Your Title

YOUR NAME

2025-06-03

Abstract

**Background**: (Brief few sentences) **Objectives**: 1. Estimate the causal effect of YOUR EXPOSURE on YOUR OUTCOMES measured one year later. 2. Evaluate whether these effects vary across the population. 3. Provide policy guidance on which individuals might benefit most. **Method**: We conducted a three-wave retrospective cohort study (waves XX-XXX, October XXXX–October XXXX) using data *SIMULATED* from the New Zealand Attitudes and Values Study, a nationally representative panel. Participants were eligible if they participated in the NZAVS in the baseline wave (XXXX,…). We defined the exposure as (XXXX > NUMBER on a 1-7 Likert Scale (1 = yes, 0 = no)). To address attrition, we applied inverse probability of censoring weights; to improve external validity, we applied weights to the population distribution of Age, Ethnicity, and Gender. We computed expected mean outcomes for the population in each exposure condition (high XXXX/low XXXXX). Under standard causal assumptions of unconfoundedness, the contrast provides an unbiased average treatment effect. We then used causal forests to detect heterogeneity in these effects and employed policy tree algorithms to identify individuals (“strong responders”) likely to experience the greatest benefits. **Results**: Increasing XXXXX leads to XXXXX. Heterogeneous responses to (e.g. *Forgiveness*, *Personal Well-Being*, and *Life-Satisfaction*…) reveal structural variability in subpopulations… **Implications**: (Brief few sentences) **Keywords**: *Causal Inference*; *Cross-validation*; *Distress*; *Employment*; *Longitudinal*; *Machine Learning*; *Religion*; *Semi-parametric*; *Targeted Learning*.

## Introduction

**Your place to shine here**

## Method

## Results

### Average Treatment Effects

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| Figure 1: Average Treatment Effects on Multi-dimensional Wellbeing |

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| Table 1: Average Treatment Effects on Multi-dimensional Wellbeing

| Outcome | ATE | 2.5 % | 97.5 % | E-Value | E-Value bound |
| --- | --- | --- | --- | --- | --- |
| Social Support | -0.055 | -0.111 | 0.001 | 1.284 | 1 |
| Neighbourhood Community | -0.011 | -0.065 | 0.043 | 1.111 | 1 |
| Social Belonging | -0.035 | -0.087 | 0.017 | 1.215 | 1 |

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Confidence intervals were adjusted for multiple comparisons using bonferroni correction ($α$ = 0.05). E‑values were also adjusted using bonferroni correction ($α$ = 0.05).

### Heterogeneous Treatment Effects

We begin by examining the distribution of individual treatment effects (τᵢ) across our sample. [Figure 2](#fig-tau-distribution) presents the estimated treatment effects for each individual, revealing substantial variability in how people respond to {name\_exposure\_lower}.

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| Figure 2: Distribution of Individual Treatment Effects (τᵢ) Across Outcomes |

The histograms above show considerable heterogeneity in treatment effects across individuals. To determine whether this variability is systematic (i.e., predictable based on individual characteristics) rather than random noise, we employ two complementary approaches: Qini curves to assess the reliability of heterogeneous effects, and policy trees to identify subgroups with differential treatment responses.

\*Note: Qini curve table only displayed when multiple significant results are found.\*

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| Figure 3: Qini Curves for Heterogeneous Treatment Effects |

### Decision Rules (Who is Most Sensitive to Treatment?)

The following pages present policy trees for each outcome with reliable heterogeneous effects. Each tree shows: (1) the decision rules for treatment assignment, (2) the distribution of treatment effects across subgroups, and (3) visual representation of how covariates split the population into groups with differential treatment responses.

#### Policy Tree 1: Social Support (reversed)

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| Figure 4: Policy Trees for Treatment Assignment |

## Discussion

## Appendix A: Measures

### Measures

#### Baseline Covariate Measures

### Baseline Covariates

#### Age

We asked participants’ ages in an open-ended question (“What is your age?” or “What is your date of birth”) (Sibley, 2021).

Items:

* What is your date of birth?

#### Agreeableness

Mini-IPIP6 Agreeableness dimension: (i) I sympathize with others’ feelings. (ii) I am not interested in other people’s problems. (r) (iii) I feel others’ emotions. (iv) I am not really interested in others. (r) (Sibley et al., 2011).

Items:

* I sympathize with others’ feelings.
* I am not interested in other people’s problems.
* I feel others’ emotions.
* I am not really interested in others (reversed).

#### Alcohol Frequency

Participants could chose between the following responses: ‘(1 = Never - I don’t drink, 2 = Monthly or less, 3 = Up to 4 times a month, 4 = Up to 3 times a week, 5 = 4 or more times a week, 6 = Don’t know)’ (Health, 2013).

Items:

* “How often do you have a drink containing alcohol?”

#### Alcohol Intensity

Participants responded using an open-ended box (Health, 2013).

Items:

* “How many drinks containing alcohol do you have on a typical day when drinking alcohol? (number of drinks on a typical day when drinking)”

#### Social Belonging

We assessed felt belongingness with three items adapted from the Sense of Belonging Instrument (Hagerty & Patusky, 1995): (1) “Know that people in my life accept and value me”; (2) “Feel like an outsider”; (3) “Know that people around me share my attitudes and beliefs”. Participants responded on a scale from 1 (Very Inaccurate) to 7 (Very Accurate). The second item was reversely coded (Hagerty & Patusky, 1995).

Items:

* Know that people in my life accept and value me.
* Feel like an outsider (reversed).
* Know that people around me share my attitudes and beliefs.

#### Born in NZ

Coded binary (1 = New Zealand; 0 = elsewhere.) (Sibley, 2021).

Items:

* Where were you born? (please be specific, e.g., which town/city?)

#### Conscientiousness

Mini-IPIP6 Conscientiousness dimension: (i) I get chores done right away. (ii) I like order. (iii) I make a mess of things. (r) (iv) I often forget to put things back in their proper place. (r) (Sibley et al., 2011).

Items:

* I get chores done right away.
* I like order.
* I make a mess of things.
* I often forget to put things back in their proper place.

#### Education Level

We asked participants, “What is your highest level of qualification?”. We coded participans highest finished degree according to the New Zealand Qualifications Authority. Ordinal-Rank 0-10 NZREG codes (with overseas school qualifications coded as Level 3, and all other ancillary categories coded as missing) (Sibley, 2021).

Items:

* What is your highest level of qualification?

#### Employed

Binary response: (0 = No, 1 = Yes) (Statistics New Zealand, 2017).

Items:

* Are you currently employed (This includes self-employed of casual work)?

#### Ethnicity

Coded string: (1 = New Zealand European; 2 = Māori; 3 = Pacific; 4 = Asian) (Statistics New Zealand, 2017).

Items:

* Which ethnic group(s) do you belong to?

#### Disability Status

We assessed disability with a one-item indicator adapted from Verbrugge (1997). It asks, “Do you have a health condition or disability that limits you and that has lasted for 6+ months?” (1 = Yes, 0 = No) (Verbrugge, 1997).

Items:

* Do you have a health condition or disability that limits you and that has lasted for 6+ months?

#### Fatigue

**Response scale:** 0 = None Of The Time; 1 = A Little Of The Time; 2= Some Of The Time; 3 = Most Of The Time; 4 = All Of The Time

* During the last 30 days, how often did … you feel exhausted?

#### Anxiety

**Response scale:** 0 = None Of The Time; 1 = A Little Of The Time; 2= Some Of The Time; 3 = Most Of The Time; 4 = All Of The Time

* During the past 30 days, how often did…you feel restless or fidgety?
* During the past 30 days, how often did…you feel that everything was an effort?
* During the past 30 days, how often did…you feel nervous?

#### Depression

**Response scale:** 0 = None Of The Time; 1 = A Little Of The Time; 2= Some Of The Time; 3 = Most Of The Time; 4 = All Of The Time

* During the past 30 days, how often did…you feel hopeless?
* During the past 30 days, how often did…you feel so depressed that nothing could cheer you up?
* During the past 30 days, how often did…you feel you feel restless or fidgety?

#### log Hours with Children

We took the natural log of the response + 1 (Sibley et al., 2011).

Items:

* Hours spent…looking after children.

#### log Hours Commuting

We took the natural log of the response + 1 (Sibley, 2021).

Items:

* Hours spent…travelling/commuting.

#### log Hours of Exercise

We took the natural log of the response + 1 (Sibley et al., 2011).

Items:

* Hours spent…exercising/physical activity.

#### log Hours on Housework

We took the natural log of the response + 1 (Sibley et al., 2011).

Items:

* Hours spent…housework/cooking.

#### log Household Income

We took the natural log of the response + 1 (Sibley, 2021).

Items:

* Please estimate your total household income (before tax) for the year XXXX.

#### Male

Here, we coded all those who responded as Male as 1, and those who did not as 0 (Fraser et al., 2020).

Items:

* We asked participants’ gender in an open-ended question: “what is your gender?”

#### Neuroticism

Mini-IPIP6 Neuroticism dimension: (i) I have frequent mood swings. (ii) I am relaxed most of the time. (r) (iii) I get upset easily. (iv) I seldom feel blue. (r) (Sibley et al., 2011).

Items:

* I have frequent mood swings.
* I am relaxed most of the time (reversed).
* I get upset easily.
* I seldom feel blue (reversed).

#### Non Heterosexual

Open-ended question, coded as binary (not heterosexual = 1) (Greaves et al., 2017).

Items:

* How would you describe your sexual orientation? (e.g., heterosexual, homosexual, straight, gay, lesbian, bisexual, etc.)

#### NZ Deprivation Index

Numerical: (1-10) (Atkinson et al., 2019).

Items:

* New Zealand Deprivation - Decile Index - Using 2018 Census Data

#### Occupational Prestige Index

This index uses the income, age, and education of a reference group, in this case, the 2013 New Zealand census, to calculate a score for each occupational group. Scores range from 10 (Lowest) to 90 (Highest). This list of index scores for occupational groups was used to assign each participant a NZSEI-13 score based on their occupation (Fahy et al., 2017).

Items:

* We assessed occupational prestige and status using the New Zealand Socio-economic Index 13 (NZSEI-13).

#### Openness

Mini-IPIP6 Openness to Experience dimension: (i) I have a vivid imagination. (ii) I have difficulty understanding abstract ideas. (r) (iii) I do not have a good imagination. (r) (iv) I am not interested in abstract ideas. (r) (Sibley et al., 2011).

Items:

* I have a vivid imagination.
* I have difficulty understanding abstract ideas (reversed).
* I do not have a good imagination (reversed).
* I am not interested in abstract ideas (reversed).

#### Parent

Parents were coded as 1, while the others were coded as 0 (Sibley, 2021).

Items:

* If you are a parent, in which year was your eldest child born?

#### Has Partner

Coded as binary (has partner = 1) (Sibley, 2021).

Items:

* What is your relationship status? (e.g., single, married, de-facto, civil union, widowed, living together, etc.)

#### Political Conservatism

**Response scale:** 1 = Extremely Liberal, 7 = Extremely Conservative

* Please rate how politically liberal versus conservative you see yourself as being.

#### Major Religions

Open-ended (string). Coded from New Zealand Census Categories. Levels are: “Not Religious”,“Anglican”,“Buddhist”, “Catholic”, “Christian (Non-Denominational)”, “Christian (Other Denominations)”,“Hindu”, “Jewish”, “Muslim”,“Presbyterian, Congregational, Reformed”, “Other Religions” (Sibley, 2021).

Items:

* Do you identify with a religion and/or spiritual group? –> (If yes…)–> What religion or spiritual group?

#### Religious Identification

**Response scale:** 1 = Not Important, 7 = Very Important

* How important is your religion to how you see yourself?

#### Rumination

Ordinal responses: 0 = None of The Time, 1 = A little of The Time, 2 = Some of The Time, 3 = Most of The Time, 4 = All of The Time (Nolen-hoeksema & Morrow, 1993).

Items:

* During the last 30 days, how often did…you have negative thoughts that repeated over and over?

#### Rural Classification

“Participants residence locations were coded according to a five-level ordinal categorisation ranging from Urban to Rural.” (Whitehead et al., 2023).

Items:

* High Urban Accessibility = 1, Medium Urban Accessibility = 2, Low Urban Accessibility = 3, Remote = 4, Very Remote = 5.

#### Sample Frame Opt in

Code string (Binary): (0 = No, 1 = Yes) (Sibley, 2021).

Items:

* Participant was not randomly sampled from the New Zealand Electoral Roll.

#### Short Form Health

**Response scale:** 1 = Poor, 7 = Excellent

* In general, would you say your health is…

#### Smoker

Binary smoking indicator (0 = No, 1 = Yes) (Sibley, 2021).

Items:

* Do you currently smoke tobacco cigarettes?

#### Exposure Measures

### Exposure Variable

#### Disability Status

We assessed disability with a one-item indicator adapted from Verbrugge (1997). It asks, “Do you have a health condition or disability that limits you and that has lasted for 6+ months?” (1 = Yes, 0 = No) (Verbrugge, 1997).

Items:

* Do you have a health condition or disability that limits you and that has lasted for 6+ months?

#### Outcome Measures

### Outcome Variables

#### Social Belonging

We assessed felt belongingness with three items adapted from the Sense of Belonging Instrument (Hagerty & Patusky, 1995): (1) “Know that people in my life accept and value me”; (2) “Feel like an outsider”; (3) “Know that people around me share my attitudes and beliefs”. Participants responded on a scale from 1 (Very Inaccurate) to 7 (Very Accurate). The second item was reversely coded (Hagerty & Patusky, 1995).

Items:

* Know that people in my life accept and value me.
* Feel like an outsider (reversed).
* Know that people around me share my attitudes and beliefs.

#### Neighbourhood Community

(Sengupta et al., 2013).

**Response scale:** 1 = Strongly Disagree to 7 = Strongly Agree

Items:

* I feel a sense of community with others in my local neighbourhood.

#### Social Support

**Response scale:** 1 = Strongly Disagree, 7 = Strongly Agree

* There are people I can depend on to help me if I really need it.
* There is no one I can turn to for guidance in times of stress (reversed).
* I know there are people I can turn to when I need help.

## Appendix B: Sample Characteristics

#### Sample Statistics: Baseline Covariates

[Table 2](#tbl-appendix-baseline) presents sample demographic statistics.

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| Table 2: Demographic statistics for New Zealand Attitudes and Values Cohort: {baseline\_wave\_glued}.

|  | 2018 |
| --- | --- |
|  | (N=39232) |
| **Age** |  |
| Mean (SD) | 48.5 (13.9) |
| Median [Min, Max] | 51.0 [18.0, 97.0] |
| **Agreeableness** |  |
| Mean (SD) | 5.35 (0.985) |
| Median [Min, Max] | 5.47 [1.00, 7.00] |
| Missing | 351 (0.9%) |
| **Alcohol Frequency** |  |
| Mean (SD) | 2.16 (1.34) |
| Median [Min, Max] | 2.00 [0, 5.00] |
| Missing | 605 (1.5%) |
| **Alcohol Intensity** |  |
| Mean (SD) | 2.15 (2.09) |
| Median [Min, Max] | 2.00 [0, 15.0] |
| Missing | 1627 (4.1%) |
| **Belong** |  |
| Mean (SD) | 5.14 (1.07) |
| Median [Min, Max] | 5.31 [1.00, 7.00] |
| Missing | 347 (0.9%) |
| **Born in NZ** |  |
| 0 | 8401 (21.4%) |
| 1 | 30381 (77.4%) |
| Missing | 450 (1.1%) |
| **Conscientiousness** |  |
| Mean (SD) | 5.10 (1.06) |
| Median [Min, Max] | 5.23 [1.00, 7.00] |
| Missing | 342 (0.9%) |
| **Education Level** |  |
| no\_qualification | 987 (2.5%) |
| cert\_1\_to\_4 | 13651 (34.8%) |
| cert\_5\_to\_6 | 4915 (12.5%) |
| university | 10298 (26.2%) |
| post\_grad | 4184 (10.7%) |
| masters | 3260 (8.3%) |
| doctorate | 920 (2.3%) |
| Missing | 1017 (2.6%) |
| **Employed** |  |
| 0 | 8047 (20.5%) |
| 1 | 31136 (79.4%) |
| Missing | 49 (0.1%) |
| **Ethnicity** |  |
| euro | 31275 (79.7%) |
| maori | 4531 (11.5%) |
| pacific | 962 (2.5%) |
| asian | 2108 (5.4%) |
| Missing | 356 (0.9%) |
| **Disability Status** |  |
| Mean (SD) | 0.223 (0.416) |
| Median [Min, Max] | 0 [0, 1.00] |
| **Hlth Fatigue** |  |
| Mean (SD) | 1.64 (1.08) |
| Median [Min, Max] | 1.96 [0, 4.00] |
| Missing | 432 (1.1%) |
| **Kessler Latent Anxiety** |  |
| Mean (SD) | 1.21 (0.773) |
| Median [Min, Max] | 1.00 [0, 4.00] |
| Missing | 382 (1.0%) |
| **Kessler Latent Depression** |  |
| Mean (SD) | 0.584 (0.751) |
| Median [Min, Max] | 0.333 [0, 4.00] |
| Missing | 385 (1.0%) |
| **Log Hours with Children** |  |
| Mean (SD) | 1.18 (1.61) |
| Median [Min, Max] | 0.0341 [0, 5.13] |
| Missing | 499 (1.3%) |
| **Log Hours Commuting** |  |
| Mean (SD) | 1.50 (0.833) |
| Median [Min, Max] | 1.61 [0, 4.40] |
| Missing | 499 (1.3%) |
| **Log Hours Exercising** |  |
| Mean (SD) | 1.55 (0.846) |
| Median [Min, Max] | 1.61 [0, 4.40] |
| Missing | 499 (1.3%) |
| **Log Hours on Housework** |  |
| Mean (SD) | 2.14 (0.782) |
| Median [Min, Max] | 2.20 [0, 5.13] |
| Missing | 499 (1.3%) |
| **Log Household Income** |  |
| Mean (SD) | 11.4 (0.766) |
| Median [Min, Max] | 11.5 [0.685, 14.9] |
| Missing | 3035 (7.7%) |
| **Male** |  |
| 0 | 24489 (62.4%) |
| 1 | 14643 (37.3%) |
| Missing | 100 (0.3%) |
| **Neuroticism** |  |
| Mean (SD) | 3.49 (1.15) |
| Median [Min, Max] | 3.48 [1.00, 7.00] |
| Missing | 351 (0.9%) |
| **Non-heterosexual** |  |
| 0 | 34721 (88.5%) |
| 1 | 2540 (6.5%) |
| Missing | 1971 (5.0%) |
| **NZ Deprivation Index** |  |
| Mean (SD) | 4.77 (2.73) |
| Median [Min, Max] | 4.05 [1.00, 10.0] |
| Missing | 254 (0.6%) |
| **Occupational Prestige Index** |  |
| Mean (SD) | 54.1 (16.5) |
| Median [Min, Max] | 54.0 [10.0, 90.0] |
| Missing | 540 (1.4%) |
| **Openness** |  |
| Mean (SD) | 4.96 (1.12) |
| Median [Min, Max] | 5.00 [1.00, 7.00] |
| Missing | 343 (0.9%) |
| **Parent** |  |
| 0 | 11440 (29.2%) |
| 1 | 27473 (70.0%) |
| Missing | 319 (0.8%) |
| **Has Partner** |  |
| Mean (SD) | 0.753 (0.431) |
| Median [Min, Max] | 1.00 [0, 1.00] |
| Missing | 1258 (3.2%) |
| **Political Conservatism** |  |
| Mean (SD) | 3.59 (1.38) |
| Median [Min, Max] | 3.97 [1.00, 7.00] |
| Missing | 2678 (6.8%) |
| **Major Religions** |  |
| not\_rel | 24667 (62.9%) |
| anglican | 2068 (5.3%) |
| buddist | 329 (0.8%) |
| catholic | 3078 (7.8%) |
| christian\_nfd | 4478 (11.4%) |
| christian\_others | 1716 (4.4%) |
| hindu | 202 (0.5%) |
| jewish | 78 (0.2%) |
| muslim | 86 (0.2%) |
| presby\_cong\_reform | 868 (2.2%) |
| the\_others | 1047 (2.7%) |
| Missing | 615 (1.6%) |
| **Religious Identification** |  |
| Mean (SD) | 2.36 (2.18) |
| Median [Min, Max] | 1.00 [1.00, 7.00] |
| Missing | 1041 (2.7%) |
| **Rumination** |  |
| Mean (SD) | 0.853 (1.00) |
| Median [Min, Max] | 0.955 [0, 4.00] |
| Missing | 464 (1.2%) |
| **Rural Classification** |  |
| High Urban Accessibility | 24152 (61.6%) |
| Medium Urban Accessibility | 7360 (18.8%) |
| Low Urban Accessibility | 4773 (12.2%) |
| Remote | 2212 (5.6%) |
| Very Remote | 483 (1.2%) |
| Missing | 252 (0.6%) |
| **Sample Frame Opt-In** |  |
| 0 | 38085 (97.1%) |
| 1 | 1147 (2.9%) |
| **Short Form Health** |  |
| Mean (SD) | 5.05 (1.17) |
| Median [Min, Max] | 5.04 [1.00, 7.00] |
| Missing | 2 (0.0%) |
| **Smoker** |  |
| 0 | 36083 (92.0%) |
| 1 | 2910 (7.4%) |
| Missing | 239 (0.6%) |

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### Sample Statistics: Exposure Variable

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 3: Demographic statistics for New Zealand Attitudes and Values Cohort waves 2018.

|  | 2018 | 2019 |
| --- | --- | --- |
|  | (N=39232) | (N=39232) |
| **Disability (binary)** |  |  |
| 0 | 30494 (77.7%) | 21543 (54.9%) |
| 1 | 8738 (22.3%) | 6520 (16.6%) |
| Missing | 0 (0%) | 11169 (28.5%) |

 |

### Sample Statistics: Outcome Variables

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 4: Outcome variables measured at

|  | 2018 | 2020 | Overall |
| --- | --- | --- | --- |
|  | (N=39232) | (N=39232) | (N=78464) |
| **Social Belonging** |  |  |  |
| Mean (SD) | 5.14 (1.07) | 5.05 (1.09) | 5.10 (1.08) |
| Median [Min, Max] | 5.31 [1.00, 7.00] | 5.05 [1.00, 7.00] | 5.30 [1.00, 7.00] |
| Missing | 347 (0.9%) | 13112 (33.4%) | 13459 (17.2%) |
| **Neighbourhood Community** |  |  |  |
| Mean (SD) | 4.19 (1.66) | 4.38 (1.57) | 4.27 (1.63) |
| Median [Min, Max] | 4.03 [1.00, 7.00] | 4.95 [1.00, 7.00] | 4.04 [1.00, 7.00] |
| Missing | 211 (0.5%) | 13029 (33.2%) | 13240 (16.9%) |
| **Social Support** |  |  |  |
| Mean (SD) | 5.95 (1.11) | 5.94 (1.12) | 5.95 (1.12) |
| Median [Min, Max] | 6.30 [1.00, 7.00] | 6.29 [1.00, 7.00] | 6.30 [1.00, 7.00] |
| Missing | 10 (0.0%) | 12941 (33.0%) | 12951 (16.5%) |

 |

## Appendix C: Transition Matrix to Check The Positivity Assumption

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 5: Transition Matrix Showing Change

| From / To | State 0 | State 1 | Total |
| --- | --- | --- | --- |
| State 0 | 19420 | 2205 | 21625 |
| State 1 | 2123 | 4315 | 6438 |

 |

These transition matrices capture shifts in states between consecutive waves. Each cell shows the count of individuals transitioning from one state to another. Rows are the initial state (From), columns the subsequent state (To). **Diagonal entries** (in **bold**) mark those who stayed in the same state.

## Appendix D: RATE AUTOC and RATE Qini

Refer to [Appendix D](#appendix-cate-validation) for details.

##### RATE AUTOC RESULTS

No significant RATE AUTOC results were found.

## Appendix E: Estimating and Interpreting Heterogeneous Treatment Effects with GRF

## Appendix F: Strengths and Limitations of Causal Forests

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