**Supplemental Table 1. Comparison of baseline characteristics between participants who were included in the final analysis (i.e., no CIND/ADRD at baseline) and went onto develop CIND/ADRD during the observation period versus individuals excluded from the analysis due to having CIND/ADRD at baseline.**

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|  | **Prevalent CIND/ADRD at baseline assessment (excluded from main analysis)** | **No CIND/ADRD at baseline, but developed CIND/ADRD during observation period (included in main analysis)** | **Test Statistic** |
| Sample size | N = 539 | N = 403 |  |
| Age (years) | 65.8 (9.9) | 64.9 (8.9) | t = 1.43, df=909, p = 0.15 |
| Sex (%F) | 62.5% | 55.6% | X2 = 4.33, df =1, p = 0.04 |
| US-born | 37.7% | 41.3% | X2 = 1.19, df =1, p = 0.27 |
| Number of Years Worked | 21.2 | 23.4 | t = 1.77, df = 740, p = 0.08 |
| Medical Comorbidities | 2.10 (1.5) | 1.88 (1.40) | t = 5.38, df = 740, p < 0.001 |
| Income (log-transformed) | 9.10 (2.7) | 9.65 (2.0) | t = 3.58, df = 940, p < 0.001 |
| Education (years) | 7.44 (4.5) | 9.35 (4.3) | t = 6.59, df = 885, p < 0.001 |
| CES-D-8 Score | 2.75 (2.5) | 2.07 (2.4) | t = 4.27, df = 891, p < 0.001 |

The table compares some of the key factors associated with CIND/ADRD between 2 groups. The first group are participants who were included in the Fine-Gray Competing Risks regression analysis (i.e., they did not have CIND/ADRD at their baseline assessment) and went onto develop CIND/ADRD during the observation period. The second group are participants who were excluded from the analysis (they had CIND/ADRD at their baseline assessment).