

A Online Appendix: Auxiliary Social Capital Variables

- **Subjective local network density.** This is a qualitative measure based on respondents' feelings whether their egocentric network is closer to one or the other network graph shown to them during the interview (P9). High values indicate that the network is locally sparse and the respondent acts as a bridge between separate subgroups, whereas low values pertain to individuals whose network is locally dense (acquaintances know each other as well).
- **Intensity of social interaction.** This is captured by the total number of hours spent on social contacts with acquaintances from family, work, and other acquaintances (P6ABC). The variable is denoted as **Network_time**.
- **Ability to mobilize network resources.** We would like to differentiate between, on the one hand, having access to diverse network resources and being able to bridge a disconnected network, and on the other hand, being able to draw from these network resources for one's own benefit (Lin, 2001). This latter measure we consider not to be a stock variable such as bridging or bonding social capital, but a flow outcome variable. Our measure of ability to mobilize network resources is based on two items: whether one manages to save money or time thanks to information obtained from one's acquaintances (**Network_res** based on P21–P22). Its standardized Cronbach's alpha coefficient amounts to 0.7901.
- **Ability to mobilize bridging network resources.** Network resources are not just about saving money and time due to enhanced information flow. We have also constructed a measure of ability to mobilize one's bridging network resources. It is based on nine items: whether the respondent has asked his/her acquaintances from work – or, separately, other acquaintances – for financial support, a major favor, help with a non-standard work problem or proposed business cooperation, as well as discussed about arranging contact with a specialist or talked on important personal issues (**Bridg_res** based on P7BC_12345). For obvious reasons, we exclude the item about asking colleagues from work for help with work-related problems. The standardized Cronbach's alpha coefficient of this scale amounts to 0.7517.

- **Ability to mobilize bonding network resources.** Our measure of ability to mobilize one's bonding network resources is based on four items: whether the respondent has asked his/her acquaintances from family for financial support, a major favor, help with a non-standard work problem or proposed business cooperation as well as discussed about arranging contact with a specialist (**Bond_res** based on P7A_2345). The standardized Cronbach's alpha coefficient of this scale amounts to 0.8991 and reliability of the scale cannot be improved by removing items.

B Online Appendix: Additional Tables

Table 4: Explaining generalized trust.

VARIABLES	(1) Trust	(2) Trust	(3) Trust	(4) Trust	(5) Trust	(6) Trust	(7) Trust	(8) Trust
InDegree	0.0307 [0.405]				-0.0471 [-0.607]	0.0337 [0.433]	-0.0725 [-0.877]	0.000336 [0.00397]
InBridgeNet		0.845*** [5.323]			0.861*** [5.392]	0.988*** [6.192]	0.700*** [3.826]	0.835*** [4.437]
Bridging			-0.137*** [-2.781]			-0.216*** [-4.264]		-0.191*** [-3.410]
Bonding				-0.630*** [-3.397]			-0.490*** [-2.625]	-0.467** [-2.528]
Cooperation	0.507*** [7.538]	0.462*** [6.956]	0.523*** [7.809]	0.479*** [6.769]	0.462*** [6.961]	0.477*** [7.302]	0.448*** [6.377]	0.464*** [6.678]
Coop_Net	0.0171 [0.156]	-0.0207 [-0.191]	0.0473 [0.436]	-0.0629 [-0.518]	-0.0203 [-0.188]	0.0185 [0.174]	-0.0689 [-0.576]	-0.0295 [-0.250]
Pos_Affect	-0.219* [-1.698]	-0.206 [-1.629]	-0.238* [-1.861]	-0.0706 [-0.478]	-0.206 [-1.627]	-0.235* [-1.880]	-0.0989 [-0.678]	-0.131 [-0.901]
Female	-0.0540 [-0.796]	-0.0368 [-0.551]	-0.0597 [-0.881]	-0.0487 [-0.680]	-0.0361 [-0.541]	-0.0433 [-0.654]	-0.0325 [-0.456]	-0.0326 [-0.461]
Age	0.00646 [0.449]	0.00105 [0.0748]	0.00954 [0.661]	0.00850 [0.559]	0.00138 [0.0984]	0.00417 [0.298]	0.00475 [0.317]	0.00724 [0.482]
Age2	-9.84e-05 [-0.643]	-1.21e-05 [-0.0807]	-0.000133 [-0.863]	-0.000112 [-0.697]	-1.69e-05 [-0.112]	-3.95e-05 [-0.264]	-5.47e-05 [-0.342]	-7.36e-05 [-0.460]
Choice_Ctrl	0.162*** [4.160]	0.148*** [3.877]	0.170*** [4.424]	0.166*** [4.126]	0.150*** [3.905]	0.153*** [4.051]	0.157*** [3.880]	0.160*** [4.002]
Town_Size	-0.0180 [-1.408]	-0.0211* [-1.687]	-0.0189 [-1.496]	-0.0243* [-1.768]	-0.0222* [-1.752]	-0.0212* [-1.687]	-0.0260* [-1.873]	-0.0264* [-1.918]
Manager	0.247 [1.525]	0.214 [1.345]	0.273* [1.713]	0.236 [1.328]	0.222 [1.374]	0.235 [1.491]	0.209 [1.163]	0.213 [1.200]
Student	0.233 [1.363]	0.307* [1.858]	0.249 [1.480]	0.181 [0.990]	0.314* [1.896]	0.334** [2.053]	0.256 [1.417]	0.279 [1.569]
Constant	1.069** [2.540]	0.461 [1.101]	1.321*** [3.086]	1.028** [2.271]	0.424 [1.001]	0.804* [1.880]	0.489 [1.048]	0.774* [1.653]
Observations	942	942	942	843	942	942	843	843
R-squared	0.102	0.132	0.109	0.112	0.132	0.149	0.130	0.143
Adjusted R-squared	0.0911	0.122	0.0987	0.100	0.121	0.137	0.117	0.128

Notes: robust *t*-statistics in brackets. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table 5: Explaining generalized trust.

VARIABLES	(1) Trust	(2) Trust	(3) Trust	(4) Trust	(5) Trust
lnDegree	0.0647 [0.744]	0.0751 [0.918]	0.0447 [0.552]	0.0325 [0.394]	0.000336 [0.00397]
lnBridgeNet	1.027*** [5.818]	0.846*** [4.590]	0.794*** [4.260]	0.785*** [4.136]	0.835*** [4.437]
Bridging	-0.139** [-2.524]	-0.187*** [-3.398]	-0.191*** [-3.477]	-0.186*** [-3.372]	-0.191*** [-3.410]
Bonding	-0.285* [-1.900]	-0.548*** [-3.151]	-0.538*** [-2.994]	-0.496*** [-2.702]	-0.467** [-2.528]
Cooperation		0.492*** [7.399]	0.466*** [6.700]	0.472*** [6.820]	0.464*** [6.678]
Coop_Net		-0.0828 [-1.320]	-0.0290 [-0.250]	-0.0295 [-0.254]	-0.0295 [-0.250]
Pos_Affect			-0.127 [-0.899]	-0.128 [-0.906]	-0.131 [-0.901]
Choice_Ctrl			0.151*** [3.791]	0.151*** [3.826]	0.160*** [4.002]
Female				-0.0310 [-0.442]	-0.0326 [-0.461]
Age				-0.00559 [-0.467]	0.00724 [0.482]
Age2				4.13e-05 [0.310]	-7.36e-05 [-0.460]
Town_Size					-0.0264* [-1.918]
Manager					0.213 [1.200]
Student					0.279 [1.569]
Constant	2.038*** [8.343]	1.010*** [3.109]	0.895*** [2.650]	1.061** [2.514]	0.774* [1.653]
Observations	894	855	855	855	843
R-squared	0.055	0.120	0.135	0.136	0.143
Adjusted R-squared	0.0507	0.113	0.127	0.125	0.128

Notes: robust t -statistics in brackets. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table 6: Explaining particularized trust.

VARIABLES	(1) Trust_Net	(2) Trust_Net	(3) Trust_Net	(4) Trust_Net	(5) Trust_Net	(6) Trust_Net	(7) Trust_Net	(8) Trust_Net
lnDegree	-0.0708** [-2.191]				-0.0833** [-2.492]	-0.0661** [-1.977]	-0.0896** [-2.538]	-0.0700** [-1.978]
lnBridgeNet		0.162** [2.122]			0.185** [2.388]	0.209*** [2.646]	0.162** [2.037]	0.185** [2.307]
Bridging			-0.0464** [-2.250]			-0.0483** [-2.271]		-0.0552** [-2.553]
Bonding				-0.0761 [-1.510]			-0.0623 [-1.223]	-0.0684 [-1.341]
Cooperation	0.146*** [4.245]	0.138*** [4.044]	0.148*** [4.289]	0.150*** [4.254]	0.138*** [4.074]	0.141*** [4.136]	0.145*** [4.152]	0.147*** [4.200]
Coop_Net	0.743*** [22.81]	0.745*** [22.59]	0.746*** [22.91]	0.742*** [21.54]	0.743*** [22.72]	0.746*** [22.87]	0.740*** [21.46]	0.743*** [21.61]
Sociability	0.0717*** [2.982]	0.0490* [1.946]	0.0737*** [3.108]	0.0722*** [3.017]	0.0548** [2.165]	0.0599** [2.385]	0.0652** [2.527]	0.0715*** [2.799]
Female	-0.0278 [-0.975]	-0.0255 [-0.894]	-0.0306 [-1.071]	-0.0350 [-1.184]	-0.0243 [-0.855]	-0.0263 [-0.924]	-0.0317 [-1.078]	-0.0339 [-1.154]
Age	0.00754 [1.251]	0.00602 [1.004]	0.00783 [1.303]	0.00629 [1.022]	0.00658 [1.099]	0.00722 [1.210]	0.00603 [0.985]	0.00667 [1.093]
Age2	-8.40e-05 [-1.291]	-6.23e-05 [-0.959]	-8.48e-05 [-1.305]	-6.61e-05 [-0.987]	-6.97e-05 [-1.077]	-7.49e-05 [-1.161]	-6.18e-05 [-0.930]	-6.64e-05 [-1.001]
Choice_Ctrl	0.0472*** [2.589]	0.0431** [2.329]	0.0454** [2.488]	0.0432** [2.251]	0.0459** [2.509]	0.0460** [2.527]	0.0443** [2.316]	0.0443** [2.334]
Widowed	0.0497 [0.780]	0.0687 [1.119]	0.0525 [0.831]	0.0561 [0.842]	0.0610 [0.997]	0.0593 [0.978]	0.0586 [0.913]	0.0563 [0.886]
Town_Size	-0.00177 [-0.334]	-0.000554 [-0.104]	-0.000405 [-0.0768]	-7.58e-05 [-0.0138]	-0.00240 [-0.448]	-0.00224 [-0.421]	-0.00201 [-0.363]	-0.00207 [-0.377]
Manager	-0.0554 [-0.922]	-0.0737 [-1.252]	-0.0607 [-1.007]	-0.0785 [-1.273]	-0.0603 [-1.015]	-0.0571 [-0.951]	-0.0678 [-1.094]	-0.0646 [-1.030]
Student	-0.000634 [-0.00874]	0.00642 [0.0887]	-0.00602 [-0.0832]	-0.0200 [-0.267]	0.0186 [0.257]	0.0220 [0.307]	0.00575 [0.0771]	0.00835 [0.112]
Constant	-0.257 [-1.253]	-0.294 [-1.432]	-0.134 [-0.634]	-0.201 [-0.993]	-0.364* [-1.772]	-0.288 [-1.372]	-0.347* [-1.692]	-0.249 [-1.186]
Observations	937	937	937	877	937	937	877	877
R-squared	0.579	0.580	0.579	0.566	0.582	0.585	0.571	0.575
Adjusted R-squared	0.574	0.574	0.574	0.560	0.577	0.578	0.565	0.567

Notes: robust t-statistics in brackets. *** p<0.01, ** p<0.05, * p<0.1.

Table 7: Explaining particularized trust.

VARIABLES	(1) Trust_Net	(2) Trust_Net	(3) Trust_Net	(4) Trust_Net	(5) Trust_Net
InDegree	-0.0699 [-1.265]	-0.0603* [-1.720]	-0.0803** [-2.285]	-0.0742** [-2.139]	-0.0700** [-1.978]
InBridgeNet	0.445*** [4.143]	0.245*** [3.262]	0.184** [2.286]	0.178** [2.205]	0.185** [2.307]
Bridging	0.0226 [0.596]	-0.0406* [-1.843]	-0.0477** [-2.232]	-0.0518** [-2.402]	-0.0552** [-2.553]
Bonding	-0.0476 [-0.580]	-0.0370 [-0.760]	-0.0564 [-1.168]	-0.0631 [-1.278]	-0.0684 [-1.341]
Cooperation		0.149*** [4.538]	0.139*** [4.079]	0.141*** [4.137]	0.147*** [4.200]
Coop_Net		0.778*** [24.21]	0.742*** [21.79]	0.741*** [22.02]	0.743*** [21.61]
Sociability			0.0660*** [2.603]	0.0708*** [2.795]	0.0715*** [2.799]
Choice_Ctrl			0.0438** [2.352]	0.0431** [2.314]	0.0443** [2.334]
Female				-0.0325 [-1.129]	-0.0339 [-1.154]
Age				0.00504 [1.028]	0.00667 [1.093]
Age2				-4.31e-05 [-0.806]	-6.64e-05 [-1.001]
Widowed					0.0563 [0.886]
Town_Size					-0.00207 [-0.377]
Manager					-0.0646 [-1.030]
Student					0.00835 [0.112]
Constant	3.147*** [19.53]	0.0241 [0.150]	-0.130 [-0.838]	-0.206 [-1.106]	-0.249 [-1.186]
Observations	896	896	891	891	877
R-squared	0.028	0.563	0.571	0.573	0.575
Adjusted R-squared	0.0240	0.560	0.567	0.568	0.567

Notes: robust t -statistics in brackets. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table 8: Explaining generalized willingness to cooperate.

VARIABLES	(1) Cooperation	(2) Cooperation	(3) Cooperation	(4) Cooperation	(5) Cooperation	(6) Cooperation	(7) Cooperation	(8) Cooperation
lnDegree	0.0335 [0.925]				0.0197 [0.547]	-0.00382 [-0.103]	0.0128 [0.344]	-0.00724 [-0.190]
lnBridgeNet		0.156* [1.929]			0.148* [1.822]	0.104 [1.277]	0.123 [1.498]	0.0889 [1.078]
Bridging			0.0709*** [2.888]			0.0629** [2.440]		0.0533** [2.063]
Bonding				-0.0151 [-0.240]			0.00507 [0.0804]	0.0110 [0.175]
Trust	0.117*** [7.210]	0.112*** [6.755]	0.121*** [7.465]	0.117*** [7.094]	0.112*** [6.758]	0.117*** [7.037]	0.112*** [6.704]	0.117*** [6.976]
Trust_Net	0.0494 [1.028]	0.0361 [0.748]	0.0456 [0.946]	0.0556 [1.140]	0.0381 [0.787]	0.0382 [0.786]	0.0505 [1.026]	0.0512 [1.034]
Pos_Affect	0.279*** [4.578]	0.286*** [4.722]	0.277*** [4.568]	0.256*** [4.205]	0.284*** [4.678]	0.281*** [4.629]	0.256*** [4.186]	0.253*** [4.140]
Female	0.0712** [2.149]	0.0730** [2.210]	0.0732** [2.223]	0.0806** [2.378]	0.0726** [2.190]	0.0740** [2.235]	0.0806** [2.369]	0.0819** [2.410]
Age	-0.00755 [-1.115]	-0.00791 [-1.168]	-0.00852 [-1.265]	-0.0112 [-1.614]	-0.00803 [-1.185]	-0.00877 [-1.299]	-0.0118* [-1.697]	-0.0124* [-1.783]
Age2	0.000129* [1.745]	0.000135* [1.834]	0.000137* [1.877]	0.000164** [2.170]	0.000137* [1.853]	0.000142* [1.936]	0.000173** [2.279]	0.000177** [2.335]
Choice_Ctrl	0.0453** [2.168]	0.0451** [2.171]	0.0430** [2.088]	0.0491** [2.287]	0.0442** [2.122]	0.0424** [2.049]	0.0473** [2.196]	0.0458** [2.137]
Widowed	-0.159** [-2.338]	-0.148** [-2.198]	-0.151** [-2.270]	-0.171** [-2.421]	-0.147** [-2.175]	-0.143** [-2.156]	-0.156** [-2.223]	-0.153** [-2.208]
Town_Size	0.00240 [0.400]	0.00105 [0.178]	0.00182 [0.308]	-0.00100 [-0.163]	0.00147 [0.246]	0.00127 [0.213]	-0.000940 [-0.151]	-0.000867 [-0.139]
Student	0.0900 [1.137]	0.108 [1.368]	0.0866 [1.097]	0.0692 [0.861]	0.105 [1.331]	0.0977 [1.230]	0.0796 [0.989]	0.0744 [0.921]
Constant	1.765*** [8.453]	1.623*** [7.555]	1.579*** [7.311]	1.903*** [9.146]	1.639*** [7.562]	1.513*** [6.680]	1.804*** [8.289]	1.684*** [7.325]
Observations	942	942	942	882	942	942	882	882
R-squared	0.219	0.222	0.226	0.205	0.222	0.227	0.208	0.212
Adjusted R2	0.210	0.213	0.217	0.195	0.212	0.217	0.196	0.199

Notes: robust *t*-statistics in brackets. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table 9: Explaining generalized willingness to cooperate.

VARIABLES	(1) Cooperation	(2) Cooperation	(3) Cooperation	(4) Cooperation	(5) Cooperation
InDegree	0.0272 [0.654]	0.00328 [0.0865]	-0.0150 [-0.398]	-0.00796 [-0.211]	-0.00724 [-0.190]
InBridgeNet	0.258*** [3.026]	0.0566 [0.681]	0.0647 [0.805]	0.115 [1.403]	0.0889 [1.078]
Bridging	0.0491 [1.600]	0.0613** [2.189]	0.0556** [2.059]	0.0552** [2.080]	0.0533** [2.063]
Bonding	0.0465 [0.720]	0.118* [1.954]	0.0521 [0.864]	0.0342 [0.558]	0.0110 [0.175]
Trust		0.114*** [6.814]	0.121*** [7.091]	0.119*** [7.133]	0.117*** [6.976]
Trust_Net		0.240*** [8.335]	0.0413 [0.821]	0.0526 [1.073]	0.0512 [1.034]
Pos_Affect			0.280*** [4.557]	0.248*** [4.081]	0.253*** [4.140]
Choice_Ctrl			0.0427* [1.936]	0.0470** [2.156]	0.0458** [2.137]
Female				0.0831** [2.460]	0.0819** [2.410]
Age				-0.0143** [-2.402]	-0.0124* [-1.783]
Age2				0.000180*** [2.745]	0.000177** [2.335]
Widowed					-0.153** [-2.208]
Town_Size					-0.000867 [-0.139]
Student					0.0744 [0.921]
Constant	3.098*** [23.02]	2.077*** [13.39]	1.575*** [8.668]	1.704*** [7.891]	1.684*** [7.325]
Observations	928	896	896	896	882
R-squared	0.020	0.158	0.187	0.202	0.212
Adjusted R-squared	0.0157	0.152	0.180	0.193	0.199

Notes: robust t -statistics in brackets. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Table 10: Explaining particularized willingness to cooperate.

VARIABLES	(1) Coop_Net	(2) Coop_Net	(3) Coop_Net	(4) Coop_Net	(5) Coop_Net	(6) Coop_Net	(7) Coop_Net	(8) Coop_Net
lnDegree	0.0351 [1.297]				0.0401 [1.469]	0.0251 [0.890]	0.0317 [1.105]	0.0172 [0.583]
lnBridgeNet		-0.0636 [-0.906]			-0.0750 [-1.055]	-0.100 [-1.385]	-0.0761 [-1.036]	-0.0976 [-1.317]
Bridging			0.0398** [2.139]			0.0423** [2.180]		0.0410** [2.049]
Bonding				-0.00871 [-0.195]			-0.0158 [-0.342]	-0.0110 [-0.236]
Trust	-0.0409*** [-3.102]	-0.0375*** [-2.869]	-0.0388*** [-2.988]	-0.0432*** [-3.217]	-0.0376*** [-2.865]	-0.0345*** [-2.656]	-0.0406*** [-3.022]	-0.0373*** [-2.804]
Trust_Net	0.634*** [21.56]	0.634*** [21.81]	0.633*** [21.61]	0.625*** [20.14]	0.636*** [21.82]	0.636*** [21.86]	0.628*** [20.24]	0.629*** [20.31]
Sociability	0.0828*** [3.413]	0.0928*** [3.689]	0.0783*** [3.239]	0.0744*** [3.152]	0.0897*** [3.527]	0.0850*** [3.338]	0.0785*** [3.066]	0.0737*** [2.860]
Female	0.0346 [1.340]	0.0340 [1.312]	0.0366 [1.413]	0.0349 [1.320]	0.0334 [1.291]	0.0349 [1.348]	0.0338 [1.275]	0.0353 [1.332]
Age	-0.00362 [-0.618]	-0.00299 [-0.511]	-0.00406 [-0.693]	-0.00401 [-0.671]	-0.00327 [-0.557]	-0.00379 [-0.646]	-0.00385 [-0.641]	-0.00429 [-0.714]
Age2	5.72e-05 [0.891]	4.84e-05 [0.754]	6.04e-05 [0.941]	6.23e-05 [0.950]	5.20e-05 [0.807]	5.59e-05 [0.868]	5.98e-05 [0.906]	6.27e-05 [0.948]
Choice_Ctrl	0.0157 [0.915]	0.0172 [1.002]	0.0156 [0.908]	0.0150 [0.857]	0.0156 [0.914]	0.0147 [0.859]	0.0143 [0.818]	0.0134 [0.771]
Widowed	-0.0630 [-1.049]	-0.0715 [-1.204]	-0.0618 [-1.032]	-0.0545 [-0.882]	-0.0677 [-1.142]	-0.0657 [-1.112]	-0.0570 [-0.935]	-0.0549 [-0.903]
Town_Size	0.00667 [1.407]	0.00610 [1.292]	0.00607 [1.295]	0.00344 [0.714]	0.00697 [1.456]	0.00687 [1.441]	0.00415 [0.848]	0.00424 [0.867]
Manager	0.0913** [2.082]	0.0991** [2.252]	0.0903** [2.015]	0.104** [2.276]	0.0926** [2.115]	0.0884** [1.983]	0.101** [2.208]	0.0968** [2.090]
Student	0.0766 [1.179]	0.0743 [1.141]	0.0770 [1.190]	0.0888 [1.316]	0.0682 [1.050]	0.0632 [0.981]	0.0773 [1.145]	0.0736 [1.099]
Constant	1.198*** [6.781]	1.207*** [6.773]	1.097*** [6.118]	1.293*** [7.079]	1.239*** [6.874]	1.158*** [6.289]	1.352*** [7.157]	1.265*** [6.499]
Observations	937	937	937	877	937	937	877	877
R-squared	0.575	0.575	0.576	0.559	0.575	0.577	0.560	0.562
Adjusted R-squared	0.569	0.569	0.571	0.553	0.569	0.571	0.553	0.554

Notes: robust t-statistics in brackets. *** p<0.01, ** p<0.05, * p<0.1.

Table 11: Explaining particularized willingness to cooperate.

VARIABLES	(1) Coop_Net	(2) Coop_Net	(3) Coop_Net	(4) Coop_Net	(5) Coop_Net
lnDegree	-0.0128 [-0.278]	0.0391 [1.348]	0.0230 [0.774]	0.0244 [0.830]	0.0172 [0.583]
lnBridgeNet	0.204** [2.126]	-0.0512 [-0.759]	-0.127* [-1.745]	-0.104 [-1.414]	-0.0976 [-1.317]
Bridging	0.0733** [2.146]	0.0494** [2.476]	0.0407** [2.047]	0.0416** [2.098]	0.0410** [2.049]
Bonding	-0.0327 [-0.437]	-0.00321 [-0.0721]	-0.0178 [-0.397]	-0.0241 [-0.532]	-0.0110 [-0.236]
Trust		-0.0402*** [-3.109]	-0.0354*** [-2.733]	-0.0361*** [-2.765]	-0.0373*** [-2.804]
Trust_Net		0.664*** [23.66]	0.633*** [20.57]	0.631*** [20.41]	0.629*** [20.31]
Sociability			0.0799*** [3.145]	0.0762*** [2.978]	0.0737*** [2.860]
Choice_Ctrl			0.0145 [0.859]	0.0158 [0.927]	0.0134 [0.771]
Female				0.0364 [1.396]	0.0353 [1.332]
Age				-0.00678 [-1.506]	-0.00429 [-0.714]
Age2				8.00e-05 [1.593]	6.27e-05 [0.948]
Widowed					-0.0549 [-0.903]
Town_Size					0.00424 [0.867]
Manager					0.0968** [2.090]
Student					0.0736 [1.099]
Constant	3.426*** [23.00]	1.426*** [9.859]	1.275*** [8.946]	1.335*** [7.899]	1.265*** [6.499]
Observations	896	896	891	891	877
R-squared	0.018	0.549	0.556	0.559	0.562
Adjusted R-squared	0.0140	0.546	0.552	0.553	0.554

Notes: robust t -statistics in brackets. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.