

## **AER-Insights Disclosure Statement**

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Disclosure Statement: I declare that I have no relevant or material financial interests that relate to the research described in this paper.

Data disclosure: This project makes use of confidential TransUnion data for which access is restricted. We will not be able to post the data publicly, though we can provide all code.

Right of review: TransUnion had the right to review the paper prior to its circulation. This review was only for the purposes of ensuring that no confidential information was disclosed.

IRB: The paper was not subject to IRB review as it used already-collected secondary data with no personally identifiable information.