|  | Model 1 | | | Model 2 | | | Model 3 | | | Model 4 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  |
| Intercept | 0.35 | (0.02) | \*\*\* | 0.33 | (0.01) | \*\*\* | 0.32 | (0.01) | \*\*\* | -0.04 | (0.03) |  |
| Female | 0.20 | (0.02) | \*\*\* | 0.05 | (0.01) | \*\*\* | 0.09 | (0.01) | \*\*\* |  |  |  |
| 1940 cohort | 0.00 | (0.02) |  | -0.01 | (0.01) |  | -0.05 | (0.01) | \*\*\* |  |  |  |
| 1950 cohort | -0.03 | (0.03) |  | -0.03 | (0.01) |  | -0.09 | (0.01) | \*\*\* |  |  |  |
| Wealth (baseline) |  |  |  |  |  |  | 0.01 | (0.00) |  |  |  |  |
| Income (baseline) |  |  |  |  |  |  | 0.04 | (0.01) | \*\*\* |  |  |  |
| Cognition (baseline) |  |  |  | 0.69 | (0.01) | \*\*\* | 0.63 | (0.01) | \*\*\* |  |  |  |
| Years of education |  |  |  |  |  |  | 0.09 | (0.01) | \*\*\* | 0.40 | (0.02) | \*\*\* |
| Age | -0.18 | (0.00) | \*\*\* | -0.18 | (0.00) | \*\*\* | -0.18 | (0.00) | \*\*\* | -0.13 | (0.01) | \*\*\* |
| Black | -0.65 | (0.03) | \*\*\* | -0.15 | (0.02) | \*\*\* | -0.13 | (0.02) | \*\*\* | -0.13 | (0.04) | \*\*\* |
| Age\*Edu |  |  |  |  |  |  | 0.02 | (0.00) | \*\*\* | 0.02 | (0.01) |  |
| Age\*Black | -0.06 | (0.01) | \*\*\* | -0.05 | (0.01) | \*\*\* | -0.05 | (0.01) | \*\*\* | -0.10 | (0.02) | \*\*\* |
| Edu\*Black |  |  |  |  |  |  | 0.06 | (0.02) | \*\* | 0.05 | (0.04) |  |
| Age\*Edu\*Black |  |  |  |  |  |  | -0.02 | (0.01) |  | -0.02 | (0.02) |  |
| Marginal R2 | 0.15 |  |  | 0.59 |  |  | 0.62 |  |  | 0.32 |  |  |
| Conditional R2 | 0.81 |  |  | 0.85 |  |  | 0.85 |  |  | 0.85 |  |  |
| BIC | 113,319.00 |  |  | 103,097.00 |  |  | 102,462.00 |  |  | 34,745.00 |  |  |
| Person-years | 47,571.00 |  |  | 47,571.00 |  |  | 47,571.00 |  |  | 13,990.00 |  |  |
| Individuals | 9,269.00 |  |  | 9,269.00 |  |  | 9,269.00 |  |  | 2,816.00 |  |  |
| \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001 | | | | | | | | | | | | |