

August 8, 2013

AEA Disclosure

I, Nicolai V. Kuminoff, declare that I have no relevant or material financial interests that relate to the research described in this paper.

Sincerely,



Nicolai V. Kuminoff
Assistant Professor
Department of Economics
Main Campus, PO Box 873806
Tempe, AZ 85287-3806
kuminoff@asu.edu