

Disclosure Statement (Anthony DeFusco)

Wage Garnishment in the United States: New Facts from Administrative Payroll Records

The author declares that he has no relevant or material financial interests that relate to the research described in this paper. The author received financial support from the Kellogg School of Management at Northwestern University.

The data used in this study were not collected specifically for the study and no researcher on the study team has access to subject identifiers. The study is thus not considered human subjects research and we therefore did not seek or obtain IRB approval for it.

A handwritten signature in black ink, appearing to read "Anthony DeFusco", is positioned below the text. The signature is fluid and cursive, with the first name "Anthony" and last name "DeFusco" clearly distinguishable.