

# SUPPLEMENTARY MATERIAL

**Table S1: Multiple Comparisons between compositional/contextual factors and cognitive factors**

Variable	Mean Difference	Std. Error	Sig.	95% Confidence Interval	
Risk Perception				Lower Bound	Upper Bound
<b>Sex (ref: Female)</b>					
Male	0.066	0.235	0.797	-0.364	0.559
<b>Age (ref: Young adult)</b>					
Middle-aged adult	0.682	0.254	0.008	0.18	1.18
Older adult	0.986	0.353	0.005	0.29	1.68
<b>Education (ref: No formal education)</b>					
Primary	-0.383	0.354	0.279	-1.08	0.31
Middle School/JHS	-0.387	0.327	0.237	-1.03	0.26
Secondary School and above	-0.870	0.438	0.048	-1.73	-0.01
<b>Household monthly income (GHC) (ref: below 100)</b>					
101-500	0.435	0.403	0.282	-0.36	1.23
501-999	0.434	0.447	0.333	-0.45	1.31
1000 and above	0.324	0.477	0.498	0.61	1.26
<b>Hazard Experience (ref: No)</b>					
Yes	92.289	0.259	0.000	2.434	3.452
<b>Elevation (ref: below 4m)</b>					
4-9m	0.275	0.278	0.323	-0.27	0.82
<9m	0.513	0.654	0.434	-0.77	1.80
<b>Distance of house from Shoreline (ref: below 100m)</b>					
100-300m	-1.200	0.235	0.000	-1.66	-0.74
Above 300m	0.375	0.445	0.400	-0.50	1.25

<b>Threat Appraisal</b>					
<b>Sex (ref: Female)</b>					
Male	0.886	0.357	0.347	-1.085	0.319
<b>Age (ref: Young adult)</b>					
Middle-aged adult	0.040	0.392	0.919	-0.81	0.73
Older adult	-0.547	0.544	0.316	-1.62	0.52
<b>Education (ref: No formal education)</b>					
Primary	-0.904	0.531	0.089	-1.95	0.14
Middle School/JHS	0.453	0.491	0.357	-0.51	1.42
Secondary School and above	1.072	0.657	0.104	-0.22	2.36
<b>Household monthly income (GHC) (ref: below 100)</b>					
101-500	-1.987	0.601	0.001	-3.17	-0.80
501-999	-2.562	0.667	0.000	-3.87	-1.25
1000 and above	-1.269	0.712	0.076	-2.67	0.13
<b>Hazard Experience (ref: No)</b>					
Yes	5.520	0.453	0.019	-2.430	-0.649
<b>Elevation (ref: below 4m)</b>					
4-9m	0.306	0.423	0.471	-0.53	1.14
<9m	-0.444	0.997	0.656	-2.41	1.52
<b>Distance of house from Shoreline (ref: below 100m)</b>					
100-300m	0.970	0.368	0.009	0.25	1.69
Above 300m	-0.779	0.698	0.265	-2.15	0.59

### **Coping Appraisal**

<b>Sex (ref: Female)</b>					
Male	1.364	0.343	0.244	-1.050	0.298
<b>Age (ref: Young adult)</b>					
Middle-aged adult	0.157	0.377	0.678	-0.58	0.90

Older adult	0.194	0.523	0.711	-0.84	1.22
<b>Education (ref: No formal education)</b>					
Primary	-1.148	0.516	0.027	-2.16	-0.13
Middle School/JHS	-0.804	0.478	0.093	-1.74	0.13
Secondary School and above	-0.478	0.639	0.455	-1.73	0.78
<b>Household monthly income (GHC) (ref: below 100)</b>					
101-500	-1.381	0.573	0.016	-2.51	-0.25
501-999	-2.585	0.636	0.000	-3.84	-1.34
1000 and above	-0.500	0.679	0.462	-1.83	0.83
<b>Hazard Experience (ref: No)</b>					
Yes	1.129	0.440	0.289	-1.704	0.026
<b>Elevation (ref: below 4m)</b>					
4-9m	0.713	0.405	0.079	-0.08	1.51
<9m	0.011	0.955	0.991	-1.87	1.89
<b>Distance of house from Shoreline (ref: below 100m)</b>					
100-300m	0.866	0.356	0.015	0.17	1.57
Above 300m	0.587	0.675	0.385	-0.74	1.91