

**Disclosure Statement for “Consumer Spending During Unemployment: Positive and Normative Implications” – Peter Ganong, Harris School of Public Policy**

While working on this paper, Ganong was a paid contractor who performed work on JPMC Institute reports. Ganong was not paid for time spent writing this paper. JPMC reviewed the paper to ensure that privacy protocols were followed and that no JPMC intellectual property was disclosed.

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The authors declare that they have no other relevant or material financial interests that relate to the research described in this paper.

Harvard’s IRB issued a letter that the research protocol #14-3606 is not considered human subjects research.