

---

## Acknowledgments

---

Funding for this project was provided by the National Institute on Aging, grant numbers P01-AG005842 and P30-AG012810 to the National Bureau of Economic Research. We thank two anonymous reviewers for detailed and thoughtful comments. The views expressed herein are those of the authors and do not necessarily reflect the views of the National Institute on Aging, the National Institutes of Health, or the National Bureau of Economic Research.

