

**Explaining environmental health behaviors:  
evidence from rural India on the influence of discount rates**

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**ONLINE APPENDIX**

Table A1. *Descriptive statistics for determinants of discount rate (Zp)*

	<b>Expected sign</b>	<b>Value</b>
<b>Personal characteristics</b>		
Sex: Female	(-)	91%
Age	U-shape	Mean: 28.7/ StdDev: 9.9
Can do household accounts <sup>a</sup>	(-)	72%
<b>Household characteristics</b>		
Can access formal credit <sup>b</sup>	(-)	42%
Household size <sup>a</sup>	(+)	Mean: 6.4/ StdDev: 2.4
% Expenditure on staple foods <sup>a</sup>	(+)	Mean: 10.7%/ StdDev:12.5

*Notes:*

<sup>a</sup> Missing observations are discarded from estimation

<sup>b</sup> Missing observations are replaced with No or zero in estimation

Table A2. *Descriptive statistics for environmental health behaviors and determinants (Z<sub>y</sub>)*

Environmental health behaviors	
Household has bed net (BNET)	20.5%
Household has individual latrine (IHL)	11.6%
Household cooks with clean fuel (CFUEL)	10.6%
Household treats drinking water <sup>a</sup> (TWATER)	62.4%
Respondent washes hands before eating <i>and</i> after defecating (HW)	44.3%
Exogenous drivers of environmental health behaviors	
Estimated discount rate	(See table A1)
Years of formal education <sup>b</sup>	Mean:2.26/Med:2
Can read newspaper (Yes/Y=1; No/N=0) <sup>b</sup>	61%
Faced HH crisis in past year (Y=1; N=0) <sup>a</sup>	14%
Total monthly household expenditure <sup>b</sup>	Mean: Rs3,066/Med: Rs2090 <sup>c</sup>
Distance from health clinic (minutes walk) <sup>b</sup>	Mean: 33/Med: 15
Distance from village center (minutes walk)	Mean: 11.9/ Med:5
Concerned about disease in his/her village (Y=1; N=0) <sup>a</sup>	71%
Has access to improved water sources (Y=1; N=0) <sup>b</sup>	65%
Believes diarrhea is preventable (Y=1; N=0) <sup>a</sup>	26%
Statistics on credit access and socio-economic status reported in SM1	

*Notes:*

<sup>a</sup> Missing observations are replaced with No or zero in estimation

<sup>b</sup> Missing observations are discarded from estimation

<sup>c</sup> USD1=Rs 45 (at time of survey)

Table A3. Comparison of respondents with consistent vs. inconsistent responses to time tradeoff questions

Variable	Mean		Difference <sup>a</sup>	T-stat <sup>b</sup>
	Consistent	Inconsistent or Missing		
Observations (N)	8,297	1,908		
Sex: Female	90.7%	89.8%	-0.9%	-1.20
Age	28.68	28.72	0.05	0.18
Can do household accounts	73.3%	69.4%	-3.9%	-3.45
Can access formal credit	42.6%	40.7%	-1.9%	-1.48
Household size (members)	6.43	6.41	-0.02	-0.34
Expenditure on staple foods (%)	10.7%	10.7%	-0.02%	-0.06
Wealth index (principal component)	0.0007	-0.0031	-0.0038	-0.15

Notes:

<sup>a</sup> Difference = Mean inconsistent – mean consistent

<sup>b</sup> H0 : Mean inconsistent – mean consistent = 0

Table A4. Environmental health behaviors and estimated time preferences (N = 9750)

	BNET	IHL	CFUEL	TWATER	HW
Estimated time preference	-10.289 (8.10) <sup>***</sup>	-10.563 (6.55) <sup>***</sup>	-12.87 (6.47) <sup>***</sup>	0.037 (-0.02)	-7.214 (4.98) <sup>***</sup>
Can access credit (Y= 1, N= 0)	0.314 (5.70) <sup>***</sup>	0.259 (3.46) <sup>***</sup>	0.264 (3.47) <sup>***</sup>	0.152 (3.55) <sup>***</sup>	-0.122 (2.89) <sup>***</sup>
Household size (members)	-0.021 (1.81) <sup>*</sup>	-0.007 (-0.46)	-0.077 (4.33) <sup>***</sup>	-0.02 (2.04) <sup>**</sup>	-0.001 -0.1
Expenditure on staple foods (%)	-0.02 (4.56) <sup>***</sup>	-0.026 (3.50) <sup>***</sup>	-0.061 (4.22) <sup>***</sup>	0.011 (6.42) <sup>***</sup>	-0.009 (4.71) <sup>***</sup>
Wealth index (principal component)	-0.342 (10.30) <sup>***</sup>	0.727 (17.30) <sup>***</sup>	0.386 (8.47) <sup>***</sup>	0.036 (1.51)S	0.12 (5.12) <sup>***</sup>
Total monthly expenditure (Rs.)	1.365 (2.29) <sup>**</sup>	2.544 (3.97) <sup>***</sup>	4.083 (5.07) <sup>***</sup>	2.352 (3.09) <sup>***</sup>	-0.478 (-0.83)
Concerned about diseases in the village? (Y=1, N=0)	-0.16 (2.50) <sup>**</sup>	0.003 (-0.04)	-0.361 (4.41) <sup>***</sup>	0.188 (3.65) <sup>***</sup>	0.095 (1.79) <sup>*</sup>
Faced crisis in last 12 months (Y= 1, N= 0)	0.019 (-0.26)	-0.14 (-1.4)	-0.299 (2.78) <sup>***</sup>	0.01 (-0.16)	0.102 (1.73) <sup>*</sup>
Distance to clinic (min)	-0.005 (5.37) <sup>***</sup>	-0.008 (5.44) <sup>***</sup>	-0.011 (5.48) <sup>***</sup>	-0.002(3.67) <sup>***</sup>	-0.001 (-1.23)
Distance to village center (min)	-0.004 (1.66) <sup>*</sup>	-0.018 (3.78) <sup>***</sup>	-0.01 (2.62) <sup>***</sup>	0.007 (4.31) <sup>***</sup>	-0.004 (2.87) <sup>***</sup>
Formal education (years)	0.207 (6.67) <sup>***</sup>	0.258 (7.34) <sup>***</sup>	0.23 (6.19) <sup>***</sup>	0.048 (1.92) <sup>*</sup>	0.036 (1.48) <sup>§</sup>
Can read? (Y= 1, N= 0)	0.282 (3.18) <sup>***</sup>	0.545 (4.99) <sup>***</sup>	0.793 (6.17) <sup>***</sup>	0.052 (-0.86)	0.258 (3.91) <sup>***</sup>
Constant	0.024 (-0.09)	-1.24 (3.94) <sup>***</sup>	-0.072 (-0.18)	0.085 (-0.27)	0.878 (3.11) <sup>***</sup>

Notes: <sup>a</sup> Coefficients; Z-statistics in brackets; Standard errors computed through bootstrapping. Statistical significance: <sup>§</sup>  $p < 0.15$ ; <sup>\*</sup>  $p < 0.1$ ; <sup>\*\*</sup>  $p < 0.05$ ; <sup>\*\*\*</sup>  $p < 0.01$ .