# The Preferred Partner? How Co-financing with the African Development Bank Shapes Public Perceptions of Foreign Assistance

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**Abstract**

Foreign donors choose to co-finance development projects with local actors for several reasons, including pooling resources, drawing on technical expertise, and strengthening relationships with recipient countries. But, how is co-financing between a foreign donor and major regional actor perceived by the public in aid recipient countries? In this paper, we examine how co-financing arrangements between foreign donors and the African Development Bank (AfDB) affect the perception of development projects in South Africa and Nigeria. Compared to solo-financed projects, we find that co-financed development projects elicit more trust in and deference to donors over development policy. We also highlight the importance of regional ideologies and self-expressions in moderating African citizens' perceptions of co-financing: respondents who express a higher level of pan-Africanist sentiment view the decision by foreign donors to co-finance with the pan-African AfDB more favourably than those more weakly attached to pan-Africanism.

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# 1 Introduction

Foreign donors routinely cooperate with regional actors. The European Union (EU) has worked in tandem with the African Development Bank (AfDB) by co-financing development projects, with the current portfolio nearing $1 billion by 2022 (AfDB, 2022). Chinese co-financing with the AfDB since 2014 nearly doubles those contributions (AfDB, 2023). Other foreign donors, like Japan and France, have similarly turned to Africa's largest international financial institution as a key co-financing partner for development projects across the region (Anyiam-Osigwe and Vreeland, 2024).

How do citizens in developing countries perceive decisions by foreign donors to co-finance development projects with regional actors? Existing research has largely focused on individual attitudes and behaviours toward development assistance from foreign bilateral donors (Blair et al., 2022), bilateral donors compared to multilateral donors (Findley et al., 2017), and multi-actor projects funded by bilateral donors and non-governmental organisations (NGOs) (Leutert et al., 2023). There has, however, been little, if any, research on citizen perceptions towards co-financing between multilateral and bilateral donors, or foreign and local or regional donors.

The lack of attention is surprising for several reasons. As international organisations that mobilise donor resources to pursue development projects, regional multilateral development banks (MDBs), like the AfDB but also the Inter-American Development Bank and the Asian Development Bank, do not operate in isolation. Instead, they frequently cooperate with individual donors, pooling financial resources to co-finance development projects (Clark, 2021). Such co-financing is not only meant to crowd in donor resources, but it is also meant to promote donor coordination and maximise development impact. And while management and staff sensitivity to the political alignments of leading shareholders can inform co-financing arrangements (Clark, 2025), both staffers and donor government officials are equally attentive to the perceptions of citizens as the ultimate beneficiaries of these co-financed projects.

In fact, changing norms around accountability have led major donors to establish mechanisms that allow citizens, who interact with development projects, to voice their views on these projects (Park, 2015, 2022, 2023; Steinert et al., 2025). Such mechanisms have facilitated a much closer connection between donors and private citizens. At the same time, both the success and sustainability of development projects are dependent on sufficient buy-in and trust from beneficiaries.[1] If recipients feel that donors do not have their interests at heart, they could lower support for donor-backed policies or withdraw from aid projects that rely on local participation and careful targeting. Understanding how citizens perceive deci-

[1] See Heinzel and Liese (2021).

sions to co-finance with certain development partners moreover allows both multilateral and bilateral donors to identify partners that help to maximise their impact (see, for example, Felzer, 2019).

For individual foreign donors, in particular, gaining trust within communities and receiving approval from the public in recipient countries are central to the effectiveness of overseas development programs. Research has shown, for example, that the choice of aid delivery, is driven by such concerns over aid effectiveness (see Dietrich, 2013). This can also apply to decisions to solo-finance or co-finance with regional MDBs. Getting buy-in from citizens, potentially through co-financing, would also generate soft power influence for foreign donors, which can be subsequently leveraged either in bilateral dealings with the recipient government or in competition with geopolitical rivals in the region (Blair et al., 2022; Clark et al., 2025b).

While previous survey evidence suggests that government elites overwhelmingly view the AfDB as a "preferred partner" compared to other bilateral and multilateral donors, less is known about whether co-financing with such a regional actor enhances or hinders these public-facing goals of impact and influence (see Woods and Martin, 2012, 1). Yet, this is important for our understanding of the consequences of international cooperation and relevant for development policy-making.

In this paper, we use survey experiments fielded in South Africa and Nigeria to examine how co-financing involving foreign donors and the AfDB affects public perceptions of donors. We focus on the AfDB as a regional actor, leveraging its "local" character as a pan-African institution. We theorise that international cooperation in the form of foreign-regional co-financing improves public perceptions of donors. Citizens should, on average, welcome foreign donors' partnership with an African development finance institution. As a regional organisation, the AfDB should be perceived as enhancing African agency and adding more local expertise and country knowledge relevant to the needs and interests of the country.

We also theorise that public perceptions of foreign donors' decisions to co-finance with regional IOs will be moderated by citizens' attachments to their regional self-expressions. Several studies in the European context have shown that citizen's level of attachment to their European identity affects their views on both the EU itself and EU policy (Luedtke, 2005; Schoen, 2008). Given our geographic focus, we consider respondents' attachments to pan-Africanism. First gaining momentum as a late 19th century movement to connect people of African origin, pan-Africanism is the foundational ideology of a collective African identity that unifies people across the continent and the diaspora, galvanising them to push for Africa's growth and development (Mazrui, 1995; Lake, 1995; Chipato, 2023). The pan-

African identity finds institutional expression in regional IOs, like the African Union (AU) and the AfDB (Adogamhe, 2008; Ndlovu-Gatsheni, 2013; Tieku, 2013). We thus expect citizens with stronger attachments to pan-Africanism to look more favourably on the decision by foreign donors to co-finance with the AfDB.

Our results highlight the soft power benefits of co-financing and the moderating influence of citizens' sentiments towards pan-Africanism, especially its institutional expression in the form of African IOs. Compared to solo-financed projects, we find that citizens in recipient countries are more likely to have a favourable view of donors when projects are co-financed. Specifically, they are more likely to trust the donor to make the right decision in the context of development assistance and prefer that donors take the lead in cases where there are disagreements with the local government over the direction of the country's development policy.

We also find that citizens with higher level of pan-African sentiments view donors more favourably, and even in the context of solo-financed projects. Nevertheless, our results suggest that the relationship between co-financing and perceptions of citizens' trust in donors are moderated by citizens' attachment to their regional identities and the institutional expression of these identities in IOs: respondents with low levels of attachments to pan-Africanism, especially captured by their support for African IOs, are more likely to express trust in donors under co-financing arrangements. In further analysis of the mechanism we find that our treatment effects are, on average, driven by citizen's view of how well the co-financiers understand the problems of their country. Compared to solo-financed projects we find that respondents are more likely to believe that donors with co-financing arrangements that include the AfDB have more localised knowledge and thus a better understanding of the problems of their country.

Our findings contribute to several important strands of international relations scholarship. First, it extends the growing literature on co-financing as a form of international cooperation in the development finance regime (Clark, 2021, 2025). Second, it complements other work that has examined the impact of co-financing using project-level characteristics by considering an alternative measure: the perceptions of citizens as the ultimate beneficiaries of co-financed development projects (see Lu et al., 2024). Third, we add to the growing literature on donor efforts to reduce structural inequality through representation (Cho et al., 2025). Rather than examining the effect of diverse representation at the leader-level, we turn to representation among development partners to demonstrate the effect of partnering with regional IOs that have not always been central in the aid and development finance context. Our findings indicate that cofinancing with regional partners strengthens donor soft power and influence.

Fourth, our paper contributes to the literature on public opinion on foreign aid and development finance. We not only emphasise the distinction between foreign and regional aid, but also highlight the moderating influence of pan-African identities on African citizens' perceptions of donors. Perhaps more than any other form of international cooperation, pan-Africanism is particularly relevant for international *development* cooperation given the colonial legacies of foreign aid. African agency or ownership is more pertinent in this area, with citizens often relying less on transactional or cost-benefit analysis and more on normative considerations regarding their identities, degree of trust in foreign and regional donors, and the future of the continent.

Finally, our findings highlight the salience of a "developmental pan-Africanism" that departs from the dominant notions centred on liberation and integration, which emerged out of the anti-colonial struggle and the necessity for solidarity post-independence (Ola, 1979). We find that people with stronger pan-African sentiments in fact welcome development assistance from foreign donors, suggesting that the pan-African sentiments we capture align with the ideational foundations of the "new" pan-Africanism that emphasises the need for "international co-operation" to achieve African development (Karbo, 2013, 63).

Beyond these scholarly contributions, our study also has important implications for international development cooperation more generally. Viewed alongside the AfDB's own client assessment that suggested government elites view the African Bank most favourably as a "preferred partner" (Woods and Martin, 2012), our results show that the mass public similarly holds a favourable view of the African Bank—an important consideration for prospective development partners.

The rest of the paper is structured as follows. In the next section, we discuss our theoretical expectations. In Sections 3 and 4, we present our research design and findings. Section 5 concludes with a discussion of the implications of our findings.

## 2 Motivations behind co-financing

Why would foreign donors co-finance with regional development banks? Development funders hardly operate in isolation. In any given recipient country, they are engaged in similar projects. Consider the energy sector in Nigeria. In addition to the AfDB, Nigeria's power value chain is supported with funds from the World Bank, the EU, and numerous bilateral donors, including Germany, the United Kingdom, France, and Japan. The large number of development partners necessitates an equally high level of coordination, often to ensure complementarity rather than fragmentation. Instead of risking such fragmentation and because they are often interested in similar projects, foreign donors choose to co-finance, pooling

resources to pursue the same projects "in tandem" (Clark, 2025, 32).

Apart from improving donor coordination, co-financing is pursued for a host of other reasons. Less well-resourced donors can crowd in or leverage additional donor resources through co-financing (Cui et al., 2020) while less experienced donors learn best practices, which produce better project performance outcomes. As Chin and Gallagher (2019, 249, 264) highlight, this has been especially true for China and China-led MDBs that co-financed extensively with the World Bank during the early years following their creation. Co-financing among MDBs as well as non-governmental organisations may not only allow development partners improve the transparency and governance of development projects but it can also result in better alignment between the project and the interests of recipient countries (Shin et al., 2017).

Co-financing with local or regional partners also has distinct advantages for a foreign donor. It can increase their visibility in countries of operation and can also help to engender a greater sense of ownership over development projects among citizens, reducing concerns over foreign intervention and fostering more favourable views about the donor across the general public.[2] Drawing on a conjoint experiment in India, McLean et al. (2024) find that public support for aid-funded environmental projects improves when the local government provides some co-financing, compared to projects without any government contribution. Because regional or local development partners are also more likely to have extensive local presence or knowledge, foreign donors can leverage their expertise and bridge knowledge gaps to ensure that projects are directly addressing the development need of the recipient public (Lu et al., 2024, 4).

But co-financing with regional actors may not only be pursued to improve project effectiveness. It can also provide an opportunity for foreign donors to temper the neo-colonial critiques that often accompany the delivery of development assistance. Foreign aid is sometimes viewed as a tool for major powers, especially former colonial powers, to extend their influence in the post-colonial era (Chiba and Heinrich, 2019; Onyekachi, 2020; Mlambo et al., 2025). Even China, a relative newcomer to African development, has faced criticisms for perpetuating a new form of neo-imperialism and neo-colonialism through its foreign assistance rather than a more positive form of South–South cooperation (Lumumba-Kasongo, 2011; Antwi-Boateng, 2017). Jointly financing projects with a regional institution can help to "mute" criticism about aid dependency and neo-colonial sentiments, offering a "buffer" between the foreign donor and the recipient country that can generate more positive perceptions about the donor and its development-centred interventions within the recipient country (see Mingst, 1987, 290).

[2]See Van Wieringen (2024, 15) on efforts to ensure the EU's Global Gateway reaches its optimal impact.

These public perceptions matter for multiple reasons. First, the public can determine the success of development projects. Where positive, they can facilitate the smooth delivery and implementation of projects, promoting goodwill among citizens towards the donor and generating soft power influence within the country for that donor (Kim et al., 2025). When perceptions of donors or projects are less favourable, however, citizens can resist development projects, engaging in anti-project demonstrations (Che, 2021) or opposing resettlement to provide the land needed for large-scale infrastructure projects (Clark et al., 2025a). Especially for development funders, like the EU, which have increasingly commercialised their investments, such negative perceptions may prove costly for business and economic interests.

Second, public perceptions also affect the donor's reputation. For example, one of the major concerns of the EU regarding its Global Gateway Initiative, an overseas infrastructure development programme, was the possibility that projects would be "seen as extractivist and neocolonial, thus harming the EU's reputation" (Van Wieringen, 2024, 14). Such reputational effects on a donor's international status and prestige are especially important for emerging and middle powers and their aspirations towards leadership over global governance issues—including development (see Berlinschi, 2010; Aras et al., 2024).

Finally, beyond development projects more generally, citizens perceptions towards co-financed projects in particular, can help donors in long-term development planning. Having too many bilateral partners, who each have their procedures and reporting requirements, can introduce inefficiencies (Clark, 2025). The ideal co-financing partner should amplify the positive consequences of favourable perceptions among aid recipients. Public perceptions of co-financing projects can thus send important signals about whether a donor's choice of a co-financing partner enhances or hinders their development agenda in the recipient country. By choosing to co-finance with African institutions, donors show that they are working with African institutions instead of bypassing them. They project respect for local or African expertise, institutions, and a joint vetting of foreign aid projects. We thus expect citizens to trust donors more under such arrangements.

> H1(a): Citizens have a higher level of trust in donors under co-financing arrangements with regional institutions compared to donors under solo-financing arrangements.

When a foreign donor-sponsored project receives co-financing from an African-led international development organisation, we also expect these co-financed projects, on average, to project better problem-solving. It should thus not only elicit more trust in donors to make the right decisions for them in the development context, but also encourage the otherwise costly choice of giving greater deference to donors, even over local governments, on development policy issues.

H1(b): Citizens are willing to defer more to donors under co-financing arrangements with regional institutions over their own governments compared to donors under solo-financing arrangements.

We, however, expect some heterogeneity among African citizens. Regional actors are not always perceived as favourably among citizens. For example, qualitative evidence using focus group discussions and interviews suggest that citizens' views about regional IOs in Africa are locally contested and sometimes depend on the direct experiences with the organisations (Schnabel et al., 2022). Focusing specifically on Burkinabé and Gambian citizens, Witt (2023) suggests that people's experience with or exposure to the African Union (AU), including the organisation's norms, policies, and programs, in their everyday lives shapes their support and perceived legitimacy of pan-African institutions. Witt et al. (2024) also find that everyday citizens' perceptions of regional IOs, like the Economic Community of West African States (ECOWAS), are generally more positive, but do not suggest that ECOWAS' security interventions in their country enhanced local ownership. Using Afrobarometer survey data, Asongu et al. (2024) shows that individual characteristics, like location, education, and living conditions, affect people's propensity to support African IOs, like the AU.

Not much is known about public opinion on African-led development-oriented IOs, like the AfDB, despite the institution being the largest of its kind in Africa. Arguably the most widely-used public opinion survey for Africa, Afrobarometer often only asks respondents questions on the AU and regional economic communities, like ECOWAS and the Southern African Development Community (SADC).[3] In their experimental survey examining Ugandan citizen perceptions of bilateral and multilateral donors, Milner et al. (2016, 232) note that the AfDB was the least well-known donor among a list that included the World Bank, China, and the United States, but Findley et al. (2017) do find that citizens with higher levels of donor familiarity are more likely to support multilateral donors, like the AfDB, compared to China and other bilateral donors.

We focus on another dimension of heterogeneity among African citizens: level of pan-Africanism. We theorise that people's perceptions about donors under co-financing arrangements should be conditioned by their level of attachment to pan-Africanism or their regional pan-African identity. Most public opinion research conducted in African countries often ask respondents about relative attachments to their national and ethnic identities (Green, 2020; Brigevich and Oritsejafor, 2024). Yet, as Mazrui (1982) argues, one of the central tenets of pan-Africanism, which emerged out of the colonial struggle, is solidarity among all Africans

[3]Like the AU, views are mixed. Afrobarometer surveys conducted in 2019/2020, for example, showed that 56% of Nigerians had a favourable view of ECOWAS, while only 33% of South Africans viewed SADC favourably.

and in turn, the promotion of a supranational identity shared by all Africans and pan-African organisations.

African-led IOs, like the AU, are viewed as institutional expressions of pan-Africanism, attempting to provide African elites and everyday citizens with a key referent for both enhanced African agency and a united Africa (Adogamhe, 2008; Tieku, 2019; Oloruntoba, 2023). In many ways, the AfDB embodies this same pan-African expression. AfDB documents describe the bank as "the premier pan-African development institution" and both its policies and operations promote deeper continental integration, including support for cross-border connective infrastructure projects and the region-wide African Continental Free Trade Area (AfCFTA).

Just as national and ethnic identities matter for political outcomes, this regional pan-African identity and the institutional manifestations of pan-Africanism should also matter for public perceptions about international political and economic outcomes. Development cooperation is deeply entangled with questions of agency, legitimacy, and inequality, which is precisely the area where pan-Africanism is most powerful as a normative and political framework. Regardless of their exposure or knowledge about the AfDB, We expect citizens with stronger pan-African sentiments, in terms of their identity as Africans and their perceptions of pan-African organisations, to respond more favourably to the decision by foreign donors to co-finance with the pan-African AfDB.

> H2: Citizens look more favourably on donors under co-financing arrangements with regional institutions compared to foreign solo-financed projects, especially when they have stronger attachments to pan-Africanism.

We recognise that there are many forms of pan-Africanism, even though their intellectual foundations can all be traced back to solidarity and unity among Africans, which is then expressed in the form of self-identification and regional institutions (Emerson, 1962). Crucially, pan-Africanism can both reinforce sovereignty and multilateralism, with pan-African ideals being invoked to support (Western-led) IOs as instruments of "a more just world order" and at other times, as the "neocolonial oppressor" (Abrahamsen, 2020, 64). Much of this contestation can be attributed to distinct strands of traditional and new pan-Africanism. For example, some pan-Africanist scholars emphasise themes of liberation and integration that are explicitly anti-colonial, having been borne out of the struggle against slavery and colonisation (Esedebe, 1977; Malisa and Nhengeze, 2018). While optimistic about co-financing, citizens with such pan-African sentiments should be less enthusiastic about foreign donors in general.

Other forms of pan-Africanism emphasise an "ideology of development" (Ola, 1979). This

developmental pan-Africanism is rooted in a commitment to the economic transformation of Africa, with some proponents taking a staunchly anti-aid dependence stance and others being more open to a "new pan-Africanism" where development is not only dependent on security, stability, good governance, and economic growth, but also "international co-operation" (Karbo, 2013). Critiques of this latter approach often point to pan-African institutions' reliance on external funding (Landsberg, 2008), but we should expect that citizens committed to this pan-African ideal should view development assistance more favourably, regardless of donor identity. Foreign development assistance (as distinct from aid dependence), from this perspective, might not be a choice, but a necessity in the short-term.

To be sure, this perspective runs counter to the dominant view of pan-Africanism that is distinctly anti-foreign aid, especially due to concerns of continued dependence or domination by the West (Fentahun, 2023). But as Oloruntoba (2023, 2) notes:

> Pan-Africanism will not only focus on mobilizing Africans across the Atlantic to take pride in their roots and collaborate for socioeconomic transformation, but also be foregrounded on engaging with *the rest of the world* within the logic of correctly identifying its interests and negotiating as a collective to realize these interests.

As we detail below, our approach to capturing pan-African sentiments primarily focuses on how citizens view their African identity and regional institutions, like the AU, and sub-regional communities, including SADC and ECOWAS. As such, we do not distinguish between a pan-African ideal that is more or less open to foreign assistance to advance Africa's socio-economic transformation. Our hypothesis specifically concerns the role of pan-Africanism, defined in relation to attachments to regional identity and institutions, in moderating perceptions of co-financed projects and the donors that fund them.

Because co-financing signals donor respect for African expertise and institutions, it suggests that foreign donors, like the EU and China, are not bypassing—the choice to co-finance will be rewarded more by people who are more pan-African, who, if they welcome external assistance more generally, will be even more likely to trust foreign donors who opt to fund development projects under co-financing arrangements with African development finance institutions.

For African citizens, and especially those with higher levels of pan-African sentiments, co-financing with an African institution may not only be perceived as a partnership among equals, but also an act of solidarity or a decision by a foreign donor to enhance African agency in development or shed neocolonial practices that sidelined African actors.

Across any of these possible interpretations of the effect of co-financing on citizen perceptions of donors, we believe that the effects are driven by perceptions of co-financing arrangements with regional actors as having a better understanding of the problems of the country. As a co-financier, regional institutions bring in local knowledge, local expertise, and local networks, which foreign donors can leverage. Indeed, scholars have linked the AfDB to this idea of "localised multilateralism" (Moussavi, 2024). With its location in Abidjan, Côte d'Ivoire and its predominantly African staff, the AfDB has enjoyed greater legitimacy in the eyes of African governments, in part, because it has maintained its "African character" and is perceived to serve African interests (Mingst, 1990, 57; Kraemer-Mbula, 2021).

This "localised multilateralism" has led scholars to suggest that the AfDB is more aligned with the region's "varied cultural, political, and economic landscapes" and is better placed to address development challenges compared to other foreign donors (Moussavi, 2024). In a client survey for the AfDB, Woods and Martin (2012, 41) confirmed these sentiments even among government officials, who believe that the AfDB better understands their countries' needs and priorities, "is closer to Africa," and "understands the African way and African solutions."

While government elites and citizens are distinct political actors, the latter should similarly perceive the AfDB to be more knowledgeable about their countries' needs and more responsive to their interests because of its "African character." In turn, their perceptions about the AfDB's co-financing partners should be based on the greater diagnostic ability—or problem-solving capacity—of a donor that has a regional partner and thus has a better understanding of the problems the country faces.

When donors are perceived as actors with a better understanding of domestic development challenges, citizens are not only more likely to trust donors to make the right decisions. They would also view donor involvement in development policy as more appropriate and legitimate, compared to donors that do not have a regional footing. This should increase their willingness to defer to donor preferences when they conflict with those of domestic governments. Thus, on average, we expect co-financed projects to elicit more trust in, and more deference to donors over national governments on development policy, compared to solo-financed projects.

## 3 Research design

To test our hypotheses, we fielded an original survey experiment in two sub-Saharan African countries in the first quarter of 2025. Following Findley et al. (2017), we relied on a between-subjects design in which each respondent was randomly assigned one treatment condition.

We compare the differences in the level of support given to projects that are randomly assigned as either solely funded by a foreign donor or co-financed with the AfDB. The donors we included were the EU and China. We briefly explain our focus on the two sub-Saharan African countries, our sample, measurements, and the survey protocol.

### 3.1 Case selection

We investigate our hypotheses in Nigeria and South Africa. We focus on these two countries for several reasons. First, they are recipients of development projects funded by China and the EU (as foreign donors), both separately and in co-financing arrangements with the AfDB.[4] This allows us to study the impact of co-financing in countries that have actually—and repeatedly—experienced co-financing.

As countries with similar macro-economic profiles, Nigeria and South Africa represent Africa's largest economies. As such, they allow us to study the effects of co-financing in contexts where there is less aid dependency yet more strategic importance to foreign donors. Typically, foreign aid has been used to garner influence among such strategically or politically important countries. Where this might not be such an effective tool by itself, we are able to investigate whether foreign donors' decision to partner with a regional IO provides an added benefit that is separate from just providing development assistance to recipient countries.

Both Nigeria and South Africa are also countries whose contemporary leaders were both at the forefront of pan-Africanism. As Tieku (2004) explains, reform packages spearheaded by Nigeria's President Olusegun Obasanjo and South Africa's President Thabo Mbeki led to the process that created the AU and a new pan-African ideal. And while South Africa's focus was on redefining African identity to facilitate foreign direct investment into the region for development, Nigeria's leadership embraced a continental approach to development but was also internationalist (Tieku, 2004, 253, 257). In fact, while emphasising African agency, the latter remained open about the need for foreign aid and investment at the time (Sanubi and Oke, 2017).

Baseline attitudes captured by Afrobarometer towards African IOs, like the AU and regional economic communities, in these countries are also fairly similar. While majority of citizens perceive these African IOs to be helpful, a slightly higher percentage of South Africans express some pessimism about their perceived helpfulness (Olapade et al., 2016).

Because we are interested in investigating our hypotheses more broadly and expect our arguments to apply across different African contexts, our main analysis below is based on the pooled sample. In Table D2 and D3 of Appendix D, we include results for Nigeria and

[4]See, for example, the Nigeria Electrification Project and South Africa's Eskom Transmission Improvement Project co-financed by the AfDB and China.

South Africa separately. The substantive interpretations do not change: the direction of the relationship between co-financing and our outcomes of interest remain the same, with differences only in the absence of statistical significance in the smaller Nigeria sample.

### 3.2 Sample

Our respondents were recruited by local survey firms familiar with the country context in both Nigeria and South Africa. Because the survey was administered online, respondents needed a smartphone or a computer with mobile data or internet access. This necessarily means that the sample is slightly more educated, wealthy, and urban than the population as a whole. However, we used quotas on gender and region to generate a sample that is more representative on these dimensions. Only respondents who are either South African or Nigerian citizens and 18 years or older were allowed to complete the survey. We also used an attention check question to remove low-quality survey responses.

Our survey began by collecting information about respondents' opinion about development issues in their country, local and international organisations, and society and politics. We then presented respondents with a series of questions related to their African identity and views about pan-African initiatives before presenting our vignette.

### 3.3 Measuring pan-Africanism

To capture respondents' attachments to pan-Africanism, we ask eight questions (see Appendix B.1). Regarding respondents' sense of their African *identity*, we ask about the extent to which they feel a connection with other Africans, their self-identification regarding their national and African identity, and how positive or negative they feel about their African identity. Other scholars have used similar questions to measure supranational identification among African citizens (Gordon, 2023).

Relatedly, we ask about their support for common identity documents, like an all-African passport, which has long been proposed by the AU to promote inter-continental connections (Okunade and Ogunnubi, 2019; Asiedu, 2022). Separately, we assess respondents' attitudes towards "African solutions" to development problems. The latter is a key phrase that has increasingly dominated development discourse in and about Africa (Ani, 2019). It denotes the idea that African actors, specifically, should take a central role in addressing issues that affect the continent because "Africans know their problems and how to solve it" (Ani, 2019, 141).

We also ask respondents questions that relate to *institutional* pan-Africanism, focusing on perceptions of continental or pan-African organisations or initiatives. We ask about their

trust in the AU, the African Continental Free Trade Area, and a regional economic community, namely SADC (for South Africa) and ECOWAS (for Nigeria). As noted above, regional institutions are an important part of the expression of pan-Africanism, with African countries using these institutions to collectively address shared challenges. Previous Afrobarometer public opinion surveys show that majority of Africans find the AU and RECs to be at least "a little bit" helpful (Olapade et al., 2016). In Nigeria, over 60% of the sample population thought the AU and ECOWAS were at least a little helpful; in South Africa, about 50% felt the same about the AU and SADC (Olapade et al., 2016, 16, 18). All respondents were presented with these questions before the vignette about a hypothetical development project funded by donors.

To generate measures of pan-Africanism from this battery of questions, we use principal component analysis (PCA).[5] Of the eight components generated, we choose to retain the first two, following the general rule of thumb of retaining components with eigenvalues over one (see Table C1 in the Appendix). The third component has an eigenvalue of 0.94, close to the threshold, but we are guided by theory in choosing only to retain the first two components.

The first two components correspond to clear dimensions of pan-Africanism: support for African institutions and a sense of pan-African identity, respectively. As reported in Table C2, the first component is strongly correlated with the three measures capturing trust in the AU, African Continental Free Trade Area, and the respective regional economic organisations in West Africa and Southern Africa. The second component is correlated with support for "African solutions" and an African passport, as well as a positive association with being perceived as African. This component thus captures more of the identity aspect of pan-Africanism. These are two dimensions of pan-Africanism that are theoretically relevant and distinct. By contrast, it is less clear which dimension is captured by the third component, leading us to prefer retaining only the first two components. We thus use these two variables as measures of institutional pan-Africanism and identity-based pan-Africanism, testing whether respondents who score more highly on either of the two measures respond more positively to co-financing with the AfDB.

### 3.4 Survey protocol

Respondents were evenly split to be randomly assigned to one of four treatment conditions based on the identity of the funder. The development funders we randomly assigned were the EU, China, and both of these donors alongside the AfDB in separate co-financed treatments.

Some scholars define co-financing in reference to the project initiator. For example, in

[5]Since the questions are measured on different scales, variables were standardized prior to performing principal component analysis.

the context of Chinese co-financing, Lu et al. (2024) describe co-financing as "investments made by entities other than the primary Chinese funder in any China-initiated project or Chinese investments in projects initiated by other entities." We, however, do not inform our respondents whether the AfDB or the EU, or China is the project initiator, focusing instead on the joint nature of the partnership between either foreign donor and the regional AfDB. We began our set-up by telling respondents about the development assistance that their country generally receives:

> As you may know, each year, [South Africa/Nigeria] receives substantial financial assistance from other countries and international organizations. This development assistance is used to finance projects that improve energy access, infrastructure, education, and health, as well as to increase the standard of living more generally.

We then presented our respondents with the following vignette:

> We would now like you to consider a potential energy project that would be financed through such development assistance. The project would expand electricity supply and strengthen the electricity grid across South Africa by adding further energy-creating stations, building new mini-grids, and improving national transmission networks. This would reduce power disruptions across the country and benefit millions of South Africans.
>
> The survey is [**jointly**] financed by [ **China/China and the AfDB/EU/EU and the AfDB**]. What do you think of when you hear that [ **China/China and the AfDB/EU/EU and the AfDB**] are [**jointly**] funding this project?

We focus on an energy project not only because it would improve the wellbeing of recipients in our sample countries, which have challenges with electricity supply (Moeti, 2013; Dada, 2014); but also because the foreign donors in our experiments have co-financed such development projects with the AfDB. We focus on a *hypothetical* energy project to isolate the impact of donor identity on our outcomes of interest by holding the attributes of the development project constant while only varying the identity of the donor. Because the project is hypothetical, we can also be vague about its location within the recipient country. With a real project, we risk the possibility that respondents' reaction will be more influenced by their proximity to the project.

As main outcome measures, we focus on questions that respondents answered following the vignette, which relate to perceptions about donors. We asked respondents two questions.

The first related to whether they trusted the donor to make right decisions for citizens and the second asked how disagreements between the donor and government should be resolved. To test our mechanism, we also asked respondents whether the donor understood their country's problems.

In our analysis, we strive for more general results by pooling the Nigerian and South African samples and the different types of donors, making a direct comparison between all solo (external)-financed and all AfDB co-financed projects. In all models, we control for respondents' gender, race, and age.

# 4 Results

We present three sets of results. The first compares our co-financing treatments to the solo-financed treatments and examine effects on perceptions of donors. The second and third set of results, respectively, consider heterogeneity based on respondents' level of pan-Africanism and test our mechanism. Overall, we find that co-financing with the AfDB is associated with more positive perceptions about donors, with respondents having more trust in, and deference to, donors. In line with our expectations, respondents' level of pan-Africanist sentiment on the institutional dimension also matters for expectations about trust in donors—though those with higher levels of identity-based pan-Africanism do not respond differently to the treatment. Respondents also link the donors in co-financing arrangements with more country-relevant knowledge and expertise compared to donors in solo-financing arrangements.

## 4.1 Does co-financing matter?

Table 1 presents our first set of results. We find significant relationships between co-financing and citizens' perceptions of the donors. Our results are consistent with our expectations that respondents view foreign-regional co-financing partners as more trustworthy, even relative to their own national governments.

When we ask respondents about how much they trust the donors to "jointly make the right decisions for people" in their society, they are more likely to trust donors under co-financing arrangements compared to solo-financed arrangements, as results in Column [1], Table 1 suggest.

When we ask about how disagreements over development policy between the donors and the government should be resolved, we find that the co-financed treatments also causes respondents to be more likely to say that the donors should have the final say in disagreements, as shown in Column [2] of Table 1. This result suggests a deference towards donors

Table 1: Treatment effect on perceptions of donors

| | (1) | (2) |
|---|---|---|
| | Trust donors to make right decisions for citizens? | Should donor have more influence when resolving disagreements? |
| Co-financed | 0.138** | 0.195** |
| | (-0.0441) | (-0.047) |
| Observations | 2769 | 2766 |

Note: SEs in parentheses; * p<.05, ** p<.01. Controls not reported: Gender, race, age.

in co-financing arrangements involving a regional development funder.

In Table D1 of Appendix D, we also consider how co-financing affects perceptions of the project itself. We ask whether respondents were enthusiastic about the project, whether the project supported the country's needs and interests, how confident they were in the quality of the project, and if they believed the project will be affected by corruption and affect debt management in the country. We only find statistically significant results regarding the relationship between co-financing and project quality. Compared to the solo-financed condition, the co-financed treatment is associated with *lower* confidence that the project will be of good quality and achieve its goals.[6]

### 4.2 Do regional identities matter?

To understand heterogeneity based on attachments to pan-Africanism, we ran a principal component analysis over the seven African affinity questions in our survey and retained the first and second component to capture institutional pan-Africanism and identity-based pan-Africanism, respectively. The results of the interactions between the treatment and these "Pan-Africanism" (PA) sentiment variables are presented in Table 2.

We find that respondents who score higher on our pan-Africanism measures are generally less comfortable with donors having more influence than their local government over development policy issues, should a disagreement arise. However, we do find that those who score higher on our institutional pan-Africanism measure generally trust donors to make the right decision for people in their society.

Turning to our main interactions, we find that those who score higher on our measure of institutional pan-Africanism are even more likely to trust the donors to make the right

[6]One possible explanation is that respondents are extrapolating from their own government's record of public service delivery to the AfDB, and evaluating the impacts of co-financing on that basis. In separate models reported in Appendix D, Figure D2, we do find that among those who are very sceptical of their own government, co-financing makes them more sceptical about the quality of the project.

Table 2: Pan-Africanism and perceptions of donors

| | (1) Trust donors to make right decisions for citizens? | (2) Should donor have more influence when resolving disagreements? | (3) Trust donors to make right decisions for citizens? | (4) Should donor have more influence when resolving disagreements? |
|---|---|---|---|---|
| Co-financed | 0.128** | 0.181** | 0.132** | 0.184** |
| | (-0.0444) | (-0.0496) | (-0.0445) | (-0.0495) |
| Co-financed # Inst. PA | 0.0866** | 0.0521 | | |
| | (-0.0279) | (-0.0301) | | |
| Co-financed # Iden. PA | | | 0.000559 | -0.0684 |
| | | | (-0.0412) | (-0.0412) |
| Iden. PA | -0.00905 | -0.154** | -0.0107 | -0.121** |
| | (-0.0206) | (-0.0208) | (-0.0292) | (-0.0296) |
| Inst. PA | 0.209** | -0.0894** | 0.250** | -0.0651** |
| | (-0.0209) | (-0.0218) | (-0.0149) | (-0.0162) |
| Observations | 2415 | 2413 | 2415 | 2413 |

Note: SEs in parentheses clustered by country; * p<.05, ** p<.01. Controls not reported: Gender, race, age.

Table 3: Knowledgeable donor mechanism

| | (1) |
|---|---|
| | Donor understands problems of the country? |
| Co-financed | 0.146** |
| | (-0.0438) |
| Observations | 2768 |

Note: SEs in parentheses; * p<.05, ** p<.01. Controls not reported: Gender, race, age.

decisions when told that the project is co-financed with the AfDB, compared to respondents who score lower on this pan-Africanism measure. Our results are shown in Column [1] of Table 2. To visualise this heterogenous effect, in Figure 1a, we plot the effect of respondents being more pan-African (on the institutional dimension) on their trust in donors under co-financing and non-co-financing arrangmenets. We do not find any significant effects on deference to donors in cases of disagreements with respondents' government (Figure 1b).

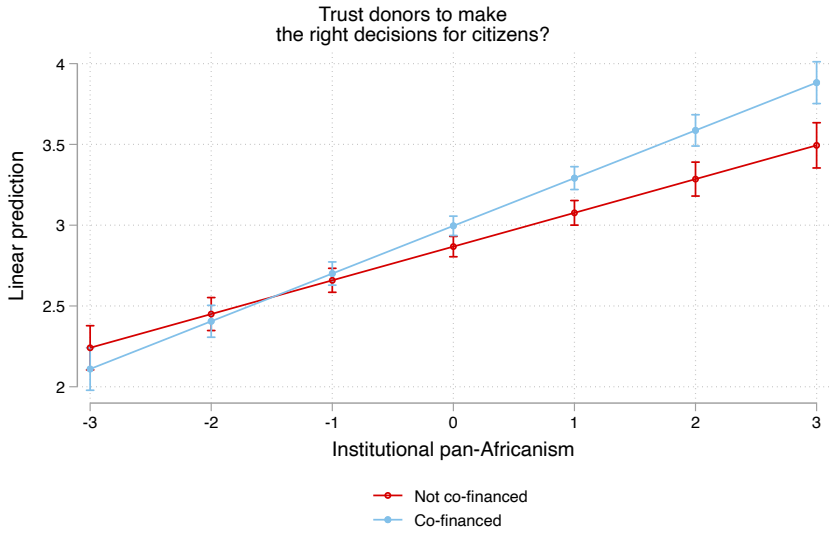
With our identity-based pan-Africanism measure, we find that respondents are less responsive to the co-financing treatment: there are no significant relationships between the interaction term and our two outcome variables capturing respondents' trust in donors to make the right decisions and their preference for donors to take the lead in cases where there are disagreements with the local government over the direction of the country's development policy.[7]

### 4.3 Mechanism

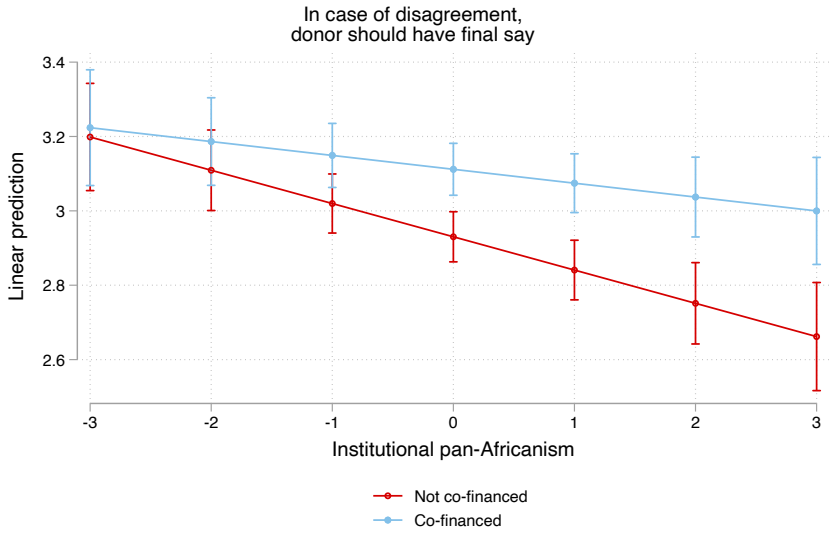
Why do citizens look favourably on co-financing? We argue that citizens are driven by their perceptions of the diagnostic ability of donors that have regional partners. This diagnostic ability comes from the co-financing partners improved understanding of the problems that the country faces. To test this mechanism, we ask whether respondents believe that the donors jointly "understand the problems that [their country] faces" and examine the relationship between co-financing and this variable. Our results are reported in Table 3. We find that compared to solo-financed projects, respondents seeing the co-financed treatments are *more* likely to identify the donor as understanding the country's problems. Our results are consistent with our expectations that respondents view regional actors as more knowledgeable about their country's problems.

[7]See also Figures D3a and D3b in Appendix D.

Figure 1: Perceptions of donors by level of institutional pan-Africanism




(a) Trust donors




(b) Donor should have more say

## 5 Conclusion

Foreign donors have multiple strategies at their disposal to improve their reputation among recipients, generate public buy-in, and enhance the effectiveness of development projects in the Global South. Our study turns attention to co-financing with regional development actors as one of such strategies. Focusing on the AfDB, Africa's largest development finance institution, we show that African citizens are more likely to have positive perceptions of the donors if development projects are co-financed.

Specifically, citizens trust donors operating under co-financing arrangements to make the right decisions for them, and are more likely to defer to these donors rather than their government when a decision needs to be made about development policy. We also show that people's level of pan-Africanism particularly matter for perceptions of trust in donors.

Our results have important implications for international development cooperation. Development actors are increasingly turning towards co-financing to coordinate their response to the current polycrisis—a growing list of simultaneous problems faced by Global South countries from energy and health challenges to poverty and inequality (World Bank, 2024). While co-financing has been encouraged because of the potential impacts it has on donor coordination and development impact, much less attention has focused on how the ultimate beneficiaries of co-financed development projects actually view these arrangements. We offer insights that highlight the potential benefits to foreign donors of partnering with a major regional actor in Africa.

While we focus on foreign donors, future research may look towards the added benefit—or cost—of co-financing to recipient governments who are accountable to everyday citizens. Through co-financing, governments are not only able to demonstrate to their citizens that they are bringing much-needed funding to the country from multiple sources, but they can also signal relationship-building with foreign and regional actors that citizens view favourably. Just like the benefits accrued to foreign donors that we highlight in this paper, these potential political rewards to co-financing suggest that international development cooperation has important consequences for political actors.

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# A Summary Statistics

Table A1: Summary statistics

| Variable | Mean | Std. Dev. | Min. | Max. | N |
|---|---|---|---|---|---|
| Enthusiasm about electricity project | 6.56 | 2.709 | 1 | 10 | 4626 |
| Does project support country's needs and interests? | 6.956 | 2.49 | 1 | 10 | 4628 |
| Confidence in quality of project | 2.496 | 0.830 | 1 | 4 | 4651 |
| Will project be affected by corruption? | 2.866 | 0.955 | 1 | 4 | 4652 |
| Donor understands problems of the country? | 3.152 | 1.146 | 1 | 5 | 4651 |
| Trust donors to make right decisions for citizens? | 2.91 | 1.146 | 1 | 5 | 4652 |
| How should disagreements betw donor and govt be resolved? | 2.899 | 1.217 | 1 | 5 | 4649 |
| First component - PCA Africa measures | -0.004 | 1.705 | -5.412 | 3.325 | 4074 |
| White | 0.173 | 0.378 | 0 | 1 | 4660 |
| Female | 0.514 | 0.5 | 0 | 1 | 4647 |
| Age (categorical) | 2.723 | 1.45 | 1 | 6 | 4660 |

# B Survey Questions

## B.1 Pan-Africanism

1. We would like you to think about your identity as an African citizen in relation to the rest of the world. To what extent do you feel a connection with other people from the rest of Africa? (Very strong connection/Strong connection/Weak connection/No connection)

2. How do you perceive being seen as 'African'? (Positive/Negative/Positive and Negative/Indifferent)

3. Currently, do you see yourself more as South African or African? Please indicate accordingly (only South African/I feel more South African than African/ I feel equally South African and African/I feel more African than South Africa/I feel only African)

4. How much do you agree with this statement: To tackle development problems in Africa, we need to create and implement African solutions (Strongly oppose/Somewhat oppose/Somewhat support/Strongly support/Completely support)

5. Would you support an African passport that allows you and other Africans to travel freely across African countries? (Strongly oppose/Somewhat oppose/Somewhat support/Strongly support/Neither oppose nor support)

6. How much do you trust the African Union to act in the interest of all Africans? (Trust a lot/Somewhat trust, Only a little trust/No trust at all)

7. How much do you trust the African Continental Free Trade Area to act in the interest of all Africans? (Trust a lot/Somewhat trust, Only a little trust/No trust at all)

8. How much do you trust the Southern African Development Community / Economic Community of West African States to act in the interest of all Africans? (Trust a lot/Somewhat trust, Only a little trust/No trust at all)

# C Measuring Pan-Africanism

Table C1: Principal Component Analysis - Eigenvalues and proportion of variance explained

| | Eigenvalue | Difference | Proportion | Cumulative |
|---|---|---|---|---|
| Comp1 | 2.913216 | 1.468128 | 0.3642 | 0.3642 |
| Comp2 | 1.445088 | .4963249 | 0.1806 | 0.5448 |
| Comp3 | .9487629 | .2181009 | 0.1186 | 0.6634 |
| Comp4 | .730662 | .0594812 | 0.0913 | 0.7547 |
| Comp5 | .6711809 | .0296233 | 0.0839 | 0.8386 |
| Comp6 | .6415575 | .2983638 | 0.0802 | 0.9188 |
| Comp7 | .3431937 | .0368546 | 0.0429 | 0.9617 |
| Comp8 | .3063391 | . | 0.0383 | 1.0000 |

Table C2: Principal components (Eigenvectors)

| | Comp1 | Comp2 | Comp3 | Comp4 | Comp5 | Comp6 | Comp7 | Comp8 |
|---|---|---|---|---|---|---|---|---|
| Connection with other Africans? | .347686 | -.0559025 | -.4614338 | -.0020037 | .7340249 | .3522824 | .0122306 | -.0043783 |
| Perceive being seen as African? | .3212747 | .2195052 | -.3082726 | .7886521 | -.1752665 | -.3163138 | .0084134 | .0274269 |
| National identity vs. African? | -.2202368 | -.3738521 | .5858386 | .5303525 | .4314733 | .0298245 | -.009057 | .0104405 |
| African solutions? | .112242 | .6032676 | .3352549 | .1643311 | -.1245203 | .6845153 | -.0015217 | -.0007607 |
| African passport? | .1587258 | .5674048 | .3260494 | -.2191678 | .4379798 | -.5535098 | -.0024232 | -.0176044 |
| Trust in AU | .4820327 | -.2054575 | .1954035 | -.0613336 | -.1161562 | -.0018945 | -.489193 | -.6562635 |
| Trust in AfCFA | .4833299 | -.1968657 | .2092144 | -.1060978 | -.1022798 | -.0012419 | -.3222693 | .7471871 |
| Trust in regional organization | .4729031 | -.2051294 | .2195057 | -.0818062 | -.1141703 | -.0037073 | .8102605 | -.099191 |

# D Additional results

Table D1: Other outcomes

| | (1) | (2) | (3) | (4) | (5) | (6) |
|---|---|---|---|---|---|---|
| | Enthusiasm about electricity project | Does project support country's needs and interests? | Confidence in quality of project | Will project be affected by corruption? | Project impact on debt management | AfDB: How positive is influence on the country? |
| Co-financed | 0.0869 | 0.0279 | -0.0748* | 0.0326 | 0.00621 | 0.0616* |
| | -0.103 | -0.0947 | -0.0311 | -0.0359 | -0.0435 | -0.0312 |
| Observations | 2753 | 2755 | 2767 | 2769 | 2214 | 2773 |

Figure D2: Perceptions of project quality by confidence in government

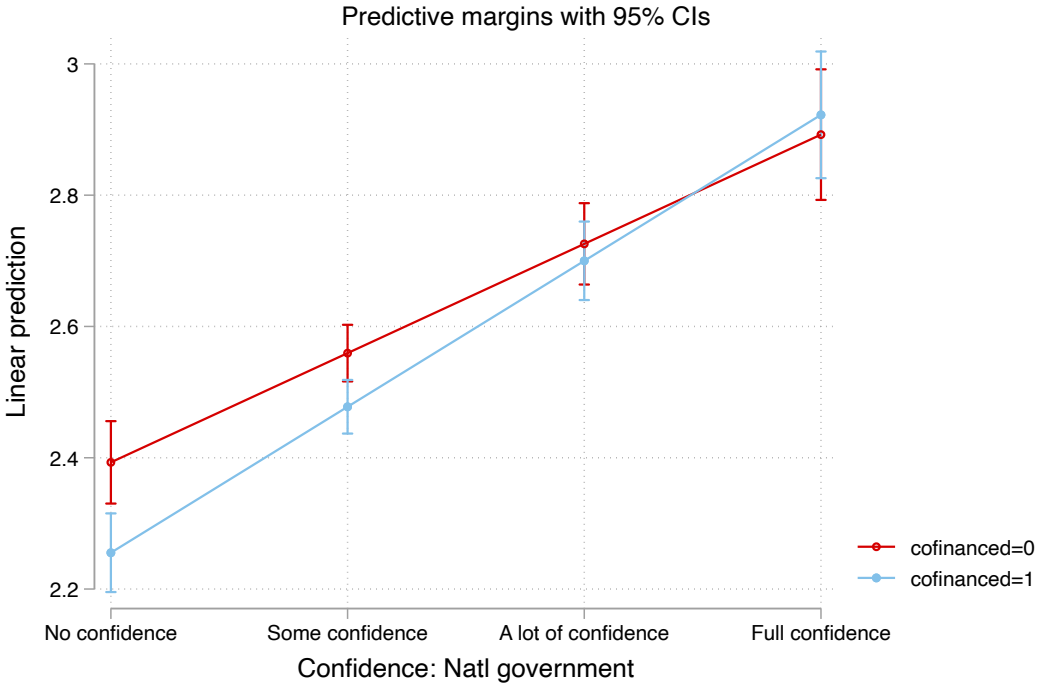
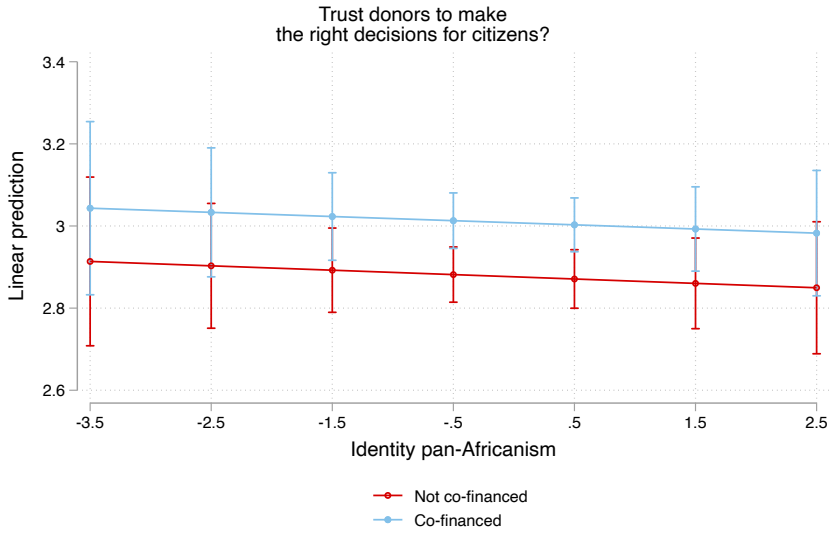
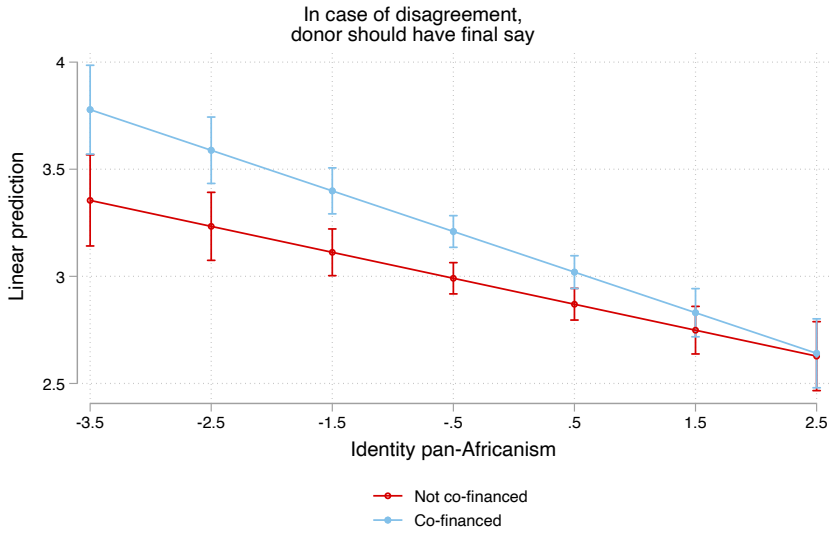


Figure D3: Perceptions of donors by level of identity-based pan-Africanism




(a) Trust donors




(b) Donor should have more say

Table D2: South Africa sample

| | (1) Trust donors to make right decisions for citizens? | (2) Should donor have more influence when resolving disagreements? | (3) Trust donors to make right decisions for citizens? | (4) Trust donors to make right decisions for citizens? | (5) Should donor have more influence when resolving disagreements? | (6) Should donor have more influence when resolving disagreements? | (7) Donor understands problems of the country |
|---|---|---|---|---|---|---|---|
| Co-financed | 0.114* | 0.193** | 0.110* | 0.107* | 0.189** | 0.189** | 0.154** |
| | (0.0523) | (0.0548) | (0.0513) | (0.0514) | (0.0577) | (0.0577) | (0.0519) |
| Co-financed × Inst. PA | | | 0.105** | | 0.0261 | | |
| | | | (0.0311) | | (0.0336) | | |
| Co-financed × Iden. PA | | | | -0.0200 | | -0.0137 | |
| | | | | (0.0481) | | (0.0504) | |
| Iden. PA | | | -0.0689** | -0.0610 | -0.104** | -0.0980** | |
| | | | (0.0240) | (0.0355) | (0.0254) | (0.0374) | |
| Inst. PA | | | 0.225** | 0.276** | -0.0988** | -0.0863** | |
| | | | (0.0242) | (0.0172) | (0.0248) | (0.0186) | |
| Observations | 2026 | 2024 | 1775 | 1775 | 1774 | 1774 | 2026 |

Standard errors in parentheses
* $p < 0.05$, ** $p < 0.01$

Table D3: Nigeria sample

| | (1) Trust donors to make right decisions for citizens? | (2) Should donor have more influence when resolving disagreements? | (3) Trust donors to make right decisions for citizens? | (4) Trust donors to make right decisions for citizens? | (5) Should donor have more influence when resolving disagreements? | (6) Should donor have more influence when resolving disagreements? | (7) Donor understands problems of the country |
|---|---|---|---|---|---|---|---|
| Co-financed | 0.209* | 0.201* | 0.207* | 0.219* | 0.118 | 0.140 | 0.126 |
| | (0.0813) | (0.0915) | (0.0856) | (0.0867) | (0.0969) | (0.0970) | (0.0801) |
| Co-financed × Inst. PA | | | 0.0180 | | 0.162* | | |
| | | | (0.0608) | | (0.0670) | | |
| Co-financed × Iden. PA | | | | 0.0675 | | -0.200** | |
| | | | | (0.0712) | | (0.0667) | |
| Iden. PA | | | 0.0780* | 0.0453 | -0.240** | -0.145** | |
| | | | (0.0369) | (0.0476) | (0.0345) | (0.0472) | |
| Inst. PA | | | 0.172** | 0.181** | -0.0787 | -0.00836 | |
| | | | (0.0418) | (0.0308) | (0.0473) | (0.0345) | |
| Observations | 743 | 742 | 640 | 640 | 639 | 639 | 742 |

Standard errors in parentheses
* $p < 0.05$, ** $p < 0.01$

Table D4: Individual donors and co-financing

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
|---|---|---|---|---|---|---|---|
| | Enthusiasm about project | Project supports needs? | Confidence in project quality | Likelihood of corruption? | Donor understands country's problems | Trust in donors | Country should have final say |
| EU | 0.154 | 0.101 | 0.119** | -0.126** | -0.155** | 0.00145 | 0.186** |
| | (0.130) | (0.120) | (0.0397) | (0.0450) | (0.0541) | (0.0540) | (0.0574) |
| China | 0.163 | 0.127 | 0.106** | -0.103* | -0.102 | -0.139* | 0.301** |
| | (0.131) | (0.118) | (0.0391) | (0.0449) | (0.0550) | (0.0556) | (0.0565) |
| AfDB | 0.332** | 0.306** | 0.0218 | -0.0358 | -0.0000538 | 0.132* | -0.00829 |
| | (0.124) | (0.115) | (0.0384) | (0.0442) | (0.0530) | (0.0515) | (0.0562) |
| EU AfDB co-financing | 0.293* | 0.226 | 0.0306 | -0.0120 | 0.0236 | 0.0638 | 0.0451 |
| | (0.126) | (0.119) | (0.0382) | (0.0448) | (0.0543) | (0.0537) | (0.0584) |
| China AfDB co-financing | 0.207 | 0.0660 | 0.0460 | -0.154** | 0.0156 | 0.0764 | 0.0599 |
| | (0.128) | (0.117) | (0.0386) | (0.0451) | (0.0539) | (0.0545) | (0.0585) |
| Gender | 0.218** | 0.00505 | 0.0346 | -0.0728** | 0.0773* | 0.0960** | -0.122** |
| | (0.0799) | (0.0735) | (0.0243) | (0.0279) | (0.0337) | (0.0337) | (0.0358) |
| Race | -1.259** | -1.011** | -0.360** | 0.379** | -0.428** | -0.396** | -0.277** |
| | (0.126) | (0.115) | (0.0383) | (0.0403) | (0.0517) | (0.0521) | (0.0547) |
| 25-34 years old | 0.180 | 0.158 | 0.0583 | 0.106** | 0.0908* | 0.143** | 0.152** |
| | (0.107) | (0.100) | (0.0324) | (0.0388) | (0.0456) | (0.0460) | (0.0489) |
| 35-44 years old | 0.344** | 0.253* | 0.0838* | 0.137** | 0.181** | 0.171** | 0.142** |
| | (0.117) | (0.107) | (0.0361) | (0.0418) | (0.0497) | (0.0501) | (0.0529) |
| 45-54 years old | 0.310* | 0.252* | 0.0313 | 0.161** | 0.183** | 0.165** | 0.122* |
| | (0.137) | (0.125) | (0.0414) | (0.0489) | (0.0578) | (0.0575) | (0.0615) |
| 55-64 years old | 0.207 | 0.0479 | -0.0298 | 0.163** | 0.138* | 0.0907 | 0.0635 |
| | (0.164) | (0.152) | (0.0511) | (0.0573) | (0.0674) | (0.0692) | (0.0725) |
| 65+ years old | 0.0793 | -0.0422 | -0.162* | 0.208** | 0.0876 | -0.0160 | 0.0967 |
| | (0.208) | (0.189) | (0.0643) | (0.0681) | (0.0868) | (0.0840) | (0.0950) |
| Observations | 4613 | 4616 | 4640 | 4641 | 4640 | 4642 | 4638 |