

January 8, 2026

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

Zeewan Lee

Zeewan Lee received support from the U.S. Social Security Administration (SSA) through the Michigan Retirement and Disability Research Center (MRDRC) grant RDR18000002 and the National University of Singapore Start-Up Grant R-603-000-366-133.

Zeewan Lee 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 National University of Singapore (NUS) revised and approved our protocol (approval number NUS-IRB-2022-714).

A handwritten signature in black ink, appearing to read 'Zeewan Lee', with a stylized, cursive script.

Zeewan Lee