

## American Economic Journals Disclosure Statement

Date: February 6, 2023

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Manuscript Title: Measuring Absolute Income Mobility: Lessons from North America and Europe

Disclosure Statement: Outi Sirniö declares that she has no relevant or material financial interests that relate to the research described in this paper. Permission for Sirniö to access the Finnish data set was granted by Statistics Finland (permission number TK-53-731-16). The results and transition matrices were reviewed by Statistics Finland officials to insure no disclosure of confidential information. These reviews did not affect the analysis, results, or conclusions in any way.