**Supplementary Data Figure 3:** This supplementary figure demonstrates the differences in the resulting structure of the three-factor prior CR model. Here, both participants under 65 years and participants who were still employed shared a similar factor structure (i). However, participants aged over 65 years (ii) and those who were retired (iii) had differing factor structures. To resolve this, we extracted a fourth component for our prior CR model, which produced a consistent structure across all groups.



