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2. I received no other significant financial support from an interested party.
3. I have not held any positions in non-profit or profit-making entities related to this research.
4. I have nothing to disclose for close relatives or partners.
5. The Social Security Administration requires that all manuscripts using confidential SSA data be reviewed for disclosure avoidance. SSA reviewed this paper per this requirement.

The University of Chicago Institutional Review Board reviewed and approved this project.