

Supplementary file S1

Descriptive statistics for the main input variables of the GLM

Components of *Financial recovery time of a household (all impact types, dependent variable)*

Financial recovery time of a household from agricultural impacts (on average over the past 20 years)

		Freq.	Percent	Cum.
0	No agricultural impacts	32	4.30	4.30
1	Up to 5 months	207	27.82	32.12
2	6 months - 11 months	276	37.10	69.22
3	1 - 2 years	86	11.56	80.78
4	> 2 years	5	0.67	81.45
5	Usually no recovery	138	18.55	100.00
	Total	744	100.00	

Financial recovery time of a household from material impacts (on average over the past 20 years)

		Freq.	Percent	Cum.
0	No material impacts	246	33.06	33.06
1	Up to 5 months	156	20.97	54.03
2	6 months-11 months	182	24.46	78.49
3	1-2 years	79	10.62	89.11
4	> 2 years	11	1.48	90.59
5	Usually no recovery	70	9.41	100.00
	Total	744	100.00	

Financial recovery time of a household from health impacts (on average over the past 20 years)

		Freq.	Percent	Cum.
0	No health impacts	125	16.80	16.80
1	Up to 5 months	235	31.59	48.39
2	6 - 11 months	239	32.12	80.51
3	1 - 2 years	70	9.41	89.92
4	> 2 years	10	1.34	91.26
5	Usually no recovery	65	8.74	100.00
Total		744	100.00	

Financial recovery time of a household from trade impacts (on average over the past 20 years)

		Freq.	Percent	Cum.
0	No trade impacts	201	27.02	27.02
1	Up to 5 months	205	27.55	54.57
2	6 - 11 months	182	24.46	79.03
3	1 - 2 years	74	9.95	88.98
4	> 2 years	9	1.21	90.19
5	Usually no recovery	73	9.81	100.00
Total		744	100.00	

Components of *Frequency of reoccurrence (all impact types as PCA score)*

Frequency of agricultural impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
0 No agricultural impacts	32	4.30	4.30
1 More than 10 years	1	0.13	4.44
2 Every 5 to 10 years	26	3.49	7.93
3 Every 2 to 4 years	114	15.32	23.25
4 Once a year	419	56.32	79.57
5 Several times a year	152	20.43	100.00
Total	744	100.00	

Frequency of material impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
0 No material impacts	246	33.06	33.06
1 More than 10 years	6	0.81	33.87
2 Every 5 to 10 years	29	3.90	37.77
3 Every 2 to 4 years	90	12.10	49.87
4 Once a year	326	43.82	93.68
5 Several times a year	47	6.32	100.00
Total	744	100.00	

Frequency of health impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
0 No health impacts	125	16.80	16.80
1 More than 10 years	2	0.27	17.07
2 Every 5 to 10 years	23	3.09	20.16
3 Every 2 to 4 years	112	15.05	35.22
4 Once a year	397	53.36	88.58
5 Several times a year	85	11.42	100.00
Total	744	100.00	

Frequency of trade impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
0 No trade impacts	201	27.02	27.02
1 More than 10 years	2	0.27	27.28
2 Every 5 to 10 years	11	1.48	28.76
3 Every 2 to 4 years	109	14.65	43.41
4 Once a year	353	47.45	90.86
5 Several times a year	68	9.14	100.00
Total	744	100.00	

Components of Severity of reoccurrence (all impact types as PCA score)

Severity of agricultural impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
1 No agricultural impacts	32	4.30	4.30
2 Weak	27	3.63	7.93
3 Medium	265	35.62	43.55
4 Strong	420	56.45	100.00
Total	744	100.00	

Severity of material impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
1 No material impacts	246	33.06	33.06
2 Weak	31	4.17	37.23
3 Medium	203	27.28	64.52
4 Strong	264	35.48	100.00
Total	744	100.00	

Severity of health impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
1 No health impacts	125	16.80	16.80
2 Weak	36	4.84	21.64
3 Medium	320	43.01	64.65
4 Strong	263	35.35	100.00
Total	744	100.00	

Severity of trade impacts (on average over the last 20 years)

	Freq.	Percent	Cum.
1 No trade impacts	201	27.02	27.02
2 Weak	39	5.24	32.26
3 Medium	285	38.31	70.56
4 Strong	219	29.44	100.00
Total	744	100.00	

Existing financial coping strategies

Cooperatives

		Freq.	Percent	Cum.
0	No	565	75.94	75.94
1	Yes	179	24.06	100.00
	Total	744	100.00	

NGO support

		Freq.	Percent	Cum.
0	No	537	72.18	72.18
1	Yes	207	27.82	100.00
	Total	744	100.00	

Insurance

		Freq.	Percent	Cum.
0	No	720	96.77	96.77
1	Yes	24	3.23	100.00
	Total	744	100.00	

Credits (from a bank)

		Freq.	Percent	Cum.
0	No	722	97.04	97.04
1	Yes	22	2.96	100.00
	Total	744	100.00	

Dealing with own resources

		Freq.	Percent	Cum.
0	No	399	53.63	53.63
1	Yes	345	46.37	100.00
	Total	744	100.00	

Governmental support

		Freq.	Percent	Cum.
0	No	485	65.19	65.19
1	Yes	259	34.81	100.00

Total	744	100.00	100.00
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Community solidarity funds

		Freq.	Percent	Cum.
0	No	648	87.10	87.10
1	Yes	96	12.90	100.00
	Total	744	100.00	

Credits (from savings groups)

		Freq.	Percent	Cum.
0	No	572	76.88	76.88
1	Yes	172	23.12	100.00
	Total	744	100.00	

Credits (from a private lender)

		Freq.	Percent	Cum.
0	No	705	94.76	94.76
1	Yes	39	5.24	100.00
	Total	744	100.00	

Remittances (family & friends)

		Freq.	Percent	Cum.
0	No	646	86.83	86.83
1	Yes	98	13.17	100.00
	Total	744	100.00	

None of mentioned options

		Freq.	Percent	Cum.
0	No	653	87.77	87.77
1	Yes	91	12.23	100.00
	Total	744	100.00	

Supplementary file S2

Principal component analyses

Financial recovery time

Components:

Financial recovery time from agricultural impacts (average last 20 years)

Financial recovery time from material impacts (average last 20 years)

Financial recovery time from health impacts (average last 20 years)

Financial recovery time from trade impacts (average last 20 years)

Principal components/correlation Number of obs = 744

Number of comp. = 1

Trace = 4

Rotation: (unrotated = principal) Rho = 0.5817

Component	Eigenvalue	Difference	Proportion	Cumulative
-----+-----				
Comp1	2.32672	1.67018	0.5817	0.5817
Comp2	.656544	.112475	0.1641	0.7458
Comp3	.544069	.0714013	0.1360	0.8818
Comp4	.472667	.	0.1182	1.0000

The score (component 1) explains ~58% of the total variance of all for variables.

Principal components (eigenvectors)

Variable	Comp1	Unexplained
-----+-----		
__5_18_9 Financial recovery time from agricultural impacts	0.5041	.4088
__5_19_10 Financial recovery time from material impacts	0.4705	.4849
__5_20_9 Financial recovery time from health impacts	0.5294	.3479
__5_21_9 Financial recovery time from trade impacts	0.4942	.4317

The score (component 1) is most correlated to __5_20_9 (~53%)

Frequency of flood impacts with financial implications

Components:

Frequency of agricultural impacts (average last 20 years)

Frequency of material impacts (average last 20 years)

Frequency of health impacts (average last 20 years)

Frequency of trade impacts (average last 20 years)

Principal components/correlation Number of obs = 744

Number of comp. = 1

Trace = 4

Rotation: (unrotated = principal) Rho = 0.4764

Component	Eigenvalue	Difference	Proportion	Cumulative
-----+-----				
Comp1	1.90574	1.07971	0.4764	0.4764
Comp2	.826028	.16507	0.2065	0.6829
Comp3	.660958	.0536845	0.1652	0.8482
Comp4	.607273	.	0.1518	1.0000

The score (component 1) explains ~48% of the total variance of all for variables

Principal components (eigenvectors)

Variable	Comp1 Unexplained	
-----+-----+-----		
__5_18_2_ Frequency of agricultural impacts (average last 20 years)	0.4394	.6321
__5_19_2_ Frequency of material impacts (average last 20 years)	0.5263	.472
__5_20_2_ Frequency of health impacts (average last 20 years)	0.5488	.426
__5_21_2_ Frequency of trade impacts (average last 20 years)	0.4782	.5641

The score (component 1) is most correlated to __5_20_2 (~55%)

Severity of flood impacts with financial implications

Components:

Severity of agricultural impacts (average last 20 years)

Severity of material impacts (average last 20 years)

Severity of health impacts (average last 20 years)

Severity of trade impacts (average last 20 years)

Principal components/correlation Number of obs = 744

Number of comp. = 1

Trace = 4

Rotation: (unrotated = principal) Rho = 0.5303

Component	Eigenvalue	Difference	Proportion	Cumulative
-----+-----				
Comp1	2.12103	1.38286	0.5303	0.5303
Comp2	.738162	.123358	0.1845	0.7148
Comp3	.614804	.0887981	0.1537	0.8685
Comp4	.526006	.	0.1315	1.0000

The score (component 1) explains ~53% of the total variance of all for variables

Principal components (eigenvectors)

Variable	Comp1	Unexplained
-----+-----+-----		
__5_18_3_ Severity of agricultural impacts (average last 20 years)	0.4481	.5741
__5_19_3_ Severity of material impacts (average last 20 years)	0.5203	.4258
__5_20_3_ Severity of health impacts (average last 20 years)	0.5414	.3783
__5_21_3_ Severity of trade impacts (average last 20 years)	0.4852	.5008

The score (component 1) is most correlated to __5_20_3 (~54%)

Separate GLM for the relationship between the frequency of impacts and the remaining independent variables

Survey: Linear regression

Number of strata = 24	Number of obs = 724
Number of PSUs = 724	Population size = 6,920.6052
	Design df = 700
	F(14, 687) = 4.56
	Prob > F = 0.0000
	R-squared = 0.0762

Linearized					
Frequency (all flood impacts types)	Coefficient	std. err.	P> t	[95% conf. interval]	
HH Income per year	-.072381	.0371164	0.052	-.1452537	.0004918
Residence Country: Togo	-.121166	.0697034	0.083	-.2580187	.0156868
Level of HH's agricultural dependency	-.0819728	.0422101	0.053	-.1648463	.0009008
Cooperatives	-.1978956	.0902278	0.029***	-.3750451	-.020746
NGO support	.3336607	.090262	0.000***	.1564441	.5108774
Insurance	-.4763062	.2395679	0.047***	-.946664	-.0059484
Credits (from a bank)	.3442748	.160427	0.032***	.029299	.6592506
Dealing with my own resources	-.1964428	.0686071	0.004***	-.3311431	-.0617424
Governmental Support	.0636618	.0873272	0.466	-.1077928	.2351165
Community Solidarity Funds	.1106408	.1199386	0.357	-.1248417	.3461232
Credits (from savings groups)	.1577745	.0830105	0.058	-.0052049	.3207539
Credits (from a private lender)	.230754	.1309409	0.078	-.0263299	.4878379
Remittances (from friend or family)	-.0853923	.0961479	0.375	-.2741651	.1033805
None of mentioned options	-.1790476	.1281376	0.163	-.4306277	.0725325

*** = significance level $p < 0.05$

Separate GLM for the relationship between the severity of impacts and the remaining independent variables

Survey: Linear regression

Number of strata = 24 Number of obs = 724
Number of PSUs = 724 Population size = 6,920.6052
Design df = 700
F(14, 687) = 12.77
Prob > F = 0.0000
R-squared = 0.1649

Linearized				
Severity (all flood impacts types)	Coefficient	std. err.	P> t	[95% conf. interval]
HH income per year	-.1378533	.0366696	0.000***	-.2098488 -.0658578
Residence Country: Togo	-.4947154	.0676398	0.000***	-.6275166 -.3619141
Level of HH's agricultural dependency	.0328742	.0443661	0.459	-.0542322 .1199807
Cooperatives	-.2048971	.0864626	0.018***	-.3746542 -.03514
NGO support	.3056924	.0898062	0.001***	.1293707 .4820141
Insurance	-.4568194	.2257194	0.043***	-.8999875 -.0136513
Credits (from a bank)	.1106194	.1693635	0.514	-.221902 .4431408
Dealing with my own resources	-.0725752	.0700048	0.300	-.2100197 .0648694
Governmental Support	.1532526	.0839662	0.068	-.0116031 .3181083
Community Solidarity Funds	.3876253	.1221494	0.002***	.1478023 .6274483
Credits (from savings groups)	.2167814	.0820887	0.008***	.0556118 .377951
Credits (from a private lender)	.2754012	.1513024	0.069	-.0216596 .572462
Remittances (from friend or family)	.017503	.1042907	0.867	-.1872571 .2222631
None of mentioned options	-.3151176	.1234457	0.011***	-.5574859 -.0727494

*** = significance level p < 0.05