

Feb 21, 2024

To Whom it May Concern:

This statement affirms that I have no financial interests that may be potentially impacted by the findings in the paper “In-kind transfers as insurance.”

I maintain no positions in any organization whose policy positions, goals, or financial interests relate to the article.

Sincerely,

A handwritten signature in black ink, consisting of a stylized 'S' followed by a long horizontal line.

Samuel Norris
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