

**Equation Models:** equations represent the specifications of all the models:

$$Y_i^{A,B} = \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \varepsilon_i \quad \begin{array}{l} \text{A.1} \\ \text{B.1} \end{array}$$

$$Y_i^{A,B} = \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i + \varepsilon_i \quad \begin{array}{l} \text{A.2} \\ \text{B.2} \end{array}$$

$$Y_i^{A,B} = \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i \\ + \beta_f Fam_i + \beta_p PF_i + \beta_m \sum_{m=1}^M Mun_{m_i} + \varepsilon_i \quad \begin{array}{l} \text{A.3} \\ \text{B.3} \end{array}$$

$$Y_i^A = \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i \\ + \beta_f Fam_i + \beta_p PF_i + \beta_m \sum_{m=1}^M Mun_{m_i} + \beta_{em} EM_i + \beta_{wq} WQ_i + \varepsilon_i \quad \text{A.4}$$

$$Y_i^B = \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i \\ + \beta_f Fam_i + \beta_p PF_i \\ + \beta_m \sum_{m=1}^M Mun_{m_i} + \beta_{em} EM_i + \beta_{wq} WQ_i + \beta_{ec} \sum_{ec=1}^{EC} EC_{ec_i} \\ + \beta_{cc} \sum_{cc=1}^{CC} CC_{cc_i} + \varepsilon_i \quad \text{B.4}$$

$$Y_i^B = \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i \\ + \beta_f Fam_i + \beta_p PF_i \\ + \beta_m \sum_{m=1}^M Mun_{m_i} + \beta_{em} EM_i + \beta_{wq} WQ_i + \beta_{ec} \sum_{ec=1}^{EC} EC_{ec_i} \\ + \beta_{cc} \sum_{cc=1}^{CC} CC_{cc_i} + \beta_{pi} PI_i + \beta_{pb} \sum_{pb=1}^{pb} PB_{pb_i} + \varepsilon_i \quad \text{B.5}$$

$$\begin{aligned}
Y_i^B = & \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i \\
& + \beta_f Fam_i + \beta_p PF_i \\
& + \beta_m \sum_{m=1}^M Mun_{m_i} + \beta_{em} EM_i + \beta_{wq} WQ_i + \beta_{ec} \sum_{ec=1}^{EC} EC_{ec_i} \\
& + \beta_{cc} \sum_{cc=1}^{CC} CC_{cc_i} + \beta_{pi} PI_i + \beta_{pb} \sum_{pb=1}^{pb} PB_{pb_i} + \beta_{ce} CE_i \\
& + \beta_{wc} \sum_{wc=1}^{wc} WC_{wc_i} + \beta_{dc} DC_i + \varepsilon_i
\end{aligned} \tag{B.6}$$

$$\begin{aligned}
Y_i^B = & \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i \\
& + \beta_f Fam_i + \beta_p PF_i \\
& + \beta_m \sum_{m=1}^M Mun_{m_i} + \beta_{em} EM_i + \beta_{wq} WQ_i + \beta_{ec} \sum_{ec=1}^{EC} EC_{ec_i} \\
& + \beta_{cc} \sum_{cc=1}^{CC} CC_{cc_i} + \beta_{pi} PI_i + \beta_{pb} \sum_{pb=1}^{pb} PB_{pb_i} + \beta_{ce} CE_i \\
& + \beta_{wc} \sum_{wc=1}^{wc} WC_{wc_i} + \beta_{dc} DC_i + \beta_{et} \sum_{et=1}^{et} ET_{et_i} + \beta_{ki} Know_i + \beta_{pd} PD_i \\
& + \varepsilon_i
\end{aligned} \tag{B.7}$$

$$\begin{aligned}
Y_i^C = & \beta_0 + \beta_g Gen_i + \beta_a \sum_{a=1}^A Age_{a_i} + \beta_e \sum_{e=1}^E Edu_{e_i} + \beta_j \sum_{j=1}^J JPos_{j_i} + \beta_s AFS_i \\
& + \beta_f Fam_i + \beta_p PF_i \\
& + \beta_m \sum_{m=1}^M Mun_{m_i} + \beta_{em} EM_i + \beta_{wq} WQ_i + \beta_{ec} \sum_{ec=1}^{EC} EC_{ec_i} \\
& + \beta_{cc} \sum_{cc=1}^{CC} CC_{cc_i} + \beta_{pi} PI_i + \beta_{pb} \sum_{pb=1}^{pb} PB_{pb_i} + \beta_{ce} CE_i \\
& + \beta_{wc} \sum_{wc=1}^{wc} WC_{wc_i} + \beta_{dc} DC_i + \beta_{et} \sum_{et=1}^{et} ET_{et_i} + \beta_{ki} Know_i + \beta_{pd} PD_i \\
& + \beta_{alb} \sum_{alb=1}^{ALB} ALB_{alb_i} + \beta_{ai} \sum_{ai=1}^{AI} AI_{ai_i} + \varepsilon_i
\end{aligned} \tag{C}$$