|  | Model 1 | | | Model 2 | | | Model 3 | | | Model 4 | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  | Coef. | SE |  |
| Intercept | 0.38 | (0.02) | \*\*\* | 0.36 | (0.01) | \*\*\* | 0.34 | (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) |  | -0.02 | (0.01) |  | -0.09 | (0.01) | \*\*\* |  |  |  |
| Wealth (baseline) |  |  |  |  |  |  | 0.01 | (0.00) |  |  |  |  |
| Income (baseline) |  |  |  |  |  |  | 0.04 | (0.01) | \*\*\* |  |  |  |
| Cognition (baseline) |  |  |  | 0.68 | (0.01) | \*\*\* | 0.63 | (0.01) | \*\*\* |  |  |  |
| Years of education |  |  |  |  |  |  | 0.10 | (0.01) | \*\*\* | 0.42 | (0.02) | \*\*\* |
| Age | -0.18 | (0.00) | \*\*\* | -0.18 | (0.00) | \*\*\* | -0.18 | (0.00) | \*\*\* | -0.13 | (0.01) | \*\*\* |
| Black | -0.65 | (0.03) | \*\*\* | -0.16 | (0.02) | \*\*\* | -0.14 | (0.02) | \*\*\* | -0.14 | (0.03) | \*\*\* |
| Age\*Edu |  |  |  |  |  |  | 0.02 | (0.00) | \*\*\* | 0.01 | (0.01) | \* |
| Age\*Black | -0.06 | (0.01) | \*\*\* | -0.05 | (0.01) | \*\*\* | -0.04 | (0.01) | \*\* | -0.08 | (0.02) | \*\*\* |
| Over70 | 0.28 | (0.19) |  | 0.35 | (0.19) |  | 0.34 | (0.19) |  | 1.20 | (0.43) | \*\* |
| Over70\*Black | 0.10 | (0.68) |  | 0.21 | (0.67) |  | 0.22 | (0.67) |  | -0.53 | (0.73) |  |
| Age\*Over70 | -0.09 | (0.04) | \* | -0.11 | (0.04) | \*\* | -0.11 | (0.04) | \* | -0.32 | (0.10) | \*\* |
| Age\*Over70\*Black | -0.02 | (0.16) |  | -0.05 | (0.16) |  | -0.05 | (0.16) |  | 0.14 | (0.17) |  |
| Marginal R2 | 0.17 |  |  | 0.58 |  |  | 0.61 |  |  | 0.35 |  |  |
| Conditional R2 | 0.83 |  |  | 0.86 |  |  | 0.85 |  |  | 0.86 |  |  |
| BIC | 119,994.00 |  |  | 109,770.00 |  |  | 109,120.00 |  |  | 42,370.00 |  |  |
| Person-years | 50,910.00 |  |  | 50,910.00 |  |  | 50,910.00 |  |  | 17,192.00 |  |  |
| Individuals | 9,291.00 |  |  | 9,291.00 |  |  | 9,291.00 |  |  | 3,292.00 |  |  |
| \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.001 | | | | | | | | | | | | |