UCT group, with a p-value of six percent. Hourly wage seems marginally affected by the intervention as both the CCT and the UCT groups report an increase in hourly wage. However, measurement error in the wage data does not allow for conclusive analysis. Finally, no remarkable effect is detected for the probability of having a regular job or being involved in active job-seeking.

One of the aims of the intervention was to improve households' economic conditions. Because households in our sample face serious economic constraints, the implementation of policies to tackle poverty is crucially important. We now analyze a set of outcomes related to family financial and economic conditions. In Table 7, we estimate the impact of the intervention on: problems in the last year with the payment of utility bills (column 1), the need for financial help from people outside the household (column 2), the probability of collecting some savings during the last year (column 3), the knowledge and use of expenditures diaries (columns 4 and 5), the use of shopping lists (column 6), problems in the last twelve months in affording expenses related to medicine (column 7), and having home internet (column 8). All the outcomes are constructed as indicator variables.

The analysis of problems 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 paying their utility bills in the last twelve months. The CCT intervention seems effective in mitigating these problems: families in this group report a statistically significant 7-percentage-point decrease in the probability of experiencing problems paying utility bills. The UCT group registers a statistically insignificant 4-percentage-point drop in problems paying utility bills compared to the control group. A similar result emerges when we analyze the need for financial help from others. On average, the CCT intervention negatively affects the probability (-7 percentage points compared to the control group) of having been dependent on financial help from individuals outside the household during the previous year. Families in the CCT group perform significantly better than families in both the control and the UCT groups (p-value = 0.00). The results on savings continue the pattern: 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 percentage points more likely to have saved money in the previous year. The UCT group displays a statistically insignificant 3-percentage-point increase in the probability of savings compared to the control group.

Regarding for expenditure diaries, the CCT group is more likely to be familiar with an expenditure diary and how it can help in managing family resources. The result is hardly surprising given that the that courses attended by a group of CCT families covered the topic of expenditure diaries. However, knowledge of expenditure diaries does not necessarily result in their use. The three groups also display similar performance when it comes to using shopping lists and being able to afford of expenses related to medicine. On the contrary, families in the CCT group are significantly more likely to have internet at home than families in both the control and the UCT groups.[16]

Our intervention also sought to affect other areas such as nutrition and, more generally, parenting practices. Food quality and quantity depend on family economic resources. The income effect induced by the cash transfer, as well as the information provided during the courses, may generate changes in family consumption of goods such as food. Eating habits are important proxies for family well-being. Correct, complete, and diversified nutrition is extremely important both for the health of both adults and children. This is particularly true for very young children such as the ones treated in our sample. Poor nutrition may arise as a consequence of (at least) two different factors: economic constraints and lack of information about the importance of healthy eating habits. Our intervention increased family economic resources and provided, through the parenting course, mentoring and extra information about the importance of healthy eating habits. We report food consumption patterns in Table 8, columns (1) to (6), specifically, consumption of fish (column 1), meat (column 2), vegetables (column 3), fruit (whole family or children only, columns 4 and 5), and desserts (column 6). All consumption is expressed in meals per week.

The results show that the CCT group significantly increased 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. However, the coefficient for the UCT group is never statistically significant as compared to the coefficient for the control group. There is no significant pattern for vegetable consumption, but we observe a significant increase in fruit consumption (+0.5 meals per

[16]For home internet, the UCT families display a positive but statistically insignificant effect of +3 percentage points compared to the control group.

week) for families in the CCT group and a statistically insignificant effect (+0.14 meals per week) for the UCT group. For desserts, we only detect a change in consumption for the CCT group: the intervention produces an increase by 0.3 meals per week.

The estimates on eating habits indicate the importance of the income shock combined with information in shaping food consumption. Except for vegetable consumption (column 3), the CCT group shows a significant increase in weekly consumption of all other food items compared to the control group. We will further discuss this point in the next section with respect to the analysis regarding course attendance.

Our intervention also focused on parenting practices by analyzing possible improvements in the parent-child relationship through the parent's ability to interpret children's needs (column 7), the parent's reading with the child (column 8), outdoor playing (column 9), visits to museums (column 10), and extra activities potentially fostering children's development and social interactions (column 11).

Unlike the results regarding nutrition practices, the intervention effect on parenting practices is negligible. Except for a statistically insignificant increase for both the CCT and UCT groups in the probability of visiting museums, no remarkable effect appears for parenting practices. In general, the intervention was ineffective, at least in the whole sample, in changing the parenting practices we considered. One interpretation is that it takes longer to change habits related to family attitudes. Moreover, most parents in our sample are immigrants from countries with strong differences in their approach to early childhood education and care.

In sum, we analyzed the whole sample to study the intervention effect, independent of assignment to a specific course, on a wide set of outcomes. In general, the pure income effect induced by the UCT seems to have barely affected outcomes for the dimensions we considered. However, the cash transfer combined with a set of courses (income plus information shock) appears effective in incentivizing the labor supply of the male partners in the household, although the effects on the mothers were negligible. The combined intervention also reduces financial problems and improves the quality and quantity of food consumption.

4.3 Estimates on Participants in 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 was assigned to two specific courses that they had to attend to receive the cash transfer. Participation in the specific courses has the

potentially to affect different outcomes. In this section, we verify this hypothesis by replicating the analysis on the subsamples of families assigned to a specific course.

Instead of the whole CCT sample, we will only consider those families assigned to a specific course. 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 for families in those 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 as families in the CCT group.

Moreover, in order to show the specific-course effect, we will also show the effects (on the same outcomes) for individuals assigned to different courses that covered different topics. This analysis is particularly important as it allows us to understand whether the intervention effects are particular to the topics covered by the specific courses or are induced by general effects related to course attendance such as social inclusion, networking, or exposure to general information.[17]

Job-seeking (JSC) and reconciliation work and family (RC) We start with the analysis of the effect of the courses attended by the majority of families, namely the job-seeking (JSC) and the reconciliation (RC) courses. As the topics covered by these two courses are similar, we consider them together. These courses were assigned to 93 percent of the sample.[18] We find that all the main insights obtained with the whole sample analysis are remarkably similar to those of the course-specific analysis.

We report respondents' outcomes in Table 9. Assignment to the job-seeking and reconciliation courses positively affects the probability of having a written CV and of attending computer courses; no effect is detected for attendance at Italian language and professional courses. 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 on the labor supply of the male figure in the household is sizable both in the whole sample and in the subsample of course takers (below), no significant effect arises for women's

[17]For the courses dealing with job-seeking activities and work and family reconciliation (JSC and RC), we will not show the analysis for individuals assigned to courses other than those two courses. This choice is driven by the high share of families assigned to these two courses (93 percent) that makes sample sizes for families in the other courses too small to allow for a credible econometric analysis.

[18]Out of 1,157 families who took the final survey, 1,071 attended (or would have been assigned for the case of the UCT and the control groups) one of these two courses.

labor supply either in the CCT group or the UCT group. Additionally, 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 percentage points compared to the control group) and to end up in informal jobs (+7 percentage points, which is statistically insignificant).

The latter results, especially when we consider that the UCT group does not display any pattern when we consider regular jobs, , suggest an intriguing effect of the courses undertaken by women in the CCT group. These courses, by fostering skills, recognizing the importance of working, and improving individual information sets and networks, are likely to push women to enter the labor force. However, it appears that the labor market faced by these women fails to offer good job opportunities.[19] The analysis shoes that these difficulties translate into a higher share of women opting for informal jobs.

We analyze partners' results in Table 10. Attendance at the job-seeking and reconciliation courses induces a 6-percentage-point (statistically insignificant) increase compared to the control group in partners' probability of having a written CV. Attendance at those courses amounts to a three percentage point increase for the UCT group. Partners in the CCT group are significantly more likely to enroll in courses (e.g. Italian, computer, etc.) that could increase their labor market opportunities.[20]

In terms of actual labor market outcomes, partners in the CCT group are more likely to work as compared to the other experiment groups. On average, they are eight percentage points more likely than the control group to have worked in the previous week, and they worked half day more (around 3.5 extra hours) in the week preceding the survey. Estimates for labor supply are significantly larger than the estimates for the pure income effect observed in the UCT group. We only find significant impacts in the probability of having a regular contract or in terms of job-seeking activities.

Use of money (MC) In Table 11, we analyze the effect of the use of money course. The analysis in panel (a) compares the CCT individuals assigned to the money use course with those in the UCT and control groups that would have been assigned (by the algorithm) to this course if they had been part of the CCT group. In panel (b),

[19]Remember, that the majority of these women have little education and lack Italian citizenship. These background characteristics considerably restrict labor market options, especially for women with limited knowledge of the Italian language.

[20]It is important to note that, although different in size, the comparison between the outcomes of the CCT and the UCT groups does not display any statistically significant difference between the two groups.

we replicate the analysis for individuals assigned to other courses.

Improvements in problems with paying utility bills highlights the existence of a pure income effect, but the effect related to this specific course seems negligible. Indeed, during the intervention period, both the CCT and the UCT groups experienced a decrease by around seven percentage points in problems paying bills when compared to the control group. The effect is the same (8 percentage points) for the group of families attending other courses. On the contrary, the course about money use was effective with respect to external financial help and savings. The CCT group decreased the need for financial help from others by seven percentage points, while the UCT group reported a value similar to that of the control group.[21] In terms of savings, the income effect on the probability of reporting some savings in the previous year amounts to a 5-percentage-point increase for the control group. The combination of the income effect and attendance at the money-use course doubles this effect by reaching total increase of ten percentage points. The CCT-effect for families assigned to other courses amounts to only six percentage points.

Families in the CCT group are also relatively more likely than those in the other groups to know how to use an expenditure diary (column 4), an important tool for managing and monitoring economic and financial resources. Families assigned to other courses do not display any effect. However, simple knowledge of this tool does not necessarily imply its use. Finally, the analysis of the use of shopping lists suggests an interesting underlying pattern: individuals in the UCT group, because of the positive income shock induced by the cash transfer, are less prone to using shopping lists (-6 percentage points compared to the control group). In contrast, the CCT group, who was exposed to the same income shock along with mentoring and information, experiences a statistically insignificant increase of three percentage points in the use of shopping lists compared to the control group. We detect a negative impact of the intervention on the use of shopping lists for families assigned to other courses.

Parenting (PC) Table 12 shows the results for parenting practices and food consumption. Results about eating habits pinpoint the importance of the income shock in combination with information. Except for vegetable consumption (column 3), participation in the CCT group explains a significant increase in weekly consumption of all

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

investigated food items compared 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.[22] The eating habits analysis 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 highlight the importance of information and mentoring. While food consumption also increases in families unexposed to new information (the UCT group), this increase is only visible for relatively less-healthy food (meat and desserts). On the contrary, any detectable effect for the UCT group arises for other analyzed food items (fish, vegetables, and fruit).

The importance of providing information is also evidenced when we analyze families' attendance at other courses. Indeed, while effects similar to those for families attending the parenting course are found for fish and meat consumption in this subsample, vegetable and fruit consumption are unaffected by attendance at courses not specifically dealing with healthy eating habits. This evidence highlights the importance (at least in certain realms) of the combination of cash transfers and mentoring.

The effect of the intervention on parenting practices is similar to the one observed for the whole sample. In general, the material covered during the course seems to only marginally change parental behavior. In particular, although all coefficients are statistically insignificant, families attending the parenting course as part of the CCT intervention seem to have improved their relationship with their child and to have increased activities such as outdoor playing or museum visits. On the contrary, no sizable effects stem for families assigned to other courses within the CCT intervention. Estimates precision and effect-sizes only allow for an interpretation of results about parenting practices as suggestive of possible underlying patterns. Further research on this point would provide more conclusive insights.

5 Positive Response Bias

Families selected to receive treatments such as cash transfers and mentoring courses may have incentives to misreport socially desirable behaviors. This threat is particularly real for individuals assigned to the CCT group who attended courses that mentored them about good practices and habits. In our survey, we asked families a set of questions about highly desirable social behaviors that were related to the material

[22] Fruit is consumed by the control group, on average, at four meals per week.

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 Turin. In column (2), we measure interest in news (watching television news or reading newspapers on a frequent basis), while in columns (3) and (4), we analyze children friends' visits at home and children's visits to friends' homes. 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 to family involvement in the surrounding social environment and to attempts to provide children with the best opportunities for their future social development and health. None of the selected outcomes is affected by the intervention. Neither the CCT group nor the UCT group display any significant or sizable effects on outcome variables. This result suggests the absence of positive response bias as these outcomes (e.g. the importance of periodic visits to the pediatrician) were extensively covered during the courses. Although these variables are selected based on their high level of social desirability, there is no detectable impact of the intervention.

6 Conclusions

The objective of this study is to evaluate the introduction of conditionality into a preexisting unconditional cash transfer program. Our research contributes to the literature in several ways. It evaluates a CCT program conducted in a developed country in contrast to most studies, which have analyzed programs in developing countries.

Second, our program is multidimensional. It not only aims to address issues of education and health like most programs but also seeks to increase households' knowledge about the use of money, job searching, reconciliation of work and family, nutrition, and childcare. Third, different from other experiments, we implement and evaluate both the impact of CCT and UCT, which allows us to analyze which approach is more effective in reducing poverty and material hardship and in producing better family outcomes.

Using a randomized controlled trial, we find that the conditional cash transfer intervention appears to be significantly more effective than cash transfer alone in changing households' behavior in several dimensions, including fostering integration and social inclusion. CCT families search more actively for labor market opportunities and work more and with more regularity than the UCT and the control groups. They also save

more money and have healthier eating habits.

To consider the specific-course effect, we also show the impacts of the intervention (on the same outcomes) for individuals assigned to different courses that cover different topics. We find that the effects for the CCT group are stronger than the effects for the UCT and the control groups.

Our empirical results show that the provision of the unconditional cash transfer has only a weak income effect and marginally increases household expenditures on normal goods, while CCT transfers conditional on acquiring information increase expenditures on normal goods and induce a significant change in households' well-being. These results tend to confirm the assumptions that families from disadvantaged backgrounds are not only limited by financial constraints that reduce their ability to save or invest in education and health, but they also lack information regarding the returns to these investments, which may produce an underinvestment in productive outcomes.

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Table 1: Summary Statistics

	Mean (1)	St. Dev. (2)
In a couple	0.65	0.47
Age respondent	35.0	6.775
Age partner	41.4	7.78
No Italian citizenship	0.72	0.45
Number of children	2.09	1.10
Age youngest child	2.96	2.49
Secondary education respondent	0.39	0.49
Education in Italy respondent	0.36	0.48
Secondary education partner	0.41	0.49
Education in Italy partner	0.28	0.45
Respondent in good health	0.58	0.49
Partner in good health	0.45	0.50
In a couple, both work	0.03	0.17
In a couple, one works	0.46	0.50
In a couple, no one works	0.51	0.50
Single parent works	0.27	0.45
Family income (ISEE, in €)	919	1,210
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	34.9	35.0	35.2
Age partner	41.6	41.5	41.2
No Italian citizenship	0.71	0.73	0.70
Number of children	2.09	2.12	2.06
Age youngest child	2.94	2.98	2.96
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	907	956
Observations	533	533	521

Notes: This table shows the summary statistics of the initial sample by treatment groups. CCT stands for conditional cash transfer group, UCT stands for unconditional cash transfer group, and CG stands for control group. *, **, *** indicate statistical significance for difference in average values with respect to the CG at the 10%, 5%, and 1% levels, respectively. [*], [**], [***] indicate statistical significance for difference in average values between the CCT group and the UCT group at the 10%, 5%, and 1% levels, 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	35.3	34.9	35.4
Age partner	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	2.91	3.11	2.93
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 stands for conditional cash transfer group, UCT stands for unconditional cash transfer group, 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% levels, respectively. $^{[*]}$, $^{[**]}$, $^{[***]}$ indicate statistical significance for difference in average values between the CCT group and the UCT group at the 10%, 5%, and 1% levels, 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	-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% levels, respectively.

Table 5: Job-Seeking and Work: Respondent, Whole Sample

	CV	Italian course	Computer course	Prof. course	Work one hour	Days work	Hours work	Hourly wage	Regular job	Look for job
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
CCT	0.06	0.03	0.04**	0.01	-0.02	-0.10	-0.46	-0.34	-0.09	0.22***
	(0.03)	(0.03)	(0.02)	(0.03)	(0.03)	(0.15)	(0.80)	(0.42)	(0.06)	(0.08)
UCT	0.01	-0.00	0.02	-0.02	-0.05	-0.25*	-0.65	-0.14	-0.03	0.11
	(0.03)	(0.03)	(0.02)	(0.02)	(0.03)	(0.14)	(0.77)	(0.54)	(0.06)	(0.08)
Mean CG	0.90	0.09	0.01	0.13	0.61	2.37	10.70	3.64	0.48	0.53
P-val.(CCT-UCT)	0.20	0.32	0.19	0.29	0.42	0.29	0.81	0.72	0.35	0.21
Sample	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole
Observations	1,131	1,132	1,130	1,130	1,134	1,135	1,135	1,030	367	255

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables (all variables refer to the respondent): written CV (indicator, col. 1), attendance at an Italian course in the last 12 months (indicator, col. 2), attendance at a computer course in the last 12 months (indicator, col. 3), attendance at a professional course in the last 12 months (indicator, col. 4), worked at least one hour in the previous week (indicator, col. 5), number of days worked in the previous week (col. 6), number of hours worked in the previous week (col. 7), hourly wage (col. 8), employed with a regular contract (indicator, col. 9), job-search activities in the last two weeks (indicator, col. 10). Column (10) only includes respondents with 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 members, number of household members under age 18, age of the youngest household member, and 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% levels, respectively.

Table 6: Job-Seeking and Work: Partner, Whole Sample

	CV (1)	Italian course (2)	Computer course (3)	Prof. course (4)	Work one hour (5)	Days work (6)	Hours work (7)	Hourly wage (8)	Regular job (9)	Look for job (10)
CCT	0.05	0.06*	0.05**	0.05	0.09**	0.52***	3.54*	0.77	0.00	-0.01
	(0.04)	(0.03)	(0.02)	(0.03)	(0.04)	(0.20)	(1.84)	(0.73)	(0.05)	(0.08)
UCT	0.02	0.04	0.02	0.02	0.03	0.15	0.35	0.53	0.02	-0.03
	(0.04)	(0.03)	(0.02)	(0.03)	(0.04)	(0.20)	(1.75)	(0.72)	(0.05)	(0.07)
Mean CG	0.67	0.10	-0.03	0.15	0.63	2.22	22.75	3.19	0.33	0.76
P-val.(CCT-UCT)	0.43	0.60	0.33	0.30	0.11	0.06	0.06	0.74	0.77	0.73
Sample	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole
Observations	911	891	884	881	907	910	530	649	524	255

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables (all variables refer to the partner): written CV (indicator, col. 1), attendance at an Italian course in the last 12 months (indicator, col. 2), attendance at a computer course in the last 12 months (indicator, col. 3), attendance at a professional course in the last 12 months (indicator, col. 4), worked at least one hour in the previous week (indicator, col. 5), number of days worked in the previous week (col. 6), number of hours worked in the previous week (col. 7), hourly wage (col. 8), employed with a regular contract (indicator, col. 9), job-search activities in the last two weeks (indicator, col. 10). Columns (10) only include 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 members, number of household members under age 18, age of the youngest household member, and 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% levels, respectively.

Table 7: Use of Money, Whole Sample

	Problems bills (1)	Financial help (2)	Savings (3)	Knowledge exp. diary (4)	Use exp. diary (5)	Shopping list (6)	Medicines (7)	Internet at home (8)
CCT	-0.07***	-0.07**	0.08***	0.09***	0.01	0.00	0.02	0.10***
	(0.03)	(0.04)	(0.02)	(0.03)	(0.05)	(0.03)	(0.04)	(0.04)
UCT	-0.04	0.05	0.03	0.03	0.06	-0.03	0.01	0.03
	(0.03)	(0.04)	(0.02)	(0.03)	(0.05)	(0.03)	(0.03)	(0.03)
Mean CG	0.89	0.74	0.13	0.43	0.31	0.84	0.21	0.22
P-val.(CCT-UCT)	0.28	0.00	0.03	0.09	0.24	0.34	0.73	0.06
Sample	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole
Observations	1,133	1,129	1,128	1,132	530	1,134	1,064	1,132

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables: problems with payment of utility bills (col. 1), need for 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 (col. 6), affordability of medicines (col. 7), internet at home (col. 8). All dependent variables are indicator variables. All the specifications are linear probability models. All models include controls for household income, number of household members, number of household members under 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% levels, respectively.

Table 8: Parenting and Nutrition, Whole Sample

	Fish (weekly) (1)	Meat (weekly) (2)	Vegetables (weekly) (3)	Fruit (weekly) (4)	Fruit, child (weekly) (5)	Dessert (weekly) (6)	Child needs (7)	Reading (8)	Outdoor playing (9)	Museums (10)	Extra activities (11)
CCT	0.28***	0.27**	-0.04	0.47***	0.31*	0.31**	0.03	0.02	0.01	0.04	0.00
	(0.10)	(0.11)	(0.15)	(0.17)	(0.18)	(0.14)	(0.04)	(0.03)	(0.02)	(0.03)	(0.06)
UCT	0.10	0.17	-0.17	0.14	0.09	0.22	-0.00	0.02	0.03	0.03	0.07
	(0.10)	(0.11)	(0.15)	(0.18)	(0.18)	(0.13)	(0.04)	(0.03)	(0.02)	(0.03)	(0.06)
Mean CG	1.50	2.56	5.03	4.26	4.31	1.54	0.36	0.75	0.92	0.35	0.41
P-val.(CCT-UCT)	0.08	0.42	0.38	0.06	0.21	0.52	0.44	0.90	0.38	0.74	0.21
Sample	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole	Whole
Observations	1,130	1,133	1,127	1,126	1,128	1,129	1,127	1,135	1,135	1,135	481

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables: weekly meals with fish (col. 1), weekly meals with meat (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), understanding child needs (indicator, col. 7), reading to child (indicator, col. 8), outdoor playing (indicator, col. 9), visits to museums in the last year (indicator, col. 10), extra child-oriented activities (indicator, col. 11). All the specifications are linear probability models. All models include controls for household income, number of household members, number of household members under age 18, age of the youngest household member, and 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% levels, respectively.

Table 9: Job-Seeking and Work, Respondent Outcomes, Participants in the Course

	CV (1)	Italian course (2)	Computer course (3)	Prof. course (4)	Work one hour (5)	Days work (6)	Hours work (7)	Hourly wage (8)	Regular job (9)	Look for job (10)
	Job-seeking and reconciliation courses									
CCT	0.06*	0.02	0.05**	-0.00	-0.02	-0.07	-0.10	-0.37	-0.07	0.22***
	(0.04)	(0.03)	(0.02)	(0.03)	(0.03)	(0.14)	(0.77)	(0.44)	(0.07)	(0.08)
UCT	0.01	-0.01	0.01	-0.02	-0.02	-0.10	0.14	-0.01	0.02	0.13
	(0.04)	(0.03)	(0.02)	(0.03)	(0.03)	(0.14)	(0.75)	(0.56)	(0.07)	(0.08)
Mean CG	0.91	0.11	0.02	0.16	0.53	1.90	8.87	2.98	0.32	0.56
P-val.(CCT-UCT)	0.11	0.42	0.12	0.52	0.92	0.82	0.76	0.53	0.21	0.24
Sample	JSC+CC	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	957	306	249

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables (all variables refer to the respondent): written CV (indicator, col. 1), attendance at an Italian course in the last 12 months (indicator, col. 2), attendance at a computer course in the last 12 months (indicator, col. 3), attendance at a professional course in the last 12 months (indicator, col. 4), worked at least one hour in the previous week (indicator, col. 5), numbers of days worked in the previous week (col. 6), number of hours worked in the previous week (col. 7), hourly wage (col. 8), employed with a regular contract (indicator, col. 9), job-search activities in the last two weeks (indicator, col. 10). Column (10) only includes respondents with 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 members, number of household members under age 18, age of the youngest household member, and 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% levels, respectively.

Table 10: Job-Seeking and Work, Partner Outcomes, Participants in the Course

	CV (1)	Italian course (2)	Computer course (3)	Prof. course (4)	Work one hour (5)	Days work (6)	Hours work (7)	Hourly wage (8)	Regular job (9)	Look for job (10)
	Job-seeking and reconciliation courses									
CCT	0.06	0.06*	0.04**	0.05*	0.08*	0.48**	3.50*	0.44	-0.01	-0.01
	(0.04)	(0.03)	(0.02)	(0.03)	(0.04)	(0.20)	(1.88)	(0.74)	(0.05)	(0.08)
UCT	0.03	0.04	0.02	0.01	0.02	0.07	-0.30	0.53	0.00	-0.03
	(0.04)	(0.03)	(0.02)	(0.03)	(0.04)	(0.20)	(1.79)	(0.76)	(0.05)	(0.07)
Mean CG	0.73	0.11	0.00	0.14	0.65	2.26	22.53	3.56	0.31	0.74
P-val.(CCT-UCT)	0.49	0.60	0.36	0.24	0.13	0.04	0.03	0.90	0.86	0.75
Sample	JSC+CC	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	613	499	249

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables (all variables refer to the partner): written CV (indicator, col. 1), attendance at an Italian course in the last 12 months (indicator, col. 2), attendance at a computer course in the last 12 months (indicator, col. 3), attendance at a professional course in the last 12 months (indicator, col. 4), worked at least one hour in the previous week (indicator, col. 5), numbers of days worked in the previous week (col. 6), number of hours worked in the previous week (col. 7), hourly wage (col. 8), employed with a regular contract (indicator, col. 9), job-search activities in the last two weeks (indicator, col. 10). Column (10) only includes 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 members, number of household members under age 18, age of the youngest household member, and 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% levels, respectively.

Table 11: Use of Money, Participants in the Course

	Problems bills (1)	Financial help (2)	Savings (3)	Knowledge exp. diary (4)	Use exp. diary (5)	Shopping list (6)	Medicines (7)	Internet at home (8)
	Panel (a): Use of money course							
CCT	-0.06	-0.07	0.10***	0.18***	0.02	0.03	-0.01	0.10*
	(0.04)	(0.05)	(0.03)	(0.05)	(0.06)	(0.04)	(0.05)	(0.05)
UCT	-0.07*	0.02	0.05	-0.01	-0.02	-0.06	0.02	0.06
	(0.04)	(0.05)	(0.03)	(0.05)	(0.06)	(0.05)	(0.05)	(0.05)
Mean CG	0.84	0.65	0.09	0.35	0.39	0.92	0.24	0.25
P-val.(CCT-UCT)	0.82	0.07	0.13	0.00	0.53	0.05	0.66	0.42
Sample	MC	MC	MC	MC	MC	MC	MC	MC
Observations	546	544	545	545	244	546	515	545
	Panel (b): Other courses							
CCT	-0.08**	-0.06	0.06**	0.01	0.01	-0.02	0.04	0.10**
	(0.04)	(0.05)	(0.03)	(0.05)	(0.06)	(0.05)	(0.05)	(0.05)
Observations	587	585	583	587	286	588	549	587

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables: problems with payment of utility bills (col. 1), need for 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 (col. 6), affordability of medicines (col. 7), internet at home (col. 8). All dependent variables are indicator variables. Panel (a) focuses on families attending the specific course about the use of money. Panel (b) focuses on families assigned to other courses. All the specifications are linear probability models. All models include controls for household income, number of household members, number of household members under age 18, age of the youngest household member, and 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% levels, respectively.

Table 12: Parenting and Nutrition, Participant to the Course

	Fish (weekly) (1)	Meat (weekly) (2)	Vegetables (weekly) (3)	Fruit (weekly) (4)	Fruit, child (weekly) (5)	Dessert (weekly) (6)	Child needs (7)	Reading (8)	Outdoor playing (9)	Museums (10)	Extra activities (11)
Panel (a): Parenting course											
CCT	0.30**	0.28*	0.05	0.65***	0.51**	0.39**	0.05	0.01	0.03	0.07	-0.01
	(0.15)	(0.15)	(0.19)	(0.22)	(0.23)	(0.18)	(0.05)	(0.04)	(0.03)	(0.04)	(0.08)
UCT	-0.00	0.24*	-0.06	0.07	0.13	0.31*	-0.02	0.07*	0.06**	0.05	0.08
	(0.13)	(0.14)	(0.19)	(0.23)	(0.24)	(0.18)	(0.05)	(0.04)	(0.02)	(0.04)	(0.08)
Mean CG	1.68	2.84	4.97	3.97	4.17	1.72	0.27	0.72	0.89	0.37	0.25
P-val.(CCT-UCT)	0.03	0.80	0.58	0.01	0.10	0.68	0.14	0.19	0.27	0.70	0.24
Sample	PC	PC	PC	PC	PC	PC	PC	PC	PC	PC	PC
Observations	671	671	669	666	669	669	665	672	672	672	262
Panel (b): Other courses											
CCT	0.32**	0.27	-0.09	0.37	0.11	0.25	-0.02	0.04	-0.02	0.02	0.01
	(0.14)	(0.18)	(0.24)	(0.28)	(0.29)	(0.21)	(0.06)	(0.05)	(0.03)	(0.05)	(0.09)
Observations	459	462	458	460	459	460	462	463	463	463	219

Notes: This table shows the estimates for the effect of the CCT and the UCT (with respect to the control group). Dependent variables: weekly meals with fish (col. 1), weekly meals with meat (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), understanding child needs (indicator, col. 7), reading to child (indicator, col. 8), outdoor playing (indicator, col. 9), visits to museums in the last year (indicator, col. 10), extra child-oriented activities (indicator, col. 11). Panel (a) focuses on families attending the specific course about parenting. Panel (b) focuses on families assigned to other courses. All the specifications are linear probability models. All models include controls for household income, number of household members, number of household members under age 18, age of the youngest household member, and 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% levels, respectively.

Table 13: Self-Report and Positive Response Bias

	Municipal Events (1)	News (2)	Child's friends at home (3)	Child at friends' homes (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 CG). Dependent variables: 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' homes (col. 4), visits 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 members, number of household members under age 18, age of the youngest household member, and citizenship. All models also include randomization group fixed effects. JSC, CC, MC, and PC stand for job-seeking, reconciliation, 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.