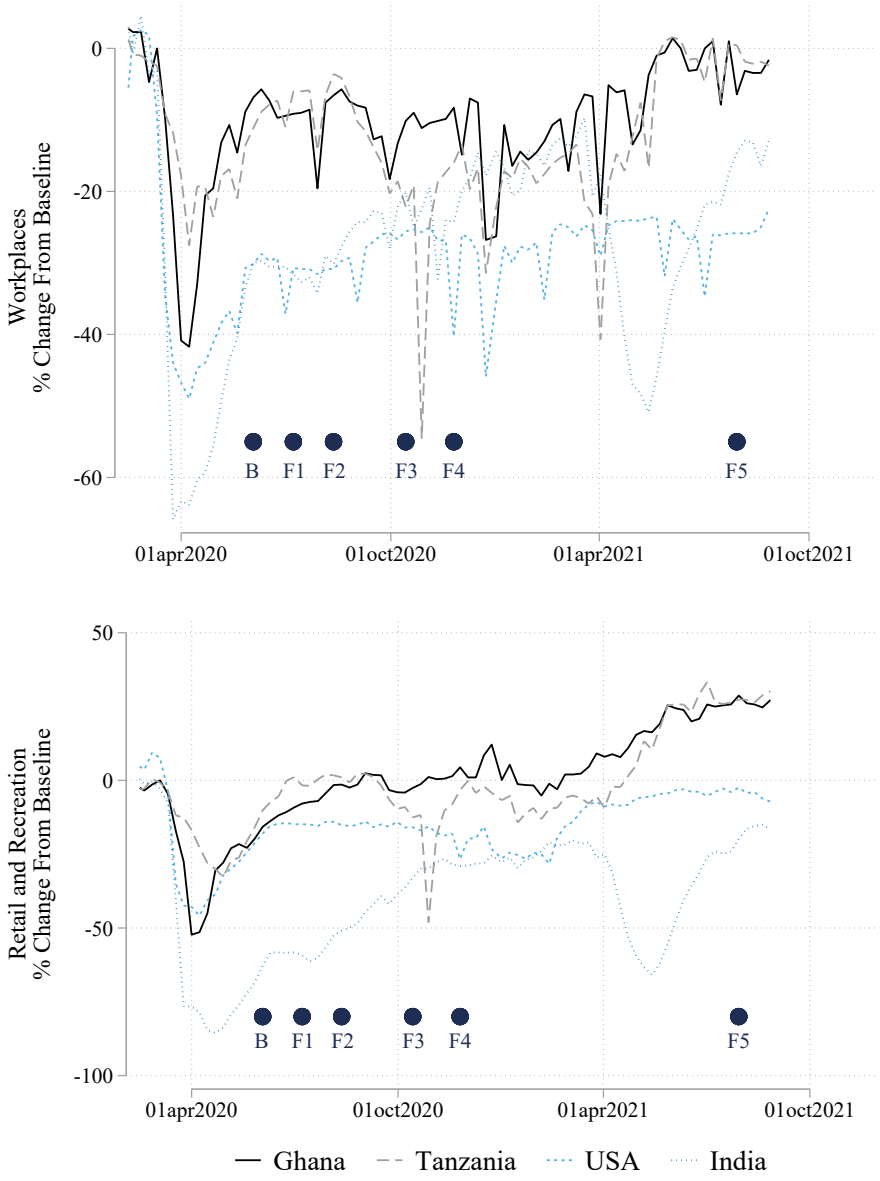
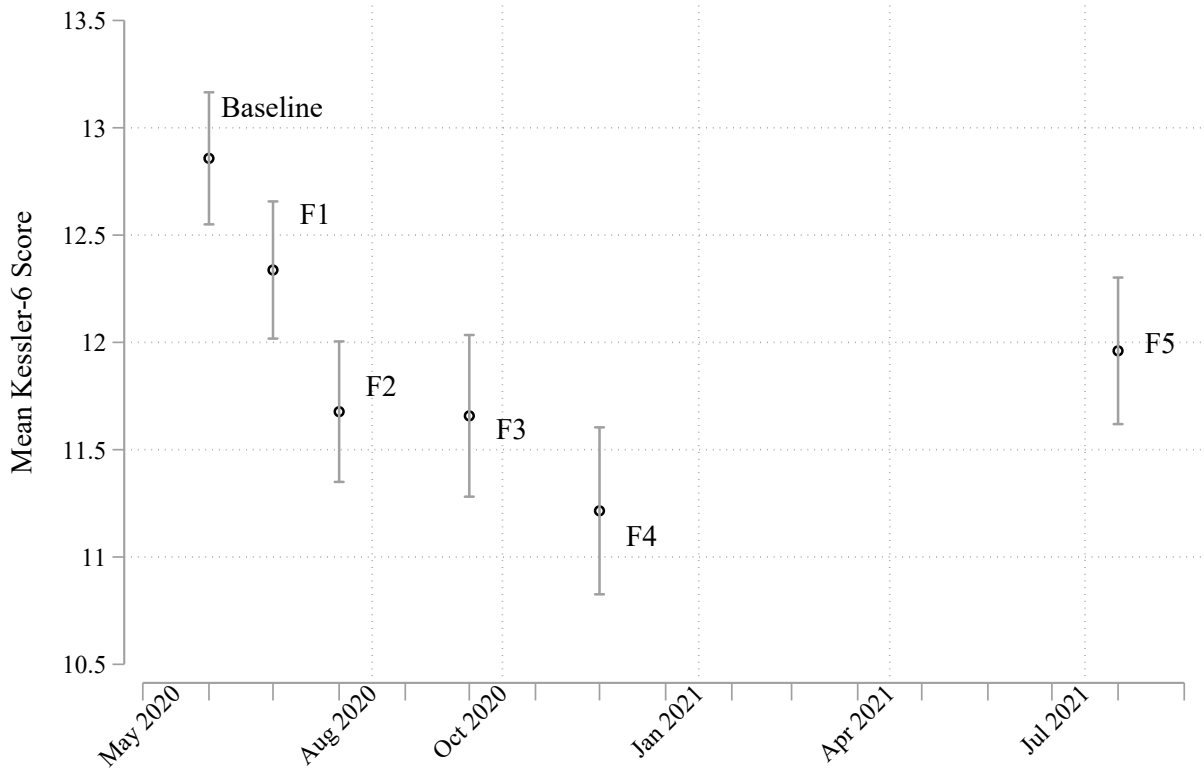
A Online Appendix

Figure A1: Google Mobility Trends



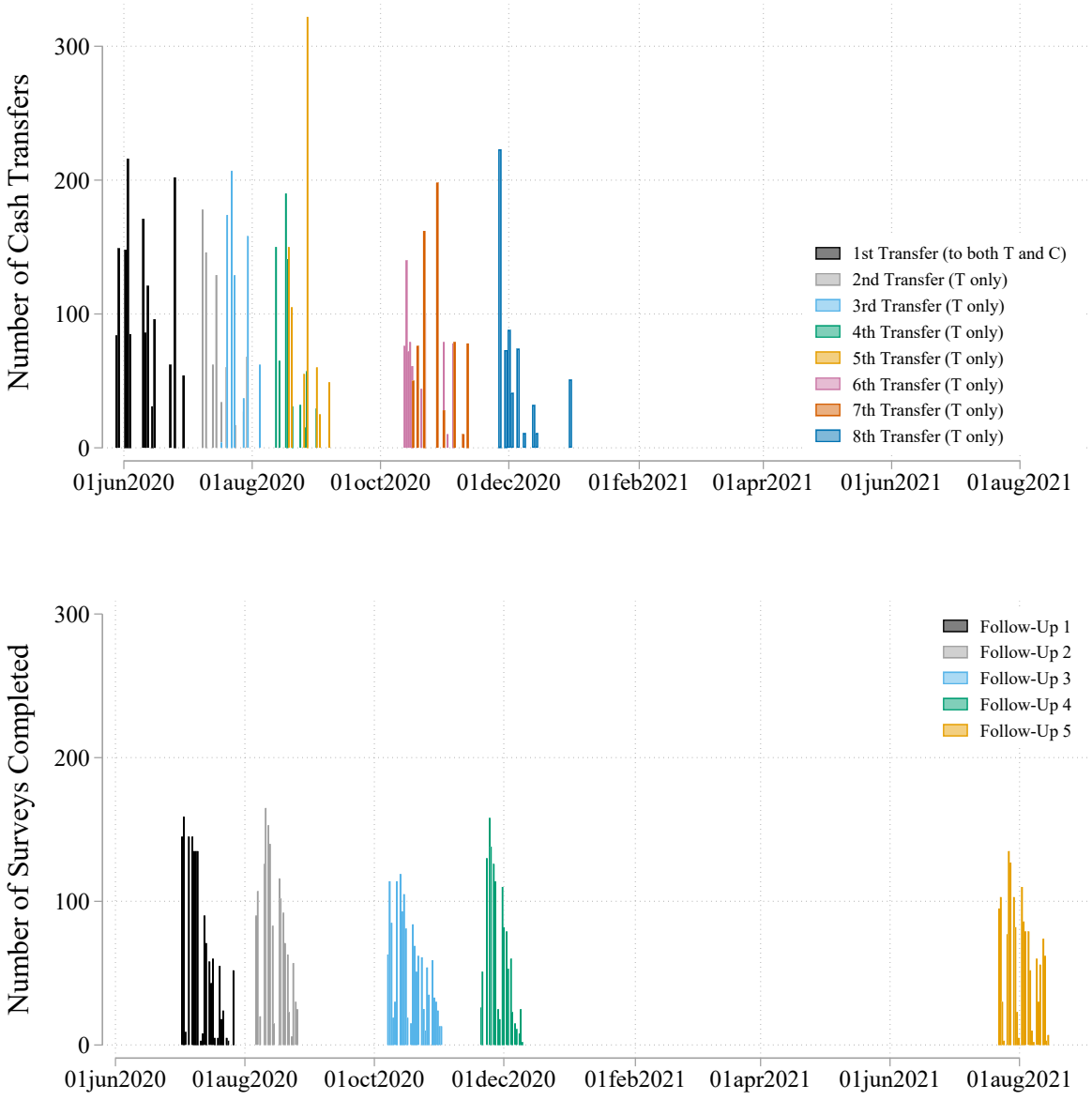
Notes: The figure visualizes COVID-19 Community Mobility Reports from Google, available at https://www.google.com/covid19/mobility, collapsed to the weekly-level. The data is based on GPS-linked data collected through the use of Google Maps. Google aggregates the data to show percentage changes in activity across six categories: retail and recreation, grocery and pharmacy, parks, transit stations, workplaces, and residential. The figure shows trends for the retail and workplaces categories. The circles denote the median date for each of our phone surveys, from baseline to the fifth follow-up. The sixth follow-up, carried out in-person from August 2022 to June 2023, is not shown.

Figure A2: Control Group Trends in Psychological Distress



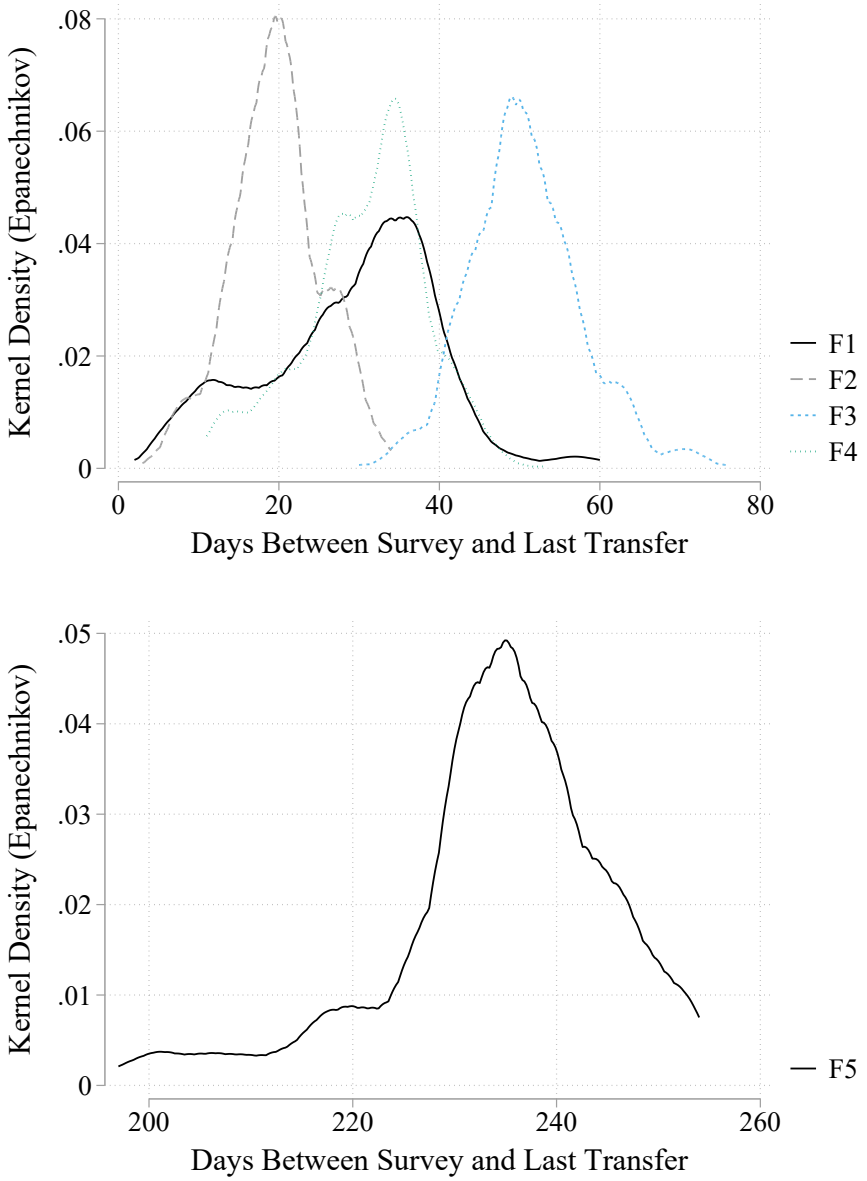
Notes: The figure visualizes the average Kessler-6 psychological distress score (higher = more distressed) and 95% confidence interval in the control group at the point of the baseline survey and each subsequent phone follow-up survey. The score is the sum of answers to six questions like "During the past 7 days, about how often did you feel hopeless?" (1 = None of the time, 2 = A little of the time, 3 = Some of the time, 4 = Most of the time, 5 = All of the time).

Figure A3: Timing of Phone Surveys and Transfers



Notes: The top panel shows the timing of the cash transfers to recipients. The first transfer was made to both treatment and control recipients during June 2020. Subsequent transfers were made only to treatment recipients. The bottom panel shows the timing of the five phone follow-up surveys. The first follow-up survey was timed to be after the treatment was announced and the first transfer received, but before any subsequent transfers.

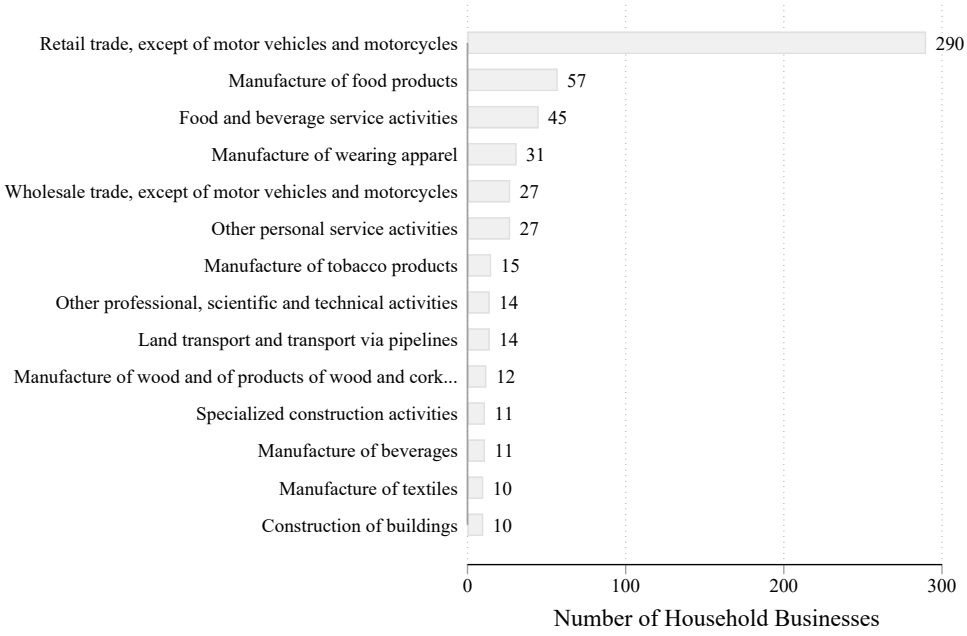
Figure A4: Days Elapsed Between Transfers and Follow-up Phone Surveys



Notes: The figure visualizes the number of days between a respondent taking a follow-up phone survey relative to the date they last received a cash transfer. The top panel shows kernel densities for the first four follow-up surveys, the bottom panel shows the same for the fifth follow-up survey.

Figure A5: Businesses Run by Experimental Sample Households Tend to Be in Retail and Manufacturing

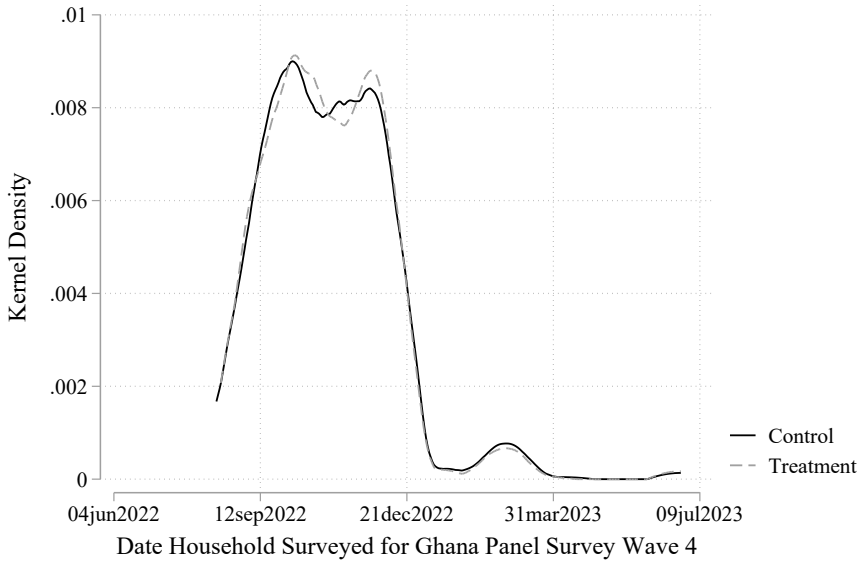
(a) 2-Digit ISIC Industry Categories



(b) 4-Digit ISIC Industry Categories for Retailers

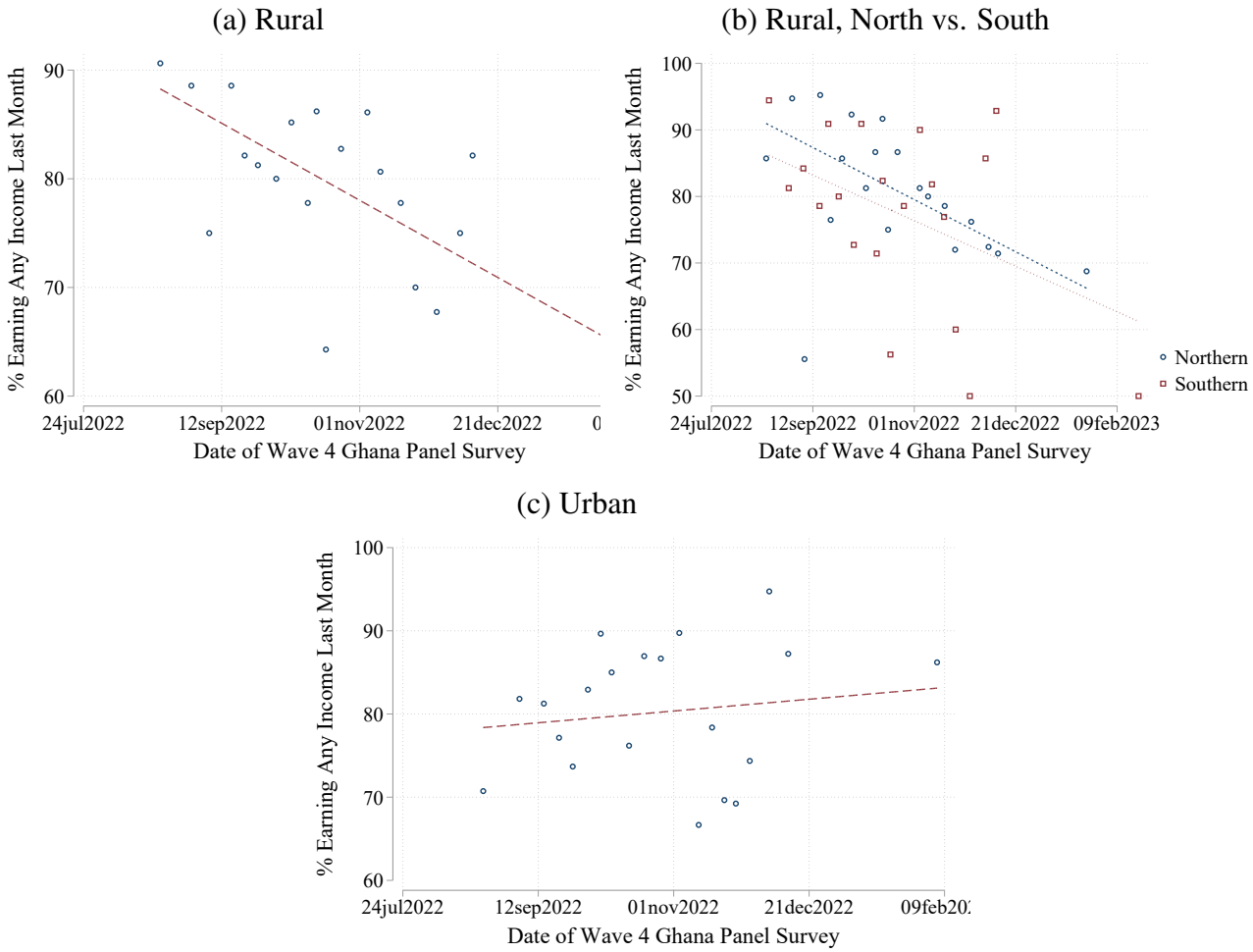
Notes: Among the 1,508 experimental sample households, there are 676 household businesses enumerated in Wave 3 of the Ghana Panel Survey (prior to our experimental baseline survey). Panel (a) shows the distribution of these businesses across 2-digit ISIC industry categories, showing only the categories for which there are at least 10 businesses. 290 businesses are retailers. Panel (b) shows the distribution of these 290 businesses across 4-digit ISIC industry categories, again showing only the categories for which there are at least 10 businesses.

Figure A6: Treatment and Control Households Were Surveyed on Similar Dates for Wave 4 of the Ghana Panel Survey



Notes: The p-value from a regression of the Wave 4 survey date on a treatment dummy (including strata fixed effects, and with robust standard errors) is 0.55. The Wave 4 survey date is missing for one of the 1,508 households in the experimental sample.

Figure A7: Later Wave 4 Surveys Are During Lean Season



Notes: Each panel shows a binned scatter plot of the percentage of households that earned positive income last month against the date on which the household was surveyed for Wave 4 of the Ghana Panel Survey. The percentage of households earning positive income proxies for peak versus lean season in rural areas. Panel (a) shows that later survey dates coincide with leaner seasons. Panel (b) shows that this relationship is similar for northern (Northern, Upper East, and Upper West) versus southern regions. Panel (c) shows that the relationship does not hold for households in urban areas.

Table A1: Other Pre-registered COVID-19 Cash Transfer Experiments

Authors	Country	Sample	Transfers in USD
Alatas et al. (2021)	Indonesia	Pre-existing vocational training and cash transfer study	Not specified
Badolo et al. (2021)	Burkina Faso	Not specified (overlaid on pre-existing pollution study)	Varied by hh size; intended to cover masks and soap
Bertrand and Hallberg (2021)	USA	Low income in Chicago; facing hardship; applied for $	$1000; 1x
Bird and Freier (2020)	Peru	Venezuelan migrants residing in Peru	Not specified
Carney et al. (2021)	India	Low income; Tamil Nadu	$65; 1x
García et al. (2021)	USA	Rural South Carolina; Near poverty line; affiliated with church org	$200; 24x; monthly

Table A2: Summary Statistics From the 2022/23 Ghana Panel Survey

	All			Food Expenditure Eligible			Has Phone Number			Experiment Sample			(4) vs (10)	
	Mean (1)	SD (2)	N (3)	Mean (4)	SD (5)	N (6)	Mean (7)	SD (8)	N (9)	Mean (10)	SD (11)	N (12)	*p* (13)	SD (14)
Household Size	3.81	2.64	5,038	4.15	2.78	3,049	4.18	2.80	2,803	4.35	2.84	1,408	0.02	0.07
Household Head Female	0.40	0.49	5,038	0.39	0.49	3,049	0.39	0.49	2,803	0.37	0.48	1,408	0.09	0.05
Household Head Age	53.09	16.59	5,038	54.24	16.66	3,049	53.70	16.31	2,803	53.14	15.41	1,408	0.03	0.07
Monthly Food Exp. p.c. (GHC)	446.34	347.61	5,038	388.62	293.80	3,049	393.87	295.66	2,803	408.29	296.34	1,408	0.04	0.07
Non-Food Consumption (GHC)	231.79	240.61	5,038	225.40	229.02	3,049	233.00	232.13	2,803	265.85	242.36	1,408	<0.01	0.17
Earned Income (GHC)	516.32	1,627.25	5,038	426.82	1,439.15	3,049	433.37	1,427.63	2,803	444.34	1,358.09	1,408	0.7	0.01
Any Income	0.78	0.42	5,038	0.77	0.42	3,049	0.78	0.42	2,803	0.80	0.40	1,408	0.06	0.06
HH Has Wage Earner	0.22	0.41	5,038	0.21	0.41	3,049	0.22	0.41	2,803	0.25	0.43	1,408	<0.01	0.09
HH Has Business	0.45	0.50	5,038	0.43	0.50	3,049	0.45	0.50	2,803	0.49	0.50	1,408	<0.01	0.12
HH Has Farmer	0.56	0.50	5,038	0.57	0.50	3,049	0.55	0.50	2,803	0.52	0.50	1,408	<0.01	0.09
HH Head Work Hours	24.57	33.30	5,038	22.56	32.37	3,049	23.30	32.76	2,803	26.28	34.84	1,408	<0.01	0.11
HH Has Cellphone	0.91	0.29	5,038	0.91	0.29	3,049	0.92	0.27	2,803	0.95	0.21	1,408	<0.01	0.18
Any Mobile Money Account	0.78	0.42	5,038	0.77	0.42	3,049	0.79	0.40	2,803	0.86	0.35	1,408	<0.01	0.21
MTN Mobile Money Account	0.76	0.43	5,038	0.75	0.43	3,049	0.77	0.42	2,803	0.84	0.36	1,408	<0.01	0.23
Savings Amount (GHC)	909.12	2,419.19	5,038	768.17	2,111.89	3,049	783.89	2,122.96	2,803	863.97	2,146.99	1,408	0.16	0.04
HH Kessler-6	10.89	3.97	4,981	11.04	4.10	3,015	10.99	4.03	2,772	10.70	3.87	1,393	<0.01	0.09

Notes: Columns 1 to 3 show data for all households in Wave 4 (2022/23) of the Ghana Panel Survey that were also surveyed in Wave 3 (2018). Columns 4 to 6 show the Ghana Panel Survey data only for those households eligible for the cash transfers experiment based on their food expenditure per adult equivalent capita in Wave 3. Columns 7 to 9 drop those without any cell phone number reported in Wave 3, leaving us with the households we attempted to enroll in the experiment that were successfully re-surveyed in Wave 4. Columns 10 to 12 include the households successfully enrolled in the experiment and re-surveyed in Wave 4. Column 13 shows the p-value from a t-test of equality of means between the food expenditure eligible and experimental sample (columns (4) and (10)). Column 14 shows the normalized difference between (4) and (10): the difference in means divided by the square root of half the sum of the SDs squared. Monthly Food Exp. p.c. is monthly food expenditure per adult equivalent capita (in Ghanaian Cedis), using a Deaton-Zaidi adult equivalent adjustment. Non-Food Consumption is total weekly household non-food consumption in GHC, winsorized at the top-1%. Earned Income is household weekly earned income (including income from main and secondary employment, non-farm businesses, crop sales, gathering, and animals), winsorized at the top and bottom-1%. Any Income is a dummy variable equal to one if Earned Income is positive. Lives in Urban Community was not measured systematically for Wave 4 households, and so we exclude it from this table. HH Head Work Hours is the estimated weekly working hours of the household head, winsorized at the top-1%. Savings Amount (GHC) is the total amount saved, winsorized at the top-1%. The HH Kessler-6 score from the Ghana Panel Survey data is a household-level averages, since multiple members for some Ghana Panel households were asked the Kessler scale questions. The Kessler-6 index asks respondents *During the past 7 days, about how often did you feel ...* for six different versions (nervous / hopeless / restless or fidgety / that everything was an effort / so sad that nothing could cheer you up / worthless). Responses are 1=None of the time, 2=A little of the time, 3=Some of the time, 4=Most of the time, or 5=All of the time. Higher scores indicate a higher likelihood of distress. HH Kessler-6 is the sum of the six components, averaged across household members. The maximum score for the sum would be 30, i.e., if someone answers *All of the time* to all six questions.

Table A3: Phone Follow-Up Measures Correlate Strongly Across Survey Rounds

	Food Spending (1)	Non-Food Spending (2)	Social Distancing Index (3)	Earned Income (4)	Any Income (5)	Depression Index (-) (6)
Outcome Variable (t-1)	0.37***	0.14***	0.38***	0.17***	0.38***	0.49***
	(0.03)	(0.03)	(0.02)	(0.03)	(0.01)	(0.01)
Observations	5,965	5,986	6,056	5,475	5,994	6,138
Households	1,461	1,462	1,471	1,435	1,470	1,472
Wave FE	Yes	Yes	Yes	Yes	Yes	Yes
Outcome Mean	182	43	.008	155	.51	-12

Notes: The sample includes all five phone follow-up surveys from F1 to F5. Each column regresses a core outcome variable on the same variable measured in the previous phone survey. For F1, the previous survey is the baseline survey. See main tables for outcome definitions. Standard errors clustered at household-level in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A4: Analysis of Attrition

	Whether Responded to Follow-Up Survey (=0/1)						
	F1 July 2020	F2 Aug 2020	F3 Oct 2020	F4 Nov-Dec 2020	F5 Jul-Aug 2021	F6 Aug 2022-Jun 2023	F2,F3,F4 Took Any
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Panel A:							
Treatment	0.02*	0.10***	0.13***	0.14***	0.07***	-0.00	0.05***
	(0.01)	(0.02)	(0.02)	(0.02)	(0.02)	(0.01)	(0.01)
Observations	1,508	1,508	1,508	1,508	1,508	1,508	1,508
Rand. Strata FE	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Panel B:							
Treatment	0.017	0.093***	0.126***	0.145***	0.069***	-0.008	0.047***
	(0.011)	(0.015)	(0.018)	(0.023)	(0.017)	(0.014)	(0.010)
Treatment × Food Expenditure	-0.000	0.000***	0.000	-0.000	-0.000	-0.000	0.000**
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Treatment × Non-Food Expenditure	-0.000	-0.000	-0.000	-0.000*	-0.000	0.000	-0.000
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Treatment × Transfers	-0.001	-0.001**	-0.000	0.000	-0.001	-0.001	-0.000
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.000)
Treatment × Social Distancing Index	-0.000	0.005	0.027	0.005	-0.006	0.033**	-0.001
	(0.014)	(0.018)	(0.020)	(0.026)	(0.018)	(0.015)	(0.012)
Treatment × Symptoms Index	-0.016	-0.012	-0.005	-0.042*	-0.018	0.002	-0.004
	(0.011)	(0.016)	(0.019)	(0.024)	(0.017)	(0.013)	(0.012)
Treatment × Earned Income	-0.000	-0.000	-0.000	-0.000	-0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Treatment × Any Income	0.006	0.024	0.031	0.008	0.004	-0.020	0.018
	(0.028)	(0.037)	(0.044)	(0.057)	(0.037)	(0.031)	(0.024)
Treatment × Depression Index (-)	0.002	0.004	0.007	0.014**	-0.002	0.002	0.002
	(0.003)	(0.004)	(0.005)	(0.006)	(0.004)	(0.003)	(0.002)
Treatment × Happiness	0.005	0.058***	0.085***	-0.017	0.024	-0.007	0.043***
	(0.017)	(0.021)	(0.026)	(0.034)	(0.024)	(0.018)	(0.016)
Treatment × Belief: Fatality Rate	0.000	-0.001	-0.001	-0.001	-0.000	0.000	-0.000
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.000)
Treatment × Belief: Effect On Economy	-0.003	0.064**	-0.001	-0.033	0.035	-0.024	0.028
	(0.023)	(0.032)	(0.039)	(0.048)	(0.035)	(0.028)	(0.022)
Treatment × Prayer Frequency	0.012	-0.032	0.020	-0.031	0.022	-0.006	-0.010
	(0.023)	(0.029)	(0.032)	(0.049)	(0.028)	(0.022)	(0.017)
Observations	1,508	1,508	1,508	1,508	1,508	1,508	1,508
Control Mean	0.94	0.86	0.81	0.68	0.86	0.93	0.94
Uninteracted Covariates	Yes	Yes	Yes	Yes	Yes	Yes	Yes
p-val Joint F-Test	0.66	0.03	0.12	0.25	0.83	0.86	0.27
Rand. Strata FE	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Notes: Treatment is a dummy variable equal to one if the household was randomly assigned to receive the full set of mobile money transfers. The outcome in column 7 is a dummy variable equal to one if the household took at least one of follow-up surveys 2 to 4. Regressions are OLS and standard errors are robust. In panel B, the 12 covariates from Food Expenditure and Prayer Frequency are set to zero when missing (7 of 12 are sometimes missing), and missingness dummies are included. These 12 covariates and 7 missingness dummies are then demeaned. The regression includes interactions between the Treatment dummy and each of the 12 demeaned covariates (coefficients shown) and their demeaned missingness dummies (not shown). The joint F-test tests for joint significance of 12 covariates and their missingness dummies interacted with treatment. *** p<0.01, ** p<0.05, * p<0.1.

Table A5: Baseline Balance (Part 1 of 2)

	Answered Baseline				Answered Follow-Up 1				Answered Follow-Up 2				Answered Follow-Up 3			
	Treat Mean (1)	Control Mean (2)	p-value (3)	Obs (4)	Treat Mean (5)	Control Mean (6)	p-value (7)	Obs (8)	Treat Mean (9)	Control Mean (10)	p-value (11)	Obs (12)	Treat Mean (13)	Control Mean (14)	p-value (15)	Obs (16)
Food Expenditures	217.81	208.85	0.32	1477	219.16	212.88	0.42	1408	221.37	204.52	0.19	1345	216.66	209.57	0.26	1299
Non-Food Expenditures	72.62	57.18	0.40	1472	74.17	58.22	0.40	1402	75.01	58.62	0.44	1341	69.92	57.69	0.36	1293
Transfers	4.23	5.66	0.30	1498	3.95	5.77	0.25	1429	3.95	6.45	0.10	1363	4.09	5.63	0.36	1317
Social Distancing Index	0.00	-0.00	0.92	1500	-0.00	-0.01	0.92	1430	-0.01	-0.02	0.88	1367	0.00	-0.03	0.50	1319
Symptoms Index	-0.01	0.01	0.93	1508	-0.01	0.02	0.80	1438	0.00	0.03	0.90	1373	-0.02	0.01	0.94	1326
Earned Income	194.87	185.84	0.63	1408	196.72	188.62	0.49	1344	195.13	187.70	0.75	1282	185.74	186.37	0.91	1239
Any Income	0.54	0.52	0.70	1469	0.54	0.52	0.53	1403	0.53	0.51	0.67	1337	0.54	0.52	0.43	1292
Depression Index (-)	-13.01	-12.86	0.54	1508	-13.04	-12.95	0.66	1438	-12.99	-12.93	0.74	1373	-12.98	-12.95	0.96	1326
Happiness	0.69	0.73	0.10	1508	0.69	0.73	0.08	1438	0.69	0.70	0.32	1373	0.68	0.67	0.54	1326
Fatality Rate	13.64	14.62	0.67	1361	13.53	14.60	0.64	1295	13.71	15.18	0.48	1245	13.80	15.50	0.37	1203
Effect on Economy	3.77	3.79	1.00	1508	3.77	3.78	0.96	1438	3.78	3.78	0.77	1373	3.77	3.79	0.68	1326
Prayer Frequency	3.95	3.94	0.84	1508	3.95	3.94	0.68	1438	3.94	3.95	0.80	1373	3.95	3.94	0.98	1326
p-val joint F-Test			0.93				0.88				0.84				0.91	

Notes: All regressions use household-level data. All expenditures and income related variables are weekly and in Ghanaian cedis. The table shows treatment and control means for 12 baseline covariates for the full baseline sample (columns 1 and 2), for those that answered the first follow-up survey (columns 5 and 6), the second (columns 9 and 10), and the third (columns 13 and 14). Each p-value is from a regression of the baseline covariate on the treatment dummy and randomization strata fixed effects, with robust standard errors, keeping only the relevant sample (e.g. in column 7, keeping only those that responded to the first follow-up). The joint F-test p-value comes from a regression of treatment on the 12 baseline variables, dummies for missing, strata fixed effects, with robust standard errors. The joint test is for the significance of the 12 baseline variables (not including the missingness dummies). See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

Table A6: Baseline Balance (Part 2 of 2)

	Answered Follow-Up 4				Answered Follow-Up 5				Answered Follow-Up 6			
	Treat Mean (1)	Control Mean (2)	p-value (3)	Obs (4)	Treat Mean (5)	Control Mean (6)	p-value (7)	Obs (8)	Treat Mean (9)	Control Mean (10)	p-value (11)	Obs (12)
Food Expenditures	193.44	193.98	0.55	1108	218.23	215.33	0.53	1326	223.43	211.57	0.28	1382
Non-Food Expenditures	62.44	61.68	0.65	1105	72.44	56.82	0.54	1323	73.03	56.64	0.44	1373
Transfers	4.42	6.04	0.57	1125	4.32	6.21	0.22	1344	3.81	5.47	0.25	1398
Social Distancing Index	0.00	-0.01	0.68	1125	-0.01	-0.00	0.92	1347	0.01	-0.02	0.70	1400
Symptoms Index	-0.05	0.06	0.08	1132	-0.01	0.01	0.96	1353	0.00	0.01	0.95	1408
Earned Income	167.27	166.72	0.95	1053	193.82	189.56	0.68	1265	202.25	187.75	0.44	1316
Any Income	0.53	0.51	0.74	1101	0.53	0.52	0.76	1318	0.54	0.52	0.60	1374
Depression Index (-)	-12.95	-13.27	0.18	1132	-13.07	-12.90	0.72	1353	-13.08	-12.90	0.36	1408
Happiness	0.66	0.68	0.32	1132	0.68	0.71	0.17	1353	0.69	0.73	0.21	1408
Fatality Rate	13.46	15.67	0.21	1026	13.86	14.92	0.77	1227	13.51	14.65	0.64	1272
Effect on Economy	3.77	3.81	0.61	1132	3.77	3.78	0.88	1353	3.77	3.79	1.00	1408
Prayer Frequency	3.95	3.96	0.55	1132	2.05	2.06	0.75	1353	3.94	3.94	0.90	1408
p-val joint F-Test			0.72				0.98				0.92	

Notes: All regressions use household-level data. All expenditures and income related variables are weekly and in Ghanaian cedis. The table shows treatment and control means for 12 baseline covariates for those that answered the fourth follow-up (columns 1 and 2), for those that answered the fifth follow-up survey (columns 5 and 6), and for those that answered the sixth, which is the fourth wave of the Ghana Panel Survey (columns 9 and 10). Each p-value is from a regression of the baseline covariate on the treatment dummy and randomization strata fixed effects, with robust standard errors, keeping only the relevant sample (e.g. in column 7, keeping only those that responded to the fifth follow-up). The joint F-test p-value comes from a regression of treatment on the 12 baseline variables, dummies for missing, strata fixed effects, with robust standard errors. The joint test is for the significance of the 12 baseline variables (not including the missingness dummies). See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

Table A7: Contemporaneous Treatment Effects Under Varying Missing Data Assumptions

	Lower Bounds				Unadjusted Treatment Effect	Upper Bounds			
	0.5 sd (1)	0.25 sd (2)	0.1 sd (3)	0.05 sd (4)	(5)	0.05 sd (6)	0.1 sd (7)	0.25 sd (8)	0.5 sd (9)
Food Spending	-33.81***	-12.57**	0.18	4.43	12.19*	12.93**	17.18***	29.93***	51.18***
	(5.74)	(5.54)	(5.48)	(5.48)	(6.70)	(5.47)	(5.48)	(5.53)	(5.71)
Social Distancing Index	-0.08**	-0.00	0.05	0.06*	0.08*	0.10***	0.11***	0.16***	0.24***
	(0.03)	(0.03)	(0.03)	(0.03)	(0.04)	(0.03)	(0.03)	(0.03)	(0.03)
Earned Income	-68.67***	-23.44	3.70	12.74	25.42	30.83**	39.88***	67.02***	112.24***
	(15.24)	(14.90)	(14.79)	(14.77)	(18.90)	(14.75)	(14.75)	(14.80)	(15.03)
Any Income	-0.03**	0.01	0.03*	0.04**	0.04**	0.06***	0.06***	0.09***	0.13***
	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)	(0.02)
Depression Index (-)	-0.49***	-0.14	0.07	0.14	0.12	0.28*	0.35**	0.56***	0.91***
	(0.15)	(0.15)	(0.14)	(0.14)	(0.17)	(0.14)	(0.14)	(0.15)	(0.15)

Notes: Each cell is from a different OLS regression using data from phone follow-ups 2, 3, and 4. Each regression includes strata and survey wave fixed effects and the baseline-measured dependent variable. Standard errors are clustered at the household-level. See main tables for outcome variable definitions. Columns are: (1) imputes mean minus 0.5 s.d. of the nonattrited treatment distribution to attrited in treatment group, mean plus 0.5 s.d. of the nonattrited control distribution to attrited in control group. (2) to (4) are similar, though with 0.25, 0.1, and 0.05 s.d. (5) is the treatment effect for the nonattrited, replicating the core results. (6) imputes mean plus 0.05 s.d. of the nonattrited treatment distribution to attrited in treatment group, mean minus 0.05 s.d. of the nonattrited control distribution to attrited in control group. (7) to (9) are similar, though with 0.1, 0.25, and 0.05 s.d.

Table A8: Impacts on Expenditure, Income, and Labor Supply: Responses Averaged Across F2 to F4

	Expenditure (7 days, GHC)		Earned Income (7 days)		Working Hours (7 days)	
	Food	Non-Food	GHC	Any	All	Home
	(1)	(2)	(3)	(4)	(5)	(6)
Treatment	11.71	-2.77	17.74	0.05**	1.17	0.08
	(8.07)	(3.34)	(25.00)	(0.02)	(0.97)	(0.51)
Observations	1,427	1,422	1,346	1,422	1,458	1,456
Control Mean	152	32	154	.45	20	3.1
Control SD	143	68	449	.41	20	9.6

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. The regression is at household-level, with the outcome averaged across the household's responses to F2 to F4. Treatment is a dummy variable equal to one if the household was randomly assigned to receive the full set of mobile money transfers. Food (non-food) expenditure is the number of days the household purchased food (non-food) items over the last 7 days multiplied by the top-1% winsorized amount (in Ghanaian Cedis) spent on food (non-food) on the most recent day food (non-food) was purchased. Earned income (GHC) is measured as the number of days the household earned income over the past 7 days multiplied by the (top-1% winsorized) household income earned on the most recent day that it was earned. Earned income (Any) is a dummy variable equal to one if the number of days the household earned income over the past 7 days is greater than zero. All working hours is the number of days the respondent worked for income over the last 7 days multiplied by the number of hours worked on the most recent working day, and this number is then winsorized at the top-1%. Home working hours is the number of days the respondent worked for income over the last 7 days multiplied by the number of hours worked from home on the most recent working day, and this number is then winsorized at the top-1%. Standard errors are robust. *** p<0.01, ** p<0.05, * p<0.1.

Table A9: Impacts on Food Security

	Food Security Index (1)	Cheap Food (-) (2)	Limited Portion Size (-) (3)	Borrowed Food (-) (4)	Food Storage (5)	N. Meals Adults (6)	N. Meals Children (7)
Panel A:	Anticipation: Before Treatment-Only Transfers (F1)						
Treatment	-0.05	-0.11	-0.23	0.01	0.02	-0.01	-0.06
	(0.05)	(0.12)	(0.14)	(0.05)	(0.03)	(0.03)	(0.05)
Observations	1,432	1,437	1,437	1,436	1,438	1,438	1,436
Control Mean	.033	-1.8	-1.9	-.42	.58	2.5	2.7
Control SD	1	2.4	2.7	1	.49	.61	1.1
Panel B:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)						
Treatment	0.01	0.06	-0.09	0.07**	0.04**	-0.04*	-0.00
	(0.04)	(0.08)	(0.08)	(0.03)	(0.02)	(0.02)	(0.03)
Observations	3,519	3,825	3,826	3,824	3,829	3,828	3,536
Households	1,401	1,460	1,458	1,457	1,459	1,459	1,405
Control Mean	.0066	-1.6	-1.3	-.33	.5	2.5	3
Control SD	1	2.1	2.1	.99	.5	.55	.72
Panel C:	Contemporaneous: Between 3rd and Last Transfer (F2, F4)						
Treatment	0.02	0.05	-0.05	0.07*	0.05**	-0.03	-0.02
	(0.04)	(0.09)	(0.10)	(0.04)	(0.02)	(0.02)	(0.03)
Observations	2,297	2,500	2,503	2,501	2,503	2,505	2,307
Households	1,357	1,432	1,431	1,430	1,431	1,432	1,361
Control Mean	.0037	-1.5	-1.4	-.33	.51	2.5	3
Control SD	1	2.1	2.3	1	.5	.55	.7
Panel D:	Persistence: 8 Months After Last Transfer (F5)						
Treatment	0.02	0.22*	0.05	0.02	0.04	-0.07**	-0.02
	(0.06)	(0.13)	(0.13)	(0.06)	(0.03)	(0.03)	(0.04)
Observations	1,232	1,350	1,351	1,351	1,353	1,353	1,238
Control Mean	-.0019	-2.1	-1.8	-.47	.49	2.5	3
Control SD	1	2.3	2.3	1.2	.5	.58	.72

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. Standard errors are robust (Panels A and D) or clustered at the household-level (Panels B and C). Panels B and C additionally include survey wave fixed effects. F1 denotes the first phone follow-up survey. The outcome variables are: (1) the standardized first principal component of the six outcomes in columns 2 to 7, (2) -1*number of days relies on less preferred and/or less expensive food in the past 7 days, (3) -1*number of days limited portion size in the past 7 days, (4) -1*number of days borrowed food or relied on help from friend or relative in the past 7 days, (5) dummy variable equal to one if bought food for storage in the past 7 days, (6) how many meals taken per day by adults in the past 7 days, (7) how many meals taken per day by children in the past 7 days. *** p<0.01, ** p<0.05, * p<0.1.

Table A10: Impacts on Components of Expenditure

	Food Expenditure		Non-Food Expenditure	
	Days Bought Food	Last Amount Spent	Days Bought Non-Food	Last Amount Spent
	(1)	(2)	(3)	(4)
Panel A:	Anticipation: Before Treatment-Only Transfers (F1)			
Treatment	-0.00	1.29	-0.07	1.40
	(0.13)	(2.86)	(0.10)	(2.23)
Observations	1,425	1,391	1,401	1,383
Control Mean	4.6	48	1.5	23
Control SD	2.7	54	1.9	38
Panel B:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)			
Treatment	-0.05	5.22***	0.06	-1.10
	(0.11)	(1.96)	(0.06)	(1.14)
Observations	3,797	3,711	3,740	3,709
Households	1,449	1,427	1,432	1,422
Control Mean	4.1	41	1	18
Control SD	2.8	46	1.4	32
Panel C:	Contemporaneous: Between 3rd and Last Transfer (F2, F4)			
Treatment	-0.07	5.17**	0.06	-0.06
	(0.12)	(2.14)	(0.06)	(1.25)
Observations	2,483	2,429	2,445	2,422
Households	1,421	1,397	1,402	1,391
Control Mean	4.1	41	1	17
Control SD	2.8	45	1.3	29
Panel D:	Persistence: 8 Months After Last Transfer (F5)			
Treatment	-0.05	1.99	0.07	-7.13*
	(0.16)	(4.65)	(0.08)	(4.26)
Observations	1,339	1,294	1,316	1,297
Control Mean	4.5	65	1.3	41
Control SD	2.7	77	1.4	70

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. Standard errors are robust (Panels A and D) or clustered at the household-level (Panels B and C). Panels B and C additionally include survey wave fixed effects. F1 denotes the first phone follow-up survey. The outcomes for each column are: (1) number of days the household purchased food items over the last 7 days, (2) amount spent on food on the most recent day food was purchased (Ghanaian Cedis, top 1% winsorized), (3) number of days the household purchased non-food items over the last 7 days, (4) amount spent on non-food items on the most recent day food was purchased (Ghanaian Cedis, top 1% winsorized). *** p<0.01, ** p<0.05, * p<0.1.

Table A11: Heterogeneity of Impacts on Expenditure, Income, and Labor Supply

	Expenditure (7 days, GHC)		Earned Income (7 days)		Working Hours (7 days)	
	Food	Non-Food	GHC	Any	All	Home
	(1)	(2)	(3)	(4)	(5)	(6)
Panel A:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)					
Treatment	1.42	1.15	51.93*	0.04	-0.39	0.11
	(12.22)	(4.67)	(27.39)	(0.03)	(1.69)	(0.88)
Treat. × Rural	6.23	-8.32	-67.76	-0.01	0.96	-0.34
	(15.75)	(5.58)	(49.57)	(0.04)	(1.94)	(1.04)
Treat. × Female HH Head	27.86*	6.55	24.85	0.08*	2.67	-0.68
	(14.50)	(5.65)	(41.54)	(0.04)	(2.05)	(1.10)
Treat. × Low Food Exp.	-2.71	-5.45	-6.92	-0.03	0.39	0.90
	(15.71)	(5.26)	(49.87)	(0.04)	(1.98)	(1.13)
Observations	3,711	3,709	3,410	3,709	3,825	3,819
Households	1,427	1,422	1,346	1,422	1,458	1,456
Control Mean	147	32	140	.45	20	3.1
Panel B:	Persistence: 8 Months After Last Transfer (F5)					
Treatment	-19.47	6.06	82.15*	0.08	-2.91	1.36
	(38.21)	(16.27)	(41.88)	(0.05)	(2.55)	(1.17)
Treat. × Rural	-51.02	-27.70	11.39	-0.11	-3.86	-0.48
	(44.88)	(22.46)	(61.87)	(0.07)	(3.34)	(1.54)
Treat. × Female HH Head	-9.61	10.82	-33.92	0.07	4.65	1.41
	(41.13)	(21.55)	(57.08)	(0.07)	(3.08)	(1.63)
Treat. × Low Food Exp.	52.92	-12.94	-58.58	-0.04	4.54	-1.11
	(44.41)	(22.19)	(60.23)	(0.07)	(3.36)	(1.65)
Observations	1,293	1,296	1,109	1,281	1,349	1,348
Control Mean	257	73	190	.59	26	2.7

Notes: All regressions are OLS and include strata fixed effects (implicitly controlling for rural location), a dummy variable for female head of household and low food expenditure, and the baseline-measured dependent variable. Standard errors are clustered at the household-level in Panel A, and robust in Panel B. Panel A additionally includes survey wave fixed effects. F1 denotes the first phone follow-up survey. Low food expenditure is a dummy variable equal to one if the household's per capita adult-equivalent food expenditure in the third wave of the Ghana Panel Survey (2018) is below the median. See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

Table A12: Impacts on Components of Income

	Earned Income			Transfers Received		
	Days Earned Of Last 7 (1)	HH Income Last Day (2)	(1) × (2) (3)	Days Received Of Last 7 (4)	Total Value Last Day (5)	(4) × (5) (6)
Panel A:	Anticipation: Before Treatment-Only Transfers (F1)					
Treatment	-0.05	-2.42	-14.78	0.01	1.16	3.68
	(0.14)	(3.68)	(17.82)	(0.02)	(1.65)	(3.05)
Observations	1,386	1,282	1,282	1,432	1,426	1,426
Control Mean	2.3	34	146	.11	7.5	8.4
Control SD	2.7	69	328	.34	28	35
Panel B:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)					
Treatment	0.18*	2.53	25.42	0.05***	1.92**	3.23**
	(0.10)	(4.25)	(18.90)	(0.02)	(0.89)	(1.35)
Observations	3,709	3,413	3,410	3,817	3,799	3,799
Households	1,422	1,347	1,346	1,455	1,450	1,450
Control Mean	1.9	36	140	.077	4.7	6.2
Control SD	2.5	122	516	.35	24	37
Panel C:	Contemporaneous: Between 3rd and Last Transfer (F2, F4)					
Treatment	0.19*	6.93	40.74	0.07***	3.10***	5.07***
	(0.11)	(4.95)	(24.99)	(0.02)	(1.03)	(1.67)
Observations	2,427	2,235	2,233	2,495	2,485	2,485
Households	1,391	1,310	1,309	1,427	1,422	1,422
Control Mean	1.9	32	135	.067	4.1	5.7
Control SD	2.5	102	498	.3	22	36
Panel D:	Persistence: 8 Months After Last Transfer (F5)					
Treatment	0.18	10.31*	45.01*	0.05**	3.61	4.33
	(0.16)	(5.73)	(26.68)	(0.02)	(2.29)	(3.69)
Observations	1,281	1,111	1,109	1,345	1,337	1,337
Control Mean	2.8	43	190	.085	7	10
Control SD	2.7	80	381	.39	36	91

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. Standard errors are robust (Panels A and D) or clustered at the household-level (Panels B and C). Panels B and C additionally include survey wave fixed effects. F1 denotes the first phone follow-up survey. The outcomes for each column are: (1) How many days did your household earn income over the last 7 days?, (2) What was your total household income on the most recent day on which income was earned? (Ghanaian Cedis, top 1% winsorized), (3) (1) multiplied by (2), (4) How many days did your household receive in-kind or cash transfers over the last 7 days, either from the government, an NGO, a religious organization or anyone else outside your family?, (5) What was the total value of these in-kind and cash transfers on the most recent day on which they were received? (Ghanaian Cedis, top 1% winsorized), (6) (4) multiplied by (5). *** p<0.01, ** p<0.05, * p<0.1.

Table A13: Experimental Cash Transfers May Have Been Counted in Survey Question About Recent Transfers

	Last Transfer	Transfers Received (GHC)			
	Received 90 GHC				
	(1)	(2)	(3)	(4)	(5)
Treatment	0.006***	5.705**	0.368	4.444	
	(0.002)	(2.379)	(2.400)	(2.906)	
Days Since Last IPA Cash Transfer					-0.166
					(0.142)
Observations	3,825	1,373	1,323	1,129	1,947
Outcome Mean	.0039	8.1	7.5	7.2	9
Outcome SD	.063	41	37	43	44
Waves in Sample	2-4	2	3	4	2-4
Participants in Sample	All	All	All	All	Treated
Strata FE	Yes	Yes	Yes	Yes	No
Wave FE	Yes	No	No	No	Yes

Notes: The unit of observation is participant-by-wave. Columns 1 and 5 use data from follow-up surveys 2 to 4. Column 2 uses only follow-up 2, column 3 uses only follow-up 3, and column 4 uses only follow-up 4. The outcomes are: (1) dummy variable equal to one if the respondent reported receiving exactly 90 GHC the last day they received cash or in-kind transfers, (2)-(5) number of days received transfers over past 7 days multiplied by total value on most recent day (the latter is first winsorized at the top-1%). Standard errors are clustered at the household-level in columns 1 and 5, and robust otherwise. *** p<0.01, ** p<0.05, * p<0.1.

Table A14: Heterogeneity of Impacts on Income

	Earned Income (last 7 days)	Working Hours (last 7 days)	
	GHC	All	Home
	(1)	(2)	(3)
Panel A:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)		
Treatment	75.06*	0.19	-1.55*
	(42.15)	(1.88)	(0.94)
Treatment × HH Has Business	-14.79	-0.49	3.01***
	(45.72)	(1.97)	(0.98)
Treatment × HH Has Wage Earner	-31.09	1.04	-0.23
	(50.20)	(2.28)	(1.03)
Treatment × HH Has Farmer	-67.49*	1.79	0.86
	(38.41)	(1.97)	(0.97)
Observations	3,392	3,807	3,801
Households	1,340	1,452	1,450
Control Mean	141	20	3.2
Panel B:	Persistence: 8 Months After Last Transfer (F5)		
Treatment	129.55**	6.01**	2.39*
	(62.62)	(2.92)	(1.44)
Treatment × HH Has Business	-58.30	-2.79	1.01
	(61.19)	(3.08)	(1.56)
Treatment × HH Has Wage Earner	-44.65	-5.47	-3.53**
	(68.91)	(3.60)	(1.72)
Treatment × HH Has Farmer	-91.52	-8.20***	-1.76
	(59.35)	(3.11)	(1.56)
Observations	1,104	1,343	1,342
Control Mean	189	26	2.6

Notes: All regressions are OLS and include strata fixed effects, dummy variables for HH Has Business, HH Has Wage Earner and HH Has Farmer, and the baseline-measured dependent variable. Standard errors are clustered at the household-level in Panel A, and robust in Panel B. Panel A additionally includes survey wave fixed effects. Earned income (GHC) (column 1) is measured as the number of days the household earned income over the past 7 days multiplied by the (top-1% winsorized) Ghanaian Cedis household income earned on the most recent day that it was earned. All working hours (column 2) is the number of days the respondent worked for income over the last 7 days multiplied by the number of hours worked on the most recent working day, and this number is then winsorized at the top-1%. Home working hours (column 3) is the number of days the respondent worked for income over the last 7 days multiplied by the number of hours worked from home on the most recent working day, and this number is then winsorized at the top-1%. HH Has Business is a dummy variable equal to one if the household had at least one owner of, or contributor to, a household non-farm enterprise in the 2018 Ghana Panel Survey. HH Has Wage Earner is similar, but with the household having at least one paid employed worker. HH Has Farmer is similar, but with the household having at least one owner of, or contributor to, a household farm plot. The three HH Has dummy variables are not mutually exclusive. The omitted category includes households with only people who are students, retired, incapacitated, full-time home makers, or looking for work but with no work to do. *** p<0.01, ** p<0.05, * p<0.1.

Table A15: Impacts on Psychological Well-Being: Responses Averaged Across F2 to F4

	Depression Index (-) (1)	Happiness (2)
Treatment	0.10	0.03
	(0.19)	(0.04)
Observations	1,460	1,460
Control Mean	-11	.95
Control SD	3.8	.72

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. The regression is at household-level, with the outcome averaged across the household's responses to F2 to F4. The outcomes are: (1) Kessler-6 Depression Index (reverse-coded): the sum of answers to six questions like During the past 7 days, about how often did you feel hopeless? (1 = None of the time, 2 = A little of the time, 3 = Some of the time, 4 = Most of the time, 5 = All of the time), (2) Taking all things together, would you say you are... (0 = Not at all happy, 1 = Not very happy, 2 = Rather happy, 3 = Very happy). Standard errors are robust. *** p<0.01, ** p<0.05, * p<0.1.

Table A16: Heterogeneous Impacts on Well-Being, and Alternative Well-Being Measures

	Depression Index (-) (1)	Happiness (2)	Mental Health (3)	Ladder of Life (4)
Treatment	0.391	-0.065	0.035	0.174
	(0.579)	(0.046)	(0.047)	(0.116)
Treatment × Baseline Depression Index (-)	0.021			
	(0.046)			
Treatment × Baseline Happiness		0.150***		
		(0.048)		
Observations	3,831	3,831	2,458	2,458
Control Mean	-12	.94	2.5	5.1
Control SD	4.5	.86	.99	2.4
Strata FE	Yes	Yes	Yes	Yes
Wave FE	Yes	Yes	Yes	Yes

Notes: The unit of observation is participant-by-wave. Columns 1 and 2 use data from follow-up surveys 2 to 4. The outcome for column 3 is the participant's report of their mental health being 0 = Poor, 1 = Fair, 2 = Good, 3 = Very Good, or 4 = Excellent. The outcome for column 4 is the participant's report of which step on the ladder of life they are on, from 0 = the worst possible life to 10 = the best possible life. Columns 3 and 4 include data only from follow-up surveys 3 and 4, as these two outcomes were not measured in follow-up 2. Standard errors are clustered at the household-level. *** p<0.01, ** p<0.05, * p<0.1.

Table A17: Heterogeneous Impacts on Psychological Well-Being

	Depression Index (-) (1)	Happiness (2)
Panel A:	Contemporaneous Effects (F2, F3, F4)	
Treatment	0.20	0.08
	(0.28)	(0.06)
Treat. × Rural	0.01	-0.06
	(0.39)	(0.08)
Treat. × Female HH Head	0.18	-0.09
	(0.39)	(0.08)
Treat. × Low Food Exp.	-0.28	0.04
	(0.37)	(0.08)
Observations	3,831	3,831
Households	1,460	1,460
Control Mean	-12	.94
Panel B:	Persistent Effects (F5)	
Treatment	-0.72*	-0.14
	(0.42)	(0.10)
Treat. × Rural	0.58	0.17
	(0.59)	(0.12)
Treat. × Female HH Head	0.49	0.06
	(0.57)	(0.12)
Treat. × Low Food Exp.	0.60	0.18
	(0.59)	(0.12)
Observations	1,353	1,353
Control Mean	-12	1.2

Notes: All regressions are OLS and include strata fixed effects (implicitly controlling for rural location), a dummy variable for female head of household and low food expenditure, and the baseline-measured dependent variable. Standard errors are clustered at the household-level in Panel A, and robust in Panel B. Panel A additionally includes survey wave fixed effects. Low food expenditure is a dummy variable equal to one if the household's per capita adult-equivalent food expenditure in the third wave of the Ghana Panel Survey (2018) is below the median. See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

Table A18: Impacts on Social Distancing and COVID-19 Symptoms: Responses Averaged Across F2 to F4

	Social Distancing							Symptoms
	Index	Days At Home	Days Social Gatherings (-)	Keep Distance	Days HH Home	Days Visitors (-)	Worn Mask	Index
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Treatment	0.08*	0.16	0.04	0.00	0.14	0.01	-0.01	0.03
	(0.04)	(0.10)	(0.06)	(0.01)	(0.13)	(0.06)	(0.02)	(0.04)
Observations	1,453	1,460	1,460	1,460	1,455	1,457	1,460	1,460
Control Mean	-.03	2.1	-1.1	.95	2.8	-.61	1.8	-.023
Control SD	.8	1.9	1.1	.17	2.5	1.1	.38	.77

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. The regression is at household-level, with the outcome averaged across the household's responses to F2 to F4. The outcome variables are: (1) the standardized first principal component of the six outcomes in columns 2 to 7, (2) number of days the respondent spent at home all day out of the past 7, (3) -1*number of days the respondent attended social gatherings out of the past 7, (4) dummy variable for trying to keep a distance of at least one meter from non-family members, (5) number of days other members of respondent's household stayed at home all day out of the past 7, (6) -1*number of days with non-family visitors to the respondent's home out of the past 7, (7) whether worn a mask when near non-family in the past 7 days (0 = No, 1 = At least once, 2 = Always), (8) the standardized first principal component of ten binary measures of COVID-19 symptoms: five symptoms (fever, dry cough, difficulty breathing, lost sense of taste, sought medical treatment) asked both of the respondent and the respondent's household. Standard errors are robust. *** p<0.01, ** p<0.05, * p<0.1.

Table A19: Impacts on COVID-19 Symptoms

	Respondent's Symptoms					Household Symptoms				
	Fever	Dry Cough	Difficulty Breathing	Lost Taste	Sought Treatment	Fever	Dry Cough	Difficulty Breathing	Lost Taste	Sought Treatment
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Panel A:	Anticipation: Before Treatment-Only Transfers (F1)									
Treatment	0.003	0.018**	0.003	0.014*	0.012	0.011	0.025**	0.007	0.010	0.029
	(0.013)	(0.007)	(0.004)	(0.008)	(0.013)	(0.018)	(0.011)	(0.006)	(0.012)	(0.018)
Observations	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438
Control Mean	.049	.012	.0058	.016	.053	.11	.029	.013	.048	.12
Control SD	.22	.11	.076	.12	.22	.32	.17	.11	.21	.32
Panel B:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)									
Treatment	-0.007	0.000	0.001	-0.002	-0.004	0.002	0.001	0.005	-0.003	0.016
	(0.008)	(0.005)	(0.002)	(0.005)	(0.008)	(0.013)	(0.007)	(0.004)	(0.008)	(0.013)
Observations	3,831	3,831	3,831	3,831	3,831	3,831	3,831	3,831	3,831	3,831
Households	1,460	1,460	1,460	1,460	1,460	1,460	1,460	1,460	1,460	1,460
Control Mean	.062	.018	.0052	.026	.058	.13	.043	.013	.056	.13
Control SD	.24	.13	.072	.16	.23	.33	.2	.11	.23	.34
Panel C:	Contemporaneous: Between 3rd and Last Transfer (F2, F4)									
Treatment	-0.009	-0.003	-0.002	-0.003	-0.003	-0.000	-0.002	0.001	-0.002	0.022
	(0.011)	(0.006)	(0.003)	(0.007)	(0.011)	(0.015)	(0.009)	(0.005)	(0.009)	(0.015)
Observations	2,505	2,505	2,505	2,505	2,505	2,505	2,505	2,505	2,505	2,505
Households	1,432	1,432	1,432	1,432	1,432	1,432	1,432	1,432	1,432	1,432
Control Mean	.066	.021	.0079	.026	.065	.13	.045	.017	.055	.14
Control SD	.25	.14	.089	.16	.25	.34	.21	.13	.23	.35
Panel D:	Persistence: 8 Months After Last Transfer (F5)									
Treatment	0.009	0.007	-0.001	-0.002	0.002	0.011	-0.003	0.001	-0.009	-0.005
	(0.017)	(0.012)	(0.007)	(0.013)	(0.017)	(0.023)	(0.019)	(0.010)	(0.017)	(0.023)
Observations	1,353	1,353	1,353	1,353	1,353	1,353	1,353	1,353	1,353	1,353
Control Mean	.088	.049	.017	.058	.088	.19	.12	.036	.11	.2
Control SD	.28	.22	.13	.23	.28	.39	.32	.19	.31	.4

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. Standard errors are robust (Panels A and D) or clustered at the household-level (Panels B and C). Panels B and C additionally include survey wave fixed effects. F1 denotes the first phone follow-up survey. The outcome variables are ten binary measures of COVID-19 symptoms: five symptoms (fever, dry cough, difficulty breathing, lost sense of taste, sought medical treatment) asked both of the respondent and the respondent's household, for symptoms experienced in the last 7 days. *** p<0.01, ** p<0.05, * p<0.1.

Table A20: Heterogeneity of Impacts on Social Distancing and COVID-19 Symptoms

	Social Distancing							Symptoms
	Index	Days At Home	Days Social Gatherings (-)	Keep Distance	Days HH Home	Days Visitors (-)	Worn Mask	Index
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Panel A:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)							
Treatment	0.09	0.07	0.10	-0.01	0.04	-0.00	-0.04	-0.02
	(0.07)	(0.16)	(0.10)	(0.01)	(0.20)	(0.10)	(0.03)	(0.06)
Treat. × Rural	-0.04	-0.06	-0.09	0.01	0.13	0.13	0.04	-0.01
	(0.09)	(0.20)	(0.14)	(0.02)	(0.27)	(0.14)	(0.04)	(0.09)
Treat. × Female HH Head	-0.03	0.05	-0.03	0.02	0.21	-0.08	0.06	0.07
	(0.09)	(0.21)	(0.12)	(0.02)	(0.26)	(0.12)	(0.04)	(0.08)
Treat. × Low Food Exp.	0.02	0.21	-0.03	-0.00	-0.00	-0.10	-0.01	0.02
	(0.09)	(0.20)	(0.13)	(0.02)	(0.27)	(0.13)	(0.04)	(0.09)
Observations	3,782	3,831	3,831	3,831	3,792	3,814	3,831	3,831
Households	1,453	1,460	1,460	1,460	1,455	1,457	1,460	1,460
Control Mean	-.037	2.1	-1.1	.95	2.8	-.6	1.8	.00024
Panel B:	Persistence: 8 Months After Last Transfer (F5)							
Treatment	-0.05	0.19	-0.15	0.01	-0.28	-0.01	-0.05	0.04
	(0.10)	(0.24)	(0.18)	(0.03)	(0.23)	(0.16)	(0.05)	(0.09)
Treat. × Rural	0.12	0.29	0.13	-0.02	0.33	-0.16	0.02	-0.05
	(0.13)	(0.31)	(0.25)	(0.03)	(0.30)	(0.22)	(0.07)	(0.13)
Treat. × Female HH Head	0.10	0.07	0.17	0.03	0.10	-0.17	0.04	-0.08
	(0.13)	(0.30)	(0.22)	(0.04)	(0.29)	(0.20)	(0.06)	(0.13)
Treat. × Low Food Exp.	0.02	-0.25	0.07	0.01	0.01	0.01	0.11*	0.03
	(0.13)	(0.31)	(0.24)	(0.03)	(0.30)	(0.22)	(0.06)	(0.13)
Observations	1,332	1,352	1,353	1,353	1,337	1,347	1,353	1,353
Control Mean	-.0098	2	-1.5	.92	1.7	-.71	1.8	.0074

Notes: All regressions are OLS and include strata fixed effects (implicitly controlling for rural location), a dummy variable for female head of household and low food expenditure, and the baseline-measured dependent variable. Standard errors are clustered at the household-level in Panel A, and robust in Panel B. Panel A additionally includes survey wave fixed effects. F1 denotes the first phone follow-up survey. Low food expenditure is a dummy variable equal to one if the household's per capita adult-equivalent food expenditure in the third wave of the Ghana Panel Survey (2018) is below the median. See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

Table A21: Heterogeneity of Impacts on Social Distancing by Household Employment

	Social Distancing Index
Follow-Up Surveys:	Contemporaneous (F2, F3, F4)
Treatment	-0.11
	(0.08)
Treatment × HH Has Business	0.25***
	(0.08)
Treatment × HH Has Wage Earner	0.04
	(0.10)
Treatment × HH Has Farmer	0.12
	(0.08)
Observations	3,764
Households	1,447
Control Mean	-.044

Notes: Regression is OLS and includes strata fixed effects, survey wave fixed effects, dummy variables for HH Has Business, HH Has Wage Earner, and HH Has Farmer, and the baseline-measured dependent variable. Standard errors are clustered at the household-level. HH Has Business is a dummy variable equal to one if the household had at least one owner of, or contributor to, a household non-farm enterprise in the 2018 Ghana Panel Survey. HH Has Wage Earner is similar, but with the household having at least one paid employed worker. HH Has Farmer is similar, but with the household having at least one owner of, or contributor to, a household farm plot. The three HH Has dummy variables are not mutually exclusive. The omitted category includes households with only people who are students, retired, incapacitated, full-time home makers, or looking for work but with no work to do. *** p<0.01, ** p<0.05, * p<0.1.

Table A22: Impacts on COVID-19 Beliefs and Religiosity

	COVID-19 Beliefs		Religiosity		
	Fatality Rate (1)	Effect On Economy (2)	Prayer Frequency (3)	Read Scripture (4)	Believe Prosp. Gospel (5)
Panel A:	Anticipation: Before Treatment-Only Transfers (F1)				
Treatment	-0.21	-0.05	0.01	-0.01	0.04
	(1.11)	(0.03)	(0.02)	(0.02)	(0.04)
Observations	1,218	1,438	1,438	1,438	1,438
Control Mean	14	3.8	4	.48	1.4
Control SD	22	.53	.5	.5	.85
Panel B:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)				
Treatment	-0.12	-0.07***	0.04**	0.01	-0.00
	(0.74)	(0.03)	(0.02)	(0.02)	(0.03)
Observations	3,311	3,831	3,831	3,831	3,831
Households	1,301	1,460	1,460	1,460	1,460
Control Mean	11	3.6	4	.51	1.4
Control SD	18	.64	.47	.5	.84
Panel C:	Contemporaneous: Between 3rd and Last Transfer (F2, F4)				
Treatment	-0.06	-0.04	0.04**	0.01	0.02
	(0.81)	(0.03)	(0.02)	(0.02)	(0.04)
Observations	2,166	2,505	2,505	2,505	2,505
Households	1,267	1,432	1,432	1,432	1,432
Control Mean	11	3.6	4	.52	1.4
Control SD	19	.61	.48	.5	.84
Panel D:	Persistence: 8 Months After Last Transfer (F5)				
Treatment	-1.31	0.00	0.03		
	(1.48)	(0.04)	(0.05)		
Observations	1,169	1,353	1,328		
Control Mean	18	3.6	-3.3		
Control SD	24	.69	.79		

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. Standard errors are robust (Panels A and D) or clustered at the household-level (Panels B and C). Panels B and C additionally include survey wave fixed effects. F1 denotes the first phone follow-up survey. The survey questions for each column are: (1) If 100 people were infected with the coronavirus, how many do you think would die? (0 to 100), (2) How severely do you think that the coronavirus will affect the Ghanaian economy? (1 = Not at all, 2 = A little bit, 3 = Moderately so, 4 = Extremely so), (3) During the past 7 days, about how often did you pray? (1 = I didn't pray, 2 = I prayed, but less than once a day, 3 = Once a day, 4 = Several (2-5) times a day, 5 = Many (6+) times a day), (4) During the past 7 days, did you read religious scripture outside of religious services? (0 = No, 1 = Yes), (5) Which of these two statements comes closer to your own view: God will grant wealth and good health to all believers who have enough faith, or God doesn't always give wealth and good health to believers who have deep faith (0 = second statement, 1 = neither or both equally, 2 = first statement). The final two outcomes were not collected in follow-up survey 5. *** p<0.01, ** p<0.05, * p<0.1.

Table A23: Heterogeneity of Impacts on Beliefs and Religiosity

	COVID-19 Beliefs		Religiosity		
	Fatality Rate	Effect On Economy	Prayer Frequency	Read Scripture	Believe Prosp. Gospel
	(1)	(2)	(3)	(4)	(5)
Panel A:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)				
Treatment	-0.24	-0.01	0.04	-0.03	0.02
	(1.22)	(0.04)	(0.03)	(0.03)	(0.06)
Treat. × Rural	-2.28	-0.06	0.02	0.07*	-0.01
	(1.62)	(0.06)	(0.04)	(0.04)	(0.08)
Treat. × Female HH Head	2.24	0.03	-0.02	0.04	-0.09
	(1.69)	(0.06)	(0.04)	(0.04)	(0.07)
Treat. × Low Food Exp.	0.52	-0.07	0.01	-0.00	0.02
	(1.58)	(0.06)	(0.04)	(0.04)	(0.07)
Observations	3,311	3,831	3,831	3,831	3,831
Households	1,301	1,460	1,460	1,460	1,460
Control Mean	11	3.6	4	.51	1.4
Panel B:	Persistence: 8 Months After Last Transfer (F5)				
Treatment	-1.34	0.02	-0.04		
	(2.49)	(0.07)	(0.08)		
Treat. × Rural	0.07	0.04	-0.04		
	(3.29)	(0.09)	(0.10)		
Treat. × Female HH Head	-1.51	-0.01	0.22**		
	(3.22)	(0.09)	(0.10)		
Treat. × Low Food Exp.	0.68	-0.07	-0.01		
	(3.20)	(0.09)	(0.10)		
Observations	1,169	1,353	1,328		
Control Mean	18	3.6	-3.3		

Notes: All regressions are OLS and include strata fixed effects (implicitly controlling for rural location), a dummy variable for female head of household and low food expenditure, and the baseline-measured dependent variable. Standard errors are clustered at the household-level in Panel A, and robust in Panel B. Panel A additionally includes survey wave fixed effects. Low food expenditure is a dummy variable equal to one if the household's per capita adult-equivalent food expenditure in the third wave of the Ghana Panel Survey (2018) is below the median. See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

Table A24: Impacts on COVID-19 Beliefs and Religiosity: Responses Averaged Across F2 to F4

	COVID-19 Beliefs		Religiosity		
	Fatality Rate	Effect On Economy	Prayer Frequency	Read Scripture	Believe Prosp. Gospel
	(1)	(2)	(3)	(4)	(5)
Treatment	-0.20	-0.06**	0.04**	0.01	-0.00
	(0.84)	(0.03)	(0.02)	(0.02)	(0.04)
Observations	1,301	1,460	1,460	1,460	1,460
Control Mean	11	3.6	3.9	.5	1.4
Control SD	16	.5	.4	.41	.72

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. The regression is at household-level, with the outcome averaged across the household's responses to F2 to F4. The survey questions for each column are: (1) If 100 people were infected with the coronavirus, how many do you think would die? (0 to 100), (2) How severely do you think that the coronavirus will affect the Ghanaian economy? (1 = Not at all, 2 = A little bit, 3 = Moderately so, 4 = Extremely so), (3) During the past 7 days, about how often did you pray? (1 = I didn't pray, 2 = I prayed, but less than once a day, 3 = Once a day, 4 = Several (2-5) times a day, 5 = Many (6+) times a day), (4) During the past 7 days, did you read religious scripture outside of religious services? (0 = No, 1 = Yes), (5) Which of these two statements comes closer to your own view: God will grant wealth and good health to all believers who have enough faith, or God doesn't always give wealth and good health to believers who have deep faith (0 = second statement, 1 = neither or both equally, 2 = first statement). The final two outcomes were not collected in follow-up survey 5. Standard errors are robust. *** p<0.01, ** p<0.05, * p<0.1.

Table A25: Impacts on Policy Attitudes

	Policy Attitude Index (1)	Should Cancel Gatherings (2)	Should Not Shake Hands (3)	Should Close Shops (4)	Supports Lockdown (5)	View of Government Reaction (6)
Panel A:	Anticipation: Before Treatment-Only Transfers (F1)					
Treatment	0.06	0.02	0.01	0.03	0.02	-0.09**
	(0.05)	(0.02)	(0.01)	(0.03)	(0.03)	(0.04)
Observations	1,425	1,425	1,425	1,425	1,425	1,425
Control Mean	-.037	.87	.94	.41	.43	3.1
Control SD	1	.34	.24	.49	.5	.71
Panel B:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)					
Treatment	0.03	0.02	-0.01	-0.01	0.03*	-0.00
	(0.04)	(0.02)	(0.01)	(0.02)	(0.02)	(0.02)
Observations	3,796	3,796	3,796	3,796	3,796	3,796
Households	1,446	1,446	1,446	1,446	1,446	1,446
Control Mean	-.0074	.67	.87	.3	.25	3
Control SD	1	.47	.34	.46	.43	.63
Panel C:	Contemporaneous: Between 3rd and Last Transfer (F2, F4)					
Treatment	0.03	0.01	-0.01	0.00	0.03	0.01
	(0.05)	(0.02)	(0.02)	(0.02)	(0.02)	(0.03)
Observations	2,483	2,483	2,483	2,483	2,483	2,483
Households	1,418	1,418	1,418	1,418	1,418	1,418
Control Mean	-.014	.69	.86	.3	.27	3
Control SD	1	.46	.34	.46	.44	.64
Panel D:	Persistence: 8 Months After Last Transfer (F5)					
Treatment	-0.04	-0.02	-0.02	-0.00	-0.01	-0.02
	(0.06)	(0.03)	(0.02)	(0.02)	(0.02)	(0.06)
Observations	1,340	1,340	1,340	1,340	1,340	1,340
Control Mean	.0039	.51	.8	.19	.15	2.9
Control SD	.99	.5	.4	.4	.36	.92

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. Standard errors are robust (Panels A and D) or clustered at the household-level (Panels B and C). Panels B and C additionally include survey wave fixed effects. F1 denotes the first phone follow-up survey. Treatment is a dummy variable equal to one if the household was randomly assigned to receive the full set of mobile money transfers. The outcome variables are: (1) the standardized first principal component of the five outcomes in columns 2 to 6, (2) dummy variable equal to one if participant thinks people should cancel social gatherings because of COVID-19, (3) dummy variable equal to one if participant thinks people should not shake other people's hands because of COVID-19, (4) dummy variable equal to one if participant thinks non-important shops should be closed because of COVID-19, (5) dummy variable equal to one if participant thinks there should be a general lockdown because of COVID-19, (6) participant's view of government reaction to COVID-19 (1 = too extreme, 2 = somewhat too extreme, 3 = appropriate, 4 = somewhat insufficient, 5 = not at all sufficient). *** p<0.01, ** p<0.05, * p<0.1.

Table A26: Two-Year Impacts of COVID-19 Cash Transfers: Components of Consumption

	Treatment Effects (SE) (1)	Control Mean (2)	Control SD (3)	Observations (4)
Food Consumption	1.54	252.54	164.58	1,408
	(8.80)			
Health Expenditures	-12.50***	37.72	73.91	1,408
	(3.64)			
Clothes	-0.70	22.68	24.91	1,408
	(1.39)			
Miscellaneous	-7.25**	69.96	71.54	1,408
	(3.52)			
Fuel Consumption	-7.75	92.75	123.06	1,408
	(6.31)			
Education	-5.61	49.34	74.50	1,408
	(3.41)			
Health Insurance	-0.03	0.80	0.76	1,408
	(0.04)			

Notes: All regressions include strata fixed effects and control for lagged dependent variables (or closest equivalents) from Wave 3 of the Ghana Panel Survey and from the baseline survey for the cash drop experiment. When missing (which is only rarely), these lagged dependent variables are set to the mean. The regressions estimate long-term effects of the cash transfer treatment on outcomes measured in the fourth wave of the Ghana Panel Survey (roughly two years after the final transfer). Outcomes are the components of total weekly household consumption in Ghanaian Cedis, all winsorized at the top-1%. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A27: Two-Year Impacts on 10 Largest Components of Miscellaneous Expenditures

	Treatment Effects (SE) (1)	Control Mean (2)	Control SD (3)	Observations (4)
Barbers and Beauty Shops	-0.595*	6.02	6.52	1,405
	(0.33)			
Cleaning (Soaps, Toilet Paper, etc.)	-0.080	6.20	5.76	1,405
	(0.32)			
Communications (Phone, E-mail, etc.)	-0.644*	3.68	6.73	1,405
	(0.34)			
Funerals (Donations)	-0.498	4.19	6.25	1,405
	(0.33)			
Medicine	0.004	4.33	6.23	1,405
	(0.34)			
Owner-Occupying Housing Rent (Estimate)	-3.36*	18.78	35.24	1,405
	(1.79)			
Personal Care (Toothpaste, Cosmetics, etc.)	-0.28	4.60	4.59	1,405
	(0.24)			
Religious Donations	0.24	2.85	6.13	1,405
	(0.35)			
Rent Payments	0.40	4.27	12.32	1,405
	(0.59)			
Water (Piped, Metered)	0.12	2.30	5.55	1,405
	(0.30)			

Notes: All regressions include strata fixed effects and control for lagged dependent variables (or closest equivalents) from Wave 3 of the Ghana Panel Survey and from the baseline survey for the cash drop experiment. When missing (which is only rarely), these lagged dependent variables are set to the mean. The regressions estimate long-term effects of the cash transfer treatment on outcomes measured in the fourth wave of the Ghana Panel Survey (roughly two years after the final transfer). Outcomes are the 10 largest components of Miscellaneous Expenditures (of 31 components). Each outcome is winsorized at the top-1%. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A28: Two-Year Impacts of COVID-19 Cash Transfers on Health-Related Outcomes

	Treatment Effects (SE) (1)	Control Mean (2)	Control SD (3)	Observations (4)
Panel A:	*Health of Household Members*			
Any Illness?	-0.002	0.30	0.46	1,406
	(0.03)			
Any Fever or Cold/Cough?	0.006	0.23	0.42	1,406
	(0.02)			
Any Days Lost Due to Illness?	-0.021	0.23	0.42	1,406
	(0.02)			
Total Days Lost	-0.240	1.59	3.96	1,406
	(0.21)			
Anyone Unhealthy?	0.010	0.13	0.33	1,406
	(0.02)			
Panel B:	*Health Expenditures By Adult/Children*			
Health Expenditures: Children	-2.00**	6.72	19.38	1,406
	(0.95)			
Health Expenditures: Adults	-10.47***	29.57	65.45	1,406
	(3.17)			
Panel C:	*Health Expenditures By Category*			
Preventative Care	-1.25**	2.47	11.51	1,408
	(0.58)			
Illness	-5.85***	14.68	42.95	1,408
	(2.16)			
Injury	0.04	0.32	2.60	1,408
	(0.13)			
Other and Unreported	-2.61*	13.21	27.58	1,408
	(1.47)			

Notes: All regressions include strata fixed effects and control for lagged dependent variables (or closest equivalents) from Wave 3 of the Ghana Panel Survey and from the baseline survey for the cash drop experiment. When missing (which is only rarely), these lagged dependent variables are set to the mean. The regressions estimate long-term effects of the cash transfer treatment on outcomes measured in the fourth wave of the Ghana Panel Survey (roughly two years after the final transfer). Outcomes in Panel A are: dummy variable equal to one if in the last two weeks at least one household member has (i) been ill, (ii) had a fever or cold/cough, (iii) lost days of activity due to illness. Total Days Lost is the total days of activity lost due to illness, summed across household members. Anyone Unhealthy is a dummy variable equal to one if at least one household member reports being Somewhat Unhealthy or Unhealthy (rather than Somewhat Healthy or Very Healthy). Panel B shows effects on Health Expenditures separately for children versus adults in the household. Outcomes in Panel C are the components of weekly household Health Expenditures in Ghanaian Cedis. Outcomes in Panels B and C are winsorized at the top-1%. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A29: Two-Year Impacts: Heterogeneity by a Proxy for Lean Season

	Food Consumption (weekly, GHC) (1)	Non-Food Consumption (weekly, GHC) (2)	Income Aggregate (weekly, GHC) (3)	Savings Amount (GHC) (4)	Kessler-10 Depression Index (-) (5)
Treatment × Wave 4 Survey Date	-0.10	0.41	-2.39	-4.29	0.02
	(0.35)	(0.42)	(3.86)	(3.11)	(0.01)
Wave 4 Survey Date	0.37	-0.20	-0.34	-0.29	0.02*
	(0.25)	(0.29)	(2.64)	(2.26)	(0.01)
Treatment Dummy	Yes	Yes	Yes	Yes	Yes
Observations	621	621	621	620	614
Control Mean	220.41	204.36	371.97	539.20	-18.08

Notes: All regressions include strata fixed effects and control for lagged dependent variables (or closest equivalents) from Wave 3 of the Ghana Panel Survey and from the baseline survey for the cash drop experiment. When missing (which is only rarely), these lagged dependent variables are set to the mean. The sample includes only rural communities. The Wave 4 Survey Date (one unit higher means the household was surveyed one day later) proxies for lean season: a later date is associated with more households being in lean season. The regressions estimate long-term heterogeneous effects of the cash transfer treatment on outcomes measured in the fourth wave of the Ghana Panel Survey (roughly two years after the final transfer). The coefficient on the treatment dummy is not shown given that it is not easily interpretable, given that it shows the treatment effect for a Wave 4 Survey Date of zero, which is far out of sample. See main tables for outcome variable definitions. Standard errors are robust. *** p<0.01, ** p<0.05, * p<0.1.

Table A30: Two-Year Impacts: Heterogeneity by Region

	Treatment Effects (SE) (1)	Control Mean (2)	Control SD (3)	Observations (4)
Panel A:		*Effects in Urban Accra*		
Food Consumption (weekly, GHC)	-41.24*	305.28	179.40	157
	(24.78)			
Non-Food Consumption (weekly, GHC)	-101.47**	457.32	327.28	157
	(42.55)			
Income Aggregate (weekly, GHC)	-102.11	627.04	829.44	157
	(115.00)			
Savings Amount (GHC)	470.53	1265.13	2308.21	157
	(412.23)			
Kessler 10 Depression (-)	-0.92	-16.65	4.47	156
	(0.79)			
Panel B:		*Effects in Non-Accra Urban*		
Food Consumption (weekly, GHC)	6.39	269.90	158.57	630
	(12.70)			
Non-Food Consumption (weekly, GHC)	-22.90	318.48	269.56	630
	(18.74)			
Income Aggregate (weekly, GHC)	-85.15	481.33	995.32	630
	(74.29)			
Savings Amount (GHC)	-169.07	1080.19	2299.67	629
	(174.15)			
Kessler 10 Depression (-)	-0.84*	-16.68	5.42	623
	(0.46)			
Panel C:		*Effects in Rural Areas*		
Food Consumption (weekly, GHC)	1.39	220.41	160.41	621
	(12.28)			
Non-Food Consumption (weekly, GHC)	-20.09	204.36	192.34	621
	(14.22)			
Income Aggregate (weekly, GHC)	224.51	371.97	1441.85	621
	(144.22)			
Savings Amount (GHC)	-114.89	539.20	1419.39	620
	(102.22)			
Kessler 10 Depression (-)	0.03	-18.08	6.55	614
	(0.52)			

Notes: The regressions estimate long-term effects of the cash transfer treatment on outcomes measured in the fourth wave of the Ghana Panel Survey (roughly two years after the final transfer), separately for urban Accra, urban communities outside of Accra, and rural communities. All regressions control for lagged dependent variables (or closest equivalents) from Wave 3 and from the baseline survey for the cash drop experiment of the Ghana Panel Survey. When missing (which is only rarely), these lagged dependent variables are set to the mean. We exclude strata fixed effects from these regressions given that the smaller sample sizes (particularly in Panel A) lead to many more strata without treatment variation (we note that strata fixed effects are not needed for identification). See main tables for outcome definitions. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A31: Heterogeneous Contemporaneous Impacts by Region

	Food Spending (1)	Non-Food Spending (2)	Social Distancing Index (3)	Earned Income (4)	Any Income (5)	Depression Index (-) (6)
Panel A:	*Contemporaneous Effects in Urban Accra*					
Treatment	-24.81	-5.64	0.16	44.80	0.08	0.27
	(19.56)	(6.38)	(0.13)	(36.68)	(0.05)	(0.47)
Observations	422	415	428	362	428	442
Households	169	167	175	151	171	175
Control Mean	210	33	.058	138	.57	-11
Panel B:	*Contemporaneous Effects in Non-Accra Urban*					
Treatment	25.41**	4.23	0.03	45.40	0.07**	0.16
	(10.41)	(3.73)	(0.06)	(28.31)	(0.03)	(0.25)
Observations	1,632	1,627	1,661	1,450	1,603	1,679
Households	630	628	640	584	619	643
Control Mean	163	26	.021	149	.47	-11
Panel C:	*Contemporaneous Effects in Rural Areas*					
Treatment	16.58*	-11.64**	0.07	-12.28	0.03	0.07
	(9.60)	(5.18)	(0.06)	(25.67)	(0.03)	(0.28)
Observations	1,657	1,667	1,693	1,598	1,678	1,710
Households	628	627	638	611	632	642
Control Mean	115	38	-.12	133	.4	-12

Notes: The regressions estimate contemporaneous effects (F2 to F4) of the cash transfer treatment, separately for urban Accra, urban communities outside of Accra, and rural communities. Each regression controls for the baseline-measured dependent variable and survey wave fixed effects. We exclude strata fixed effects from these regressions given that the smaller sample sizes (particularly in Panel A) lead to many more strata without treatment variation (we note that strata fixed effects are not needed for identification). See main tables for outcome definitions. Standard errors clustered at household-level in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table A32: Two-Year Impacts: Heterogeneity by Rural, Female Household Head, and Low Food Expenditure

	Food Consumption (weekly, GHC) (1)	Non-Food Consumption (weekly, GHC) (2)	Health Expenditures (weekly, GHC) (3)	Income Aggregate (weekly, GHC) (4)	Savings Amount (GHC) (5)	Kessler-10 Depression Index (-) (6)
Treatment	-10.53	-67.72***	-10.53	-87.25	-23.18	0.45
	(15.52)	(24.25)	(15.52)	(132.17)	(233.94)	(0.51)
Treatment × Rural	-3.64	1.54	-3.64	205.11	-219.76	0.55
	(20.47)	(27.09)	(20.47)	(199.27)	(241.31)	(0.78)
Treatment × Female Household Head	13.11	21.09	13.11	-27.44	-185.27	-2.80***
	(18.66)	(26.77)	(18.66)	(150.62)	(235.70)	(0.75)
Treatment × Low Food Expenditure	19.64	42.59	19.64	22.58	239.43	-0.41
	(20.44)	(27.81)	(20.44)	(186.32)	(257.06)	(0.75)
Observations	1,408	1,408	1,408	1,408	1,406	1,393
Control Mean	252.54	285.35	252.54	451.11	866.60	-17.29

Notes: All regressions include strata fixed effects and control for lagged dependent variables (or closest equivalents) from Wave 3 of the Ghana Panel Survey and from the baseline survey for the cash drop experiment. When missing (which is only rarely), these lagged dependent variables are set to the mean. The regressions also include dummy variables for Rural, Female Household Head, and Low Food Expenditure. See main tables for outcome variable definitions. The regressions estimate long-term heterogeneous effects of the cash transfer treatment on outcomes measured in the fourth wave of the Ghana Panel Survey (roughly two years after the final transfer). Standard errors are robust. *** p<0.01, ** p<0.05, * p<0.1.

Table A33: Region-Level Confirmed COVID-19 Cases Do Not Positively Predict Symptoms

	Symptoms Index (1)	Loss Of Taste (2)	Symptoms Index (3)	Loss Of Taste (4)
Cumulative COVID-19 Cases Per 1,000	-0.054***	-0.009***	-0.003	-0.008***
	(0.008)	(0.001)	(0.012)	(0.003)
Observations	6,622	6,622	6,599	6,599
Wave FE	Yes	Yes	Yes	Yes
Household FE	No	No	Yes	Yes

Notes: The unit of observation is participant-by-wave, and the data pools follow-up surveys 1 to 5. Cumulative COVID-19 Cases Per 1,000 is measured at the region-by-wave level. Symptoms Index is the standardized first principal component of ten binary measures of COVID-19 symptoms. Loss Of Taste is the average of two dummy variables: whether the respondent has lost their sense of taste, and whether anyone in the respondent's household has lost their sense of taste. Standard errors are clustered at the household-level. *** p<0.01, ** p<0.05, * p<0.1.

Table A34: Effects on Food Spending Are Larger Where COVID-19 Symptoms Are Common

	Food Spending (1)	Social Distancing Index (2)	Earned Income (3)	Any Income (4)	Depression Index (-) (5)
Panel A:		Heterogeneity by Symptoms Index			
Treatment	12.15*	0.08**	24.31	0.04**	0.10
	(6.66)	(0.04)	(18.83)	(0.02)	(0.17)
Treatment $\times$Symptoms Index$_d$	60.41***	-0.07	-63.65	0.05	-0.33
	(21.79)	(0.12)	(54.17)	(0.06)	(0.60)
Symptoms Index$_d$	-52.06***	0.12	-13.30	0.02	-0.93**
	(15.65)	(0.09)	(35.85)	(0.04)	(0.44)
Observations	3,711	3,782	3,409	3,709	3,831
Wave FE	Yes	Yes	Yes	Yes	Yes
Strata FE	Yes	Yes	Yes	Yes	Yes
Panel B:		Heterogeneity by Loss of Taste			
Treatment	-3.72	0.12**	40.50*	0.04	-0.09
	(8.37)	(0.05)	(23.54)	(0.02)	(0.20)
Treatment $\times$Loss of Taste$_d$	430.85***	-1.05	-428.97	0.15	5.52
	(135.96)	(0.73)	(340.38)	(0.38)	(3.69)
Loss of Taste$_d$	-358.20***	0.34	-81.73	0.12	-11.70***
	(97.54)	(0.55)	(218.52)	(0.26)	(2.67)
Observations	3,711	3,782	3,409	3,709	3,831
Wave FE	Yes	Yes	Yes	Yes	Yes
Strata FE	Yes	Yes	Yes	Yes	Yes

Notes: All regressions are OLS and include strata fixed effects and the baseline-measured dependent variable. Standard errors are clustered at the household-level. The data pools follow-up surveys 2 to 4. Symptoms Index is the district-level average of the standardized first principal component of ten binary measures of COVID-19 symptoms. Loss of Taste is the district-level average of the average of two dummies: whether the participant lost their sense of taste, and whether anyone in their household lost their sense of taste. *** p<0.01, ** p<0.05, * p<0.1.

Table A35: Heterogeneity of Impacts by COVID-19 Fatality Belief

	Food Spending (1)	Social Distancing Index (2)	Earned Income (3)	Any Income (4)	Depression Index (-) (5)
Panel A:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)				
Treatment	16.834**	0.140***	18.918	0.021	0.283
	(8.548)	(0.051)	(24.930)	(0.025)	(0.215)
Treatment × COVID-19 Fatality Rate Belief	-32.320	-0.442**	21.240	0.158*	-1.098
	(31.505)	(0.185)	(90.676)	(0.095)	(0.842)
COVID-19 Fatality Rate Belief (0 to 1)	23.493	0.272**	-24.341	-0.037	0.952
	(19.610)	(0.130)	(44.460)	(0.062)	(0.619)
Observations	3,388	3,432	3,125	3,373	3,474
Households	1,298	1,313	1,229	1,289	1,319
Control Mean	146	-.068	143	.45	-12
Panel B:	Persistence: 8 Months After Last Transfer (F5)				
Treatment	-14.991	0.021	37.830	0.036	-0.080
	(28.091)	(0.077)	(35.348)	(0.037)	(0.324)
Treatment × COVID-19 Fatality Rate Belief	-14.730	0.016	29.526	0.007	0.004
	(107.740)	(0.293)	(110.375)	(0.154)	(1.312)
COVID-19 Fatality Rate Belief (0 to 1)	67.501	0.233	-70.200	-0.082	-0.472
	(73.778)	(0.211)	(75.513)	(0.109)	(0.875)
Observations	1,181	1,208	1,016	1,166	1,227
Control Mean	257	-.019	193	.61	-12

Notes: All regressions are OLS and include strata fixed effects (implicitly controlling for rural location) and the baseline-measured dependent variable. COVID-19 Fatality Rate Belief is the baseline-measured belief about what fraction would die, if 100 contracted COVID-19 (0 to 1). Standard errors are clustered at the household-level in Panel A, and robust in Panel B. Panel A additionally includes survey wave fixed effects. See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

Table A36: Heterogeneity of Impacts by COVID-19 Economy Belief

	Food Spending (1)	Social Distancing Index (2)	Earned Income (3)	Any Income (4)	Depression Index (-) (5)
Panel A:	Contemporaneous: Between 3rd and Last Transfer (F2, F3, F4)				
Treatment	-29.639	-0.426	-111.720	0.188	-0.445
	(45.234)	(0.303)	(202.654)	(0.149)	(1.500)
Treatment × COVID-19 Economy Hit Belief	11.054	0.133*	36.222	-0.038	0.150
	(12.016)	(0.079)	(52.686)	(0.039)	(0.393)
COVID-19 Economy Hit Belief (1 to 4)	-12.613	-0.121**	-56.620	0.033	-0.263
	(8.530)	(0.061)	(44.281)	(0.030)	(0.305)
Observations	3,711	3,782	3,410	3,709	3,831
Households	1,427	1,453	1,346	1,422	1,460
Control Mean	147	-.037	140	.45	-12
Panel B:	Persistence: 8 Months After Last Transfer (F5)				
Treatment	-131.602	1.139***	78.037	-0.256	-1.858
	(154.088)	(0.415)	(188.098)	(0.220)	(1.735)
Treatment × COVID-19 Economy Hit Belief	29.288	-0.287***	-8.945	0.079	0.489
	(40.000)	(0.110)	(49.860)	(0.058)	(0.460)
COVID-19 Economy Hit Belief (1 to 4)	-26.810	0.204**	-35.360	-0.082*	-0.482
	(29.931)	(0.082)	(34.333)	(0.043)	(0.344)
Observations	1,293	1,332	1,109	1,281	1,353
Control Mean	257	-.0098	190	.59	-12

Notes: All regressions are OLS and include strata fixed effects (implicitly controlling for rural location) and the baseline-measured dependent variable. COVID-19 Economy Hit Belief is the baseline-measured belief about how severely COVID-19 will affect the Ghanaian economy (1 = Not at all, 2 = A Little bit, 3 = Moderately so, 4 = Extremely so). Standard errors are clustered at the household-level in Panel A, and robust in Panel B. Panel A additionally includes survey wave fixed effects. See main tables for outcome variable definitions. *** p<0.01, ** p<0.05, * p<0.1.

B Deviations from Pre-Registration

We pre-registered the experiment in the AEA RCT Registry, at https://www.socialscienceregistry.org/trials/5861. The main deviations from the pre-registration are:

- As discussed in the main text, implementation delays meant that the cash transfers were disbursed less frequently than weekly, as was initially planned.
- We pre-registered beliefs about infection rates as a primary outcome, but we ultimately dropped this measure from all follow-up surveys when streamlining the instruments. Relatedly, we erroneously described two separate variables "beliefs on mortality rates" and beliefs about the "death rate in Ghana," but we only collected one outcome measuring beliefs at COVID-19 mortality rates.
- Two of our secondary outcome religious belief measures were not measured in the fifth follow-up survey: scripture reading and beliefs on the connection between religious faith and wealth/health. The secondary outcome religious service attendance was only measured in the fifth follow-up survey, and not included in any of the other follow-up surveys. As a result, we do not analyze this outcome in the paper.
- We pre-specified a specification that includes district fixed effects and controls for gender, age of the household head, and number of household members. Given that these controls are not needed for identification, in the paper we opt for the more standard specification which just includes strata fixed effects and a control for the dependent variable measured at baseline.

C Script Introduction

Our survey script emphasizes the link between IPA and the Ghana Panel Survey:

"Hello. I'm [enumerator name] from Innovations for Poverty Action, a non-profit organization dedicated to finding innovative solutions to development issues in various countries. We have offices in Accra and in Tamale. We work with a group of researchers who conduct the Ghana Socioeconomic Panel Survey, which studies how the lives of1 individuals and households in Ghana are affected by the process of economic change. We understand that you have consented to being a part of this survey in this past. We are contacting you now because we are interested in having you participate in a different study that is taking place as a phone survey, which is why we have contacted you by phone rather than in-person."

While most respondents would not have had experience with IPA, all respondents would have had experience with the Ghana Panel Survey.

COVID-19 Messaging Accompanying Our Surveys

While we did not randomize COVID-19 messaging, we included messaging for ethical and public health reasons.

Respondents received Message Set 1 below if they said yes to any of the questions about COVID-19 symptoms. They received Message Set 2 if they reported anything other than perfect social distancing in the social distancing module. All respondents received Message Set 3.

Message Set 1

You are almost at the end of the survey! We would just like to share the following guidance from the World Health Organization on Protecting Yourself and Others from the Spread of COVID-19.

Make sure you, and the people around you, follow good respiratory hygiene. This

means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze. Then dispose of the used tissue immediately and wash your hands. Why? Droplets spread virus. By following good respiratory hygiene, you protect the people around you from viruses such as cold, flu and COVID-19.

Stay home and self-isolate even with minor symptoms such as cough, headache, mild fever, until you recover. Have someone bring you supplies. If you need to leave your house, wear a mask to avoid infecting others. Why? Avoiding contact with others will protect them from possible COVID-19 and other viruses.

If you have a fever, cough and difficulty breathing, seek medical attention, but call by telephone in advance if possible and follow the directions of your local health authority. Why? National and local authorities will have the most up to date information on the situation in your area. Calling in advance will allow your health care provider to quickly direct you to the right health facility. This will also protect you and help prevent spread of viruses and other infections.

Message Set 2

You are almost at the end of the survey! We would just like to share the following guidance from the World Health Organization on Protecting Yourself and Others from the Spread of COVID-19.

Maintain at least 1 metre (3 feet) distance between yourself and others. Why? When someone coughs, sneezes, or speaks they spray small liquid droplets from their nose or mouth which may contain virus. If you are too close, you can breathe in the droplets, including the COVID-19 virus if the person has the disease.

Avoid going to crowded places. Why? Where people come together in crowds, you are more likely to come into close contact with someone that has COVID-19 and it is more difficult to maintain physical distance of 1 metre (3 feet).

Message Set 3

You are almost at the end of the survey! We would just like to share the following guidance from the World Health Organization on Protecting Yourself and Others from the Spread of COVID-19.

Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water. Why? Washing your hands with soap and water or using alcohol-based hand rub kills viruses that may be on your hands.

Avoid touching eyes, nose and mouth. Why? Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and infect you.

Keep up to date on the latest information from trusted sources, such as WHO or your local and national health authorities. Why? Local and national authorities are best placed to advise on what people in your area should be doing to protect themselves

D Full Definitions of Outcome Variables

Variable	Definition
Phone Surveys:	
Food Expenditure (7 days, GHC)	Number of days the household purchased food over the last 7 days (*Days Bought Food*) multiplied by the top-1% winsorized amount (in Ghanaian Cedis) spent on food on the most recent day food was purchased (*Last Amount Spent*).
Non-Food Expenditure (7 days, GHC)	Number of days the household purchased non-food items over the last 7 days (*Days Bought Non-Food*) multiplied by the top-1% winsorized amount spent on non-food on the most recent day non-food was purchased (*Last Amount Spent*).
Food Security Index	First principal component (standardized) of six outcomes, all measured for the last 7 days: (i) negative of days relied on less preferred and/or less expensive foods (*Cheap Food (-)*), (ii) negative of days limited portion size at meal times (*Limited Portion Size (-)*), (iii) negative of days borrowed food, or relied on help from a friend or relative (*Borrowed Food (-)*), (iv) dummy variable equal to one if bought food for storage (*Food Storage (-)*), (v) number of meals taken per day by adults (*N. Meals Adults*), (vi) number of meals taken per day by children (*N. Meals Children*).
Earned Income (7 days, GHC)	Number of days the household earned income in the past 7 days (*Days Earned Of Last 7*) multiplied by the top-1% winsorized amount earned on the most recent income day (*HH Income Last Day*).
Any Income	Dummy equal to one if the household earned income on any of the past 7 days.
Transfers (7 days, GHC)	Number of days the household received transfers in the past 7 days (*Days Received Of Last 7*) multiplied by the top-1% winsorized value of transfers on the most recent day transfers were received (*Total Value Last Day*).
Total Income (7 days, GHC)	Sum of earned income and transfers (in Ghanaian Cedis).
All Working Hours (7 days)	Number of days the respondent worked for income in the past 7 days multiplied by the hours worked on the most recent working day; winsorized at the top-1%.

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Variable	Definition
Home Working Hours (7 days)	Number of days the respondent worked for income in the past 7 days multiplied by the hours worked from home on the most recent working day; winsorized at the top-1%.
Social Distancing Index	First principal component (standardized) of six outcomes: (i) number of days respondent stayed home all day out of the past seven (*Days at home*), (ii) negative of days respondent attended social gatherings out of the past seven (*Days social gatherings (-)*), (iii) dummy variable for trying to keep a distance of at least one meter from non-family members (*Keep distance*), (iv) number of days other household members stayed home all day out of the past seven (*Days HH home*), (v) negative of number of days with non-family visitors to respondent's home out of the past seven (*Days visitors (-)*), (vi) whether worn a mask when near someone outside of immediate family in the past 7 days (0 = No, 1 = At Least Once, 2 = Always) (*Worn mask*).
Days Spent Outside	"How many days did you spend outside the home over the last 7 days?" (0 to 7).
Call Taken Outside	"Are you taking this call from inside or outside of your home?" (0 = Inside, 1 = Outside).
Surveyor Guess Outside Call	Question for the enumerator: "Based on the background noise you could hear during this call, would you guess that the respondent was taking the call at home, outside the home in a public place, or outside the home in a private place?" (0 = At home, 1 = Outside home in a private place, 2 = Outside home in a public place).
Symptoms Index	First principal component (standardized) of 10 binary variables capturing five COVID-19 symptoms (fever, dry cough, difficulty breathing, lost sense of taste, sought medical treatment), each asked for both the respondent and their household. For example, "In the last 7 days, [have you/has anyone in your household] had a fever?"
Depression Index (-)	Kessler-6 Index: sum of 6 questions "During the past 7 days, how often did you feel [nervous / hopeless / restless or fidgety / that everything was an effort / so sad that nothing could cheer you up / worthless]?" (1 = None of the time to 5 = All of the time). Reverse-coded so that higher means less depressed.
Happiness	"Taking all things together, would you say you are..." (0 = Not at all happy, 1 = Not very happy, 2 = Rather happy, 3 = Very happy).

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Variable	Definition
Mental Health	""Mental health" means your emotions, mind, and how you feel. In general, would you say your mental health is:" (0 = Poor, 1 = Fair, 2 = Good, 3 = Very good, 4 = Excellent). Only asked in follow-up surveys 3 and 4.
Ladder of Life	"Please imagine a ladder with steps numbered from zero at the bottom to ten at the top. Suppose we say that the top of the ladder represents the best possible life for you and the bottom of the ladder represents the worst possible life for you. If the top step is 10 and the bottom step is 0, on which step of the ladder do you feel you personally stand at the present time?" (0 to 10). Only asked in follow-up surveys 3 and 4.
COVID-19 Belief: Fatality Rate	"If 100 people were infected with the coronavirus, how many would die?" (0–100).
COVID-19 Belief: Effect on Economy	"How severely do you think COVID will affect the Ghanaian economy?" (1 = Not at all, 2 = A little bit, 3 = Moderately so, 4 = Extremely so).
Religiosity: Prayer Frequency	"During the past 7 days, how often did you pray?" (1 = I didn't pray, 2 = I prayed, but less than once a day, 3 = Once a day, 4 = Several (2-5) times a day, 5 = Many (6+) times a day).
Religiosity: Read Scripture	"During the past 7 days, did you read religious scripture outside of religious services?" (0 = No, 1 = Yes). Not measured in follow-up survey 5.
Religiosity: Believe Prosp. Gospel	"Which of these two statements comes closer to your own view: (1) God will grant wealth and good health to all believers who have enough faith, (2) God doesn't always give wealth and good health to believers who have deep faith." (0 = second statement, 1 = neither or both equally, 2 = first statement). Not measured in follow-up survey 5.
Whether Saved	Dummy variable equal to one if the respondent answered yes to "Last month, did your household save any money?" Only asked in follow-up surveys 3 and 4.
Amount Saved (GHC)	Answer to "What amount, in total, did your household save in the past month?" Set to zero for those that reported not saving money last month. Only asked in follow-up surveys 3 and 4.

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Variable	Definition
Policy Attitude Index	First principal component (standardized) of five outcomes: (i) dummy variable equal to one if participant thinks people should cancel social gatherings because of COVID-19 (*Should Cancel Gatherings*), (ii) dummy variable equal to one if participant thinks people should not shake other people's hands because of COVID-19 (*Should Not Shake Hands*), (iii) dummy variable equal to one if participant thinks non-important shops should be closed because of COVID-19 (*Should Close Shops*), (iv) dummy variable equal to one if participant thinks there should be a general lockdown because of COVID-19 (*Supports Lockdown*), (v) participant's view of government reaction to COVID-19 (1 = too extreme, 2 = somewhat too extreme, 3 = appropriate, 4 = somewhat insufficient, 5 = not at all sufficient) (*View of Government Reaction*).
Ghana Panel Survey, Wave 4:	
Consumption (weekly, GHC)	Total household consumption past month in Ghanaian Cedis, divided by four to make it weekly, then winsorized at the top-1%.
Food Consumption (weekly, GHC)	Total household food consumption past month in Ghanaian Cedis (including food purchased, produced, or received as a gift), divided by four to make it weekly, then winsorized at the top-1%. Raw food consumption is measured by aggregating reported spending on 94 food types, as part of a full LSMS-style consumption module.
Non-Food Consumption (weekly, GHC)	Total household consumption past month minus total household food consumption past month, divided by four to make it weekly, then winsorized at the top-1%.
Health Expenditures (weekly, GHC)	Total household health expenses past month in Ghanaian Cedis, divided by four to make it weekly, then winsorized at the top-1%.
Income Aggregate (weekly, GHC)	The sum of earned and transfer household income over the past month in Ghanaian Cedis, divided by four to make weekly, then winsorized at the bottom and top-1%.
Earned Income (weekly, GHC)	Household earned income over the past month (including income from main and secondary employment, non-farm businesses, crop sales, gathering, and animals), divided by four to make weekly, then winsorized at the bottom and top-1%.

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Variable	Definition
Any Income (0/1)	Dummy variable equal to one if Earned Income (weekly, GHC) is positive.
HH Head Work Hours (weekly)	Estimate of household head's weekly working hours. Sums across primary and secondary employment outside the household (number of days worked last week multiplied by number of hours worked per day), household businesses (number of days worked last two weeks divided by two, multiplied by number of hours worked per day; when latter is missing, multiplied by number of hours on a typical day), and on household agricultural plots (number of days worked last year divided by 52, multiplied by eight; as hours worked per day is not measured). Note that we do not have data to restrict to the household head's response for the case of household businesses and work on agricultural plots. In these cases we record the hours of the respondent, who will anyway be the household head in the overwhelming majority of cases. After summing up, we winsorize total hours at the top-1%.
Transfers (weekly, GHC)	Household transfers of income received from persons and organizations outside of the household over the past month, divided by four to make weekly, then winsorized at the top-1%.
Any Savings (0/1)	Dummy variable equal to one if household has any savings, derived from a question on whether any household members have any savings at home, and a second question on whether they have any savings elsewhere (e.g. bank account, susu, mobile money, or other type of savings groups).
Savings Amount (GHC)	Total household savings in GHC, summed across money saved at home and money saved at an institution (e.g. bank account, susu, mobile money, other savings groups, as for Any Savings (0/1)).
Mobile Money Balance (GHC)	Total household mobile money balance in GHC. Based on question to all household members aged 14 and up on whether they have a mobile money account, and if so, what the current balance is. Outcome is summed balances across household members.
Kessler 10 Depression (-)	Depression score summed across 10 symptoms, reverse-coded such that more depressed individuals have lower scores. The score is measured at the individual-level and then averaged to give the household-level score. Kessler 10 Depression HH Head (-) is the score for the household head, rather than the average score across household members.

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Variable	Definition
Kessler 6 Depression (-)	Same as above, but includes only the sum over 6 symptoms, paralleling the measure in our phone follow-up surveys. Kessler 6 Depression HH Head (-) is the score for the household head, rather than the average score across household members.