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**The relationship between cognitive decline and a genetic predictor of educational attainment**

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1 **The relationship between cognitive decline and a genetic predictor of educational**  
2 **attainment**

3 *Abstract*

4 *Genetic and environmental factors both make substantial contributions to the heterogeneity*  
5 *in individuals' levels of cognitive ability. Many studies have examined the relationship*  
6 *between educational attainment and cognitive performance and its rate of change. Yet there*  
7 *remains a gap in knowledge regarding whether the effect of genetic predictors on individual*  
8 *differences in cognition becomes more or less prominent over the life course. In this analysis*  
9 *of over 5,000 older adults from the Health and Retirement Study (HRS) in the U.S., we*  
10 *measured the change in performance on global cognition, episodic memory, attention &*  
11 *concentration, and mental status over 14 years. Growth curve models are used to evaluate*  
12 *the association between a polygenic risk score for education (education PGS) and cognitive*  
13 *change. Using the most recent education PGS, we find that individuals with higher scores*  
14 *perform better across all measures of cognition in later life. Education PGS is associated*  
15 *with a faster decline in episodic memory in old age. The relationships are robust even after*  
16 *controlling for phenotypic educational attainment, and are unlikely to be driven by mortality*  
17 *bias. Future research should consider genetic effects when examining non-genetic factors in*  
18 *cognitive decline. Our findings represent a need to understand the mechanisms between*  
19 *genetic endowment of educational attainment and cognitive decline from a biological angle.*

20 *Keywords:*

21 *Cognitive decline, Educational Attainment, Fluid/Crystallised Intelligence, Genetic*  
22 *predictor, Growth curve modelling; Polygenic risk score*

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24 Cognitive competencies tend to decline with age. Interpersonal variability in age-related  
25 cognitive decline is not fully understood: while some people experience substantial  
26 deterioration in cognitive function, others maintain better cognitive status despite the  
27 presence of considerable brain deterioration (Stern, 2009). Cognitive decline threatens  
28 independence and quality of life for older adults (Williams & Kemper, 2010). With an ageing  
29 population, both in the U.S. and worldwide, cognitive decline is an emerging health and  
30 social issue, especially since older individuals are increasingly taking additional  
31 responsibility for financial and medical decisions. Understanding the predictors that  
32 contribute to the variation in the trajectories of cognitive ageing has important biological and  
33 public health implications. It may not only provide insight into the deterioration of cognitive  
34 function, but also enable us to identify individuals at high risk of rapid decline and the  
35 development of personalised strategies for prevention of cognitive-skill related comorbidities.

36 Genetic, socioeconomic and behavioural risk factors all make substantial contributions to the  
37 heterogeneity in individuals' level of cognitive ability. Twin and family-based studies  
38 indicate that at least moderate proportion of the differences in most domains of cognitive  
39 ability is associated with genetic factors (Bouchard & McGue, 2003; Rietveld et al., 2014).

40 Social scientists have shown that the relationship between education and cognition is in part  
41 due to the causal effect of schooling. This relationship can also be due to genetic  
42 confounding. Recent genome-wide association studies (GWAS) found that the genetic  
43 components of general cognitive functions are about 20-30% heritable (Davies et al., 2016).

44 Higher educational attainment may allow individuals to cope more effectively with age-  
45 related brain deterioration, and thus perform better on cognitive tasks in later life (Lenehan,  
46 Summers, Saunders, Summers, & Vickers, 2015; Rietveld et al., 2014; Scarmeas & Stern,  
47 2004). Recent GWAS have discovered molecular genetic associations with education (Lee et

48 al., 2018) and general cognition (Davies et al., 2018). The polygenic score of education  
49 constructed by Lee et al. (2018) explains 11-13% of the variance of educational attainment  
50 and 7-10% of the variance of cognitive performance, suggesting that the phenotypes have  
51 shared genetic basis (Marioni et al., 2014; Okbay, Beauchamp, Fontana, Lee, & Pers, 2016;  
52 Rietveld et al., 2014). These findings suggest that common genetic effects may account for  
53 some of the observed association between education and cognitive ability.

54 Genetic variants that promote educational attainment – those that influence brain  
55 development and neuron-to-neuron communication, for example – may have an effect on  
56 cognitive functioning throughout the life course (Lee et al., 2018). The magnitude of their  
57 effects may also change with age. For example, previous research attempting to examine the  
58 importance of genetic risks across the life course has shown that ageing magnifies genetic  
59 effects on cognitive ability (Laukka et al., 2013; Li et al., 2013; Papenberg et al., 2014;  
60 Papenberg, Lindenberger, & Bäckman, 2015). The rationale is that the association between  
61 brain resources and cognitive ability is nonlinear, and that genetic variation is more  
62 influential on performance differences during normal ageing when the brain starts to lose  
63 neurochemical and structural resources (Lindenberger et al., 2008). However, the majority of  
64 previous studies suffers from shortcomings regarding research design and methodology,  
65 including cross-sectional data sources (Li et al., 2013; Nagel, 2008), a small number of  
66 assessed genetic variants (Bretsky, Guralnik, Launer, Albert, & Seeman, 2003; Schiepers et  
67 al., 2012), and focus on a narrow period of the life course (Moorman, Carr, & Greenfield,  
68 2018). Therefore, it remains largely unknown how affect the trajectory of cognitive abilities  
69 and its rate of change among older adults.

70 The objective of this study is thus to investigate whether the polygenic score for educaion are  
71 associated with later life cognitive functions and cognitive decline independently among

72 middle-aged and older adults in the United States. We measure cognition and its decline both  
73 separately in the domains of episodic memory, attention and calculation, and mental status,  
74 and as an index measuring general cognition. We use polygenic scores constructed for the  
75 Health and Retirement Study (HRS) that summarise an individual's cumulative genetic  
76 predictor to educational attainment. The polygenic scores for educational attainment  
77 (hereafter, education PGS) are constructed by adding the effect-size-weighted risk alleles  
78 across the genome associated with education based on the third and most recent educational  
79 attainment GWAS consortium paper by Lee et al. (2018), which used data from 1.1 million  
80 participants and identified 1,271 lead genetic variants. The education PGS correlates with  
81 years of education ( $\beta = 0.8$ ;  $se = 0.03$ ) with a predictive power of 10% in our HRS sample  
82 (see supplementary material for more details). This research tackles the following three  
83 research questions: 1) How are the education PGS associated with level of cognitive function?  
84 2) How does the effect of education PGS on individual differences in cognition change with  
85 age? 3) Does the relationship between genes, age, and cognition still hold after controlling for  
86 other socioeconomic, behavioural and health factors? We use growth curve analysis across  
87 the waves (1998-2014) of the HRS to gain a better understanding of how genes and education  
88 operate across the life course as people age.

## 89 **Genetics Predictors of Educational Attainment and Cognitive Decline**

90 Cognitive ability varies among individuals across the life-span. Moreover, the within-person  
91 sub-dimensions of cognitive decline at different rates: verbal, numerical and knowledge-  
92 based abilities remain relatively stable in late life, while other mental abilities such as  
93 memory and processing speed start to deteriorate from middle age or even earlier and at a  
94 faster rate (Mustafa et al., 2012; Nisbett et al., 2012). Episodic memory – the ability to  
95 encode and retrieve personally experienced events that occurred at a specific place and time

96 (Gabrieli, 1998) – is a type of fluid intelligence that involves the ability to think and reason  
97 abstractly. Evidence suggests that episodic memory is independent of pre-existing  
98 knowledge, learning and education, and is relatively more sensitive to genetic variability  
99 (Smith et al., 2018), for example, the Apolipoprotein E (APOE). On the other hand, mental  
100 status, attention and calculation are types of crystallised intelligence, which is formed  
101 through accumulating knowledge and experience. As people age and gain new knowledge  
102 and understanding, crystallised intelligence tends to increase first and decline more slowly  
103 (Salthouse, 2012). As a channel to gain knowledge and skills, education is expected to have a  
104 substantial effect on crystallised abilities.

105 Wedow et al. (2018) described two pathways (Figure 1) through which genes could influence  
106 social and health outcomes. One pathway for the connection between education PGS and  
107 cognitive functions is *biological pleiotropy* (Pickrell et al., 2016). That is, genes contribute to  
108 both educational attainment and cognition independently due to underlying biological and  
109 latent genetic mechanisms. For example, a person's genetics may influence brain  
110 development to affect non-cognitive self-control, interpersonal skills, preferences and  
111 behaviours leading to differences in both educational attainment and cognition (Belsky et al.,  
112 2016; Okbay et al., 2016). In addition, a person's education-increasing genotypes may be  
113 associated with parental education-increasing genotypes, which can in turn select the  
114 individuals into socially advantaged families that promote both cognitive development and  
115 educational attainment (Belsky et al., 2016, 2018; Kong et al., 2018; Lee et al., 2018). This  
116 explanation raises the issue that any observed association between educational attainment and  
117 cognition may be spurious due to the omitted genetic variable bias.

118 The second pathway for the association between genetic predictors for education and  
119 cognitive status is *mediated pleiotropy*. Well-established evidence suggests that educational

120 level in early life affects the level of cognitive performance in later life (Gatz et al., 2001;  
121 Tucker-Drob, Johnson, & Jones, 2009; Van Dijk, Van Gerven, Van Boxtel, Van der Elst, &  
122 Jolles, 2008; Zahodne et al., 2011). The potential mechanisms are improved cultural  
123 competence and reasoning skills, a more effective use of brain function and cognitive  
124 processing, and a healthier occupational environment and lifestyle (Andel, Vigen, Mack,  
125 Clark, & Gatz, 2006; Chen, Anthony, & Crum, 1999; Kramer, Bherer, Colcombe, Dong, &  
126 Greenough, 2004). According to this explanation, genes that are causally associated with  
127 education affect cognitive performance through the mediated path.

128 The first research question is therefore whether there is an association between education  
129 PGS and the level of cognitive ability? Evaluating this relationship could aid our  
130 understanding of the association between educational attainment and cognitive status – to  
131 what extent cognition is influenced by educational attainment via biological mechanisms and  
132 unobservable confounders related to environmental factors. Drawing from recent advances in  
133 GWAS and the theoretical relationship between education and cognitive performance, we  
134 hypothesise that education PGS is positively related to the level of cognitive ability in old  
135 age, independent of the phenotypic educational attainment (Hypothesis 1).

136 The relationship between genetics and cognitive rate of change is less straightforward and  
137 more domain-specific. Since crystallised intelligence is more dependent on education, we  
138 speculate that genetics are more likely to affect attention and concentration, and mental status  
139 via mediated pleiotropy. Evidence on whether educational level influences the trajectory of  
140 age-related cognitive decline is inconsistent. These inconsistent findings may be due to  
141 methodological differences, such as sample characteristics, analytic strategies, type of  
142 cognitive measures and decline, or selection and confounding (Foverskov et al., 2018;  
143 Gottesman et al., 2014).

144 Some earlier studies linking education with cognitive change in old age find that lower levels  
145 of education are associated with a faster decline in verbal fluency, mental status and general  
146 cognition (e.g. Albert et al., 1995; Jacqmin-Gadda, Fabrigoule, Commenges, & Dartigues,  
147 1997; Lyketsos, Chen, & Anthony, 1999). These studies posit that individuals with a higher  
148 level of education use brain networks or cognitive paradigms more efficiently or flexibly, and  
149 would exhibit a smaller decline in cognitive function relative to those with a lower level of  
150 education (Salthouse, Atkinson, & Berish, 2003). More recent studies cast doubts on whether  
151 rates of cognitive decline vary by education in later life. Many suggest that higher levels of  
152 education do not attenuate the rate of decline in episodic memory, working memory,  
153 processing speed and verbal fluency (Glymour, Tzourio, & Dufouil, 2012; Gottesman et al.,  
154 2014; Karlamangla et al., 2009; Zahodne et al., 2011). Others report that higher education is  
155 associated with faster cognitive decline in attention & concentration. (Gottesman et al.,  
156 2014; Zahodne, Stern, & Manly, 2015). A potential explanation for the lack of positive  
157 association between education and rate of cognitive decline is that education raises baseline  
158 cognitive performance, which increases the time needed to decline to the pathological  
159 threshold. People with higher level of education thus decline at a similar rate to their lower-  
160 educated counterparts, or even a faster rate if they rely on specific cognitive domains to  
161 compensate for declines in other cognitive domains. In summary, recent evidence shows no  
162 association on the phenotypic educational attainment and cognitive decline. Since declines in  
163 crystallised domains are less sensitive to the educational protective effect, we extend the  
164 phenotypic perspective to genetic inquiry and hypothesise that education PGS are not  
165 associated with the rate of cognitive change in crystallised domains (Hypothesis 2).

166 From a biological perspective, studies demonstrate magnified genetic influence on different  
167 types of cognition and the rate of cognitive decline during normal ageing (Tucker-Drob,

168 Reynolds, Finkel, & Pedersen, 2014). Meta-analysis suggests increased heritability for  
169 episodic memory, working memory and spatial ability from early to late adulthood (Reynolds  
170 & Finkel, 2015). The *resource-modulation hypothesis* proposed by Lindenberger et al.,  
171 (2008) hypothesises that losses of structural and neurochemical brain resources in non-  
172 pathological ageing moderate the effects of common genetic variations on cognitive  
173 performance. The hypothesis assumes a non-linear function linking brain resources to  
174 cognitive abilities, and differences in genetic predictor exert magnifying effects on cognitive  
175 functions as brain resources reduce from high to medium levels. Given that episodic memory  
176 may be closer to the molecular effects of a gene than cognitive reserve such as education, the  
177 rate of change in episodic memory is expected to be more sensitive to genetic effects  
178 (Papenberg, Lindenberger, & Bäckman, 2015; Rasch, Papassotiropoulos, & de Quervain,  
179 2010). Older adults, therefore, may benefit more from positive genetic endowment relative to  
180 their younger counterparts. Therefore, we hypothesise that a higher level of education PGS  
181 may be associated with a lower rate of decline in episodic memory (Hypothesis 3).

182 Previous research has found evidence that supports the resource-modulation hypothesis. For  
183 example, APOE polymorphism is involved in lipid homeostasis and injury repair in the brain  
184 (Papenberg et al., 2015): carrying the  $\epsilon 4$  allele is a strong risk factor for accelerated cognitive  
185 decline in ageing (Filippini et al., 2011; Liu et al., 2010; Zhang & Pierce, 2014). However,  
186 the literature to date suffers from a few limitations. First, the majority of past research  
187 focuses only on one or a handful of genetic variants such as the aforementioned APOE  
188 (Bretsky et al., 2003; Schiepers et al., 2012), brain-derived neurotrophic factor (Ghisletta et  
189 al., 2014), catechol-O-methyltransferase (Papenberg et al., 2013) and kidney- and brain-  
190 expressed protein (Muse et al., 2014). These studies are controversial as they tend to produce  
191 results that are rarely replicable due to their lack of power to detect plausible effects

192 (Benjamin et al., 2012; Chabris et al., 2012). Second, a large number of studies adopt a cross-  
193 sectional design (Li et al., 2013; Nagel, 2008); longitudinal studies are rare but necessary to  
194 confirm the patterns observed in the cross-sectional data (Papenberg et al., 2015). Third,  
195 recent studies using the polygenic scores from GWAS studies and longitudinal data sets tend  
196 to focus on cognitive development in young age (Moorman et al., 2018), and at a narrow  
197 period of the life course (Ritchie et al., 2019).

198 In summary, our research studies how genetic variants influence trajectories of cognitive  
199 performance across the later lifespan. We overcome the aforementioned limitations by  
200 measuring genetic predictors for education using the polygenic score method among over  
201 7,000 individuals aged 50 and above and tracked over 16 years.

## 202 **Data and Methods**

### 203 *Data*

204 The Health and Retirement Study (HRS) began in 1992 and is a biennial, longitudinal survey  
205 of a nationally-representative sample of individuals and their spouses aged 50 and above. In  
206 2006 and 2008, the HRS collected genetic (saliva) samples from approximately 84% of  
207 participants undergoing face-to-face interviews (12,507 individuals). These DNA samples  
208 were genotyped for about 2 million SNPs. This study exploits the longitudinal nature of the  
209 HRS to explore cognitive performance trajectories among older adults in the U.S. We use  
210 eight waves of HRS data (from 1998 to 2012). Pre-processed datasets included the user-  
211 friendly RAND HRS data files (version P) and 1998-2012 HRS Core Files.

212 *Sample*

213 During the period 1998-2012, 8,652 respondents were genotyped. Growth curve models  
214 typically require at least three waves of repeated measures for each individual (Curran,  
215 Obeidat, & Losardo, 2010), 2,699 (31.2%) respondents whose cognitive performance was  
216 measured fewer than three times were removed. Since this study only focuses on age-related  
217 cognitive decline, we have differentiated normal cognitive functioning from impaired  
218 functioning. A composite score measuring memory and mental status have been constructed  
219 (ranging from 0 - 27). Respondents (n=36) with a score of less than seven exhibited signs of  
220 dementia (Crimmins, Kim, Langa, & Weir, 2011) and were removed. Finally, for the main  
221 analysis, only individuals from European and non-Hispanic backgrounds were included. The  
222 5,859 remaining respondents had at least three cognitive interviews: 25% had four or fewer  
223 interviews, 50% had six or more interviews, providing 34,184 person-wave observations.

224 *Dependent variables - cognitive measures*

225 In the HRS, assessment of cognitive function is based on a reduced version of the telephone  
226 interview for the assessment of cognitive status (Desmond, Tatemichi, & Hanzawa, 1994),  
227 which was derived from the Mini-Mental State Exam (MMSE) (Folstein, Folstein, &  
228 McHugh, 1975). The assessment has been validated for use as a screening instrument for  
229 cognitive performance. The same cognitive tests were administered during all the included  
230 waves of data collection and were used to construct cognitive trajectories for individuals on  
231 each test (Herzog & Wallace, 1997).

232 Episodic memory (EM) was measured by immediate and delayed word recall. Respondents  
233 were read a list of ten common words (e.g. hotel, sky, water) and were then asked to recall as

234 many of them as possible both immediately after the list was read and also several minutes  
235 later. The score records the total number of words the respondent correctly recalled at each  
236 instance and ranges from 0 to 20.

237 Attention & calculation (A&C) was assessed with the serial 7s subtraction test. The  
238 respondents were asked to subtract 7 from 100 and continue subtracting 7 from each  
239 subsequent number for a total of five trials. The scores record the correct number of trials  
240 (ranging from 0-5). The serial 7s subtraction test assessed mixed abilities of attention,  
241 calculation and working memory that maintains and manipulates information using short-  
242 term memory.

243 Mental status (MS) was assessed by naming the date, month, year and day of the week  
244 (ranging from 0-4), backwards counting from 20 (0-2), object naming (0-2), and naming the  
245 current president and vice president of the U.S (0-2).

246 Global cognition (GC) is a summary measure of the cognitive domains mentioned above  
247 (ranging from 0-35). To provide comparability across all measurements, we rescaled  
248 individual and global cognitive variables into a corrected percentage score – based on  
249 division by the maximum score and multiplication by 100.

250 The HRS includes other additional cognitive measures such as Wechsler Adult Intelligence  
251 Scale similarities, numeracy, quantitative reasoning and verbal fluency modules. We chose  
252 not to include them in our analyses as they were either asked of a small group of respondents  
253 or only added to the survey waves recently (Fisher, Hassan, Faul, Rodgers, & Weir, 2017).

254 *Independent variable – education PGS*

255 The education PGS is based on the most recent GWAS results excluding the HRS samples  
256 (Lee et al., 2018), from which SNP effects on years of education are obtained. Higher scores  
257 predict higher years of education and serve as indicators for a genetic predictor to educational  
258 attainment. The education PGS was standardised for the full sample so that effects can be  
259 interpreted as a  $\pm 1$  SD change relative to the sample. The relationship between education  
260 PGS, years of education and cognitive functions are presented in Supplementary Material  
261 Table S1.

262 The research method using genetic data may suffer from potential selection bias, as  
263 respondents had to live until the 2006-2008 genotyping period. Of the original 37,495  
264 respondents, 28,136 (75%) lived until at least 2006. Death of HRS participants prior to  
265 genotype collection in 2006, 2008 and 2010 may cause mortality selection bias. If individuals  
266 with lower level of education PGS and worse cognition were more likely to die, the  
267 association we estimated on the sample could be confounded (Domingue et al., 2017). To  
268 alleviate the concern, we applied the inverse probability weighting to account for mortality  
269 selection in our main analyses.

270 *Covariates*

271 Educational attainment is measured in years of education. We control for gender and  
272 population stratification for all analyses, as the frequencies of certain genetic variants vary by  
273 ancestral background. Ignoring genetic variation due to ancestry may result in population  
274 stratification bias when genetic effects are confounded by ancestry. Standard practice in  
275 accounting for population stratification using GWAS data is to include as covariates the first

276 few principal components that capture most of the genetic variation due to ancestry. We  
 277 adjusted for population stratification using the first ten principal components (Price,  
 278 Patterson, & Plenge, 2006).

279 *Analytical strategy*

280 Growth curve models were used to examine the individual cognitive trajectories of the  
 281 respondents, which enabled us to study the effect of genetic predictor to educational  
 282 attainment on the level of cognitive ability and its rate of change. We fit a linear, age-related  
 283 decline random effect model and allow the age intercept and slope in the models to co-vary.  
 284 Separate growth curve models were estimated with each cognitive measure as a dependent  
 285 variable. Random effects included intercept and linear age, with the conventional  
 286 unstructured covariance. A general specification of the model is

$$287 \text{Cognition}_{ij} = \beta_0 + \beta_1 \times (\text{Age}_j - \overline{\text{Age}}) + \beta_2 \times \text{PGS}_i + \beta_3 \times \text{PGS}_i \times (\text{Age}_j - \overline{\text{Age}}) + \beta_4 * \\ 288 X_{ij} + \beta_5 * X_{ij} * (\text{Age}_j - \overline{\text{Age}}) + \mu_{ij} + \mu_{ij} * (\text{Age}_j - \overline{\text{Age}}) + \varepsilon_i$$

289 where age is centred around the grand mean (75),  $\text{Cognition}_{ij}$  represents the cognitive score  
 290 for person  $i$  at age  $j$ ,  $\beta_0$  is the population mean of cognitive ability at the grand-mean age,  $\beta_1$   
 291 represents the linear fixed effect of age,  $\beta_2$  represents the effect of education PGS on the  
 292 cognitive ability,  $\beta_3$  is the linear effect of education PGS on the change rate of cognitive  
 293 skills,  $\beta_4$  and  $\beta_5$  are the effects of  $X$  – a vector including individual covariates – on initial  
 294 cognitive ability and the growth rate of change.  $\sigma_1$  and  $\sigma_2$  are the random intercept and slope.  
 295  $\mu_{ij}$  and  $\mu_{ij}$  are intercept and age variance.

296 **Results**

297 The rescaled cognitive scores represent the comparable percentage of correctly completed  
298 tasks. MS tasks were relatively easier compared to EM and A&C tasks. Older adults on  
299 average completed 80% and 70% of the A&C and MS tests respectively, while EM has only  
300 a mean score around 44, dragging GC towards 60 (Table 1). The mean trajectory in cognitive  
301 change over age is presented in Figure 2.

302 [Insert Table 1]

303 [Insert Figure 2]

304 *Higher genetic predictor for education is associated with better cognitive performance,*  
305 *independent of education.*

306 Figure 3 depicts the genetic effect sizes at age 75 from the growth curve models on each  
307 cognitive measure. For each outcome, we explore two models: a model with education PGS  
308 as the only predictor, and one with education PGS with education adjusted. Age, gender and  
309 the first ten principal components are included in all the models.

310 [Insert Figure 3]

311 There is a clear pattern showing that education PGS are independently positively correlated  
312 with cognitive levels (Hypothesis 1). HRS respondents with a higher education PGS higher  
313 than their peers in cognitive tasks across all measures at age 75. The effect size of one  
314 standard deviation increase in education PGS on cognitive ability ranges from 1.9 to 5.7.  
315 Estimates are statistically significant ( $p < 0.001$ ). Since education PGS and educational  
316 attainment are correlated ( $\beta = 0.31$ ,  $p < 0.001$ ), unsurprisingly the effect sizes drop after

317 education is controlled for, yet the effect sizes remain highly significant. After taking years of  
318 education into account, the effect size of education PGS on EM, A&C, MS and GC declines  
319 by 60%, 40%, 40% and 50%, respectively. These results indicate that education PGS  
320 influence cognitive performance both independently, and through an education-mediated  
321 pathway.

322 *The effect of genetics on cognitive decline varies over age and by domains*

323 The genetic influence on rate of decline is modelled by intercepts and slopes of the growth  
324 curve as functions of education PGS and covariates. [Figure 4](#) displays the predicted age-  
325 specific cognitive scores based on the fixed effects of education PGS (with and without  
326 controlling for education). Education PGS is negatively associated with EM, and therefore a  
327 faster rate of decline ( $\beta = -0.04$ ,  $p < 0.01$ ). The effects indicate that higher education PGS  
328 would lead to a faster rate of EM decline in old age. Individuals with higher education PGS  
329 scores higher on GC and EM at the late stage of middle age, but the genetic effect diminishes  
330 with age. This result contradicts our hypothesis 3, in that the advantage of a higher education  
331 PGS on GC and EM fades at old ages. For crystallised intelligence, in line with hypothesis 2,  
332 higher education PGS does not change the rate of cognitive decline. Again, after controlling  
333 for education, the association between education PGS and the rate of cognitive decline  
334 weakens.

335 [Insert [Figure 4](#)]

336 For GC, we found that in the education-unadjusted model, education PGS does not have a  
337 significant effect on GC decline. Surprisingly, when both education PGS and educational  
338 attainment are included in the model, the effect of education PGS becomes stronger and  
339 significant at the 0.01 level. education PGS is associated with a faster GC decline driven by

340 EM. The GC results indicate a suppression effect between education PGS and educational  
341 attainment that statistical removal of the education PGS effect could increase the magnitude  
342 of the relationship between years of education and cognitive decline.

343 We further examined whether the effect of education PGS could be mediated or confounded  
344 by other covariates. We add social engagement, drinking, smoking and health conditions  
345 individually to the education-adjusted models. A final full model includes all the covariates.  
346 Intercept results for education PGS and years of education are presented in [Figure 5a](#). For  
347 intercept, the effects of education PGS on cognitive performance does not change after  
348 adjusting for covariates across all measured cognitive sub-domains. For slope, only education  
349 PGS robustly predicts a faster rate of EM decline ([Figure 5b](#)). For general cognition, we  
350 found that the effect of EA3 becomes insignificant on the rate of decline after including  
351 smoking and pre-existing health conditions.

352 [Insert [Figure 5](#)]

### 353 *Sensitivity analyses*

354 We conducted sensitivity analyses to evaluate the consistency of findings. Details are  
355 presented in the supplementary materials. First, to examine whether our results are driven by  
356 mortality selection, we compared our main analyses with models unadjusted for inverse  
357 probability weights. The results from unweighted and weighted models are very similar.  
358 Weighted models improve the model fit measured by AIC and BIC. Further, we estimate our  
359 models in four birth cohorts (before 1917, 1917-1926, 1927-1936, after 1937). However, the  
360 association between education PGS and rate of change in EM loses its significance in every  
361 cohort, but the sign remains negative. This may indicate a lack of power from the small  
362 sample for each cohort, as the sample size ranges from 859 to 2,485. Therefore, even though

363 weighted results reassure us that selection did not produce much bias, we cannot completely  
364 rule out the competing explanation.

365 Second, the nature of the survey-based assessments may produce measurement error in  
366 cognitive domains. We plot the coefficient of variation (standard deviation/mean) as an  
367 indicator of measurement error (see Supplementary Material). It shows that the coefficient of  
368 variation increases with age slightly and becomes fairly unstable after age 90. We excluded  
369 the respondents age 90 and above and ran our models again, and our conclusion holds after  
370 removing the oldest old. In addition, since cognitive measures are the dependent variables,  
371 any measurement error is not likely to bias the estimated effect of education PGS but to  
372 reduce the power of the statistical model. Our findings of lack of association hence should be  
373 interpreted with caution.

374 Third, recent studies find that people with higher education PGS are more likely to be born in  
375 socially advantaged families (Belsky et al., 2016; Belsky et al., 2018; Domingue et al., 2015).  
376 Our results are robust after controlling for parental education as a measure of family origin.

377 Fourth, we control for the general cognition related polygenic score based on Davies et al.  
378 (2015). We examine whether education PGS influence cognitive performance via cognition-  
379 related genetic mechanisms. The magnitudes of estimates are slightly reduced, suggesting  
380 that education PGS predict cognitive performance and decline independently of cognition-  
381 linked genetics. The effect of education PGS on each cognitive domain holds even after  
382 controlling for covariates, suggesting that genetic effects are not completely mediated by  
383 educational attainment and other mediators.

384 Finally, Keller (2014) has expressed scepticism on the positive findings from gene-  
385 environment interaction studies in that potential confounders are not properly accounted for

386 in the statistical models used to test G×E effects. Including the potential confounders as  
387 covariates alone in the models may not be sufficient, as this practice does not control for the  
388 effects these variables might have on the gene-environment interaction. To show that the  
389 results in this study are robust after properly controlling for confounders, we re-ran the G×E  
390 models adding the covariate-by-environment (C×E) and the covariate-by-gene (C×G)  
391 interaction terms. The results are similar to the main analyses (see supplementary materials).

## 392 **Discussion**

393 In this study, we aim to explain the interpersonal variability in age-related cognitive decline  
394 with education PGS. Existing research predominantly focuses on quantifying genetic and  
395 environmental components of variance in cross-sectional cognitive data and has provided  
396 evidence of genetic influences on cognitive ability (Davies et al., 2016; Rietveld & Webbink,  
397 2016). Yet, few researchers have examined longitudinal cognitive change and genetic  
398 predictor. Genes are inherited pre-birth and remain the same over a lifespan, but genetic  
399 effects on phenotypes can vary over age as a function of gene expression associated with  
400 developmental timing or environmental circumstances (Lee, Gatz, Pedersen, & Prescott,  
401 2016). Research to date has not offered information on changes in the genetic contribution to  
402 individual heterogeneity in cognitive performance in older age.

403 Our main research question is whether education PGS is associated with higher initial level  
404 and variation in cognitive abilities at the early stages of older adulthood. We analysed data on  
405 the trajectory of cognitive performance across three individual and one aggregate domains in  
406 over 5,000 individuals interviewed longitudinally as part of the HRS. In line with previous  
407 literature, we find that education PGS predict a higher initial level of cognitive performances  
408 independent of observed years of education, parental education, cognition-related PGS, and  
409 other social factors. Our results on the cognitive decline are unlikely to be driven by selection

410 bias. In terms of the rate of cognitive change, the effect of education PGS on episodic  
411 memory diminishes over age. We observe no association between education PGS and the rate  
412 of change in the attention & concentration and mental status.

413 Results across a range of cognitive domains suggest that the education PGS is related to  
414 significantly higher cognitive functions. Even after controlling for observed years of  
415 education, the relationship between education-associated genetic variants and cognitive  
416 ability persists. The magnitude of the genetic effect size decreases in education adjusted  
417 models. These results are consistent with the evidence from Okbay et al. (2016), Rietveld et  
418 al. (2013), and Rietveld et al. (2014), which suggests that there is an education PGS influence  
419 on cognitive ability via both biological pleiotropy and mediated pleiotropy. The genetic  
420 variants are associated with a particular neurotransmitter pathway involved in synaptic  
421 plasticity, which is the main cellular mechanism for learning and memory (Rietveld et al.,  
422 2014).

423 The analyses of cognitive trajectories caused by normal ageing showed that education PGS is  
424 related to the rate of cognitive decline, but the effect is only on episodic memory – a type of  
425 fluid intelligence – and driving the same effect on global cognition. Performances in global  
426 cognition and episodic memory are better in groups with higher education PGS for those  
427 under 85 years old; this difference is completely attenuated over the age of 90 due to faster  
428 cognitive decline in the high education PGS group. The findings on cognitive decline are in  
429 agreement with recent studies showing that genetic effects vary in cognition with age (Lee et  
430 al., 2016). However, the results contradict recent candidate gene analyses, which supports the  
431 resource-modulation hypothesis (Laukka et al., 2013; Li et al., 2013; Papenberg et al., 2014).  
432 Candidate genes research focusing on a small amount of genetic variants may find a  
433 magnifying effect during the ageing process via very specific biological channels (for

434 example, APOE influences memory through low-density lipoprotein cholesterol, high-  
435 density lipoprotein cholesterol, and triglycerides) (Taylor et al., 2011). Such an effect is  
436 age-specific. Taylor et al. (2011) report a lack of association between APOE and cognitive  
437 function in children. Belsky et al. (2016) adopt a polygenic score approach using growth  
438 curve modelling and finds that children with higher polygenic scores performed better on  
439 cognitive tests and exhibited a faster pace of cognitive development during childhood. Their  
440 result, along with our findings, may suggest that education PGS are more important during  
441 younger age, helping individuals to achieve higher education levels, but the protective effect  
442 diminishes on episodic memory during the ageing process. Note that our analyses only  
443 examine episodic memory as fluid intelligence due to data availability. Future research needs  
444 to test more cognitive functions in order to generalise results to other types of fluid  
445 intelligence. Future research should also test cognitive change across a longer life span that  
446 covers childhood, younger and middle adulthood to to comprehensively infer the  
447 heterogeneity of genetic influence on the cognitive trajectory.

448 For global cognition, when we model education PGS and educational attainment separately,  
449 both education PGS and education do not have any effect on the rate of cognitive decline.  
450 When education PGS and years of education are jointly included in the model, education  
451 PGS and years of education both become statistically significant with opposite but more  
452 substantial magnitudes of effects. This finding indicates that the education PGS and  
453 phenotype confound each other via a suppression effect. Failure to take genetic predictor into  
454 account may underestimate the protective effect from years of education, and the adverse  
455 effect of genes for education.

456 Our study suffers from three main limitations. First, the variability in genetic effect may be  
457 due to ceiling and floor effects inherent in cognitive measures that narrow the potential range

458 of decline. Mental status as a crystallised intelligence tends to start declining at a later age  
459 compared to fluid intelligence and is most pronounced in older adults with pathological brain  
460 damages (Albert, 1995). The finding that older adults with lower level of genetic predictor to  
461 educational attainment experience a more rapid cognitive decline (compared to a more  
462 gradual decline for those with higher education PGS) could be due to ceiling effects in the  
463 measurement that limit the variability of change for well-educated older adults with higher  
464 initial scores. People with higher education PGS thus enjoy higher cognition for their entire  
465 adult life. More sensitive measures that cover greater variability in cognitive function might  
466 provide more accurate estimates in future research. Sensitivity analyses excluding the  
467 individuals who score the lowest 5% in each measure retained similar results, suggesting  
468 floor effects do not compromise the analysis.

469 Second, although the polygenic score approach is superior to the traditional candidate genes  
470 approach in many ways as mentioned above, it is not without limitation. The polygenic score  
471 is based on mostly homogeneous groups of non-Hispanic Caucasian older adults in the U.S.  
472 Our findings may not extend to individuals of other ethnic or cultural backgrounds, or later-  
473 born cohorts. Furthermore, the education PGS we use explains only a small proportion of Lee  
474 et al.'s (2018) estimated genetic influence on educational attainment (Supplementary  
475 Material). The genetic discoveries on education PGS do not account for gene-gene  
476 interactions or gene-environment interactions. This may lead to measurement error in the  
477 score. Our estimates may be thus biased toward zero (Conley et al., 2016), which provides a  
478 potential explanation for the lack of association between education PGS and the rate of  
479 change in crystallised intelligence.

480 Despite its limitations, this study provides an essential contribution to existing knowledge on  
481 the variability of cognitive decline by genetics. Our results are consistent with recent research

482 showing that education and cognitive ability are genetically correlated (Belsky et al., 2016;  
483 Belsky et al., 2018; Wedow et al., 2018). We provide evidence that the causal link between  
484 educational attainment and cognitive abilities is subject to genetic confounding. Genetic  
485 effects on cognition are not fully mediated by education and independent genetic influences  
486 may exist in the relationship between education and cognitive decline. The associations  
487 between a genetic predictor to educational attainment and cognitive decline that have been  
488 identified are especially relevant because they help to clarify the contributions of observed  
489 education and genes to cognitive ageing. Future research should also consider genetic effects  
490 when investigating non-genetic factors in cognitive decline. Controlling for genetic effects  
491 can avoid omitted variable bias when estimating environmental factors. The finding that the  
492 genetic effect on cognitive decline for episodic memory decreases with age represents a need  
493 to understand the mechanisms between genetic endowment of educational attainment and  
494 cognitive decline from a biological angle.

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Journal Pre-proof

**Table 1. Summary Statistics for All Variables in the Analysis: HRS 1998 to 2012 (N = 34,184)**

| Variables                                       | Mean (SD) or Percentage |
|---|-------------------------|
| <i>Outcomes: Cognitive Functions (rescaled)</i> |                         |
| Episodic Memory (EM)                            | 48.40 (16.67)           |
| Attention and Concentration (A&C)               | 75.92 (29.61)           |
| Mental Status (MS)                              | 88.24 (13.34)           |
| General Cognition (GC)                          | 65.47 (12.69)           |
| <i>Exposure:</i>                                |                         |
| Education PGS (Unstandardized)                  | -0.23 (0.14)            |
| Age   | 74.59 (6.99)            |
| Gender (female)                                 | 57.56%                  |
| Years of Education (Unstandardized)             | 12.96 (2.52)            |
| Social engagement                               |                         |
| Low   | 85.52%                  |
| Moderate  | 12.47%                  |
| High  | 2.01%                   |
| Current Smoker                                  | 8.31%                   |
| Drinking  |                         |
| Non-Drinker                                     | 64.28%                  |
| Moderate-Drinker                                | 34.85%                  |
| Heavy-Drinker                                   | 0.84%                   |
| Chronic Conditions                              |                         |
| No Condition                                    | 33.48%                  |
| 1-2 Conditions                                  | 57.74%                  |
| More than 3 Conditions                          | 8.78%                   |

Figure 1. Pleiotropy types and mechanisms between gene, education and cognition.

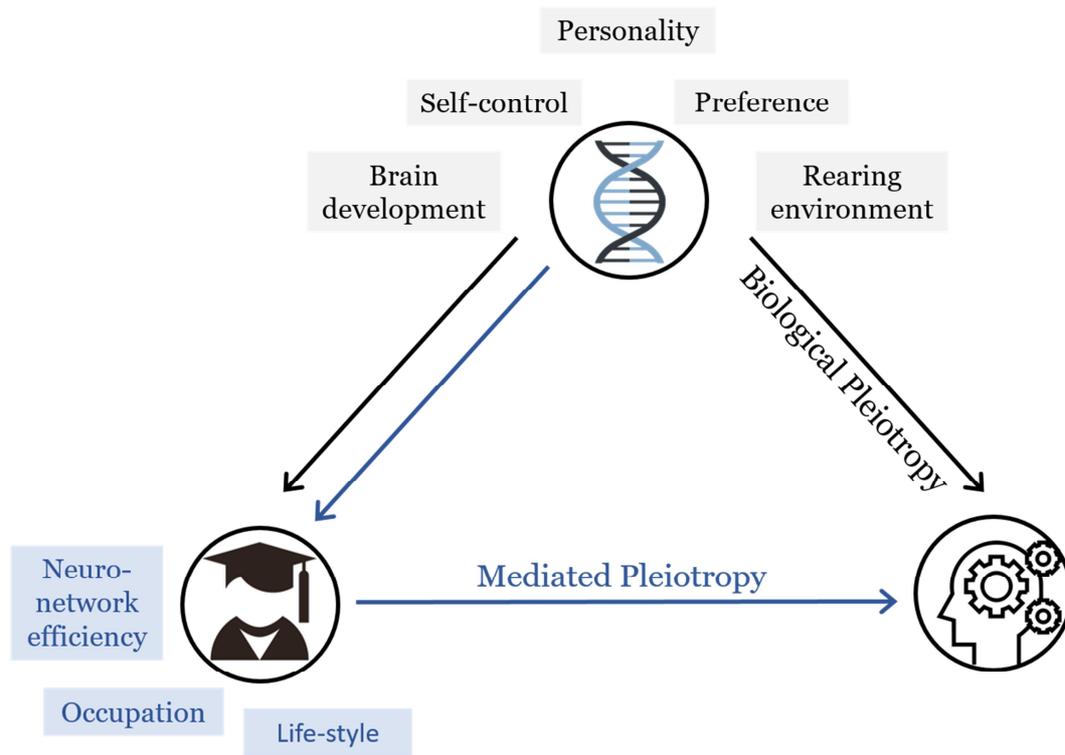


Figure 2. Box plots of the cognitive abilities over age groups (with outliers).

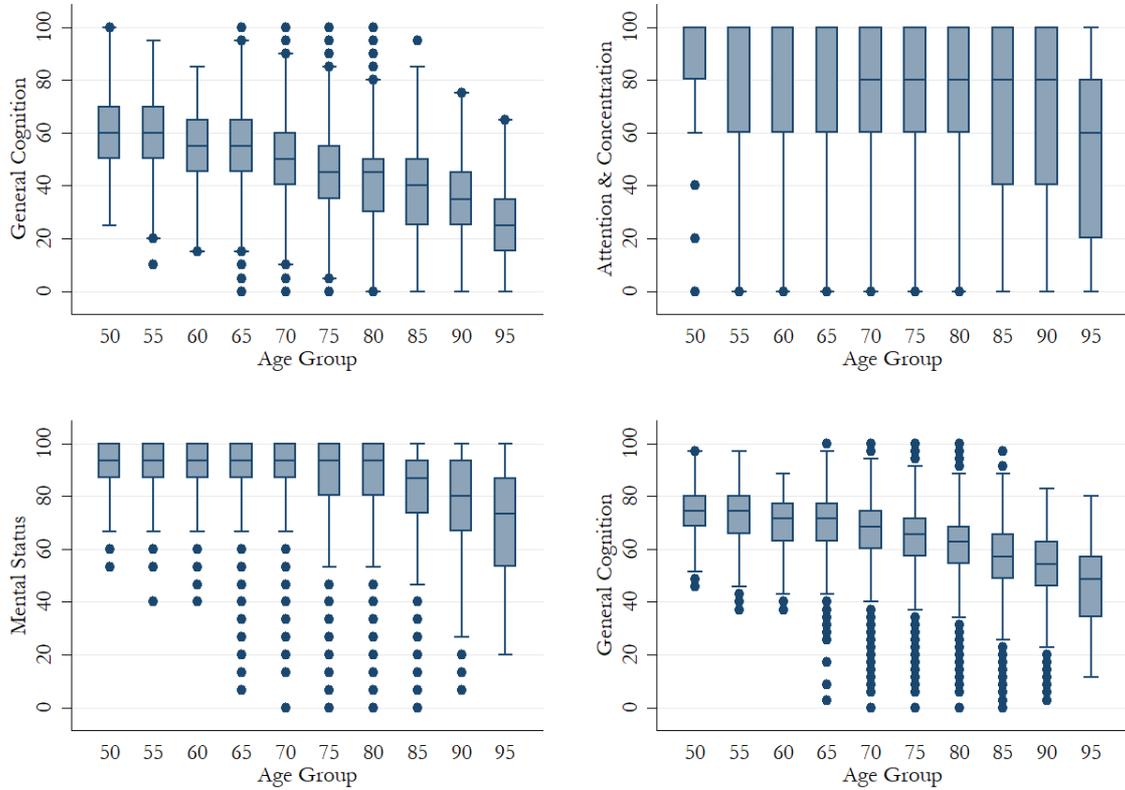
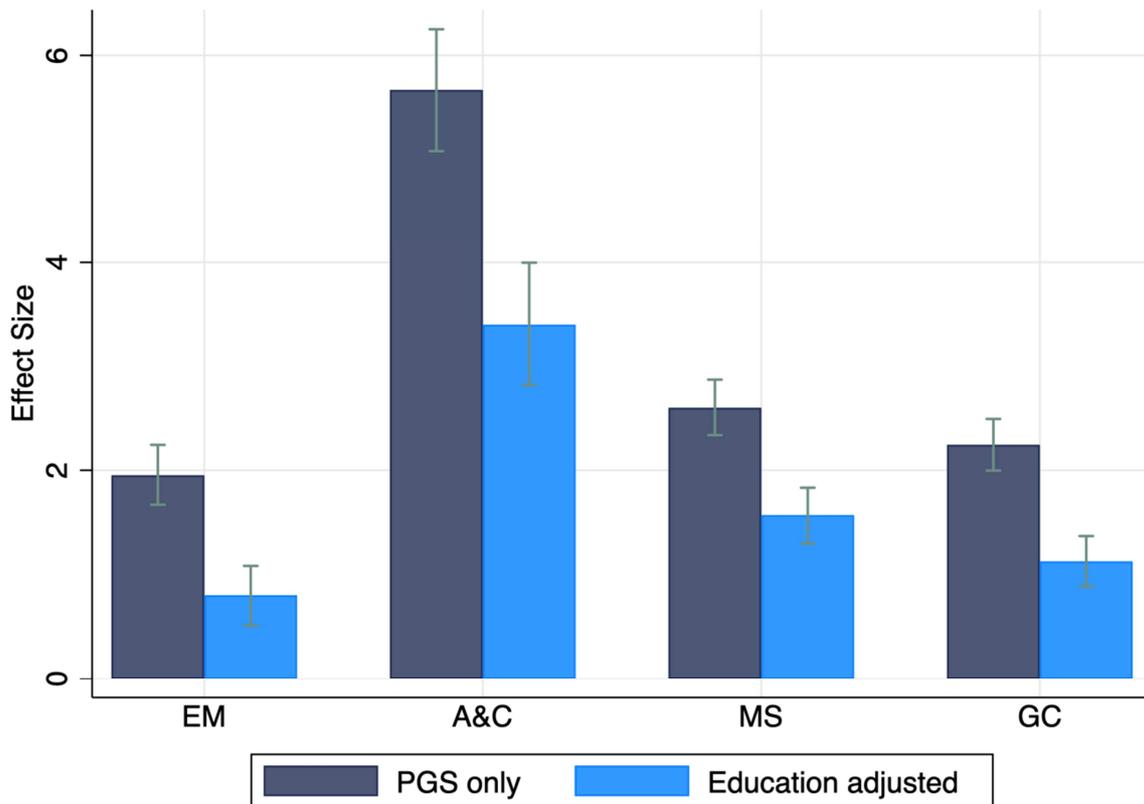
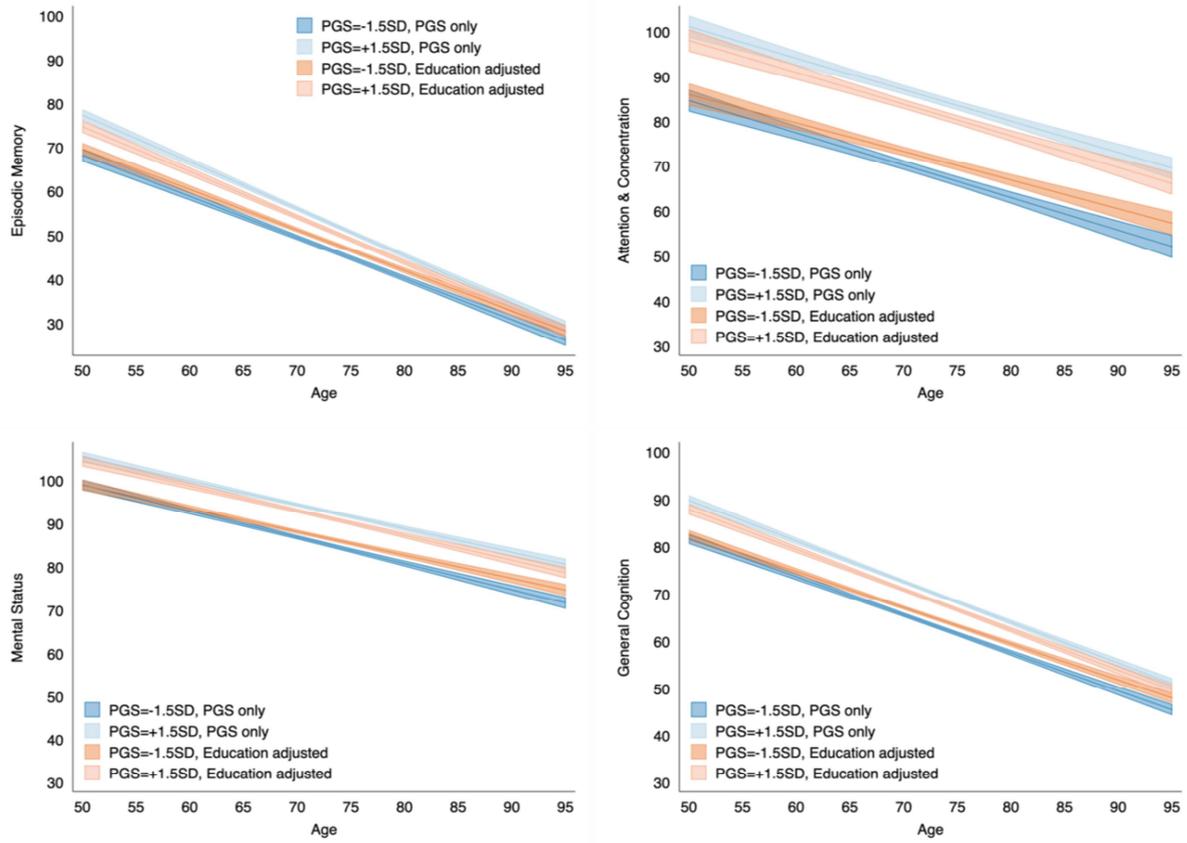


Figure 3. Association between education-linked polygenic score and level of cognitive abilities (n=5,859, N=34,184)



*Note: The barplot shows the magnitude of the effect of a 1 SD increase in polygenic score on percentage correctness cognitive performance at age 75. Error bars indicate 95% confidence intervals. Dark navy bars show the effect sizes for the base models that education-linked polygenic score is the only predictor. Blue bars indicate the effect sizes for the education adjusted models. Both polygenic score and years of education are standardised. Gender and ten principal components are adjusted in all models. For details, see supplementary materials.*

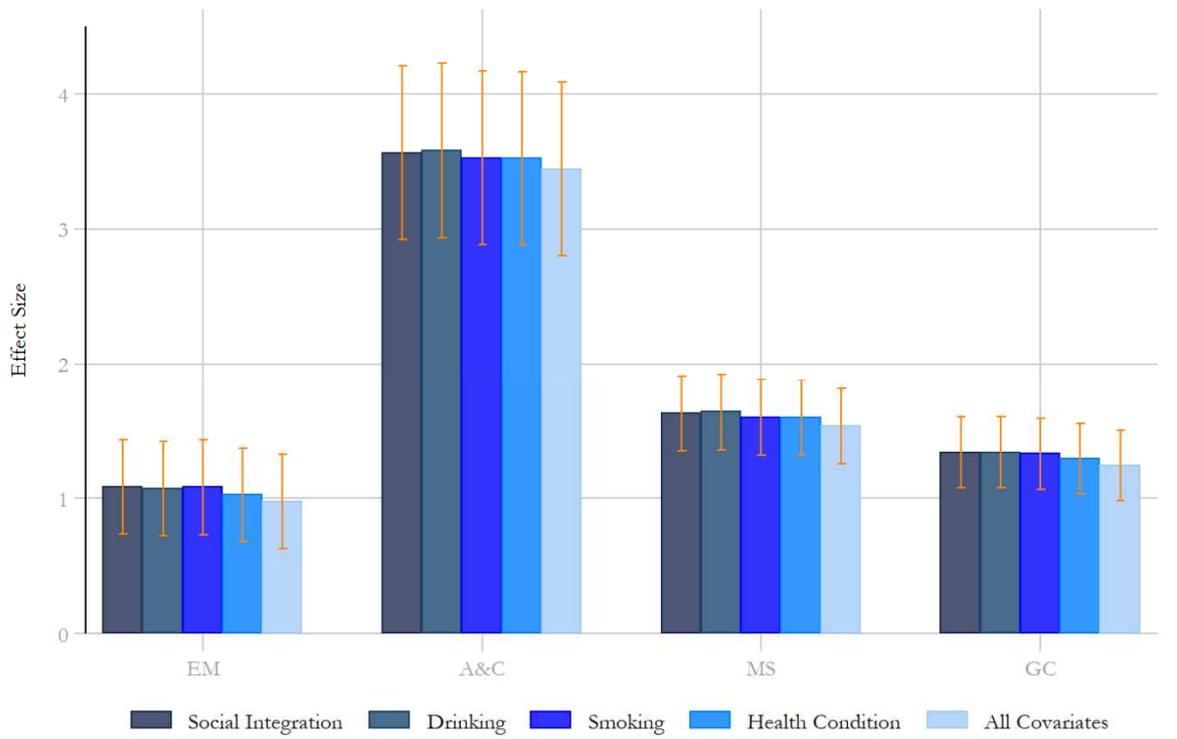
Figure 4. Association between education-linked polygenic score and the rate of change in cognitive decline (n=5,859, N=34,184).



*Note: The margin plots show the effect of a 1 SD increase in polygenic score on the rate of change in cognitive decline with age. The y-axes represent the percentage of correctness in the completed tasks for the domains. The shaded areas show 95% confidence intervals. Blue lines show the trajectories for the base models that education-linked polygenic score is the only predictor. Orange lines indicate the trajectories for the education adjusted models. Both polygenic score and years of education are standardised. Gender and ten principal components are adjusted in all models. For details, see supplementary materials.*

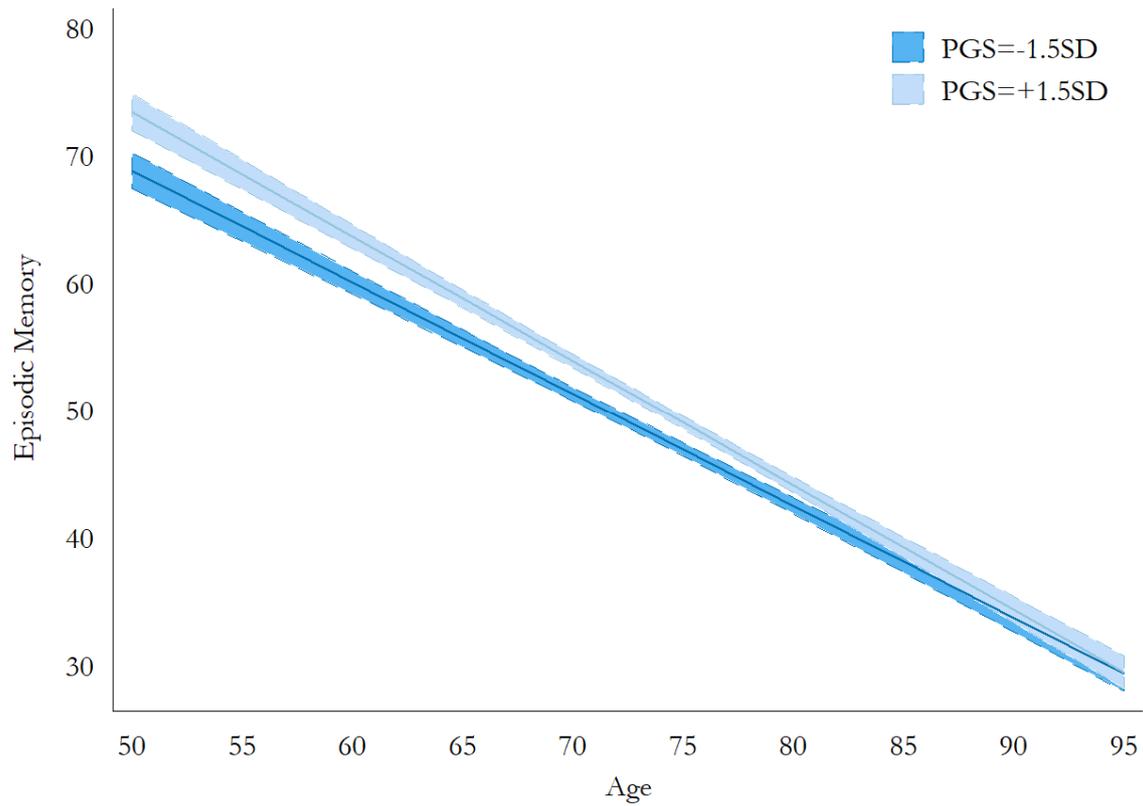
Figure 5. Intercept and slope results from the growth curve models on cognitive outcomes, controlling for covariates (n=5,859, N=34,184).

a). Intercept results for four cognitive outcomes.



*Note: The barplot shows the magnitude of the effect of a 1 SD increase in polygenic score on percentage correctness cognitive performance at age 75. Error bars indicate 95% confidence intervals. Dark navy, navy, blue, medium blue, and light blue bars show the effect sizes for social integration, drinking, smoking, health condition, and all covariates adjusted models. Both polygenic score and years of education are standardised. Gender and ten principal components are adjusted in all models. For details, see supplementary materials.*

b). Slope result for Episodic Memory, all covariates adjusted.



*Note: The margin plots show the effect of a 1 SD increase in polygenic score on the rate of change in EM with age. The y-axes represent the percentage of correctness in the completed tasks for EM. The areas between the dashed lines show 95% confidence intervals. Both polygenic score and years of education are standardised. Gender and ten principal components are adjusted. For details, see supplementary materials.*

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- Older adults with higher scores perform better across all measures of cognition.
- The relationship is robust after controlling for phenotypic educational attainment.
- The genetic effect on episodic memory diminishes with age.
- Future research should consider genetic effects when examining cognitive decline.

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