

January 8, 2026

Re: AER submission of **Social Security and Retirement of Older Blacks and Hispanics**

Emma Aguila

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Emma Aguila declares that she has no relevant or material financial interests that relate to the research described in this paper. The institutional review board (IRB) of the University of Southern California (USC) revised and approved our protocol (approval number UP-21-01019).

A handwritten signature in black ink that reads "emma aguila vega". The signature is written in a cursive, lowercase style.

Emma Aguila