

**Disclosure Statement to accompany the manuscript  
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  2. Each interested party from whom he or she has received significant financial support, summing to at least \$10,000 in the past three years, in the form of consultant fees, retainers, grants and the like.

*I list below all parties from which I have received \$10K+ in the last three years. I'm not certain that any of the entities below is an "interested party" but I am erring on the side of caution.*

    - a. American Economic Association
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    - c. RAND Corporation
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3. Each author should disclose any paid or unpaid positions as officer, director, or board member of relevant non-profit organizations or profit-making entities. A “relevant” organization is one whose policy positions, goals, or financial interests relate to the article.
  - a. The Urban Institute (board member)
4. The disclosures required above apply to any close relative or partner of any author.

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5. Each author must disclose if another party had the right to review the paper prior to its circulation.

No party had the right to review the paper prior to circulation. The private disability insurer that provided the data for the project also provided feedback and suggestions on the paper draft.