

Disclosure Statement for Peter Ganong for “Liquidity vs. Wealth in Household Debt Obligations: Evidence from Housing Policy in the Great Recession”

The author received funding for this project from the National Bureau of Economic Research through the Alfred P. Sloan Foundation Grant No. G-2011-6-22, the Washington Center for Equitable Growth, and the Hirtle Callaghan Fund.

Two of the datasets used in this project are proprietary. The first is from Transunion. Transunion staff reviewed the paper prior to submission to ensure the accurate description of the data and that no confidential proprietary information was disclosed. The second dataset is from JPMorgan Chase. Chase staff reviewed the paper prior to submission to ensure that privacy protocols were followed and that no confidential proprietary information was disclosed. Neither Transunion nor Chase were permitted to review the conclusions of the research under data use agreements in place with both data providers. While working on this paper, the author was compensated for providing research advice on public reports produced by the JPMorgan Chase Institute’s research team.

Harvard University’s IRB reviewed the use of both Transunion and Chase data and issued Notices of Determination that this research is not considered human subjects research (Notices number 15-2218 and 14-3606, respectively).

Disclosure Statement for Pascal Noel for “Liquidity vs. Wealth in Household Debt Obligations: Evidence from Housing Policy in the Great Recession”

The author received funding for this project from the National Bureau of Economic Research through the National Institute on Aging Grant No. T32-AG000186, the Joint Center for Housing Studies, the Washington Center for Equitable Growth, the Hirtle Callaghan Fund, and the Charles E. Merrill Faculty Research Fund at the University of Chicago Booth School of Business.

Two of the datasets used in this project are proprietary. The first is from Transunion. Transunion staff reviewed the paper prior to submission to ensure the accurate description of the data and that no confidential proprietary information was disclosed. The second dataset is from JPMorgan Chase. Chase staff reviewed the paper prior to submission to ensure that privacy protocols were followed and that no confidential proprietary information was disclosed. Neither Transunion nor Chase were permitted to review the conclusions of the research under data use agreements in place with both data providers. While working on this paper, the author was compensated for providing research advice on public reports produced by the JPMorgan Chase Institute’s research team.

Harvard University’s IRB reviewed the use of both Transunion and Chase data and issued Notices of Determination that this research is not considered human subjects research (Notices number 15-2218 and 14-3606, respectively).