

Table 3: Marginal Effect of Technology Confidence on Planner Productivity Perspectives									
	Model 1—Navigating			Model 2—Troubleshooting			Model 3—Combined		
	Not Productive	Neutral	Productive	Not Productive	Neutral	Productive	Not Productive	Neutral	Productive
	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)	dy/dx (std err)
Confidence—Navigating (low confidence as base)									
High Confidence	0.0402* (0.0230)	0.0380* (0.0218)	-0.0782* (0.0443)				0.0413* (0.0227)	0.0386* (0.0212)	-0.0799* (0.0433)
Confidence—Troubleshooting (low confidence as base)				-0.0890*** (0.0207)	-0.1056*** (0.0287)	0.1946*** (0.0465)	-0.0892*** (0.0206)	-0.1064*** (0.0287)	0.1956*** (0.0463)
Age (18–24 as base)									
25–34	-0.064 (0.1033)	-0.0353 (0.0392)	0.0994 (0.1417)	-0.056 (0.0987)	-0.0312 (0.0400)	0.0872 (0.1382)	-0.0823 (0.1070)	-0.0394 (0.0304)	0.1218 (0.1360)
35–44	-0.091 (0.1037)	-0.0598 (0.0409)	0.1508 (0.1432)	-0.0887 (0.0990)	-0.0611 (0.0419)	0.1498 (0.1395)	-0.1171 (0.1074)	-0.0714** (0.0329)	0.1885 (0.1376)
45–54	-0.1387 (0.1082)	-0.1268* (0.0740)	0.2655 (0.1705)	-0.1211 (0.1050)	-0.1036 (0.0727)	0.2247 (0.1685)	-0.1516 (0.1127)	-0.1183* (0.0681)	0.2699 (0.1664)
55–64	-0.1446 (0.1109)	-0.138 (0.0927)	0.2825 (0.1884)	-0.1338 (0.1077)	-0.1254 (0.0928)	0.2591 (0.1875)	-0.1625 (0.1151)	-0.1376 (0.0886)	0.3002 (0.1850)
65+	-0.1163 (0.1201)	-0.0906 (0.0943)	0.2069 (0.2042)	-0.071 (0.1255)	-0.0436 (0.0804)	0.1146 (0.2018)	-0.1099 (0.1299)	-0.0638 (0.0810)	0.1737 (0.2015)
Income (<\$50,000 as base)									
\$50,000–\$99,999	0.1311*** (0.0321)	0.2401*** (0.0739)	-0.3712*** (0.0962)	0.1226*** (0.0320)	0.2211*** (0.0775)	-0.3437*** (0.1012)	0.1252*** (0.0324)	0.2216*** (0.0768)	-0.3468*** (0.1007)
\$100,000–\$149,999	0.1055*** (0.0226)	0.2182*** (0.0722)	-0.3237*** (0.0888)	0.1018*** (0.0237)	0.2030*** (0.0758)	-0.3048*** (0.0945)	0.0994*** (0.0236)	0.1992*** (0.0752)	-0.2986*** (0.0940)
\$150,000–\$249,999	0.1064*** (0.0310)	0.2192*** (0.0749)	-0.3256*** (0.0979)	0.1080*** (0.0322)	0.2088*** (0.0779)	-0.3168*** (0.1024)	0.1088*** (0.0324)	0.2081*** (0.0772)	-0.3169*** (0.1019)
\$250,000–\$499,999	0.0744 (0.0582)	0.1821* (0.1032)	-0.2565 (0.1560)	0.1034 (0.0708)	0.2045** (0.0972)	-0.3079* (0.1588)	0.093 (0.0671)	0.1926* (0.0992)	-0.2856* (0.1586)
Greater than \$500,000	-0.0149 (0.0146)	-0.1212* (0.0688)	0.1362 (0.0830)	-0.0175 (0.0169)	-0.1325 (0.0837)	0.15 (0.0992)	-0.0181 (0.0170)	-0.1355* (0.0809)	0.1537 (0.0953)
Gender (non-male as base)	-0.0607*** (0.0231)	-0.0568*** (0.0214)	0.1175*** (0.0432)	-0.0575** (0.0227)	-0.0530** (0.0209)	0.1105*** (0.0424)	-0.0584*** (0.0226)	-0.0542*** (0.0209)	0.1126*** (0.0423)
Sex (non-straight as base)	-0.0277 (0.0396)	-0.0235 (0.0301)	0.0512 (0.0695)	-0.0204 (0.0380)	-0.0175 (0.0301)	0.0379 (0.0680)	-0.0266 (0.0386)	-0.0225 (0.0295)	0.0491 (0.0680)
Race (non-White as base)	0.0061 (0.0306)	0.0059 (0.0303)	-0.012 (0.0609)	0.0094 (0.0299)	0.0091 (0.0298)	-0.0185 (0.0597)	0.0125 (0.0293)	0.0123 (0.0301)	-0.0248 (0.0594)
Relationship (non-married as base)	-0.0229 (0.0349)	-0.0199 (0.0278)	0.0428 (0.0626)	-0.0308 (0.0355)	-0.0256 (0.0261)	0.0564 (0.0614)	-0.0355 (0.0358)	-0.0292 (0.0257)	0.0646 (0.0613)
Education (high school or some college as base)									
Associate's degree	-0.0479 (0.0309)	-0.0379 (0.0244)	0.0858 (0.0545)	-0.0417 (0.0310)	-0.0311 (0.0233)	0.0728 (0.0537)	-0.0361 (0.0307)	-0.0277 (0.0236)	0.0637 (0.0538)
Bachelor's degree	-0.0603* (0.0321)	-0.0514* (0.0277)	0.1118* (0.0586)	-0.0692** (0.0307)	-0.0612** (0.0274)	0.1304** (0.0566)	-0.0611** (0.0308)	-0.0545** (0.0277)	0.1156** (0.0573)
Graduate or professional degree	-0.1128*** (0.0375)	-0.1369** (0.0619)	0.2497*** (0.0953)	-0.1078*** (0.0387)	-0.1236** (0.0610)	0.2313** (0.0963)	-0.1067*** (0.0372)	-0.1291** (0.0611)	0.2358** (0.0947)

* p < 0.1; ** p < 0.05; *** p < 0.01