

## Disclosure Policy

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Disclosure Statement:

I inform the American Economic Review - Insights that:

1. I have not received any special financial support for this project.
2. I have not received any financial support from an interested party.
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5. No other party has the right to review the paper prior to its circulation.

Best regards,

A handwritten signature in black ink, appearing to read "Bernardo S. Blum". The signature is fluid and cursive, with the first name being the most prominent.

Bernardo S. Blum