SUPPLEMENTARY MATERIALS

Modernization of African Food Retailing and (Un)healthy Food Consumption

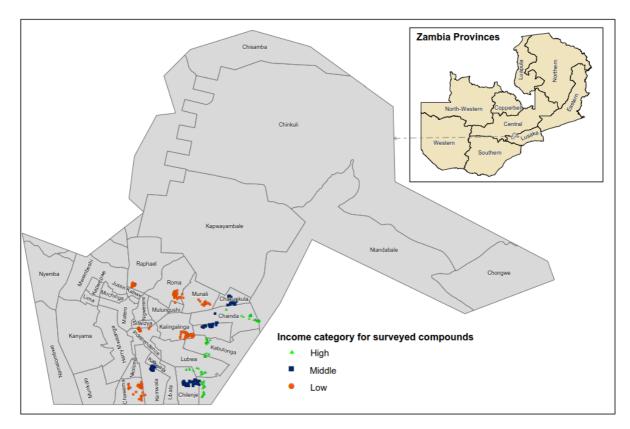


Figure S1. Map of Lusaka City with sampled compounds and households.

Table S1. List of main shopping malls with modern food retailers in Lusaka City.

No.	Name of Shopping Mall	Location and Surrounding Compounds	Modern Food Retailers: Hypermarkets, Supermarkets (Fast-Food Restaurants in Parentheses)
1	Arcades	Roma, University of Zambia (UNZA)	Spurs
2	Cairo	Central Lusaka	Shoprite (Food Fayre, Hungry Lion, Machachos)
3	Chawama	Chawama, John Haward, Kuku	Spur
4	Chazanga Shoprite	Chazanga, SOS	Shoprite
5	Chilenje Shoprite	Chalala, Chilenje, Woodlands	Choppies, Shoprite (Debonairs Pizza, MM Chickens, Naaz)
6	Choppies Complex	Kabulonga, Sundel, Zamtel Flats	Choppies
7	Cosmopolitan	Chawama, John Howard, Jon-Lengi, Makeni, Misisi	Game Stores, Shoprite (Chicken Inn, Galito's, Hungry Lion, Mochachos, Pizza Hut)
8	Cross Roads	Cross Road, Kabulonga, Nyumba Yanga, Sundel	Spurs (Gigibonta, Major Meat)
9	Down Town	Chibolya, Jon-Lengi, Kabwata, Kamwala, Misisi	Spurs (Big Bite, Debonairs Pizza, Down Town Foods)
10	East Park	Childley, Kalingalinga, Kalundu, Ng'ombe, Roma, UNZA	Food Lover's, PicknPay (Fishaways, Gigibonta, GoatnChips, Hungry Lion, KEG, Pizza Hut)
11	Embassy	Chawama, Jon-Lengi, Makeni, Misisi	Embassy, Spurs (Papas, Piatto, Zorbas)
12	Garden City	Avondole, Chelston	Food Lover's, PicknPay (Bushman, Foodano)
13	Kabulonga and Melissa	Kabulonga	Melissa, PicknPay (Debonairs Pizza, KFC, Nando's, Subway)

14	Levy Junction	Central Lusaka, Chilulu, Evelyn Home College, Gardens, Nippa, North Mead, Roads Park, Thorn Park	Food Lover's, PicknPay (Chicken Inn, Hungry Lion, KFC, Pizza Inn, Wimpy)
15	Makeni	Chawama, Jon-Lengi, Makeni, Misisi	Food Lover's, PicknPay (Debonairs Pizza, KFC, Nando's)
16	Mama Betty Foxydale	Ngo'mbe, Roma	Spur (Debonairs Pizza, Gigibonta)
17	Manda Hill	Central Lusaka, Chilulu, Gardens, Longacres, Olympia, Roads Park	Shoprite, Game Stores (Bread Café, Debonairs Pizza, Galito's, Hungry Lion, Mugg and Bean, My Asia, Nando's, Pizza Inn, Steers, Subway, Vasila)
18	Matero	Matero	Shoprite (Hungry Lion)
19	Novara Great North	Chazanga, SOS	PicknPay (GoatnChips, Hungry Lion)
20	PHI	Kaunda Square, PHI, Mtendere	PicknPay (Debonairs Pizza, King-Pie)
21	SOS Spurs	Chazanga, SOS	Spur
22	Twin Palm	Avondole, Chelston, Ibex, Salama Park	Shoprite (Chicken Inn, Debonairs Pizza, Hungry Lion)
23	Waterfalls	Avondole, Chelston	Shoprite (Gigibonta, Hungry Lion)
24	Woodlands	Chilenje, Kabulonga, Woodlands	PicknPay (Creamy, Debonairs Pizza, Galito's, Nachies, O. Hagans, Pizza Inn)
25	Zappa	Chawama	(Debonairs Pizza)

Notes: The main shopping malls that were operating in 2018 are included. Very small shopping malls are not included. Likewise, malls that were still under construction in 2018 are not included. The list was compiled by the authors based on internet search, personal visits, and key informant interviews.

Table S2. Food processing levels by food groups and items.

Processing Level	Food Group	Food Items (Examples)
	Cereals and tubers	Maize (dry/green), cassava, Irish potato, sweet potato, yams
	Eggs and milk	Eggs, fresh whole milk
Unprocessed foods	Fruits	Apples, avocado, banana (ripe/boiled), guava, mango, pawpaw, pineapple, pumpkin, orange/tangerine, sugar plum, watermelon
	Legumes	Bean (fresh/dry), cowpea (fresh/dry), groundnut (fresh/dry), pigeonpea (fresh/dry), soybean, velvet bean
	Vegetables	Bean leaves, blackjack, cabbage, carrot, cassava leaves, cowpea leaves, cucumber, eggplant, garlic, greengram, lettuce, mushroom (cultivated/wild), okra, onion, pepper, pumpkin leaves, rape/mustard/chinese, tomato
	Drinks and snacks	Bottled/clear beer, bottled water, roasted cashew/macadamia nuts
Primary processed foods	Meat and fish	Beef, bush/game meat, chicken, duck, turkey, goat meat, sheep meat, pork, fish (fresh/frozen/dried)
	Cereals	Rice, millet, oats, sorghum
	Bread and pasta	Bread, buns, pasta, instant noodles
Illian managed to a de	Cereals and tubers	Maize flour, cornflakes, porridge mix, wheat flour, cassava flour
Ultra-processed foods	Dairy products	Cheese, milk, yoghurt
	Oils and fats	Butter/margarine, coconut oil, cooking oil/fat

Meat and fish	Sausage (beef/chicken/pork), soya meat, canned meat and fish
Miscellaneous	Canned foods, mandazi, mixed fruits/salads, pizza, samosa, ready-made foods/dishes
Sugar, sweetened drinks and snacks	Soft drinks, sweetened fruit juices, wine, jam, tomato sauce, salt, sugar, biscuits/cookies, cake, chips, chocolate, crisps, puffed salted corn chips, popcorn, salted nuts

Note: The same classifications of foods were also used by [24].

Table S3. Additional descriptive statistics.

	Earl Commit	В	y Income Terci	le
	Full Sample	Lowest	Middle	Highest
Socioeconomic characteristics				
Age of household head (years)	43.83	45.13	41.98	44.40
	(12.86)	(13.67)	(12.68)	(12.02)
Adolescent in household (dummy)	0.47	0.50	0.49	0.43
•	(0.50)	(0.50)	(0.50)	(0.50)
Child in household (dummy)	0.59	0.71	0.53	0.54
	(0.49)	(0.45)	(0.50)	(0.50)
Bemba ethnicity (dummy)	0.29	0.28	0.24	0.36
	(0.45)	(0.45)	(0.43)	(0.48)
Tonga ethnicity (dummy)	0.19	0.15	0.21	0.21
	(0.39)	(0.36)	(0.41)	(0.41)
Protestant religion (dummy)	0.42	0.42	0.46	0.38
	(0.49)	(0.49)	(0.50)	(0.49)
Catholic religion (dummy)	0.26	0.31	0.19	0.29
	(0.44)	(0.47)	(0.39)	(0.45)
Food expenditures				
Cereals and tubers (ZMW/week)	106.41	87.37	108.25	123.94
	(57.02)	(49.60)	(55.01)	(60.40)
Legumes (ZMW/week)	30.15	30.84	32.36	27.16
	(43.99)	(43.52)	(49.17)	(38.63)
Fruits (ZMW/week)	7.88	7.23	6.75	9.70
	(20.64)	(20.94)	(17.37)	(23.25)
Vegetables (ZMW/week)	59.63	57.99	64.98	55.82
	(44.19)	(39.59)	(47.19)	(45.21)
Meat and fish (ZMW/week)	172.84	126.04	178.54	214.69
	(116.61)	(100.16)	(107.59)	(124.26)
Dairy products and eggs (ZMW/week)	23.53	14.45	18.54	37.90
	(33.24)	(18.70)	(25.32)	(45.25)
Oils and fats (ZMW/week)	9.82	9.14	10.28	10.05
. ,	(9.47)	(8.65)	(9.09)	(10.61)
Sugar, sweetened beverages (ZMW/week)	33.86	27.55	32.23	41.96
,	(50.67)	(42.59)	(43.95)	(62.54)
Observations	475	159	160	156

Notes: Mean values are shown with standard deviations in parentheses. ZMW, Zambia Kwacha (local currency). The average exchange rate was ZMW 9.87 = US\$1 in mid-2018.

 $\textbf{Table S4.} \ Correlation \ matrix \ from \ multivariate \ probit \ model.$

		Modern Re	tailer			Traditional R	etailer	
-	HM	SM	CS	FF	GS	TM	RM	NK
Hypermarket (HM)	1.000							
Supermarket	0.161	1.000						
(SM)	(0.122)							
Convenience	0.252**	0.149	1.000					
store (CS)	(0.114)	(0.099)						
Fast-food	-0.088	-0.047	0.198	1.000				
restaurant (FF)	(0.236)	(0.220)	(0.205)					
Grocery store	-0.098	-0.304***	0.009	0.388***	1.000			
(GS)	(0.108)	(0.073)	(0.090)	(0.122)				
Traditional	0.074	-0.164*	0.064	-0.046	0.022	1.000		
market (TM)	(0.108)	(0.084)	(0.091)	(0.127)	(0.080)			
Roadside	0.060	-0.040	0.163*	0.285**	0.249***	-0.282***	1.000	
market (RM)	(0.105)	(0.086)	(0.091)	(0.124)	(0.076)	(0.081)		
Neighborhood	-0.003	-0.145*	-0.086	0.137	0.222***	-0.124	-0.026	1.000
kiosk (NK)	(0.117)	(0.086)	(0.096)	(0.114)	(0.081)	(0.086)	(0.083)	

Notes: Correlation coefficients are shown with standard errors in parentheses. The likelihood ratio test of zero correlation between the error terms is rejected at the 1% level; χ^2 (28) = 85. * significant at the 10% level; *** significant at the 5% level; *** significant at the 1% level.

Table S5. Associations between the use of retailers and food processing levels (full results).

	Only S	Supermarkets Con	sidered	Multiple	Food Retailers C	onsidered
	Ultra- Processed Foods	Primary Processed Foods	Unprocessed Foods	Ultra- Processed Foods	Primary Processed Foods	Unprocessed Foods
	(1)	(2)	(3)	(1)	(2)	(3)
Hypermarket				0.146*	-0.018	-0.128
				(0.071)	(0.095)	(0.091)
Supermarket	0.051**	0.043*	-0.094***	0.196***	-0.053	-0.143*
	(0.022)	(0.021)	(0.027)	(0.052)	(0.075)	(0.075)
Convenience store				0.293***	-0.267**	-0.026
				(0.091)	(0.110)	(0.097)
Fast-food restaurant				0.611***	-0.671***	0.060
				(0.109)	(0.091)	(0.168)
Grocery store				0.217***	-0.043	-0.174**
·				(0.055)	(0.070)	(0.066)
Traditional market				0.063	-0.122*	0.058
				(0.044)	(0.063)	(0.070)
Roadside market				0.041	-0.164**	0.122*
				(0.054)	(0.061)	(0.063)
Neighborhood kiosk				0.274***	-0.101	-0.173*
				(0.079)	(0.093)	(0.098)
Male	-0.174	-0.374	0.548	-0.648	-0.313	0.961
	(1.404)	(1.996)	(1.911)	(1.221)	(1.939)	(1.646)
Age	0.001	-0.057	0.056	0.015	-0.071	0.056*
O	(0.050)	(0.039)	(0.050)	(0.039)	(0.043)	(0.027)
Household size	0.707*	-1.254***	0.547	0.875**	-1.063**	0.188
	(0.363)	(0.404)	(0.445)	(0.333)	(0.433)	(0.304)
Education	-0.550***	0.700***	-0.150	-0.601***	0.673***	-0.072
	(0.122)	(0.214)	(0.168)	(0.126)	(0.198)	(0.182)
Income (log)	0.159	1.389*	-1.548**	-0.440	1.297*	-0.857
(0/	(0.423)	(0.714)	(0.621)	(0.458)	(0.712)	(0.599)
Chewa	0.089	2.757	-2.846	-0.241	2.327	-2.086
	(1.643)	(2.022)	(2.565)	(1.589)	(2.188)	(2.212)
Tonga	0.544	1.406	-1.950	-0.001	1.319	-1.318
O	(1.608)	(2.057)	(1.553)	(1.698)	(2.208)	(1.581)
Catholic	-0.977	-0.171	1.148	-1.150	-0.697	1.847**
	(2.111)	(1.847)	(0.963)	(2.064)	(1.968)	(0.713)
Seventh Day Adventist	-2.916	0.252	2.664*	-2.075	0.570	1.505
	(1.719)	(1.770)	(1.441)	(1.566)	(1.985)	(1.413)
Constant	35.601***	22.579***	41.820***	29.124***	33.773***	37.103***
	(5.417)	(5.688)	(5.499)	(7.932)	(8.944)	(9.491)
R-squared	0.035	0.122	0.146	0.116	0.149	0.256
Observations	475	475	475	475	475	475

Notes: Ordinary least squares estimates are shown with robust standard errors clustered at *compound* level in parentheses. All types of retailers are represented by the household expenditure share for this retailer. Bemba and Protestant are used as a reference group for ethnicity—Chewa and Tonga, and religion status—Catholic and Seventh Day Adventist, respectively. * significant at the 10% level; *** significant at the 5% level; *** significant at the 1% level.

Table S6. Associations between supermarket use and food processing levels (seemingly unrelated regressions).

	Ultra-Processed Foods (Expenditure Share)	Primary Processed Foods (Expenditure Share)	Unprocessed Foods (Expenditure Share)
Supermarket	0.051**	0.043	-0.094***
	(0.023)	(0.028)	(0.023)
Male	-0.174	-0.374	0.548
	(1.318)	(1.593)	(1.299)
Age	0.001	-0.057	0.056
	(0.051)	(0.061)	(0.050)
Household size	0.707*	-1.254**	0.547
	(0.412)	(0.497)	(0.406)
Education	-0.550**	0.700***	-0.150
	(0.219)	(0.264)	(0.216)
Income (log)	0.159	1.389*	-1.548**
	(0.645)	(0.780)	(0.636)
Chewa	0.089	2.757	-2.846
	(1.932)	(2.335)	(1.905)
Tonga	0.544	1.406	-1.950
	(1.756)	(2.122)	(1.731)
Catholic	-0.977	-0.171	1.148
	(1.474)	(1.781)	(1.453)
Seventh Day Adventist	-2.916	0.252	2.664
-	(1.865)	(2.254)	(1.839)
Constant	35.601***	22.579***	41.820***
	(6.492)	(7.845)	(6.401)
Observations	475	475	475

Notes: Seemingly unrelated regression estimates are shown with standard errors in parentheses. Supermarkets are represented by the household expenditure share for this retailer. * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Table S7. Associations between the use of different retailers and food processing levels (absolute expenditures).

	Ultra-Processed Foods	Primary Processed Foods	Unprocessed Foods
	(Expenditures, log)	(Expenditures, log)	(Expenditures, log)
	Panel A: S	Supermarkets only	
Supermarket	0.002	0.002	-0.004*
_	(0.001)	(0.001)	(0.002)
Other covariates	Yes	Yes	Yes
	Panel B: Multiple	e food retailers considered	
Hypermarket	0.012***	0.007*	0.006
	(0.004)	(0.004)	(0.006)
Supermarket	0.009**	0.003	0.0005
	(0.003)	(0.003)	(0.006)
Convenience store	0.014***	-0.003	0.009
	(0.005)	(0.003)	(0.006)
Fast-food restaurant	0.041***	0.0005	0.029***
	(0.006)	(0.012)	(0.006)
Grocery store	0.009**	0.001	-0.002
	(0.003)	(0.003)	(0.006)
Traditional market	0.006*	0.002	0.011**
	(0.003)	(0.003)	(0.005)
Roadside market	0.003	-0.002	0.010**

	(0.003)	(0.003)	(0.004)
Neighborhood kiosk	0.010**	0.0002	-0.004
	(0.004)	(0.003)	(0.006)
Other covariates	Yes	Yes	Yes
Observations	475	469	471

Notes: Ordinary least squares estimates are shown with robust standard errors clustered at *compound* level in parentheses. All types of retailers are represented by the household expenditure share for this retailer. The same socioeconomic control variables are included as in Table S5. * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Table S8. Associations between the use of different retailers and food processing levels (by poverty status).

	Poor Ho	useholds	Non-Poor I	Households
	Ultra-processed (Exp. Share, %)	Unprocessed (Exp. Share, %)	Ultra-Processed (Exp. share, %)	Unprocessed (Exp. Share, %)
	Panel A	: Only supermarkets cons	idered	
Supermarket only	0.031	-0.058	0.057**	-0.111***
1	(0.050)	(0.087)	(0.026)	(0.025)
Other covariates	Yes	Yes	Yes	Yes
	Panel B: 1	Multiple food retailers cor	ısidered	
Hypermarket			0.165**	-0.118
			(0.060)	(0.087)
Supermarket	0.035	-0.165	0.231***	-0.144
•	(0.128)	(0.205)	(0.047)	(0.095)
Convenience store	0.274*	0.114	0.329**	-0.076
	(0.130)	(0.187)	(0.111)	(0.125)
Fast-food restaurant	-0.627	-1.055	0.679***	0.071
	(0.853)	(1.003)	(0.081)	(0.219)
Grocery store	0.009	-0.165	0.269***	-0.225*
	(0.118)	(0.163)	(0.052)	(0.106)
Traditional market	-0.029	-0.022	0.064	0.106
	(0.098)	(0.151)	(0.048)	(0.084)
Roadside market	-0.073	0.020	0.056	0.158*
	(0.075)	(0.147)	(0.067)	(0.084)
Neighborhood kiosk	0.040	-0.375**	0.358***	-0.067
	(0.147)	(0.165)	(0.053)	(0.123)
Other covariates	Yes	Yes	Yes	Yes
Observations	126	126	349	349

Notes: Ordinary least squares estimates are shown with robust standard errors clustered at *compound* level in parentheses. Poor households are those with less than US\$1.90 per capita and day in purchasing power parity terms [36]. All types of retailers are represented by the household expenditure share for this retailer. For poor households, hypermarkets were dropped due to perfect collinearity. The same socioeconomic control variables are included as in Table S5. * significant at the 10% level; ** significant at the 5% level; *** significant at the 1% level.

Table S9. Associations between the use of different retailers and the consumption of selected food groups (full results, supermarkets only).

				Household F	ood Consumption	n (kg/week)			
	Cereals and Tubers	Legumes	Fruits	Vegetables	Meat and Fish	Dairy Products	Eggs	Oils and Fats	Sugar, Beverages
Supermarket	-0.003	-0.001	-0.005	-0.001	0.015***	0.014*	-0.002	-0.003	-0.010***
-	(0.006)	(0.005)	(0.004)	(0.009)	(0.006)	(0.007)	(0.001)	(0.002)	(0.004)
Male	0.281	0.646***	-0.031	0.627	0.361	-0.072	0.122	0.397***	0.150
	(0.471)	(0.160)	(0.338)	(0.483)	(0.245)	(0.552)	(0.083)	(0.085)	(0.167)
Age	0.026	0.006	0.006	-0.007	-0.003	0.011	0.002	0.008***	0.019***
_	(0.021)	(0.007)	(0.012)	(0.014)	(0.008)	(0.019)	(0.004)	(0.003)	(0.006)
Household size	0.907***	0.233***	-0.074	0.384***	0.145**	0.278	-0.017	0.052*	0.121
	(0.137)	(0.078)	(0.072)	(0.112)	(0.072)	(0.211)	(0.020)	(0.029)	(0.098)
Education	0.042	0.032	0.067*	-0.038	0.150***	0.121	0.050**	-0.017*	0.103***
	(0.048)	(0.031)	(0.037)	(0.065)	(0.043)	(0.097)	(0.020)	(0.010)	(0.022)
Income (log)	0.441**	-0.203	0.142	-0.205	0.445**	0.844***	0.121***	0.083**	0.217
	(0.203)	(0.139)	(0.133)	(0.210)	(0.174)	(0.286)	(0.044)	(0.038)	(0.134)
Chewa	0.933*	0.589	0.128	-0.422	0.790**	-0.619	0.065	0.468***	0.517
	(0.555)	(0.361)	(0.328)	(0.719)	(0.309)	(0.707)	(0.126)	(0.098)	(0.360)
Tonga	0.269	0.438**	-0.402	1.042**	0.581*	0.344	0.037	0.249***	-0.095
Ü	(0.518)	(0.197)	(0.296)	(0.497)	(0.327)	(0.513)	(0.159)	(0.067)	(0.219)
Catholic	0.107	0.172	0.309	0.545	-0.327	-0.288	0.121	-0.030	0.007
	(0.386)	(0.252)	(0.305)	(0.554)	(0.345)	(0.344)	(0.087)	(0.086)	(0.205)
Seventh Day Adventist	0.964**	0.367	0.632***	0.704	-0.465	0.363	-0.114	0.165**	-0.295
	(0.393)	(0.272)	(0.232)	(0.588)	(0.444)	(0.512)	(0.132)	(0.077)	(0.218)
Constant	-0.035	0.813	-3.536*	4.512**	-3.650**	-15.110***	-1.964***	-1.043**	-3.487**
	(2.355)	(1.145)	(2.017)	(2.238)	(1.496)	(4.112)	(0.558)	(0.428)	(1.494)
Pseudo-R-squared	0.060	0.027	0.014	0.011	0.073	0.081	0.053	0.068	0.024
Observations	475	475	475	475	475	475	475	475	475

Notes: Tobit estimates are shown with robust standard errors clustered at *compound* level in parentheses. All types of retailers are represented by the household expenditure share for this retailer. * significant at the 10% level; *** significant at the 5% level; *** significant at the 1% level.

Table S10. Associations between the use of different retailers and the consumption of selected food groups (full results, all retailers).

	Household Food Consumption (kg/week)									
	Cereals and Tubers	Legumes	Fruits	Vegetables	Meat and Fish	Dairy Products	Eggs	Oils and Fats	Sugar, Beverage	
Hypermarket	0.025	-0.009	-0.009	0.013	0.043*	0.053*	0.007	0.009	0.040***	
	(0.031)	(0.019)	(0.018)	(0.020)	(0.023)	(0.029)	(0.006)	(0.005)	(0.008)	
Supermarket	0.011	0.003	-0.031**	0.027	0.030*	0.055***	0.005	0.005	0.015*	
	(0.018)	(0.012)	(0.015)	(0.021)	(0.016)	(0.020)	(0.003)	(0.004)	(0.008)	
Convenience store	0.058**	-0.007	-0.039*	0.012	0.022	0.014	0.002	0.014**	0.020	
	(0.025)	(0.011)	(0.023)	(0.019)	(0.015)	(0.050)	(0.005)	(0.006)	(0.013)	
Fast-food restaurant	-0.100***	` ,	, ,	` ,	0.110*	0.132**	, ,	, ,	0.105*	
	(0.037)				(0.062)	(0.055)			(0.049)	
Grocery store	0.013	-0.003	-0.030*	0.016	0.026	0.063**	0.008**	0.005	0.028**	
	(0.016)	(0.013)	(0.017)	(0.023)	(0.016)	(0.029)	(0.004)	(0.004)	(0.007)	
Traditional market	0.011	0.016	-0.033**	0.058***	0.015	0.023	0.004	0.011***	0.024**	
	(0.018)	(0.013)	(0.015)	(0.015)	(0.015)	(0.022)	(0.003)	(0.004)	(0.008)	
Roadside market	0.010	0.012	-0.038**	0.038**	0.007	0.038**	0.006	0.005	0.010	
	(0.019)	(0.013)	(0.018)	(0.016)	(0.016)	(0.015)	(0.004)	(0.004)	(0.007	
Neighborhood kiosk	0.030	-0.013	-0.014	-0.008	-0.010	0.057**	0.017***	0.007	0.027*	
	(0.027)	(0.015)	(0.017)	(0.025)	(0.019)	(0.027)	(0.004)	(0.005)	(0.015	
Male	0.217	0.687***	-0.020	0.765	0.471*	-0.148	0.053	0.421***	0.173	
	(0.478)	(0.141)	(0.308)	(0.469)	(0.249)	(0.531)	(0.085)	(0.092)	(0.193)	
Age	0.025	0.007	-0.002	-0.003	-0.0003	0.015	0.003	0.009***	0.021**	
	(0.021)	(0.008)	(0.011)	(0.014)	(0.007)	(0.018)	(0.004)	(0.003)	(0.006)	
Household size	0.955***	0.208***	-0.034	0.342***	0.128*	0.281	-0.004	0.056**	0.139	
	(0.123)	(0.073)	(0.072)	(0.088)	(0.076)	(0.208)	(0.020)	(0.028)	(0.101	
Education	0.049	0.034	0.064*	-0.045	0.121***	0.118	0.057***	-0.022*	0.086**	
Education	(0.049)	(0.032)	(0.036)	(0.065)	(0.035)	(0.099)	(0.020)	(0.012)	(0.023	
Income (log)	0.374*	-0.098	0.016	0.032	0.462***	0.864***	0.106**	0.089*	0.195	
	(0.193)	(0.127)	(0.114)	(0.197)	(0.171)	(0.263)	(0.043)	(0.047)	(0.148)	
Chewa	0.953*	0.646**	0.086	-0.287	0.725**	-0.750	0.078	0.500***	0.546	
Chewa	(0.537)	(0.301)	(0.389)	(0.718)	(0.292)	(0.728)	(0.109)	(0.103)	(0.332)	
Tonga	0.290	0.473**	-0.409	1.040**	0.429	0.312	0.045	0.234***	-0.207	
	(0.526)	(0.204)	(0.282)	(0.426)	(0.310)	(0.505)	(0.149)	(0.073)	(0.218)	
Catholic	0.100	0.265	0.239	0.764	-0.297	-0.275	0.121	-0.003	0.039	
Cathone	(0.424)	(0.242)	(0.304)	(0.466)	(0.340)	(0.335)	(0.094)	(0.084)	(0.167	
Seventh Day Adventist	1.025***	0.224	0.720***	0.366	(0.340) -0.462	0.452	-0.078	0.129*	-0.312	
	(0.384)	(0.265)	(0.219)	(0.574)	(0.434)	(0.510)	(0.119)	(0.071)	(0.211)	
Constant	(0.364) -0.852	-0.848	0.741	(0.574) -1.149	(0.434) -5.015*	-19.214***	(0.119) -2.542***	-1.830***	-5.442*	
	(3.222)		(1.744)	(2.243)	-5.015" (2.774)	(5.136)	(0.711)	(0.563)	(1.490)	
Pseudo-R-squared	0.065	(1.862) 0.045	0.044	0.028	0.086	(5.136)	0.711)	0.085	0.034	
Observations	475	475	475	475	475	475	475	475	475	

Notes: Tobit estimates are shown with robust standard errors clustered at *compound* level in parentheses. All types of retailers are represented by the household expenditure share for this retailer. * significant at the 10% level; *** significant at the 5% level; *** significant at the 1% level.

Table S11. Associations between the use of different retailers and the consumption of food groups (in value terms).

	Food Expenditure (ZMW/week)									
	Cereals and Tubers	Legumes	Fruits	Vegetables	Meat and Fish	Dairy and Eggs	Oils and Fats	Sugar, Beverages		
			Panel A:Onl	y supermarkets cons	idered					
Supermarket	0.095	-0.015	-0.315**	-0.258***	0.445***	-0.059	-0.017	-0.086		
	(0.069)	(0.134)	(0.140)	(0.081)	(0.167)	(0.053)	(0.032)	(0.054)		
Other covariates	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
			Panel B: Mu	ltiple retailers consi	dered					
Hypermarket	0.863**	0.025	0.248	-0.300	1.115*	0.895**	0.237***	0.109		
	(0.358)	(0.422)	(0.813)	(0.267)	(0.664)	(0.366)	(0.066)	(0.133)		
Supermarket	0.233	0.197	-0.866***	-0.066	1.093***	0.284*	0.159**	-0.011		
	(0.177)	(0.258)	(0.330)	(0.244)	(0.381)	(0.152)	(0.069)	(0.149)		
Convenience store	0.952**	0.521*	-1.084*	0.446	0.436	0.384**	0.255***	0.024		
	(0.409)	(0.284)	(0.564)	(0.410)	(0.356)	(0.173)	(0.077)	(0.220)		
Fast-food restaurant	0.866				4.527**	1.518		0.355		
	(1.317)				(1.789)	(1.231)		(0.369)		
Grocery store	0.189	-0.035	-0.740**	-0.021	0.879**	0.348*	0.140**	0.074		
•	(0.180)	(0.242)	(0.342)	(0.268)	(0.400)	(0.209)	(0.065)	(0.123)		
Traditional market	0.008	0.546**	-0.711**	0.418**	0.722*	0.203	0.220***	0.054		
	(0.141)	(0.254)	(0.294)	(0.196)	(0.379)	(0.150)	(0.062)	(0.130)		
Roadside market	-0.143	0.417*	-0.878***	0.593***	0.508	0.329**	0.110*	-0.111		
	(0.168)	(0.225)	(0.301)	(0.173)	(0.383)	(0.164)	(0.063)	(0.129)		
Neighborhood kiosk	0.229	-0.239	-0.108	0.017	0.146	0.670***	0.219**	0.282		
	(0.221)	(0.279)	(0.445)	(0.310)	(0.477)	(0.177)	(0.091)	(0.262)		
Other covariates	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Observations	475	475	475	475	475	475	475	475		

Notes: Tobit estimates are shown with robust standard errors clustered at *compound* level in parentheses. All types of retailers are represented by the household expenditure share for this retailer. Socioeconomic control variables are included in all models, but are not shown here for brevity. * significant at the 10% level; *** significant at the 5% level; *** significant at the 1% level.