

**a**Model fits  
(iBIC)

Fit model	OCU-free	4727	4940	4908	4526	
	OCU-based	4983	3953	3985	5081	
	Solo risk preference	5286	3947	4028	5611	
	Hybrid	4606	4000	4032	4533	
		Hybrid		OCU-based		
		Solo risk preference		OCU-free		
		Simulated model				

**b**Confusion matrix:  
 $p(\text{fit model} \mid \text{simulated model})$ 

Fit model	OCU-free	39%	16%	16%	52%	
	OCU-based	14%	30%	45%	16%	
	Solo risk preference	7%	34%	30%	0%	
	Hybrid	41%	20%	9%	32%	
		Hybrid		OCU-based		
		Solo risk preference		OCU-free		
		Simulated model				

**c**Inversion matrix:  
 $p(\text{simulated model} \mid \text{fit model})$ 

Fit model	OCU-free	31%	13%	13%	43%	
	OCU-based	13%	28%	43%	15%	
	Solo risk preference	10%	48%	42%	0%	
	Hybrid	40%	20%	9%	31%	
		Hybrid		OCU-based		
		Solo risk preference		OCU-free		
		Simulated model				