

Disclosure Statement

January 9, 2026

Dear Editor,

The paper titled "*The Harder They Fall: Diverging Black-White Wealth in Older Age Using the Health and Retirement Study*" was completed while the author was a research economist at the Federal Reserve Bank of Minneapolis, within the Opportunity and Inclusive growth Institute of the Research department. The authors also acknowledge grant support from U.S. Social Security Administration (SSA) as part of the Retirement and Disability Research Consortium. The author declares that he has no other relevant or material financial interests that relate to the research described in this paper.

Best wishes,

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