|  | Model 1 | | | Model 2 | | | Model 3 | | | Model 4 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  |
| Intercept | 0.34 | (0.02) | \*\*\* | 0.33 | (0.01) | \*\*\* | 0.32 | (0.01) | \*\*\* | -0.03 | (0.05) |  |
| Female | 0.13 | (0.02) | \*\*\* | 0.03 | (0.01) | \*\* | 0.05 | (0.01) | \*\*\* |  |  |  |
| Wealth (baseline) |  |  |  |  |  |  | 0.01 | (0.01) |  |  |  |  |
| Income (baseline) |  |  |  |  |  |  | 0.01 | (0.01) |  |  |  |  |
| Cognition (baseline) |  |  |  | 0.80 | (0.01) | \*\*\* | 0.77 | (0.01) | \*\*\* |  |  |  |
| Years of education |  |  |  |  |  |  | 0.06 | (0.01) | \*\*\* | 0.41 | (0.03) | \*\*\* |
| Age | -0.42 | (0.01) | \*\*\* | -0.45 | (0.01) | \*\*\* | -0.45 | (0.01) | \*\*\* | -0.31 | (0.03) | \*\*\* |
| Black | -0.80 | (0.04) | \*\*\* | -0.18 | (0.03) | \*\*\* | -0.14 | (0.03) | \*\*\* | -0.13 | (0.05) | \* |
| Age\*Edu |  |  |  |  |  |  | 0.01 | (0.01) |  | 0.00 | (0.03) |  |
| Age\*Black | 0.00 | (0.04) |  | 0.01 | (0.04) |  | 0.00 | (0.05) |  | -0.12 | (0.05) | \* |
| Edu\*Black |  |  |  |  |  |  | 0.03 | (0.02) |  | -0.03 | (0.05) |  |
| Age\*Edu\*Black |  |  |  |  |  |  | -0.04 | (0.04) |  | 0.00 | (0.04) |  |
| Marginal R2 | 0.18 |  |  | 0.60 |  |  | 0.61 |  |  | 0.35 |  |  |
| Conditional R2 | 0.87 |  |  | 0.92 |  |  | 0.92 |  |  | 0.88 |  |  |
| BIC | 40,694.00 |  |  | 32,746.00 |  |  | 32,668.00 |  |  | 8,243.00 |  |  |
| Person-years | 17,201.00 |  |  | 17,201.00 |  |  | 17,201.00 |  |  | 3,420.00 |  |  |
| Individuals | 5,454.00 |  |  | 5,454.00 |  |  | 5,454.00 |  |  | 1,276.00 |  |  |
| \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001 | | | | | | | | | | | | |