

## AEA Papers & Proceedings Disclosure Statement

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I, William E. Spriggs, declare that I have no relevant or material financial interests that relate to the research described in this paper.

No IRB approval was required for this paper.

Signed,

A handwritten signature in blue ink, appearing to read "William E. Spriggs". The signature is fluid and cursive, with a prominent initial "W" and a long, sweeping underline.