

Individual Disclosure Statements

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Conflict of Interest

I, Jorge N. Zumaeta, the co-author have no relevant financial or non-financial interests to disclose.

Competing Interests

I, Jorge N. Zumaeta, declare no financial interests and work for Florida International University.

Author Contributions

I, Jorge N. Zumaeta, a co-author of the paper, supported the development of the study's conception and design. Material preparation, data collection, and analysis were performed by all co-authors under the sponsorship of The Cook Center on Social Equity at Duke University. The first draft of the manuscript was written by all co-authors and made some revisions to previous versions of the manuscript. I have read and approved the final manuscript.

Other Required Statements

The data used in this research paper was derived from the 2017 Baltimore National Asset Scorecard for Communities of Color survey. The data contain detailed information on assets and liabilities, income, and incarceration history along with demographic characteristics for each observed household. All participants volunteered and consented to be part of this research study. The records used in this study are kept private and are protected to the fullest extent provided by law. The study does not include any information that will make it possible to identify a subject. All data is presented at the aggregated level ensuring confidentiality.

Our research records are stored securely and only the research team has access to the records. The records and pertinent digital files are kept on a secured server managed by the Cook Center on Social Equity at Duke University. The records may be reviewed for audit purposes by authorized University or other agents who will be bound by the same provisions of confidentiality. The results are kept in a database with anonymous identifiers for each participant and cannot be traced back to each participant.

IRB approval to use the Baltimore NASCC survey was granted via Duke University.