

Disclosure Statement

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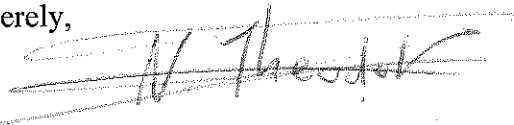
I, Nikolaos Theodoropoulos, declare that this project was funded by a Steven H. Sandell Grant administered by the Center for Retirement Research (CRR) at Boston College and funded by the U.S. Social Security Administration (SSA). In concordance with Sandell grant policy, the paper has been reviewed by the SSA.

The paper uses restricted data from the National Health Interview Survey (NHIS). The restricted data were accessed at the National Center for Health Statistics (NCHS) Restricted Data Center (RDC) in Hyattsville, MD. The data agreement involves a request for review of the tables prior to their release. Thus, the results were reviewed by an RDC staff member.

All opinions and conclusions expressed in the paper are solely mine and do not represent the opinions or policy of the SSA, any agency of the federal government, the CRR, the University of Connecticut, the University of Cyprus, or Boston College.

This project did not require IRB approval because our analysis of de-identified, publicly available data does not constitute human subjects research as defined in federal regulations.

Yours sincerely,



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