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### Abstract

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# 1 Introduction

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## A Appendix

### A.1 Panel Analysis

Simple pooled OLS on panel data is given by

$$\begin{aligned}y_{it} &= \beta \mathbf{X}_{it} + \epsilon_{it} \\ &= \beta \mathbf{X}_{it} + a_i + u_{it}\end{aligned}\tag{A.1}$$