|  | Model 1 | | | Model 2 | | | Model 3 | | | Model 4 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  |
| Intercept | 0.40 | (0.02) | \*\*\* | 0.38 | (0.01) | \*\*\* | 0.37 | (0.01) | \*\*\* | 0.01 | (0.03) |  |
| Female | 0.20 | (0.02) | \*\*\* | 0.05 | (0.01) | \*\*\* | 0.09 | (0.01) | \*\*\* |  |  |  |
| 1940 cohort | -0.01 | (0.02) |  | -0.02 | (0.01) |  | -0.06 | (0.01) | \*\*\* |  |  |  |
| 1950 cohort | -0.04 | (0.03) |  | -0.04 | (0.01) | \*\* | -0.11 | (0.01) | \*\*\* |  |  |  |
| Wealth (baseline) |  |  |  |  |  |  | 0.01 | (0.00) |  |  |  |  |
| Income (baseline) |  |  |  |  |  |  | 0.04 | (0.01) | \*\*\* |  |  |  |
| Cognition (baseline) |  |  |  | 0.68 | (0.01) | \*\*\* | 0.62 | (0.01) | \*\*\* |  |  |  |
| Years of education |  |  |  |  |  |  | 0.09 | (0.01) | \*\*\* | 0.39 | (0.02) | \*\*\* |
| Age | -0.20 | (0.00) | \*\*\* | -0.19 | (0.00) | \*\*\* | -0.19 | (0.00) | \*\*\* | -0.14 | (0.01) | \*\*\* |
| Black | -0.65 | (0.03) | \*\*\* | -0.15 | (0.02) | \*\*\* | -0.13 | (0.02) | \*\*\* | -0.14 | (0.04) | \*\*\* |
| Age\*Edu |  |  |  |  |  |  | 0.02 | (0.00) | \*\*\* | 0.02 | (0.01) | \*\* |
| Age\*Black | -0.05 | (0.01) | \*\*\* | -0.05 | (0.01) | \*\*\* | -0.04 | (0.01) | \*\*\* | -0.09 | (0.02) | \*\*\* |
| Edu\*Black |  |  |  |  |  |  | 0.06 | (0.02) | \*\* | 0.06 | (0.03) |  |
| Age\*Edu\*Black |  |  |  |  |  |  | -0.03 | (0.01) | \* | -0.03 | (0.01) | \* |
| Marginal R2 | 0.16 |  |  | 0.57 |  |  | 0.60 |  |  | 0.34 |  |  |
| Conditional R2 | 0.83 |  |  | 0.86 |  |  | 0.85 |  |  | 0.86 |  |  |
| BIC | 120,010.00 |  |  | 109,808.00 |  |  | 109,167.00 |  |  | 36,736.00 |  |  |
| Person-years | 50,910.00 |  |  | 50,910.00 |  |  | 50,910.00 |  |  | 14,932.00 |  |  |
| Individuals | 9,291.00 |  |  | 9,291.00 |  |  | 9,291.00 |  |  | 2,818.00 |  |  |
| \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001 | | | | | | | | | | | | |