

August 30, 2014


TO: Editorial Board of the American Economic Review and Other Interested Parties  
FROM: Neale Mahoney  
SUBJECT: Disclosure Statement for “Bankruptcy as Implicit Health Insurance”

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IRB approval for online survey obtained from Harvard University Committee on the Use of Human Subjects in Research under application number F21026-101.

I have no other financial interests to disclose.

Sincerely,



Neale Mahoney

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