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**Your ref: Disclosure statement**

**To the American Economic Association**

I have no conflicts of interest to declare for this paper, AER 2009-0634 "Consumption and Labor Supply with Partial Insurance: An Analytical Framework."

While working on this paper I have been an employee at University of Oslo (professor) and at the Federal Reserve Bank of Minneapolis. At University of Oslo I have been affiliated with the Department of Economics and the Centre for the Study of Equality, Social Organization, and Performance (ESOP). While working on this paper I have received an Advanced Grant from the European Research Council (€2.1 million). The research undertaken in this paper is fully independent from these organizations, which do not have any stake in the results of the paper.

I have nothing to disclose in terms of memberships in relevant organizations.

No another party had the right to review the paper prior to its circulation..

Sincerely,

A handwritten signature in cursive script that reads "Kjetil Storesletten".

Kjetil Storesletten