

Disclosure Statement for the paper titled “Moving to a Job: The Role of Home Equity, Debt, and Access to Credit” by Yuliya Demyanyk, Dmytro Hryshko, Maria Jose Luengo-Prado, and Bent Sorensen.

The views expressed are those of the authors and do not necessarily reflect the official positions of the Federal Reserve Bank of Cleveland or the Federal Reserve System.

The portion of the data used for this paper was provided to the Federal Reserve Bank of Cleveland (FRBC) from TransUnion (the credit bureau) and CoreLogic. The data is proprietary; it can be only used by data subscribers based on the legal Agreement between TransUnion, CoreLogic, and FRBC. This agreement allows co-authors of an employee of the FRBC to have access to the data, provided they are either visiting scholars or research associates with the FRBC.

Based on the contract between FRBC and TransUnion, the FRBC needed to inform TransUnion of the results of the research and provide TransUnion the ability to review such results prior to any use or publication. Upon review of the research results by TransUnion, TransUnion needed to determine whether the TransUnion name, trademark, logo, or any reference to TransUnion can be used by the FRBC in any publication or academic presentation as well as any working paper, discussion, interview or any other forum. TransUnion granted the permission for the FRBC to use their name in the research paper submitted to the AEJ at this time.

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