

Online Appendix — Tax Evasion under Progressive Fines: Revenue, Deterrence, and Incidence

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This Online Appendix collects supplementary tables and diagnostics for *Tax Evasion under Progressive Fines: Revenue, Deterrence, and Incidence*. Section references of the form B.x are internal to this document.

B.1 Covariate-ladder diagnostics

The covariate ladder asks whether the grouped estimates depend on the adjustment set. The pooled T3/T4 estimates for R^{tot} remain positive for the High and Low groups across all rungs, while the Mid group stays close to zero (Tables B.1, B.2, and B.3). At the component level, the R^d and R^f margins are directionally stable but less precise. The sequence-specific and T1–T2 ladder counterparts show the same ordering (Tables B.4, B.5, and B.6).

Table B.1: Pooled T3/T4 observed-scale differences for R^d across covariate specifications, by predicted evasion group (Prog. - Lin.).

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Low	0.939	0.932	0.946	0.885	0.894	0.868	0.854	0.853	0.854	0.858
SE	(1.090)	(1.081)	(1.083)	(1.090)	(1.095)	(1.096)	(1.097)	(1.101)	(1.099)	(1.103)
p	0.382	0.379	0.383	0.415	0.416	0.414	0.416	0.416	0.416	0.415
CI_{99}	[-1.782, 3.949]	[-1.776, 3.898]	[-1.798, 3.912]	[-1.944, 3.841]	[-1.926, 3.868]	[-1.936, 3.869]	[-1.983, 3.829]	[-1.976, 3.828]	[-1.997, 3.845]	[-2.006, 3.858]
CI_{95}	[-1.059, 3.115]	[-1.052, 3.115]	[-1.057, 3.115]	[-1.185, 3.045]	[-1.200, 3.046]	[-1.201, 3.050]	[-1.197, 3.041]	[-1.191, 3.076]	[-1.184, 3.071]	[-1.193, 3.082]
CI_{90}	[-0.819, 2.718]	[-0.809, 2.702]	[-0.824, 2.701]	[-0.917, 2.640]	[-0.926, 2.675]	[-0.920, 2.642]	[-0.927, 2.658]	[-0.931, 2.676]	[-0.924, 2.671]	[-0.942, 2.700]
Mid	-1.123	-1.133	-1.125	-0.741	-0.754	-0.760	-0.773	-0.774	-0.789	-0.786
SE	(1.762)	(1.734)	(1.757)	(1.826)	(1.827)	(1.823)	(1.835)	(1.823)	(1.822)	(1.819)
p	0.511	0.514	0.518	0.713	0.712	0.712	0.711	0.710	0.711	0.712
CI_{99}	[-5.663, 3.355]	[-5.482, 3.331]	[-5.560, 3.344]	[-5.382, 3.854]	[-5.401, 3.810]	[-5.402, 3.822]	[-5.353, 3.847]	[-5.408, 3.862]	[-5.416, 3.811]	[-5.440, 3.838]
CI_{95}	[-4.594, 2.410]	[-4.522, 2.405]	[-4.544, 2.421]	[-4.300, 2.742]	[-4.345, 2.744]	[-4.344, 2.731]	[-4.434, 2.728]	[-4.331, 2.687]	[-4.344, 2.701]	[-4.344, 2.642]
CI_{90}	[-4.032, 1.681]	[-3.950, 1.675]	[-4.016, 1.689]	[-3.747, 2.215]	[-3.734, 2.211]	[-3.744, 2.179]	[-3.783, 2.160]	[-3.733, 2.201]	[-3.711, 2.202]	[-3.707, 2.181]
High	0.340	0.402	0.413	0.483	0.465	0.460	0.483	0.482	0.480	0.501
SE	(1.001)	(1.003)	(1.005)	(1.021)	(1.021)	(1.021)	(1.013)	(1.013)	(1.012)	(1.016)
p	0.686	0.685	0.682	0.639	0.645	0.649	0.646	0.641	0.642	0.640
CI_{99}	[-2.098, 2.896]	[-2.103, 2.897]	[-2.095, 2.875]	[-2.075, 3.075]	[-2.077, 3.076]	[-2.081, 3.066]	[-2.040, 3.034]	[-2.023, 3.061]	[-2.018, 3.040]	[-2.022, 3.080]
CI_{95}	[-1.607, 2.347]	[-1.615, 2.339]	[-1.581, 2.342]	[-1.476, 2.466]	[-1.477, 2.470]	[-1.470, 2.462]	[-1.485, 2.445]	[-1.486, 2.445]	[-1.484, 2.437]	[-1.485, 2.453]
CI_{90}	[-1.238, 2.057]	[-1.240, 2.072]	[-1.239, 2.067]	[-1.200, 2.175]	[-1.204, 2.169]	[-1.199, 2.191]	[-1.177, 2.193]	[-1.185, 2.181]	[-1.185, 2.166]	[-1.190, 2.166]

Notes. Entries are randomized-sequence ITT estimates on the pre-post change. Within each group, rows report the estimate, subject-bootstrap standard error, two-sided subject-bootstrap plus-one p -value, and subject-bootstrap percentile confidence intervals CI_{99} , CI_{95} , and CI_{90} . Stars use these p -values: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Covariates enter cumulatively: (1) age; (2) female; (3) French nationality; (4) study year; (5) economics enrollment; (6) prior experimental experience; (7) risk willingness; (8) risk investment; (9) spending; and (10) savings.

Table B.2: Pooled T3/T4 observed-scale differences for R^f across covariate specifications, by predicted evasion group (Prog. - Lin.).

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Low	1.811	1.809	1.463	1.168	1.641	1.781	1.999	1.940	1.837	1.804
SE	(1.713)	(1.702)	(1.632)	(1.601)	(1.611)	(1.605)	(1.561)	(1.565)	(1.567)	(1.571)
p	0.359	0.358	0.355	0.275	0.275	0.268	0.241	0.234	0.237	0.231
CI_{99}	[-2.694, 6.295]	[-2.522, 6.299]	[-2.388, 5.983]	[-2.037, 6.068]	[-2.072, 6.104]	[-2.024, 6.051]	[-2.042, 6.026]	[-2.038, 6.029]	[-2.020, 6.080]	[-2.076, 6.063]
CI_{95}	[-1.694, 5.081]	[-1.685, 4.994]	[-1.565, 4.827]	[-1.226, 4.896]	[-1.195, 5.115]	[-1.182, 5.084]	[-1.091, 4.957]	[-1.086, 4.985]	[-1.077, 5.008]	[-1.150, 5.032]
CI_{90}	[-1.191, 4.414]	[-1.220, 4.379]	[-1.101, 4.226]	[-0.770, 4.444]	[-0.751, 4.509]	[-0.741, 4.506]	[-0.700, 4.420]	[-0.691, 4.460]	[-0.642, 4.478]	[-0.663, 4.451]
Mid	0.221	0.240	0.201	0.594	0.581	0.589	0.528	0.181	0.175	0.175
SE	(2.297)	(2.271)	(2.343)	(2.449)	(2.444)	(2.497)	(2.687)	(2.655)	(2.682)	(2.682)
p	0.981	0.961	0.995	0.767	0.781	0.791	0.788	0.794	0.780	0.783
CI_{99}	[-5.596, 6.479]	[-5.391, 6.232]	[-5.632, 6.374]	[-7.160, 5.645]	[-6.930, 5.816]	[-7.314, 5.716]	[-7.603, 6.626]	[-7.833, 6.705]	[-7.863, 6.898]	[-7.934, 6.886]
CI_{95}	[-4.383, 4.816]	[-4.202, 4.653]	[-4.377, 4.806]	[-5.549, 4.057]	[-5.414, 4.201]	[-5.523, 4.141]	[-5.847, 4.856]	[-5.803, 4.796]	[-5.945, 4.577]	[-5.965, 4.666]
CI_{90}	[-3.546, 3.924]	[-3.473, 3.900]	[-3.760, 3.963]	[-4.630, 3.300]	[-4.521, 3.338]	[-4.718, 3.295]	[-4.833, 3.663]	[-4.804, 3.594]	[-4.924, 3.601]	[-4.888, 3.594]
High	2.663	2.744	3.564	3.611	3.487	3.670	3.607	3.432	3.524	3.837
SE	(1.966)	(1.977)	(2.171)	(2.245)	(2.271)	(2.281)	(2.264)	(2.246)	(2.246)	(2.252)
p	0.139	0.132	0.129	0.129	0.136	0.135	0.125	0.124	0.126	0.122
CI_{99}	[-2.282, 8.391]	[-2.577, 8.413]	[-2.508, 9.354]	[-2.618, 9.573]	[-2.626, 9.349]	[-2.612, 9.358]	[-2.620, 9.582]	[-2.628, 9.453]	[-2.488, 9.571]	[-2.569, 9.588]
CI_{95}	[-0.920, 6.830]	[-0.962, 6.978]	[-1.055, 7.649]	[-0.964, 7.912]	[-0.948, 8.016]	[-0.963, 8.106]	[-0.919, 7.993]	[-0.923, 7.938]	[-0.896, 7.898]	[-0.903, 8.002]
CI_{90}	[-0.229, 6.053]	[-0.215, 6.114]	[-0.275, 6.736]	[-0.267, 6.979]	[-0.347, 7.074]	[-0.279, 7.094]	[-0.306, 7.083]	[-0.235, 7.023]	[-0.185, 7.031]	[-0.148, 7.005]

Notes. Entries are randomized-sequence ITT estimates on the pre-post change. Within each group, rows report the estimate, subject-bootstrap standard error, two-sided subject-bootstrap plus-one p -value, and subject-bootstrap percentile confidence intervals CI_{99} , CI_{95} , and CI_{90} . Stars use these p -values: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Covariates enter cumulatively: (1) age; (2) female; (3) French nationality; (4) study year; (5) economics enrollment; (6) prior experimental experience; (7) risk willingness; (8) risk investment; (9) spending; and (10) savings.

Table B.3: Pooled T3/T4 observed-scale differences for R^{tot} across covariate specifications, by predicted evasion group (Prog. - Lin.).

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Low	3.574**	3.280**	3.376**	3.635**	3.654**	3.646**	3.542**	3.569**	3.590**	3.614**
SE	(1.605)	(1.615)	(1.616)	(1.619)	(1.618)	(1.619)	(1.619)	(1.612)	(1.618)	(1.616)
p	0.040	0.038	0.040	0.025	0.025	0.024	0.028	0.027	0.029	0.029
CI_{99}	[-0.486, 7.560]	[-0.505, 7.559]	[-0.576, 7.546]	[-0.369, 7.743]	[-0.372, 7.753]	[-0.407, 7.823]	[-0.338, 7.812]	[-0.320, 7.811]	[-0.337, 7.820]	[-0.328, 7.856]
CI_{95}	[0.362, 6.676]	[0.325, 6.717]	[0.382, 6.696]	[0.521, 6.929]	[0.563, 6.943]	[0.577, 6.950]	[0.524, 6.949]	[0.525, 6.905]	[0.516, 6.942]	[0.517, 6.943]
CI_{90}	[0.912, 6.128]	[0.878, 6.158]	[0.892, 6.151]	[1.065, 6.320]	[1.058, 6.314]	[1.058, 6.334]	[1.062, 6.341]	[1.060, 6.321]	[1.080, 6.336]	[1.061, 6.365]
Mid	-0.112	-0.103	-0.167	-0.039	-0.064	-0.099	-0.005	0.041	0.070	0.025
SE	(1.884)	(1.892)	(1.869)	(1.907)	(1.909)	(1.921)	(1.928)	(1.928)	(1.936)	(1.942)
p	0.935	0.924	0.918	0.977	0.977	0.974	0.959	0.963	0.961	0.959
CI_{99}	[-4.662, 4.605]	[-4.654, 4.601]	[-4.647, 4.781]	[-4.951, 5.169]	[-4.922, 5.199]	[-5.106, 5.286]	[-5.134, 5.183]	[-5.074, 5.143]	[-5.079, 5.192]	[-5.081, 5.123]
CI_{95}	[-3.583, 3.761]	[-3.623, 3.768]	[-3.619, 3.627]	[-3.840, 3.653]	[-3.790, 3.646]	[-3.903, 3.669]	[-3.879, 3.630]	[-3.908, 3.607]	[-3.909, 3.548]	[-3.954, 3.566]
CI_{90}	[-3.062, 3.011]	[-3.123, 3.054]	[-3.041, 3.018]	[-3.215, 3.004]	[-3.217, 2.956]	[-3.230, 2.948]	[-3.312, 3.002]	[-3.324, 2.962]	[-3.293, 2.953]	[-3.390, 2.971]
High	3.922**	3.923**	4.018**	4.192**	4.191**	4.185**	4.174**	4.111**	4.143**	4.159**
SE	(2.056)	(2.055)	(2.039)	(2.059)	(2.055)	(2.060)	(2.064)	(2.065)	(2.064)	(2.063)
p	0.049	0.047	0.052	0.041	0.041	0.044	0.046	0.047	0.045	0.044
CI_{99}	[-1.133, 9.480]	[-1.148, 9.559]	[-1.160, 9.446]	[-0.985, 9.997]	[-1.004, 10.027]	[-0.994, 9.977]	[-0.967, 9.938]	[-0.947, 9.982]	[-0.965, 10.001]	[-0.941, 9.865]
CI_{95}	[0.016, 8.138]	[0.024, 8.103]	[-0.007, 8.076]	[0.153, 8.326]	[0.246, 8.308]	[0.182, 8.328]	[0.120, 8.315]	[0.090, 8.312]	[0.120, 8.315]	[0.121, 8.324]
CI_{90}	[0.716, 7.367]	[0.709, 7.447]	[0.733, 7.310]	[0.904, 7.545]	[0.937, 7.481]	[0.955, 7.486]	[0.867, 7.525]	[0.851, 7.509]	[0.851, 7.500]	[0.862, 7.510]

Notes. Entries are randomized-sequence ITT estimates on the pre-post change. Within each group, rows report the estimate, subject-bootstrap standard error, two-sided subject-bootstrap plus-one p -value, and subject-bootstrap percentile confidence intervals CI_{99} , CI_{95} , and CI_{90} . Stars use these p -values: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Covariates enter cumulatively: (1) age; (2) female; (3) French nationality; (4) study year; (5) economics enrollment; (6) prior experimental experience; (7) risk willingness; (8) risk investment; (9) spending; and (10) savings.

Table B.4: T3 (Lin. $\rightarrow$ Prog.). Contrast: Prog. - Lin. Predicted evasion groups are based on the baseline ML prediction. Panels report R^d , R^f , and R^{tot} . Columns are cumulative covariate-ladder rungs.

	No covariates (1)	Demographics (2) (3) (4)			Human capital / exposure (5) (6) (7)			Risk (8) (9)		Financial behavior (10) (11)	
Panel A: R^d											
Low	-1.456	-1.426	-1.471	-1.460	-1.683*	-1.686*	-1.700*	-1.691*	-1.695*	-1.681*	-1.679*
SE	(0.949)	(0.950)	(0.954)	(0.959)	(0.959)	(0.962)	(0.963)	(0.966)	(0.965)	(0.966)	(0.967)
p	0.116	0.118	0.119	0.121	0.072	0.072	0.071	0.073	0.073	0.073	0.074
CI_{99}	-4.071, 0.928	-4.115, 0.916	-4.156, 0.917	-4.193, 0.946	-4.537, 0.684	-4.548, 0.677	-4.539, 0.677	-4.533, 0.688	-4.547, 0.687	-4.549, 0.664	-4.559, 0.665
CI_{95}	-3.295, 0.342	-3.302, 0.338	-3.318, 0.336	-3.331, 0.346	-3.608, 0.120	-3.625, 0.123	-3.630, 0.118	-3.625, 0.132	-3.630, 0.139	-3.631, 0.140	-3.632, 0.141
CI_{90}	-3.033, 0.054	-3.043, 0.053	-3.047, 0.059	-3.065, 0.053	-3.261, -0.185	-3.275, -0.181	-3.279, -0.181	-3.283, -0.180	-3.274, -0.180	-3.290, -0.182	-3.291, -0.183
Mid	-2.255	-2.223	-2.283	-2.239	-2.176	-2.168	-2.154	-2.166	-2.155	-2.170	-2.171
SE	(1.377)	(1.370)	(1.375)	(1.382)	(1.430)	(1.431)	(1.432)	(1.435)	(1.436)	(1.437)	(1.438)
p	0.118	0.117	0.119	0.117	0.137	0.139	0.140	0.142	0.139	0.139	0.141
CI_{99}	-5.949, 1.171	-5.931, 1.187	-5.928, 1.195	-5.979, 1.179	-5.970, 1.451	-5.975, 1.430	-5.973, 1.433	-5.970, 1.452	-5.993, 1.417	-5.998, 1.417	-5.991, 1.434
CI_{95}	-4.938, 0.483	-4.935, 0.441	-4.982, 0.462	-5.034, 0.455	-5.057, 0.726	-5.054, 0.732	-5.070, 0.722	-5.058, 0.727	-5.076, 0.749	-5.067, 0.746	-5.067, 0.751
CI_{90}	-4.467, 0.098	-4.449, 0.100	-4.480, 0.094	-4.486, 0.093	-4.472, 0.250	-4.486, 0.264	-4.483, 0.271	-4.513, 0.277	-4.487, 0.248	-4.491, 0.255	-4.487, 0.274
High	-1.057	-1.017	-1.059	-1.055	-1.178	-1.168	-1.194	-1.189	-1.181	-1.177	-1.176
SE	(1.016)	(1.013)	(1.019)	(1.021)	(1.050)	(1.054)	(1.056)	(1.058)	(1.059)	(1.060)	(1.061)
p	0.303	0.303	0.304	0.306	0.267	0.267	0.270	0.265	0.269	0.270	0.267
CI_{99}	-3.849, 1.401	-3.840, 1.369	-3.863, 1.390	-3.864, 1.402	-4.103, 1.483	-4.098, 1.484	-4.110, 1.491	-4.118, 1.487	-4.114, 1.464	-4.115, 1.466	-4.114, 1.466
CI_{95}	-3.069, 0.808	-3.050, 0.799	-3.089, 0.820	-3.062, 0.833	-3.322, 0.773	-3.342, 0.771	-3.338, 0.784	-3.348, 0.780	-3.361, 0.772	-3.367, 0.780	-3.355, 0.781
CI_{90}	-2.720, 0.555	-2.704, 0.545	-2.721, 0.554	-2.728, 0.552	-2.927, 0.472	-2.934, 0.477	-2.949, 0.490	-2.950, 0.489	-2.957, 0.485	-2.957, 0.486	-2.954, 0.480
Panel B: R^f											
Low	1.093	2.181	2.140	2.083	2.310	2.359	1.867	2.685	2.867	2.873	2.873
SE	(1.955)	(1.909)	(1.911)	(1.951)	(1.999)	(1.988)	(1.987)	(1.976)	(1.959)	(1.945)	(1.948)
p	0.211	0.194	0.197	0.194	0.166	0.167	0.163	0.157	0.148	0.143	0.143
CI_{99}	-2.422, 7.704	-2.398, 7.562	-2.339, 7.555	-2.384, 7.677	-2.346, 8.108	-2.330, 8.333	-2.284, 8.090	-2.210, 7.900	-2.093, 7.955	-2.074, 7.910	-2.072, 7.907
CI_{95}	-1.352, 6.455	-1.157, 6.244	-1.265, 6.288	-1.313, 6.374	-1.068, 6.663	-1.113, 6.610	-1.167, 6.691	-1.108, 6.711	-0.959, 6.747	-1.066, 6.639	-1.060, 6.666
CI_{90}	-0.745, 5.834	-0.621, 5.616	-0.575, 5.624	-0.671, 5.715	-0.529, 6.108	-0.522, 5.979	-0.452, 5.993	-0.403, 6.108	-0.372, 6.027	-0.369, 6.013	-0.377, 6.025
Mid	1.844	2.128	2.089	2.835	2.078	1.931	1.777	2.465	3.003	3.039	3.039
SE	(2.272)	(2.324)	(2.330)	(2.596)	(2.444)	(2.510)	(2.516)	(2.586)	(2.581)	(2.596)	(2.603)
p	0.250	0.247	0.226	0.187	0.304	0.320	0.318	0.309	0.287	0.283	0.282
CI_{99}	-2.065, 9.206	-2.326, 9.687	-2.344, 9.865	-2.761, 9.920	-3.408, 9.779	-3.679, 9.395	-3.777, 9.495	-3.683, 9.334	-3.772, 9.711	-3.697, 9.873	-3.710, 9.810
CI_{95}	-1.063, 7.579	-1.291, 7.812	-1.247, 7.837	-1.302, 8.526	-1.072, 7.694	-2.208, 7.793	-2.187, 7.905	-2.239, 7.958	-1.936, 8.171	-1.920, 8.224	-1.935, 8.221
CI_{90}	-0.612, 6.807	-0.755, 6.812	-0.695, 6.908	-0.646, 7.622	-1.348, 6.837	-1.507, 6.984	-1.487, 6.907	-1.505, 6.967	-1.354, 7.250	-1.388, 7.230	-1.424, 7.272
High	3.094*	3.331*	3.885*	3.165*	3.182*	3.112*	3.160*	3.434*	3.804*	3.801*	3.802*
SE	(2.045)	(2.012)	(2.004)	(2.058)	(2.119)	(2.100)	(2.105)	(2.073)	(2.022)	(1.999)	(2.008)
p	0.073	0.071	0.070	0.075	0.085	0.083	0.085	0.075	0.058	0.060	0.060
CI_{99}	-1.485, 9.049	-1.496, 8.914	-1.669, 8.779	-1.686, 9.034	-1.755, 9.015	-1.730, 8.928	-1.637, 9.158	-1.532, 8.872	-1.517, 8.972	-1.300, 8.985	-1.360, 8.995
CI_{95}	-0.291, 7.711	-0.241, 7.709	-0.169, 7.685	-0.265, 7.615	-0.371, 8.010	-0.362, 7.957	-0.365, 7.974	-0.249, 7.894	-0.160, 7.940	-0.216, 7.869	-0.205, 7.848
CI_{90}	[0.247, 7.093]	[0.355, 7.031]	[0.366, 7.001]	[0.250, 7.126]	[0.167, 7.235]	[0.173, 7.214]	[0.152, 7.226]	[0.249, 7.210]	[0.515, 7.221]	[0.495, 7.094]	[0.482, 7.082]
Panel C: R^{tot}											
Low	1.121	1.324	1.340	1.229	1.185	1.299	1.308	1.247	1.177	1.327	1.321
SE	(1.914)	(1.915)	(1.916)	(1.911)	(1.950)	(1.951)	(1.952)	(1.958)	(1.958)	(1.960)	(1.958)
p	0.472	0.466	0.476	0.485	0.527	0.524	0.521	0.531	0.525	0.526	0.526
CI_{99}	-3.455, 6.311	-4.473, 6.245	-3.596, 6.253	-3.532, 6.344	-3.712, 6.094	-3.809, 6.158	-3.855, 6.102	-3.835, 6.132	-3.762, 6.142	-3.791, 6.139	-3.838, 6.133
CI_{95}	-2.262, 5.231	-2.257, 5.207	-2.261, 5.185	-2.266, 5.168	-2.450, 5.205	-2.486, 5.223	-2.431, 5.201	-2.398, 5.218	-2.402, 5.183	-2.450, 5.219	-2.450, 5.221
CI_{90}	-1.741, 4.590	-1.698, 4.611	-1.748, 4.569	-1.750, 4.587	-1.895, 4.513	-1.927, 4.530	-1.927, 4.534	-1.928, 4.549	-1.937, 4.600	-1.955, 4.581	-1.959, 4.585
Mid	0.659	0.531	0.339	0.201	0.076	0.204	0.373	0.596	0.365	0.817	0.818
SE	(1.859)	(1.858)	(1.865)	(1.837)	(1.925)	(1.918)	(1.920)	(1.947)	(1.965)	(1.907)	(1.897)
p	0.827	0.767	0.811	0.781	0.853	0.831	0.833	0.861	0.888	0.890	0.895
CI_{99}	-4.364, 5.237	-4.293, 5.344	-4.283, 5.400	-4.355, 5.323	-4.624, 5.365	-4.590, 5.380	-4.511, 5.365	-4.563, 5.285	-4.828, 5.428	-4.707, 5.345	-4.744, 5.332
CI_{95}	-3.214, 4.128	-3.221, 4.251	-3.296, 4.150	-3.198, 4.233	-3.435, 4.275	-3.452, 4.218	-3.429, 4.259	-3.507, 4.255	-3.702, 4.248	-3.554, 4.096	-3.522, 4.029
CI_{90}	-2.621, 3.483	-2.651, 3.402	-2.679, 3.401	-2.540, 3.436	-2.880, 3.515	-2.830, 3.490	-2.784, 3.477	-2.853, 3.588	-2.967, 3.446	-2.900, 3.343	-2.838, 3.324
High	2.082	2.028	2.079	1.941	2.098	2.166	2.035	2.035	1.918	2.124	2.126
SE	(1.964)	(1.958)	(1.954)	(1.956)	(2.033)	(2.035)	(2.036)	(2.046)	(2.048)	(2.043)	(2.039)
p	0.303	0.286	0.287	0.292	0.340	0.338	0.335	0.345	0.345	0.341	0.342
CI_{99}	-2.927, 6.959	-2.898, 7.071	-2.977, 7.001	-2.894, 6.998	-3.156, 7.185	-3.182, 7.182	-3.183, 7.163	-3.226, 7.184	-3.274, 7.143	-3.170, 7.143	-3.188, 7.153
CI_{95}	-1.779, 5.963	-1.706, 6.030	-1.728, 6.045	-1.747, 6.013	-2.021, 5.971	-2.033, 6.018	-1.985, 5.974	-2.062, 5.963	-2.079, 5.977	-2.119, 5.947	-2.043, 5.973
CI_{90}	-1.086, 5.264	-1.024, 5.261	-1.084, 5.259	-1.088, 5.270	-1.298, 5.265	-1.279, 5.279	-1.282, 5.273	-1.351, 5.265	-1.332, 5.252	-1.305, 5.283	-1.292, 5.274

Notes. Entries are observed-scale differences in R^d , R^f , and R^{tot} from RE-Tobit margins. Within each group block, rows report the effect estimate, subject-bootstrap SE (in parentheses), two-sided subject-bootstrap plus-one p -value, and subject-bootstrap percentile confidence intervals CI_{99} , CI_{95} , and CI_{90} . Stars use these p -values: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Columns (1)–(11): (1) no covariates; (2)–(4) demographics; (5)–(7) human-capital/exposure; (8)–(9) risk controls; (10)–(11) financial-behavior controls.

Table B.5: T4 (Prog. $\rightarrow$ Lin.). Contrast: Prog. - Lin. Predicted evasion groups are based on the baseline ML prediction. Panels report R^d , R^f , and R^{tot} . Columns are cumulative covariate-ladder rungs.

	No covariates (1)	Demographics (2) (3) (4)			Human capital / exposure (5) (6)		Risk (7) (8)		Financial behavior (9) (10)		(11)
Panel A: R^d											
Low	2.336*** (0.839)	2.340*** (0.837)	2.343*** (0.837)	2.341*** (0.839)	2.327*** (0.841)	2.334*** (0.842)	2.352*** (0.844)	2.344*** (0.842)	2.341*** (0.845)	2.341*** (0.845)	2.330*** (0.845)
SE											
p	0.007	0.007	0.007	0.007	0.007	0.007	0.008	0.008	0.008	0.008	0.008
CI_{99}	[0.263, 4.538]	[0.262, 4.533]	[0.268, 4.548]	[0.260, 4.533]	[0.223, 4.523]	[0.247, 4.547]	[0.241, 4.513]	[0.229, 4.517]	[0.239, 4.528]	[0.242, 4.528]	[0.231, 4.528]
CI_{95}	[0.716, 4.070]	[0.726, 4.044]	[0.716, 4.067]	[0.706, 4.054]	[0.674, 4.016]	[0.681, 4.033]	[0.682, 4.037]	[0.681, 4.043]	[0.686, 4.057]	[0.686, 4.057]	[0.685, 4.048]
CI_{90}	[0.987, 3.710]	[0.994, 3.705]	[0.997, 3.710]	[1.000, 3.715]	[0.957, 3.680]	[0.959, 3.696]	[0.961, 3.700]	[0.961, 3.699]	[0.968, 3.718]	[0.962, 3.718]	[0.961, 3.714]
Mid	1.279 (0.917)	1.277 (0.921)	1.283 (0.924)	1.280 (0.923)	1.331 (0.951)	1.327 (0.952)	1.326 (0.960)	1.314 (0.970)	1.318 (0.978)	1.318 (0.978)	1.348 (0.978)
SE											
p	0.152	0.151	0.154	0.150	0.156	0.155	0.156	0.158	0.158	0.158	0.158
CI_{99}	[-0.940, 3.680]	[-0.911, 3.698]	[-0.918, 3.710]	[-0.923, 3.715]	[-1.000, 3.828]	[-0.959, 3.840]	[-1.004, 3.899]	[-1.012, 3.904]	[-1.006, 3.944]	[-1.006, 3.944]	[-1.012, 3.942]
CI_{95}	[-0.471, 3.122]	[-0.454, 3.124]	[-0.455, 3.133]	[-0.471, 3.142]	[-0.508, 3.203]	[-0.530, 3.204]	[-0.518, 3.229]	[-0.521, 3.266]	[-0.510, 3.272]	[-0.510, 3.275]	[-0.513, 3.272]
CI_{90}	[-0.198, 2.857]	[-0.190, 2.876]	[-0.196, 2.874]	[-0.194, 2.864]	[-0.209, 2.931]	[-0.211, 2.921]	[-0.204, 2.937]	[-0.198, 2.996]	[-0.219, 3.020]	[-0.217, 3.019]	[-0.217, 3.012]
High	1.511 (0.782)	1.517 (0.783)	1.517 (0.784)	1.508 (0.784)	1.476 (0.789)	1.481 (0.790)	1.486 (0.791)	1.495 (0.798)	1.495 (0.798)	1.495 (0.798)	1.497 (0.797)
SE											
p	0.055	0.055	0.054	0.053	0.062	0.062	0.062	0.060	0.060	0.060	0.059
CI_{99}	[-0.380, 3.421]	[-0.396, 3.436]	[-0.376, 3.431]	[-0.386, 3.432]	[-0.405, 3.400]	[-0.404, 3.431]	[-0.413, 3.415]	[-0.403, 3.473]	[-0.410, 3.466]	[-0.410, 3.466]	[-0.411, 3.462]
CI_{95}	[-0.011, 2.998]	[-0.010, 3.018]	[-0.011, 3.018]	[-0.011, 3.023]	[-0.045, 3.020]	[-0.044, 3.019]	[-0.053, 3.028]	[-0.059, 3.058]	[-0.060, 3.060]	[-0.057, 3.061]	[-0.049, 3.063]
CI_{90}	[0.215, 2.800]	[0.217, 2.805]	[0.223, 2.804]	[0.210, 2.791]	[0.160, 2.789]	[0.158, 2.795]	[0.171, 2.804]	[0.166, 2.844]	[0.176, 2.846]	[0.173, 2.846]	[0.173, 2.845]
Panel B: R^f											
Low	1.387 (1.999)	0.941 (2.058)	0.902 (2.056)	1.296 (2.058)	1.677 (2.030)	1.651 (2.028)	1.536 (2.023)	1.039 (2.027)	1.048 (2.027)	1.047 (2.031)	1.033 (2.046)
SE											
p	0.483	0.485	0.475	0.485	0.397	0.398	0.418	0.398	0.418	0.417	0.417
CI_{99}	[-3.921, 6.671]	[-4.415, 6.748]	[-4.300, 6.641]	[-4.525, 6.549]	[-3.915, 6.824]	[-3.922, 6.998]	[-3.881, 6.884]	[-4.095, 6.985]	[-4.179, 7.007]	[-4.197, 7.022]	[-4.193, 7.033]
CI_{95}	[-2.676, 5.480]	[-2.980, 5.353]	[-2.981, 5.307]	[-2.936, 5.296]	[-2.568, 5.559]	[-2.641, 5.569]	[-2.569, 5.493]	[-2.580, 5.639]	[-2.724, 5.542]	[-2.703, 5.619]	[-2.701, 5.672]
CI_{90}	[-1.730, 4.786]	[-2.197, 4.623]	[-2.177, 4.637]	[-2.100, 4.609]	[-1.799, 4.956]	[-1.759, 4.911]	[-1.774, 4.877]	[-1.782, 4.855]	[-1.836, 4.812]	[-1.801, 4.847]	[-1.848, 4.877]
Mid	-1.875 (1.678)	-2.831 (2.267)	-2.749 (2.269)	-1.746 (2.236)	-1.027 (2.201)	-0.982 (2.184)	-1.148 (2.197)	-2.287 (2.255)	-2.262 (2.255)	-2.267 (2.271)	-2.304 (2.284)
SE											
p	0.269	0.345	0.370	0.478	0.576	0.580	0.563	0.522	0.523	0.534	0.546
CI_{99}	[-5.369, 3.964]	[-7.320, 4.607]	[-7.423, 4.543]	[-7.048, 4.139]	[-6.841, 4.393]	[-6.825, 4.568]	[-6.724, 4.529]	[-6.879, 4.706]	[-6.886, 4.420]	[-6.879, 4.423]	[-6.907, 4.475]
CI_{95}	[-4.667, 1.927]	[-6.241, 2.578]	[-6.280, 2.583]	[-6.010, 2.906]	[-5.598, 3.227]	[-5.559, 3.271]	[-5.569, 3.167]	[-5.705, 3.045]	[-5.733, 3.161]	[-5.719, 3.161]	[-5.720, 3.211]
CI_{90}	[-4.280, 1.272]	[-5.743, 1.818]	[-5.686, 1.905]	[-5.349, 2.100]	[-4.940, 2.351]	[-4.838, 2.382]	[-4.912, 2.515]	[-5.111, 2.356]	[-5.118, 2.376]	[-5.138, 2.420]	[-5.116, 2.410]
High	1.441 (2.055)	0.961 (2.088)	0.953 (2.078)	1.388 (2.086)	1.696 (2.058)	1.757 (2.075)	1.681 (2.065)	1.267 (2.059)	1.369 (2.058)	1.369 (2.060)	1.369 (2.072)
SE											
p	0.444	0.961	0.953	0.490	1.398	1.407	1.407	0.423	0.420	0.415	0.413
CI_{99}	[-3.193, 7.447]	[-3.723, 7.350]	[-3.728, 7.280]	[-3.606, 7.315]	[-3.215, 7.394]	[-3.279, 7.421]	[-3.302, 7.425]	[-3.276, 7.637]	[-3.318, 7.605]	[-3.317, 7.578]	[-3.290, 7.597]
CI_{95}	[-2.095, 5.825]	[-2.397, 5.599]	[-2.370, 5.532]	[-2.322, 5.672]	[-2.056, 5.871]	[-2.082, 5.917]	[-2.085, 5.842]	[-2.094, 5.875]	[-2.153, 5.822]	[-2.152, 5.824]	[-2.134, 5.860]
CI_{90}	[-1.571, 5.039]	[-1.967, 4.892]	[-1.903, 4.892]	[-1.863, 4.972]	[-1.533, 5.131]	[-1.516, 5.185]	[-1.550, 5.157]	[-1.509, 5.095]	[-1.565, 5.072]	[-1.562, 5.076]	[-1.576, 5.206]
Panel C: R^{tot}											
Low	4.921*** (1.914)	4.914*** (1.930)	4.905*** (1.928)	4.905*** (1.921)	5.068*** (1.921)	5.058*** (1.922)	5.058*** (1.924)	5.166*** (1.920)	5.073*** (1.918)	5.071*** (1.917)	5.071*** (1.914)
SE											
p	0.011	0.011	0.012	0.012	0.010	0.010	0.010	0.010	0.010	0.010	0.010
CI_{99}	[0.025, 9.918]	[0.030, 9.805]	[0.043, 9.740]	[-0.016, 9.770]	[0.054, 9.836]	[0.127, 9.868]	[0.172, 9.912]	[0.116, 9.907]	[0.150, 9.949]	[0.102, 9.881]	[0.116, 9.853]
CI_{95}	[1.113, 8.824]	[1.116, 8.835]	[1.146, 8.802]	[1.156, 8.781]	[1.204, 8.816]	[1.192, 8.837]	[1.237, 8.861]	[1.217, 8.859]	[1.254, 8.891]	[1.253, 8.868]	[1.267, 8.868]
CI_{90}	[1.651, 8.162]	[1.641, 8.162]	[1.689, 8.174]	[1.691, 8.121]	[1.811, 8.248]	[1.821, 8.274]	[1.808, 8.282]	[1.820, 8.268]	[1.861, 8.251]	[1.837, 8.252]	[1.831, 8.239]
Mid	2.205 (2.226)	1.791 (2.243)	1.918 (2.229)	2.118 (2.218)	2.240 (2.233)	2.215 (2.234)	2.215 (2.237)	2.375 (2.220)	2.277 (2.218)	2.273 (2.213)	2.273 (2.206)
SE											
p	0.339	0.338	0.338	0.331	0.338	0.338	0.338	0.307	0.310	0.310	0.310
CI_{99}	[-2.879, 8.157]	[-2.856, 8.035]	[-2.939, 7.980]	[-2.873, 8.004]	[-2.828, 8.119]	[-2.808, 8.147]	[-2.793, 8.176]	[-2.865, 8.209]	[-2.865, 8.249]	[-2.954, 8.193]	[-2.957, 8.162]
CI_{95}	[-2.013, 6.837]	[-2.074, 6.716]	[-2.059, 6.721]	[-2.001, 6.681]	[-2.017, 6.721]	[-2.020, 6.756]	[-1.994, 6.725]	[-1.997, 6.727]	[-1.935, 6.728]	[-1.916, 6.713]	[-1.946, 6.649]
CI_{90}	[-1.315, 6.020]	[-1.311, 6.015]	[-1.298, 6.005]	[-1.312, 5.962]	[-1.282, 6.044]	[-1.280, 6.036]	[-1.281, 6.073]	[-1.203, 6.070]	[-1.235, 6.068]	[-1.280, 6.043]	[-1.283, 6.043]
High	4.697*** (2.408)	4.697*** (2.424)	4.685*** (2.422)	4.662*** (2.410)	4.862*** (2.410)	4.857*** (2.412)	4.850*** (2.412)	4.950*** (2.406)	4.811*** (2.408)	4.811*** (2.407)	4.811*** (2.407)
SE											
p	0.041	0.041	0.040	0.035	0.036	0.036	0.037	0.037	0.033	0.034	0.034
CI_{99}	[-0.865, 11.420]	[-0.843, 11.318]	[-0.842, 11.315]	[-0.909, 11.345]	[-0.689, 11.577]	[-0.681, 11.570]	[-0.700, 11.561]	[-0.726, 11.586]	[-0.593, 11.534]	[-0.601, 11.508]	[-0.615, 11.507]
CI_{95}	[0.262, 9.750]	[0.272, 9.648]	[0.295, 9.638]	[0.259, 9.669]	[0.371, 9.731]	[0.382, 9.733]	[0.363, 9.728]	[0.456, 9.719]	[0.388, 9.737]	[0.385, 9.737]	[0.356, 9.732]
CI_{90}	[0.909, 8.998]	[0.934, 8.861]	[0.923, 8.914]	[0.940, 8.839]	[1.102, 8.958]	[1.118, 8.953]	[1.107, 8.944]	[1.133, 9.008]	[1.148, 9.007]	[1.116, 8.997]	[1.115, 8.990]

Notes. Entries are observed-scale differences in R^d , R^f , and R^{tot} from RE-Tobit margins. Within each group block, rows report the effect estimate, subject-bootstrap SE (in parentheses), two-sided subject-bootstrap plus-one p -value, and subject-bootstrap percentile confidence intervals CI_{99} , CI_{95} , and CI_{90} . Stars use these p -values: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Columns (1)–(11): (1) no covariates; (2)–(4) demographics; (5)–(7) human-capital/exposure; (8)–(9) risk controls; (10)–(11) financial-behavior controls.

Table B.6: T1 (Prog.) vs. T2 (Lin.). Difference: Prog. - Lin. Predicted evasion groups are based on the baseline ML prediction. Panels report R^d , R^f , and R^{tot} . Columns are cumulative covariate-ladder rungs.

	No covariates (1)	Demographics (2) (3)		Human capital / exposure (4) (5) (6)			Risk (7) (8) (9)		Financial behavior (10) (11)	
Panel A: R^d										
Low	-0.282 (1.058)	0.006 (1.068)	-0.019 (1.077)	0.019 (1.082)	-0.192 (1.114)	-0.147 (1.140)	0.239 (1.172)	0.252 (1.120)	0.194 (1.121)	0.259 (1.122)
SE										
p	0.826	0.967	0.987	0.976	0.867	0.926	0.820	0.865	0.823	0.995
CI_{99}	[-3.027, 2.529]	[-2.786, 2.734]	[-2.812, 2.743]	[-2.895, 2.807]	[-3.134, 2.710]	[-3.035, 2.920]	[-2.659, 3.321]	[-2.568, 3.250]	[-2.659, 3.261]	[-2.740, 3.402]
CI_{95}	[-2.446, 1.813]	[-2.092, 2.155]	[-2.147, 2.140]	[-2.146, 2.133]	[-2.398, 2.046]	[-2.316, 2.140]	[-2.056, 2.579]	[-1.916, 2.403]	[-1.956, 2.437]	[-1.904, 2.513]
CI_{90}	[-2.007, 1.471]	[-1.793, 1.784]	[-1.806, 1.740]	[-1.822, 1.736]	[-2.044, 1.598]	[-1.993, 1.682]	[-1.709, 2.109]	[-1.643, 2.022]	[-1.656, 2.046]	[-1.606, 2.068]
Mid	-0.930 (1.432)	-0.972 (1.437)	-1.184 (1.384)	-1.098 (1.441)	-0.764 (1.529)	-0.650 (1.581)	0.603 (1.521)	0.631 (1.572)	-0.134 (1.399)	-0.120 (1.649)
SE										
p	0.518	0.507	0.416	0.459	0.631	0.721	0.664	0.684	0.957	0.986
CI_{99}	[-4.704, 2.602]	[-4.853, 2.560]	[-4.785, 2.420]	[-4.838, 2.599]	[-4.870, 2.835]	[-4.729, 3.182]	[-3.483, 4.369]	[-3.939, 4.614]	[-4.175, 4.265]	[-4.072, 4.539]
CI_{95}	[-3.787, 1.863]	[-3.812, 1.824]	[-3.833, 1.488]	[-3.933, 1.673]	[-3.718, 2.122]	[-3.702, 2.381]	[-2.481, 3.481]	[-2.621, 3.611]	[-3.166, 3.093]	[-3.117, 3.289]
CI_{90}	[-3.370, 1.368]	[-3.360, 1.370]	[-3.430, 1.031]	[-3.534, 1.212]	[-3.355, 1.637]	[-3.304, 1.931]	[-1.972, 3.037]	[-2.072, 3.150]	[-2.666, 2.589]	[-2.616, 2.854]
High	-0.747 (1.269)	-0.036 (1.292)	-0.042 (1.315)	0.047 (1.299)	-0.034 (1.307)	0.079 (1.319)	0.012 (1.395)	0.249 (1.377)	0.076 (1.385)	0.721 (1.409)
SE										
p	0.553	0.963	0.970	0.978	0.958	0.996	0.704	0.886	0.672	0.610
CI_{99}	[-3.814, 2.419]	[-3.366, 3.260]	[-3.426, 3.368]	[-3.404, 3.359]	[-3.535, 3.274]	[-3.509, 3.442]	[-2.964, 4.209]	[-3.272, 3.794]	[-2.986, 4.250]	[-2.928, 4.497]
CI_{95}	[-3.207, 1.751]	[-2.489, 2.461]	[-2.536, 2.540]	[-2.446, 2.629]	[-2.528, 2.611]	[-2.504, 2.701]	[-2.191, 3.391]	[-2.472, 2.944]	[-1.964, 3.462]	[-1.938, 3.594]
CI_{90}	[-2.859, 1.343]	[-2.058, 2.044]	[-2.129, 2.108]	[-1.985, 2.202]	[-2.082, 2.152]	[-2.009, 2.233]	[-1.686, 2.867]	[-1.957, 2.514]	[-1.564, 2.959]	[-1.517, 3.049]
Panel B: R^f										
Low	2.655** (1.291)	2.398** (1.258)	2.491** (1.255)	2.457** (1.263)	2.672** (1.288)	2.582** (1.304)	1.591 (1.279)	1.579 (1.273)	1.541 (1.285)	1.400 (1.278)
SE										
p	0.031	0.042	0.034	0.034	0.025	0.034	0.215	0.205	0.213	0.268
CI_{99}	[-0.531, 6.196]	[-0.631, 5.757]	[-0.572, 5.795]	[-0.456, 5.964]	[-0.385, 6.226]	[-0.671, 6.187]	[-1.308, 5.089]	[-1.531, 5.207]	[-1.722, 5.068]	[-1.842, 4.832]
CI_{95}	[-0.231, 5.303]	[-0.092, 5.018]	[-0.177, 5.028]	[-0.186, 5.011]	[-0.349, 5.299]	[-0.173, 5.287]	[-0.756, 4.191]	[-0.734, 4.187]	[-0.799, 4.167]	[-0.927, 4.129]
CI_{90}	[-0.609, 4.813]	[-0.400, 4.551]	[-0.506, 4.621]	[-0.479, 4.540]	[-0.670, 4.853]	[-0.520, 4.765]	[-0.446, 3.300]	[-0.393, 3.657]	[-0.421, 3.538]	[-0.570, 3.561]
Mid	1.281 (1.755)	1.388 (1.754)	1.454 (1.796)	1.301 (1.887)	1.419 (2.032)	1.096 (1.988)	-0.385 (1.974)	-0.423 (2.039)	0.275 (2.323)	0.188 (2.329)
SE										
p	0.471	0.417	0.414	0.486	0.512	0.602	0.827	0.818	0.981	0.977
CI_{99}	[-2.612, 6.063]	[-2.625, 6.285]	[-2.735, 6.358]	[-3.118, 6.589]	[-3.276, 7.065]	[-3.557, 6.738]	[-5.051, 5.204]	[-5.085, 5.658]	[-5.593, 6.397]	[-5.973, 6.187]
CI_{95}	[-1.911, 4.959]	[-1.740, 5.046]	[-1.803, 5.149]	[-2.080, 5.163]	[-2.253, 5.501]	[-2.590, 5.178]	[-3.907, 3.836]	[-3.971, 3.933]	[-4.319, 4.697]	[-4.415, 4.561]
CI_{90}	[-1.492, 4.147]	[-1.343, 4.357]	[-1.349, 4.470]	[-1.604, 4.491]	[-1.737, 4.943]	[-2.028, 4.480]	[-3.400, 3.118]	[-3.549, 3.189]	[-3.719, 3.998]	[-3.780, 3.813]
High	1.179** (1.599)	1.536** (1.644)	1.541* (1.666)	1.546** (1.709)	1.303 (1.603)	1.068 (1.605)	3.064** (1.604)	3.380** (1.613)	2.583* (1.629)	2.526 (1.665)
SE										
p	0.006	0.031	0.029	0.035	0.014	0.019	0.048	0.039	0.092	0.117
CI_{99}	[-0.257, 8.252]	[-0.581, 8.009]	[-0.622, 8.121]	[-0.744, 8.138]	[-0.147, 8.307]	[-0.299, 8.250]	[-0.949, 7.599]	[-0.712, 7.914]	[-1.400, 7.142]	[-1.559, 7.157]
CI_{95}	[-1.177, 7.389]	[-0.398, 6.928]	[-0.419, 6.950]	[-0.412, 7.017]	[-0.843, 7.107]	[-0.611, 6.984]	[-0.107, 6.374]	[-0.215, 6.844]	[-0.472, 5.936]	[-0.596, 5.868]
CI_{90}	[-1.546, 6.912]	[-0.948, 6.492]	[-0.963, 6.452]	[-0.934, 6.597]	[-1.366, 6.711]	[-1.197, 6.564]	[-0.537, 5.843]	[-0.719, 6.251]	[-0.055, 5.358]	[-0.077, 5.345]
Panel C: R^{tot}										
Low	2.373** (0.872)	2.401** (0.882)	2.472** (0.868)	2.476** (0.875)	2.479** (0.879)	2.435** (0.868)	1.831** (0.869)	1.735** (0.863)	1.659* (0.863)	1.538* (0.868)
SE										
p	0.008	0.008	0.004	0.005	0.007	0.009	0.044	0.044	0.050	0.061
CI_{99}	[-0.240, 4.598]	[-0.121, 4.651]	[-0.201, 4.689]	[-0.203, 4.694]	[-0.147, 4.692]	[-0.075, 4.692]	[-0.453, 4.001]	[-0.549, 4.013]	[-0.563, 3.920]	[-0.720, 3.827]
CI_{95}	[-0.678, 4.132]	[-0.707, 4.175]	[-0.792, 4.205]	[-0.796, 4.245]	[-0.777, 4.194]	[-0.747, 4.151]	[-0.087, 3.590]	[-0.080, 3.624]	[-0.063, 3.470]	[-0.064, 3.449]
CI_{90}	[-0.948, 3.839]	[-0.984, 3.926]	[-1.082, 3.951]	[-1.079, 3.968]	[-1.073, 3.956]	[-1.021, 3.878]	[-0.419, 3.271]	[-0.390, 3.263]	[-0.314, 3.183]	[-0.231, 3.122]
Mid	0.352 (1.244)	0.416 (1.256)	0.270 (1.222)	0.203 (1.275)	0.656 (1.259)	0.445 (1.283)	0.218 (1.352)	0.205 (1.400)	0.140 (1.559)	0.068 (1.587)
SE										
p	0.777	0.722	0.824	0.880	0.635	0.753	0.860	0.879	0.960	0.968
CI_{99}	[-2.753, 3.395]	[-2.671, 3.638]	[-2.725, 3.479]	[-2.949, 3.443]	[-2.566, 3.908]	[-2.902, 3.727]	[-3.511, 3.819]	[-3.628, 4.008]	[-4.242, 4.057]	[-4.181, 4.311]
CI_{95}	[-2.022, 2.775]	[-1.875, 2.899]	[-2.008, 2.721]	[-2.193, 2.769]	[-1.780, 3.117]	[-1.996, 3.030]	[-2.316, 2.904]	[-2.502, 2.938]	[-3.154, 3.061]	[-3.174, 3.082]
CI_{90}	[-1.680, 2.428]	[-1.607, 2.526]	[-1.661, 2.348]	[-1.806, 2.376]	[-1.403, 2.763]	[-1.583, 2.613]	[-1.886, 2.519]	[-2.098, 2.525]	[-2.459, 2.611]	[-2.611, 2.745]
High	3.432*** (1.179)	3.500*** (1.169)	3.500*** (1.177)	3.593*** (1.195)	3.873*** (1.170)	3.777*** (1.130)	3.675*** (1.142)	3.629*** (1.187)	3.259*** (1.158)	3.247*** (1.179)
SE										
p	0.002	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.002	0.003
CI_{99}	[-0.722, 6.896]	[-0.703, 6.698]	[-0.731, 6.804]	[-0.824, 7.100]	[-1.128, 7.161]	[-1.142, 6.799]	[-0.972, 6.755]	[-0.907, 6.740]	[-0.601, 6.386]	[-0.552, 6.722]
CI_{95}	[-1.228, 5.842]	[-1.384, 5.884]	[-1.365, 5.957]	[-1.468, 6.076]	[-1.732, 6.305]	[-1.710, 6.073]	[-1.584, 6.009]	[-1.456, 6.068]	[-1.144, 5.609]	[-1.143, 5.701]
CI_{90}	[-1.569, 5.448]	[-1.600, 5.525]	[-1.707, 5.546]	[-1.818, 5.728]	[-2.088, 5.886]	[-2.011, 5.746]	[-1.860, 6.026]	[-1.746, 5.644]	[-1.417, 5.226]	[-1.459, 5.359]

Notes. Entries are covariate-adjusted T1–T2 ANCOVA differences on observed outcomes R^d , R^f , and R^{tot} . This covariate-ladder comparison is a subject-bootstrap diagnostic. Session-day randomization inference remains the primary T1–T2 inference. Within each group block, rows report the effect estimate, subject-bootstrap SE (in parentheses), two-sided subject-bootstrap plus-one p -value, and subject-bootstrap percentile confidence intervals CI_{99} , CI_{95} , and CI_{90} . Stars use these p -values: * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Columns (1)–(11): (1) no covariates; (2)–(4) demographics; (5)–(7) human-capital/exposure; (8)–(9) risk controls; (10)–(11) financial-behavior controls.

B.2 Alternative predicted partitions

Figures B.1 and B.2, together with Tables B.7 and B.8, report the alternative grouping checks underlying the partition-frontier summary.

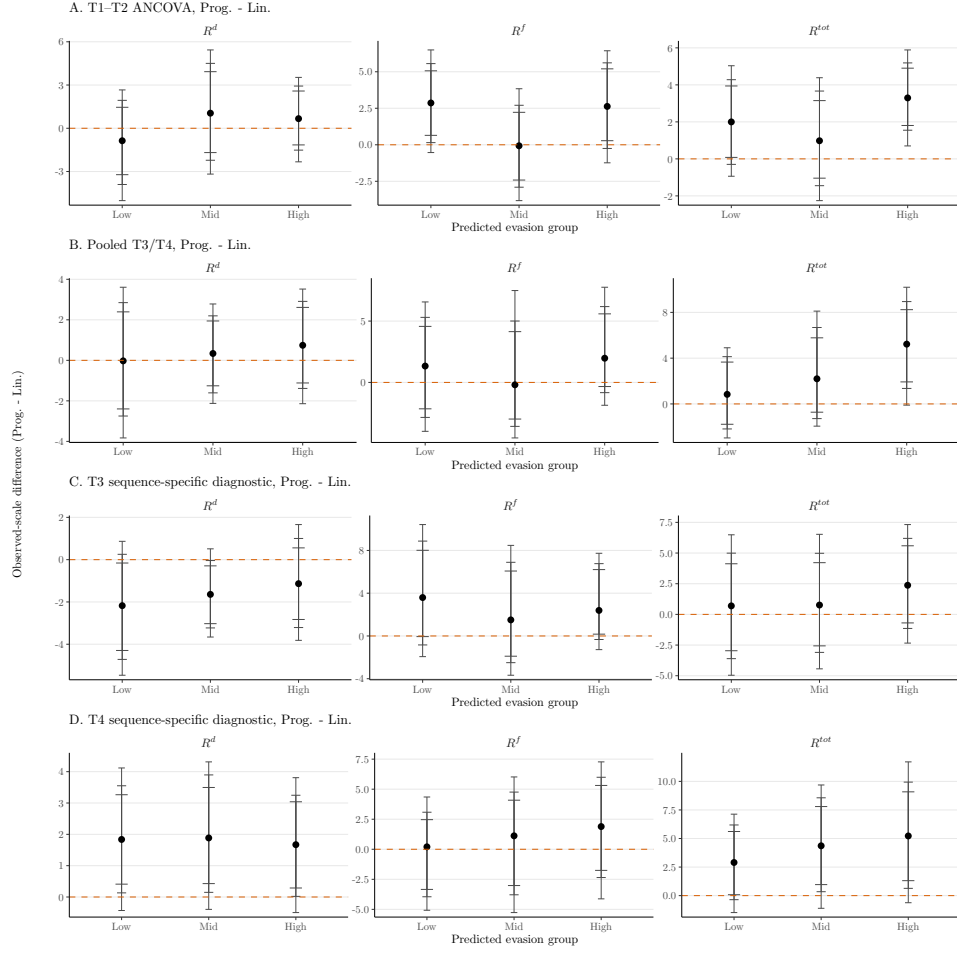


Figure B.1: Robustness grouped observed-scale differences with covariates using the demographic set (age and female indicator) under the baseline specification. Panel A reports T1–T2 ANCOVA differences with exact session-day randomization-inference intervals. Panel B reports the pooled T3/T4 randomized-sequence ITT estimate on the pre-post change, and Panels C and D report sequence-specific T3 and T4 estimates, all with subject-bootstrap intervals (Prog. – Lin.).

Table B.7: Robustness grouped observed-scale contrasts with covariates using the socio-demographic exogenous set (age and female indicator) under the baseline specification. Panel A reports T1–T2 ANCOVA contrasts; Panel B reports the pooled T3/T4 randomized-sequence ITT estimate on the pre-post change; Panels C and D report sequence-specific T3 and T4 contrasts (Prog. – Lin.).

Panel A: T1 Progressive, T2 Linear — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
β	-0.866	1.048	0.667	2.864**	-0.069	2.628*	1.998*	0.979	3.295***
SE	(1.451)	(1.685)	(1.148)	(1.330)	(1.420)	(1.512)	(1.158)	(1.293)	(0.948)
p	0.540	0.517	0.615	0.034	0.974	0.072	0.090	0.421	< 0.001
CI_{99}	[-5.019, 2.661]	[-3.178, 5.435]	[-2.328, 3.530]	[-0.533, 6.495]	[-3.824, 3.838]	[-1.235, 6.438]	[-0.939, 5.034]	[-2.256, 4.386]	[0.700, 5.888]
CI_{95}	[-3.901, 1.938]	[-2.220, 4.503]	[-1.516, 2.929]	[0.148, 5.559]	[-2.905, 2.704]	[-0.251, 5.611]	[-0.297, 4.280]	[-1.448, 3.666]	[1.549, 5.187]
CI_{90}	[-3.219, 1.456]	[-1.686, 3.927]	[-1.154, 2.584]	[0.646, 5.065]	[-2.416, 2.223]	[0.279, 5.200]	[0.080, 3.940]	[-1.043, 3.150]	[1.805, 4.902]
Panel B: Pooled T3/T4 contrast — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
Δ	-0.026	0.339	0.743	1.334	-0.194	1.973	0.837	2.197	5.225**
SE	(1.458)	(0.981)	(1.123)	(2.032)	(2.160)	(1.830)	(1.626)	(1.987)	(1.952)
p	0.981	0.717	0.512	0.565	0.941	0.154	0.641	0.211	0.014
CI_{99}	[-3.830, 3.608]	[-2.125, 2.782]	[-2.141, 3.518]	[-3.985, 6.559]	[-4.523, 7.489]	[-1.862, 7.758]	[-2.972, 4.908]	[-1.943, 8.111]	[-0.106, 10.198]
CI_{95}	[-2.748, 2.848]	[-1.605, 2.196]	[-1.386, 2.910]	[-2.851, 5.302]	[-3.582, 5.005]	[-0.832, 6.181]	[-2.186, 4.132]	[-1.282, 6.679]	[1.353, 8.944]
CI_{90}	[-2.398, 2.392]	[-1.257, 1.943]	[-1.116, 2.613]	[-2.151, 4.568]	[-2.984, 4.141]	[-0.335, 5.589]	[-1.778, 3.658]	[-0.722, 5.777]	[1.926, 8.238]
Panel C: T3 Linear → Progressive — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
Δ	-2.177*	-1.642**	-1.136	3.594	1.504	2.391*	0.693	0.763	2.375
SE	(1.262)	(0.821)	(1.051)	(2.464)	(2.406)	(1.829)	(2.180)	(2.076)	(1.893)
p	0.079	0.048	0.273	0.109	0.462	0.083	0.812	0.766	0.212
CI_{99}	[-5.467, 0.867]	[-3.659, 0.511]	[-3.816, 1.660]	[-1.933, 10.421]	[-3.674, 8.473]	[-1.278, 7.733]	[-4.961, 6.487]	[-4.438, 6.526]	[-2.341, 7.322]
CI_{95}	[-4.717, 0.253]	[-3.229, -0.042]	[-3.211, 1.002]	[-0.839, 8.874]	[-2.497, 6.889]	[-0.330, 6.764]	[-3.608, 4.992]	[-3.098, 4.981]	[-1.145, 6.196]
CI_{90}	[-4.295, -0.159]	[-3.027, -0.293]	[-2.829, 0.557]	[-0.059, 8.013]	[-1.893, 6.074]	[0.170, 6.209]	[-2.962, 4.126]	[-2.566, 4.215]	[-0.695, 5.592]
Panel D: T4 Progressive → Linear — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
Δ	1.837**	1.885**	1.670**	0.203	1.118	1.890	2.901*	4.360**	5.225**
SE	(0.868)	(0.934)	(0.838)	(1.806)	(2.183)	(2.173)	(1.681)	(2.087)	(2.361)
p	0.032	0.038	0.049	0.849	0.821	0.384	0.089	0.032	0.025
CI_{99}	[-0.431, 4.119]	[-0.395, 4.313]	[-0.497, 3.808]	[-5.076, 4.349]	[-5.267, 6.020]	[-4.126, 7.273]	[-1.482, 7.130]	[-1.109, 9.685]	[-0.621, 11.707]
CI_{95}	[0.132, 3.550]	[0.148, 3.897]	[0.020, 3.247]	[-3.952, 3.083]	[-3.788, 4.758]	[-2.352, 5.991]	[-0.355, 6.185]	[0.343, 8.562]	[0.637, 9.935]
CI_{90}	[0.410, 3.264]	[0.428, 3.495]	[0.287, 3.040]	[-3.341, 2.465]	[-3.018, 4.084]	[-1.757, 5.312]	[0.080, 5.613]	[0.965, 7.797]	[1.310, 9.085]

Notes. Within each panel and outcome, rows report the effect estimate, SE, p -value, and confidence intervals (CI_{99} , CI_{95} , CI_{90}). For Panel A, bootstrap p -values are read from the baseline grouped margins CSV. Panels B–D use subject-bootstrap inference. Stars use the indicated two-sided p -values: * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.01$.

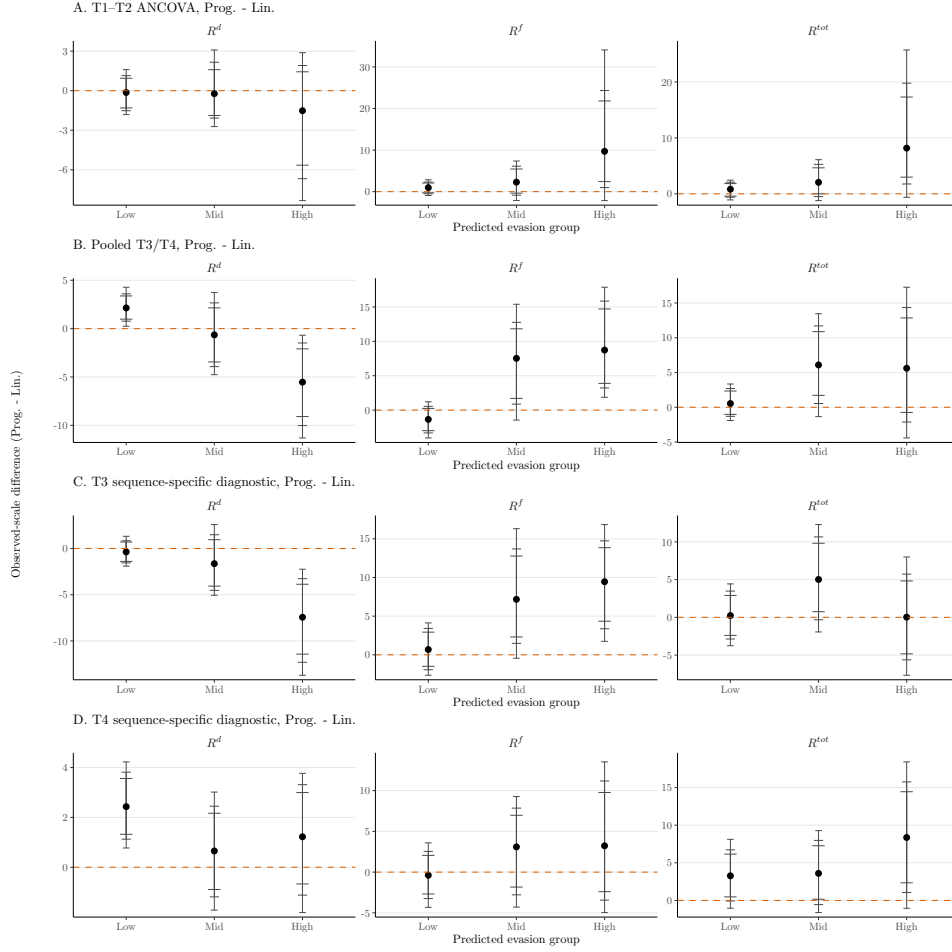


Figure B.2: Grouped observed-scale differences with covariates under the average-observed-evasion benchmark grouping. Panel A reports T1–T2 ANCOVA differences with exact session-day randomization-inference intervals. Panel B reports the pooled T3/T4 randomized-sequence ITT estimate on the pre-post change, and Panels C and D report sequence-specific T3 and T4 estimates, all with subject-bootstrap intervals (Prog. – Lin.). Under $M_\rho < 0$ the frozen evasion-rank labels coincide with pre-treatment latent-quantile groups and the T1–T2 randomization inference is design-exact. Otherwise the comparison is descriptive.

Table B.8: Grouped observed-scale contrasts with covariates under the average-observed-evasion benchmark grouping. Panel A reports T1–T2 AN-COVA contrasts; Panel B reports the pooled T3/T4 randomized-sequence ITT estimate on the pre-post change; Panels C and D report sequence-specific T3 and T4 contrasts (Prog. – Lin.).

Panel A: T1 Progressive, T2 Linear — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
β	-0.137	-0.225	-1.518	0.966	2.284	9.691**	0.830	2.059*	8.173**
SE	(0.693)	(1.081)	(2.150)	(0.727)	(1.794)	(6.150)	(0.697)	(1.447)	(4.634)
p	0.808	0.722	0.378	0.226	0.139	0.034	0.315	0.100	0.016
CI_{99}	[-1.812, 1.602]	[-2.723, 3.094]	[-8.339, 2.887]	[-0.927, 2.853]	[-2.118, 7.374]	[-2.155, 34.077]	[-1.090, 2.449]	[-1.210, 6.107]	[-0.621, 25.727]
CI_{95}	[-1.519, 1.144]	[-2.076, 2.161]	[-6.674, 1.911]	[-0.511, 2.304]	[-0.849, 6.121]	[0.979, 24.326]	[-0.609, 2.074]	[-0.495, 5.270]	[1.764, 19.783]
CI_{90}	[-1.309, 0.945]	[-1.878, 1.594]	[-5.650, 1.435]	[-0.276, 2.076]	[-0.362, 5.441]	[2.422, 21.812]	[-0.410, 1.834]	[0.008, 4.650]	[2.987, 17.304]
Panel B: Pooled T3/T4 contrast — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
Δ	2.144***	-0.645	-5.533***	-1.351	7.531**	8.731***	0.538	6.089**	5.616
SE	(0.751)	(1.701)	(2.136)	(0.989)	(3.098)	(3.263)	(1.029)	(2.817)	(4.137)
p	0.005	0.681	0.006	0.178	0.027	0.003	0.521	0.031	0.161
CI_{99}	[0.248, 4.281]	[-4.761, 3.744]	[-11.302, -0.680]	[-4.047, 1.212]	[-1.447, 15.396]	[1.862, 17.871]	[-1.905, 3.348]	[-1.347, 13.454]	[-4.410, 17.266]
CI_{95}	[0.774, 3.600]	[-3.927, 2.664]	[-10.025, -1.483]	[-3.318, 0.548]	[0.869, 12.769]	[3.227, 15.857]	[-1.305, 2.699]	[0.542, 11.709]	[-2.123, 14.361]
CI_{90}	[0.980, 3.380]	[-3.443, 2.147]	[-9.092, -2.092]	[-2.992, 0.248]	[1.702, 11.830]	[3.887, 14.714]	[-1.023, 2.341]	[1.713, 10.881]	[-0.745, 12.851]
Panel C: T3 Linear → Progressive — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
Δ	-0.364	-1.636	-7.434***	0.684	7.173**	9.454***	0.234	5.016*	0.031
SE	(0.629)	(1.521)	(2.267)	(1.345)	(3.167)	(2.919)	(1.591)	(2.756)	(2.947)
p	0.588	0.300	0.002	0.617	0.017	0.002	0.827	0.062	0.984
CI_{99}	[-1.903, 1.321]	[-5.057, 2.594]	[-13.713, -2.239]	[-2.642, 4.130]	[-0.441, 16.312]	[1.743, 16.844]	[-3.762, 4.432]	[-1.933, 12.291]	[-7.670, 8.000]
CI_{95}	[-1.551, 0.844]	[-4.527, 1.493]	[-12.311, -3.264]	[-1.930, 3.413]	[1.481, 13.692]	[3.365, 14.738]	[-2.868, 3.475]	[-0.323, 10.659]	[-5.627, 5.727]
CI_{90}	[-1.392, 0.703]	[-4.069, 0.955]	[-11.430, -3.865]	[-1.488, 2.931]	[2.309, 12.770]	[4.347, 13.855]	[-2.393, 2.900]	[0.747, 9.813]	[-4.834, 4.820]
Panel D: T4 Progressive → Linear — Contrast: Prog. - Lin.									
	R^d			R^f			R^{tot}		
	Low	Mid	High	Low	Mid	High	Low	Mid	High
Δ	2.431***	0.652	1.223	-0.386	3.098	3.228	3.272*	3.595*	8.360**
SE	(0.689)	(0.942)	(1.107)	(1.455)	(2.678)	(3.655)	(1.771)	(2.170)	(3.660)
p	< 0.001	0.519	0.284	0.836	0.361	0.304	0.054	0.090	0.027
CI_{99}	[0.772, 4.227]	[-1.721, 3.016]	[-1.818, 3.767]	[-4.323, 3.588]	[-4.294, 9.272]	[-4.964, 13.526]	[-1.034, 8.118]	[-1.609, 9.279]	[-1.042, 18.405]
CI_{95}	[1.126, 3.813]	[-1.187, 2.449]	[-1.118, 3.313]	[-3.246, 2.543]	[-2.792, 7.852]	[-3.441, 11.182]	[-0.067, 6.724]	[-0.552, 7.977]	[1.046, 15.746]
CI_{90}	[1.322, 3.561]	[-0.892, 2.165]	[-0.669, 2.997]	[-2.685, 2.051]	[-1.836, 6.973]	[-2.399, 9.765]	[0.476, 6.155]	[0.162, 7.267]	[2.347, 14.441]

Notes. Within each panel and outcome, rows report the effect estimate, SE, p -value, and confidence intervals (CI_{99} , CI_{95} , CI_{90}). For Panel A, bootstrap p -values are read from the baseline grouped margins CSV. Panels B–D use subject-bootstrap inference. Stars use the indicated two-sided p -values: * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.01$.

B.3 Tuning and assignment uncertainty

This section reports the technical tables behind the classifier-tuning and assignment-uncertainty robustness checks. The first table gives the fixed search grids, followed by the alternative-hyperparameter tables and the assignment-uncertainty tables.

Table B.9: Fixed hyperparameter grids for predictive grouping

Model family	Search grid	Number of configurations
Penalized multino- mial logit	Penalty mix from ridge (0) to lasso (1), in increments of 0.01; 400 penalty values; minimum-to-maximum penalty ratio ($\{10^{-4}, 3 \cdot 10^{-4}, 10^{-3}, 3 \cdot 10^{-3}, 10^{-2}\}$); covariates standardized	505
Feed-forward neural network	hidden-layer width from 1 to 16; weight decay ($\{0, 10^{-5}, 3 \cdot 10^{-5}, 10^{-4}, 3 \cdot 10^{-4}, 10^{-3}, 3 \cdot 10^{-3}, 5 \cdot 10^{-3}, 10^{-2}, 2 \cdot 10^{-2}, 3 \cdot 10^{-2}, 5 \cdot 10^{-2}, 0.075, 0.1, 0.2, 0.5\}$); skip connection on/off; 1600 training iterations and initial-weight scale 0.7	512
Probability forest	Candidate variables per split set adaptively as $\{\lfloor \sqrt{p} \rfloor, \lfloor p/4 \rfloor, \lfloor p/2 \rfloor, \lfloor 3p/4 \rfloor, p\}$ (deduplicated); minimum node size ($\{1, 2, 3, 4, 5, 6, 8, 10, 12, 16\}$); 1600 trees; sample fraction ($\{0.5, 0.65, 0.8, 0.9, 1.0\}$); unrestricted, four-level, or eight-level maximum depth; Gini or extremely randomized splitting	600 for the demographic and risk sets
Gradient-boosted trees	Tree depth ($\{1, 2, 3, 4\}$); learning-rate/round pairs (0.10/150, 0.10/300, 0.05/300, 0.05/600, and 0.03/1000; minimum child weight ($\{1, 3, 5\}$); row subsampling ($\{0.70, 0.85, 1.0\}$); all predictors available at each tree; split-loss penalty ($\{0, 0.5\}$); L_2 penalty ($\{1, 5\}$), with the L_1 penalty fixed at zero	720

Notes. The grids vary model complexity and regularization while holding numerical and convergence controls fixed. Every grid point was evaluated. Specifications are ranked lexicographically by out-of-fold macro-F1, then multiclass log loss, then classification error. For probability forests, the candidate number of variables per split depends on the number of available predictors, p .

Table B.10: Alternative hyperparameter selection for T1–T2 ANCOVA and pooled T3/T4 randomized-sequence ITT under the risk set

Group	T1–T2 ANCOVA						Pooled T3/T4					
	$\hat{\beta}$	CI_{95}	Median	IQR	Range	Matched baseline sign	$\hat{\Delta}$	CI_{95}	Median	IQR	Range	Matched baseline sign
Panel A. R^d												
Low	0.24	[-2.06, 2.58]	0.23	[0.20, 0.26]	[0.12, 0.30]	100%	0.87	[-1.20, 3.05]	0.86	[0.83, 0.89]	[0.76, 1.01]	100%
Mid	0.60	[-2.48, 3.48]	1.45	[0.79, 1.83]	[0.60, 1.91]	100%	-0.76	[-4.34, 2.73]	-0.85	[-1.14, -0.74]	[-1.61, -0.53]	100%
High	0.61	[-2.19, 3.39]	0.42	[0.39, 0.54]	[0.29, 0.61]	100%	0.46	[-1.47, 2.46]	0.53	[0.46, 0.70]	[0.44, 0.92]	100%
Panel B. R^f												
Low	1.59	[-0.76, 4.19]	1.54	[1.41, 1.60]	[1.32, 1.73]	100%	1.78	[-1.18, 5.08]	1.70	[1.60, 1.77]	[1.26, 1.94]	100%
Mid	-0.39	[-3.91, 3.84]	-1.21	[-1.43, -0.46]	[-1.98, -0.38]	100%	-0.59	[-5.52, 4.14]	-0.71	[-0.98, -0.54]	[-1.06, -0.02]	100%
High	3.06	[0.11, 6.37]	3.31	[3.08, 3.41]	[3.06, 3.60]	100%	3.67	[-0.96, 8.11]	3.47	[3.37, 3.64]	[3.16, 3.78]	100%
Panel C. R^{tot}												
Low	1.83	[0.09, 3.59]	1.79	[1.62, 1.83]	[1.60, 1.89]	100%	3.65	[0.58, 6.95]	3.97	[3.92, 4.16]	[3.65, 4.27]	100%
Mid	0.22	[-2.32, 2.90]	0.24	[0.12, 0.46]	[-0.23, 0.70]	80%	-0.10	[-3.90, 3.67]	-0.69	[-1.08, -0.46]	[-1.18, -0.10]	100%
High	3.67	[1.58, 6.01]	3.73	[3.67, 3.79]	[3.53, 3.89]	100%	4.18	[0.18, 8.33]	4.22	[4.13, 4.26]	[4.02, 4.39]	100%

Notes. The left block reports T1–T2 ANCOVA results and the right block reports pooled T3/T4 randomized-sequence ITT results on the pre-post change. In each block, the table reports the baseline estimate, its 95% confidence interval, and the distribution across the top 10 selected configurations, including the baseline. All 10 satisfy the support requirements. “Matched baseline sign” is the share of selected configurations with the same sign as the baseline estimate. Confidence intervals are obtained by re-estimating the causal specification in each subject-bootstrap sample. The T1–T2 interval is a bootstrap diagnostic; session-day randomization inference remains the primary T1–T2 inference. Baseline intervals can therefore differ slightly from the grouped margins table in the main paper, while baseline point estimates are identical. Median partition similarity across selected configurations is $ARI = 0.91$.

Table B.11: Support-valid configurations used in the hyperparameter check

Effective rank	Predictive rank	Model family	Configuration	Macro-F1	Log loss	Error
1	1	probability forest	278	0.371	1.077	0.576
2	2	probability forest	218	0.367	1.079	0.583
3	3	probability forest	266	0.367	1.079	0.586
4	4	probability forest	236	0.367	1.080	0.586
5	5	probability forest	290	0.366	1.078	0.585
6	6	probability forest	284	0.366	1.078	0.585
7	7	probability forest	146	0.366	1.080	0.589
8	8	probability forest	254	0.365	1.079	0.587
9	9	probability forest	68	0.365	1.081	0.590
10	10	probability forest	164	0.365	1.081	0.590

Notes. The support-valid specifications span probability forest. Predictive rank follows out-of-fold macro-F1, then multiclass log loss, then classification error. Effective rank is the order after the fixed support screen. Table B.9 reports the fixed search grids.

Table B.12: Assignment-uncertainty perturbation design for the Risk set (baseline specification)

Perturbation	Rule	Perturbed	Retained	Changed
Baseline specification	None	0%	100%	0%
Low-margin exclusion (10%)	Drop low-margin units	10%	90%	10%
Low-margin exclusion (20%)	Drop low-margin units	20%	80%	20%
Boundary flip (10%)	Flip to second class	10%	100%	10%
Boundary flip (20%)	Flip to second class	20%	100%	20%
Stochastic reassignment (50)	Random class draw	100%	100%	67%

Notes. Shares are percentages of the baseline sample. *Perturbed* is the share directly affected by each perturbation rule; *Retained* is the estimation sample share after perturbation; *Changed* is the share whose assigned group differs from baseline (equal to the dropped share in exclusion scenarios).

Table B.13: Assignment-uncertainty reassignment matrix by baseline group for the Risk set (baseline specification). Low-margin exclusion and boundary-flip entries average the 10% and 20% perturbations within each family; stochastic-reassignment entries average across 50 stochastic reassignments.

Base	<i>Low-margin exclusion</i>				<i>Boundary flip</i>			<i>Stochastic reassignment</i>		
	To Low	To Mid	To High	Dropped	To Low	To Mid	To High	To Low	To Mid	To High
Low	86%	—	—	14%	86%	13%	1%	34%	34%	33%
Mid	—	77%	—	23%	8%	77%	16%	36%	34%	30%
High	—	—	89%	11%	1%	10%	89%	35%	33%	31%

Notes. Entries are mean reassignment shares by baseline-specification group. The “Dropped” destination arises only under low-margin exclusion.

Table B.14: Assignment-uncertainty robustness effects for T1–T2 (between-subject ANCOVA) under the risk set (baseline specification)

Group Stat	Deterministic checks						Posterior-draw summary			
	Baseline	Excl. 10%	Excl. 20%	Reassign 10%	Reassign 20%		Median	IQR	Range	Match baseline sign
Panel A. R^d										
Low	$\hat{\beta}$	0.24	0.35	0.50	0.39	0.63	0.16	[-0.42, 0.87]	[-2.60, 2.71]	52%
	CI_{95}	[-2.06, 2.58]	[-1.98, 2.77]	[-2.01, 3.08]	[-1.89, 2.80]	[-1.88, 3.03]				
Mid	$\hat{\beta}$	0.60	1.53	0.56	0.57	0.29	0.32	[-0.41, 1.05]	[-2.34, 2.12]	60%
	CI_{95}	[-2.48, 3.48]	[-1.56, 4.93]	[-3.28, 4.38]	[-2.34, 3.90]	[-2.41, 3.11]				
High	$\hat{\beta}$	0.61	0.83	0.49	0.27	-0.04	0.66	[-0.05, 1.40]	[-1.82, 2.44]	68%
	CI_{95}	[-2.19, 3.39]	[-2.27, 3.89]	[-2.72, 3.59]	[-2.57, 3.05]	[-2.78, 2.79]				
Panel B. R^f										
Low	$\hat{\beta}$	1.59	1.24	0.91	1.14	0.62	1.88	[1.17, 2.30]	[-1.55, 3.72]	90%
	CI_{95}	[-0.76, 4.19]	[-1.05, 3.76]	[-1.80, 3.72]	[-1.20, 3.60]	[-1.97, 3.36]				
Mid	$\hat{\beta}$	-0.39	-1.39	-0.23	0.52	2.68	2.08	[0.84, 2.78]	[-1.26, 5.89]	6%
	CI_{95}	[-3.91, 3.84]	[-5.11, 2.58]	[-4.86, 4.91]	[-3.80, 4.88]	[-1.17, 6.95]				
High	$\hat{\beta}$	3.06**	2.55*	2.89*	2.50*	2.34	1.45	[1.01, 2.49]	[-0.96, 4.86]	84%
	CI_{95}	[0.11, 6.37]	[-0.63, 6.07]	[-0.36, 6.58]	[-0.29, 5.73]	[-0.48, 5.44]				
Panel C. R^{tot}										
Low	$\hat{\beta}$	1.83**	1.60*	1.42	1.54*	1.24	1.89	[1.24, 2.39]	[0.81, 3.55]	100%
	CI_{95}	[0.09, 3.59]	[-0.16, 3.36]	[-0.44, 3.24]	[-0.25, 3.32]	[-0.60, 3.02]				
Mid	$\hat{\beta}$	0.22	0.14	0.34	1.10	2.97**	1.97	[1.45, 2.69]	[0.05, 3.66]	100%
	CI_{95}	[-2.32, 2.90]	[-2.62, 2.94]	[-2.80, 3.67]	[-2.04, 4.64]	[0.23, 6.12]				
High	$\hat{\beta}$	3.67***	3.38***	3.38***	2.77***	2.31**	2.33	[1.57, 2.78]	[0.45, 5.11]	100%
	CI_{95}	[1.58, 6.01]	[1.16, 5.80]	[1.06, 6.02]	[0.76, 5.13]	[0.25, 4.58]				

Notes. Each panel reports the treatment difference under alternative ways of handling uncertain assignments. Baseline uses the main grouping rule. Excl. 10% and Excl. 20% drop the most uncertain observations. Reassign 10% and Reassign 20% deterministically reallocate those observations. The Stat row reports the effect estimate ($\hat{\beta}$ for T1–T2 and $\hat{\Delta}$ for the T3/T4 randomized-sequence ITT estimate). The posterior-draw columns summarize stochastic reassignment based on posterior probabilities: median, interquartile range, full range, and the share matching the baseline sign. Stars use two-sided subject-bootstrap plus-one p -values: * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.01$. Confidence intervals are obtained by re-estimating the causal specification in each subject-bootstrap sample under the stated assignment rule. Baseline intervals can therefore differ slightly from the grouped margins table in the main paper, while baseline point estimates are identical. The T1–T2 interval displayed here is a subject-bootstrap diagnostic. Session-day randomization inference remains the primary T1–T2 inference.

Table B.15: Assignment-uncertainty robustness effects for pooled T3/T4 (randomized-sequence ITT) under the risk set (baseline specification)

Group Stat	Deterministic checks						Posterior-draw summary			
	Baseline	Excl. 10%	Excl. 20%	Reassign 10%	Reassign 20%		Median	IQR	Range	Match baseline sign
Panel A. R^d										
Low	$\hat{\Delta}$	0.87	0.96	1.02	0.97	0.92	0.03	[-0.43, 0.71]	[-3.47, 2.25]	50%
	CI_{95}	[-1.20, 3.05]	[-1.41, 3.18]	[-1.37, 3.51]	[-1.23, 3.36]	[-1.56, 3.43]				
Mid	$\hat{\Delta}$	-0.76	-1.94	-1.92	-1.71	-1.04	0.46	[-0.26, 1.31]	[-2.36, 2.60]	34%
	CI_{95}	[-4.34, 2.73]	[-5.36, 1.75]	[-5.61, 2.05]	[-4.72, 1.21]	[-3.72, 1.48]				
High	$\hat{\Delta}$	0.46	0.93	0.96	1.12	1.01	0.67	[-0.17, 1.36]	[-1.56, 3.23]	70%
	CI_{95}	[-1.47, 2.46]	[-1.16, 3.11]	[-1.21, 3.01]	[-0.90, 3.14]	[-1.04, 3.07]				
Panel B. R^f										
Low	$\hat{\Delta}$	1.78	1.70	1.89	1.62	1.94	2.06	[1.07, 3.13]	[-1.34, 4.86]	90%
	CI_{95}	[-1.18, 5.08]	[-1.16, 5.50]	[-1.25, 6.08]	[-1.43, 4.95]	[-1.16, 5.86]				
Mid	$\hat{\Delta}$	-0.59	0.88	0.17	0.64	0.41	1.49	[0.75, 2.63]	[-1.67, 5.94]	14%
	CI_{95}	[-5.52, 4.14]	[-5.09, 6.82]	[-6.65, 6.02]	[-4.69, 5.38]	[-4.29, 4.37]				
High	$\hat{\Delta}$	3.67	3.53	3.51	3.10	3.10	1.22	[0.09, 2.36]	[-3.29, 6.72]	76%
	CI_{95}	[-0.96, 8.11]	[-1.52, 7.62]	[-1.57, 8.19]	[-1.25, 7.17]	[-1.52, 6.81]				
Panel C. R^{tot}										
Low	$\hat{\Delta}$	3.65**	4.03***	3.73**	3.51**	3.58**	2.55	[1.91, 3.77]	[-0.56, 6.73]	96%
	CI_{95}	[0.58, 6.95]	[0.89, 7.42]	[0.41, 7.32]	[0.41, 6.74]	[0.38, 6.92]				
Mid	$\hat{\Delta}$	-0.10	-0.35	-0.11	0.27	1.57	2.76	[2.19, 3.73]	[-0.12, 8.88]	2%
	CI_{95}	[-3.90, 3.67]	[-4.20, 3.95]	[-4.41, 4.42]	[-3.39, 4.51]	[-1.86, 5.05]				
High	$\hat{\Delta}$	4.18**	4.52**	4.56*	4.46**	3.96*	3.10	[2.08, 4.35]	[0.06, 7.49]	100%
	CI_{95}	[0.18, 8.33]	[0.30, 8.73]	[-0.06, 9.02]	[0.53, 8.20]	[-0.11, 7.92]				

Notes. Each panel reports the treatment difference under alternative ways of handling uncertain assignments. Baseline uses the main grouping rule. Excl. 10% and Excl. 20% drop the most uncertain observations. Reassign 10% and Reassign 20% deterministically reallocate those observations. The Stat row reports the effect estimate ($\hat{\beta}$ for T1–T2 and $\hat{\Delta}$ for the T3/T4 randomized-sequence ITT estimate). The posterior-draw columns summarize stochastic reassignment based on posterior probabilities: median, interquartile range, full range, and the share matching the baseline sign. Stars use two-sided subject-bootstrap plus-one p -values: * $p < 0.10$, ** $p < 0.05$, and *** $p < 0.01$. Confidence intervals are obtained by re-estimating the causal specification in each subject-bootstrap sample under the stated assignment rule. Baseline intervals can therefore differ slightly from the grouped margins table in the main paper, while baseline point estimates are identical.

B.4 Latent-scale RE-Tobit coefficient tables

This section reports the latent-scale RE-Tobit coefficient tables that underlie the observed-scale grouped differences.

Table B.16: Latent coefficients from the pooled T3/T4 RE-Tobit with full round fixed effects.

	R^d	R^f	R^{tot}
Sequence $\times$ Post (Mid baseline)	-0.279 (1.496)	7.463 (16.619)	2.097 (2.184)
Sequence (T3 vs T4)	2.246 (1.720)	-12.588 (7.714)	-0.930 (1.042)
High	-0.918 (2.270)	-3.612 (9.297)	-0.390 (1.190)
Sequence $\times$ Post $\times$ High	2.047 (1.724)	15.927 (17.833)	1.533 (2.358)
Low	1.388 (2.203)	-2.453 (9.049)	0.144 (1.155)
Sequence $\times$ Post $\times$ Low	0.800 (1.655)	5.083 (17.452)	1.880 (2.281)
Age	2.338 (2.489)	4.763 (8.476)	2.012* (1.208)
Female	3.315** (1.687)	-1.583 (6.075)	1.873** (0.817)
French	-9.801** (4.819)	-3.363 (17.477)	-4.665** (2.273)
Study year	-1.171 (0.946)	2.352 (3.400)	-0.656 (0.459)
Economics student	-2.032 (1.759)	3.080 (6.378)	-0.343 (0.850)
Experience	-3.825** (1.808)	1.506 (6.491)	-1.407 (0.873)
Constant	28.230*** (7.451)	-128.494*** (32.921)	22.288*** (3.852)
sigma_u	11.780*** (0.659)	24.489*** (3.955)	3.233*** (0.538)
sigma_e	12.516*** (0.207)	102.390*** (3.961)	21.970*** (0.252)
N	4540	4540	4540
Round FE	Yes	Yes	Yes

Notes. Entries are latent-index coefficients from the pooled T3/T4 RE-Tobit with full round fixed effects, predicted-group interactions, and the baseline covariates. Standard errors are in parentheses. Mid is the omitted group, so the sequence-by-post coefficient refers to Mid and the corresponding interaction terms report differences for Low and High. Round FE indicates whether round fixed effects are included in the regression. Inference uses two-sided normal-approximation p-values from reported standard errors; stars follow * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Table B.17: RE-Tobit latent coefficients by predicted evasion group: T3 (Lin. $\rightarrow$ Prog.) and T4 (Prog. $\rightarrow$ Lin.), contrast *Prog.* - *Lin.*

	T3 (Lin. $\rightarrow$ Prog.)			T4 (Prog. $\rightarrow$ Lin.)		
	R^d (1)	R^f (2)	R^{tot} (3)	R^d (4)	R^f (5)	R^{tot} (6)
Progressive fine	-2.775* (1.627)	42.331** (18.580)	5.964** (2.645)	1.077 (1.406)	22.540 (16.707)	4.422* (2.416)
High	-3.033 (2.871)	-18.631 (16.310)	-3.064 (2.338)	-14.623*** (2.334)	14.660 (14.607)	-9.612*** (2.179)
Prog. $\times$ High	-11.778*** (2.003)	18.029 (21.529)	-5.923* (3.256)	1.467 (1.680)	-2.809 (18.638)	7.009** (2.874)
Low	12.271*** (2.121)	-33.886*** (12.119)	3.406** (1.722)	7.900*** (1.828)	-7.930 (11.913)	3.477** (1.667)
Prog. $\times$ Low	1.867 (1.461)	-34.046** (16.623)	-5.690** (2.378)	4.277*** (1.271)	-26.479* (15.228)	-0.563 (2.179)
Round	3.004*** (1.077)	-22.584* (12.639)	0.099 (1.670)	2.316** (0.954)	0.466 (11.135)	3.213** (1.583)
Age	1.513 (1.882)	10.611 (7.295)	2.088* (1.158)	1.661 (3.517)	-15.426 (21.061)	1.446 (2.586)
Female	2.852* (1.644)	0.451 (7.392)	2.648*** (1.008)	0.405 (1.446)	-0.257 (7.549)	0.292 (1.067)
French	-7.678* (4.339)	-4.150 (18.920)	-4.045 (2.530)	-3.356 (4.587)	-15.776 (22.831)	-2.148 (3.327)
Study year	0.099 (0.928)	2.010 (4.197)	-0.264 (0.591)	-1.563* (0.847)	5.780 (4.730)	-0.431 (0.622)
Economics student	-2.152 (1.736)	2.960 (7.933)	-0.230 (1.069)	-0.954 (1.509)	-3.460 (7.836)	-0.944 (1.112)
Experience	0.035 (1.387)	-16.273* (8.506)	-1.278 (1.147)	0.882 (1.569)	-2.516 (8.275)	0.745 (1.151)
Cons.	15.319** (6.504)	-102.792*** (29.674)	18.703*** (4.130)	15.690* (8.434)	-83.701* (49.577)	14.556** (6.660)
sigma_u	7.386*** (0.704)	0.309*** (0.000)	0.676 (1.109)	6.935*** (0.595)	17.253*** (5.824)	2.474*** (0.866)
sigma_e	12.516*** (0.309)	101.568*** (5.785)	21.751*** (0.361)	12.217*** (0.269)	100.621*** (5.205)	22.191*** (0.350)
N	2100	2100	2100	2440	2440	2440

Notes. Entries are latent-index coefficients from covariate-adjusted random-intercept Tobit (RE-Tobit) models for outcomes R^d , R^f , and R^{tot} . Each coefficient row reports a point estimate and the following row reports the standard error in parentheses. Mid is the omitted category in interaction specifications. Inference uses two-sided normal-approximation p -values from reported standard errors; stars follow * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

B.5 T1–T2 inference comparison

Session-day randomization inference is the primary T1–T2 inference and respects the session-day assignment mechanism. This section reports a subject-level bootstrap alongside it purely as a diagnostic. Figure B.3 compares the session-day RI and subject-bootstrap intervals for R^{tot} , and Table B.18 reports both inferences across all grouped and aggregate cells and revenue outcomes. The bootstrap resamples subjects rather than the session-day

assignment, so its smaller p -values do not carry evidentiary weight and randomization inference remains the reported T1–T2 inference.

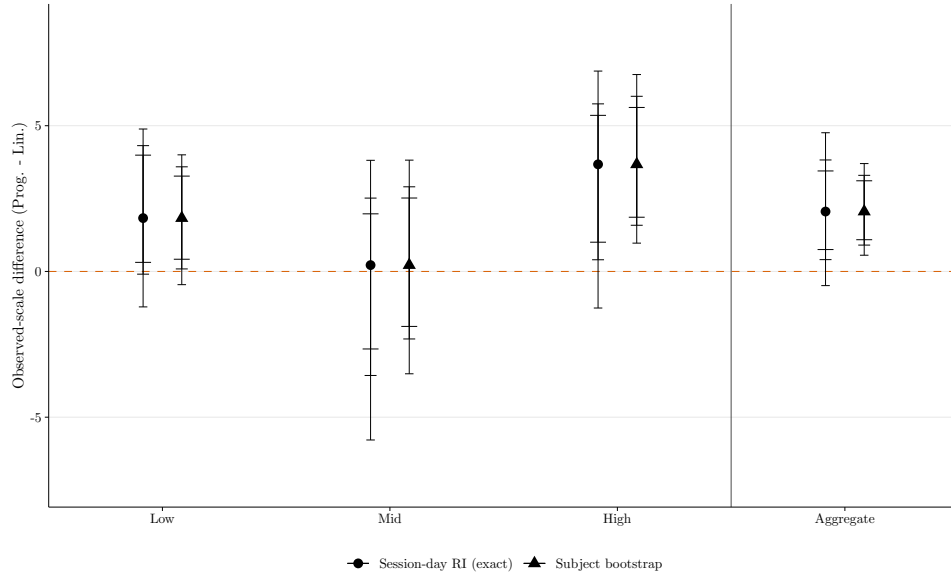


Figure B.3: T1–T2 R^{tot} coefficient plot for predicted Low, Mid, High, and Aggregate cells (left to right). For each cell, paired markers report the exact session-day randomization-inference estimate (circles) and the subject-bootstrap estimate (triangles), with bars showing nested 90%, 95%, and 99% intervals under each method. Session-day RI is the primary T1–T2 inference. The vertical line separates grouped cells from Aggregate.

Table B.18: Session-day randomization inference and subject-bootstrap comparison for T1–T2 revenue differences (Prog. – Lin.).

Cell	$\hat{\beta}$	RI p	RI CI_{95}	Boot p	Boot CI_{95}	$N_{cl}(t/c)$
Low: R^d	0.239	0.799	[-2.215, 2.236]	0.820	[-2.056, 2.579]	6/7
Low: R^f	1.591	0.293	[-1.550, 5.683]	0.215	[-0.756, 4.191]	6/7
Low: R^{tot}	1.830	0.055	[-0.093, 4.316]	0.044	[0.087, 3.590]	6/7
Mid: R^d	0.603	0.783	[-4.315, 4.644]	0.664	[-2.481, 3.481]	6/6
Mid: R^f	-0.385	0.893	[-5.541, 4.819]	0.827	[-3.907, 3.836]	6/6
Mid: R^{tot}	0.218	0.840	[-3.569, 2.517]	0.860	[-2.316, 2.904]	6/6
High: R^d	0.612	0.661	[-2.551, 4.490]	0.704	[-2.191, 3.391]	6/7
High: R^f	3.063	0.206	[-1.967, 6.599]	0.048	[0.107, 6.374]	6/7
High: R^{tot}	3.675	0.037	[0.401, 5.750]	0.002	[1.584, 6.009]	6/7
Aggregate: R^d	0.355	0.622	[-1.251, 1.976]	0.587	[-1.141, 1.872]	6/7
Aggregate: R^f	1.701	0.107	[-0.592, 4.064]	0.043	[0.039, 3.417]	6/7
Aggregate: R^{tot}	2.055	0.022	[0.406, 3.825]	0.000	[0.904, 3.298]	6/7

Notes. RI p -values and CI_{95} are session-day randomization inference by exact test inversion over all $\binom{13}{6} = 1716$ reassignments (two-sided). Boot columns report subject-bootstrap percentile intervals and plus-one p -values as the cross-design comparator. Session-day RI is the primary T1–T2 inference. The 90% and 99% RI intervals are available in the replication package. $N_{cl}(t/c)$ reports treated/control session-day cluster counts.