

Re: AER submission, “The Economic Consequences of Bankruptcy Reform”

To whom it may concern:

I provide specific answers to the five specific numbered questions contained in the American Economic Association disclosure document (<https://www.aeaweb.org/journals/policies/disclosure-policy>).

1. I received no non-salary support for the research in this paper.
2. I have not received any financial support in the past three years from a party that would have a financial, ideological, or political stake in the paper referenced above.
3. I am not an officer, director, or board member in a for-profit or non-profit organization that has a relevant relationship to the contents of the article referenced above.
4. None of my close relatives have received any financial support for my work on the paper referenced above. None of my close relatives have received any financial support in the past three years from a party that would have a financial, ideological, or political stake in the paper referenced above. None of my close relatives are an officer, director, or board member in a profit or non-profit organization that has a relevant relationship to the contents of the article referenced above.
5. The provider of some of the data of the data used in the paper (the Consumer Finance Protection Bureau) reviewed the paper prior to circulation for the purposes of maintaining consumer confidentiality and compliance with contractual obligations from the data vendor.

Sincerely,

Raymond Kluender
Assistant Professor
Harvard Business School