

American Economic Journals Disclosure Statement
(Please include one for every author of the paper.)

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Author Name: Wenlan Qian

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Disclosure Statement:

1. My co-authors and I obtained the proprietary data from a leading financial institution in Singapore, the Singapore Supreme Court, and Singapore government. Our contract with the data provider did not give them the right to influence, review, or screen our findings in this study. The institutions have not influenced, reviewed, or screened the findings of our study.
2. The author declares that she has no relevant or material financial interests that relate to the research described in this paper.