

### **Mandatory Disclosure Statement: Joana Naritomi**

I would like to disclose the following information according to the AER disclosure requirements regarding the manuscript "Job Displacement Insurance and (the Lack of) Consumption-Smoothing". The numbered items below refer to the numbered items in the "American Economic Association Disclosure Policy."

1. This article is part of a project that received research support from the International Growth Centre (IGC), the National Science Foundation (NSF grant SES-1757105), and the Suntory and Toyota International Centres for Economics and Related Disciplines (STICERD).
2. This article is part of a research collaboration between an unnamed start-up firm ("data owner") and Columbia University. The article also used data from the Brazilian Ministry of Labor. In both instances, the covenants contained in the data use authorization did not involve any transfer of financial or pecuniary resources among the parties.
3. I have no disclosures regarding paid or unpaid positions.
4. I have no disclosures regarding a relative or partner.
5. We had complete academic freedom in all aspects of the data analysis and interpretation. All the administrative data used in this article were de-identified and a number of measures were taken to protect the confidentiality of the data. Yet, the data are still considered confidential, and the agreement requires that the data owner reviews the research prior to its release in order to ensure that the confidentiality of the data was not unintentionally compromised. The data owner did not have any say in how the analysis was conducted; the disclosure procedure was restricted to ensuring that the publication only included aggregated statistics of the data.
6. I have no disclosures regarding potential conflicts of interest.

This article is part of a project that obtained Institutional Review Board (IRB) approval from Columbia University and Research Ethics approval from the London School of Economics.