

Given that, how do you choose between Type I and Type II Errors? The answer is easiest if you know that the cost (to society or the decision maker) of making one kind of error is dramatically larger than the cost of making the other. If you worked for the FDA, for example, you'd want to be very sure that you hadn't released a product that had horrible side effects. We'll discuss this dilemma for the t -test on page 144.

5.2 The t -Test

Econometricians generally use the t -test to test hypotheses about individual regression slope coefficients. Tests of more than one coefficient at a time (joint hypotheses) are typically done with the F -test, presented in Section 5.6.

The t -test is easy to use because it accounts for differences in the units of measurement of the variables and in the standard deviations of the estimated coefficients. More important, the t -statistic is the appropriate test to use when the stochastic error term is normally distributed and when the variance of that distribution must be estimated. Since these usually are the case, the use of the t -test for hypothesis testing has become standard practice in econometrics.

The t -Statistic

For a typical multiple regression equation:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \varepsilon_i \quad (5.1)$$

we can calculate t -values for each of the estimated coefficients in the equation. For reasons that will be explained in Section 7.1, t -tests are usually done only on the slope coefficients; for these, the relevant form of the t -statistic for the k th coefficient is

$$t_k = \frac{(\hat{\beta}_k - \beta_{H_0})}{SE(\hat{\beta}_k)} \quad (k = 1, 2, \dots, K) \quad (5.2)$$

where:

- $\hat{\beta}_k$ = the estimated regression coefficient of the k th variable
- β_{H_0} = the border value (usually zero) implied by the null hypothesis for β_k
- $SE(\hat{\beta}_k)$ = the estimated standard error of $\hat{\beta}_k$ (that is, the square root of the estimated variance of the distribution of the $\hat{\beta}_k$; note that there is no "hat" attached to SE because SE is already defined as an estimate)

Using Econometrics A Practical Guide Answers Questions

**Michael Lewis-Beck, Alan E Bryman, Tim
Futing Liao**



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