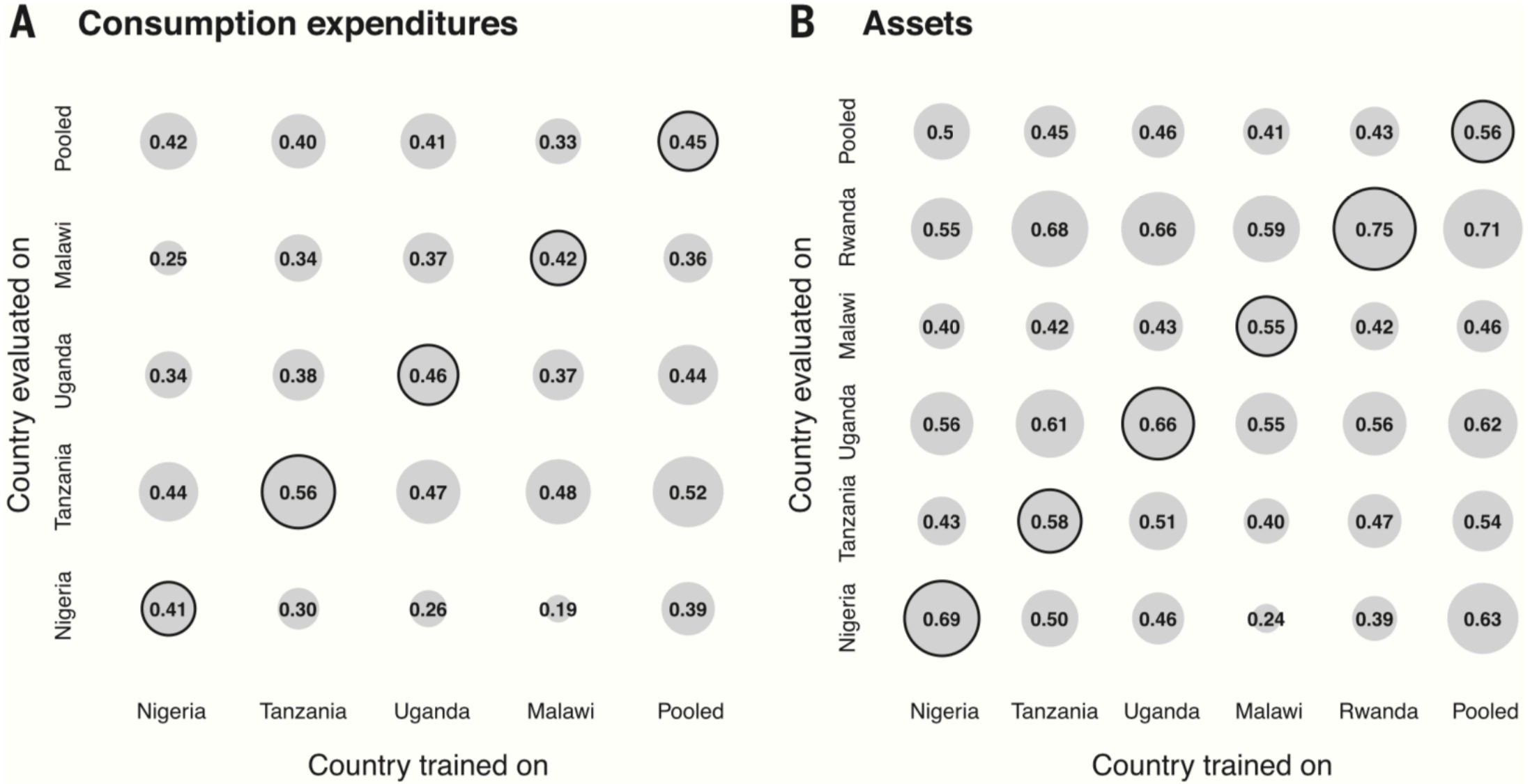

Fig. 5. Cross-border model generalization. (**A**) Cross-validated r^2 values for consumption predictions for models trained in one country and applied in other countries. Countries on *x* axis indicate where model was trained, countries on *y* axis where model was evaluated. Reported r^2 values are averaged over 100 folds (10 trials, 10 folds each). (**B**) Same as in (A), but for assets.