

**A GLOBAL THINK TANK DEDICATED TO
DELIVERING DATA-RICH ANALYSES AND
EXPERT INSIGHTS FOR THE PUBLIC GOOD**

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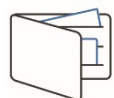
#JPMCIInstitute

@FionaGreigDC

JPMORGAN CHASE & CO.

INSTITUTE

JPMC Institute Data Assets



CONSUMERS/HOUSEHOLDS

- Observe checking accounts and credit card accounts of **~70 million households** providing a window into:
 - Cash flow dynamics: income and spending categories and account transfers at the daily level
 - Debt payments and balance sheet outcomes: liquid assets and payments and balances for credit cards, auto loans, student loans, and mortgages

Key Sub-samples and Data Assets

- Online Platform Economy: 2.3 million families earning income from 128 different online platforms
- Healthcare Out-of-pocket Spending Panel: healthcare spending of sample of 4.7 million account holders ages 20-64
- Tax refund recipients and payers: A random sample of one million families and their tax time events
- Unemployment Insurance: ~180,000 UI recipients



LOCAL COMMERCE

- Observe over **96 billion credit and debit card transactions** by Chase customers in all 50 states and Washington, DC

Local Commerce Spending Time Series

- Merchant view with over **22 billion** transactions by over **64 million** customers at merchants located in the 14 US metro areas we track
- Consumer view with over **4 billion** transactions, including online spending, by over **7.7 million** customers that reside in the 14 US metro areas we track



MORTGAGE

- Observe over **31 million mortgages** serviced by JP Morgan Chase in all 50 states and Washington, DC; many mortgage customers have Chase deposit accounts and/or Chase credit cards

Modifications

- Observe one million Chase Mortgage customers who received a modification

Defaults

- Observe over 11,500 customers with a Chase mortgage and Chase deposit accounts who defaulted on their mortgages

Adjustable-rate Mortgages

- Observe over 4,000 Chase Mortgage customers with a 5/1 ARM and a Chase credit card



SMALL BUSINESS

- Observe **2.5 million small businesses** that hold a Chase Business Banking account
- Longitudinal sample of **138,000 active small businesses** founded in 2013

Small Business Owner Health Insurance Premiums

- Observe individual health insurance premium payments from owners of **30,000 small businesses**

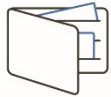


FINANCIAL MARKETS

- Observe **395 million transactions** executed by **44,000 institutional investors**
- Global dataset includes all types of institutional investors across all regions and covers all asset classes

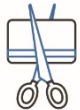
The **JPMorgan Chase Institute** is a global think tank dedicated to delivering data-rich analyses and expert insights for the public good.

INSTITUTE RESEARCH THEMES



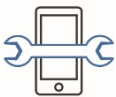
HOUSEHOLD INCOME & SPENDING

Research focused on the income and expense dynamics of US consumers.



HOUSEHOLD DEBT

Research focused on the various forms of household debt, including credit cards and mortgages.



LABOR MARKETS

Research focused on income from labor including labor market trends, growth of the Online Platform Economy, and the financial impacts of job loss.



HEALTHCARE

Research focused on out-of-pocket healthcare spending among US households to analyze the relationship between cash flows and healthcare expenditures.



CITIES & LOCAL COMMUNITIES

Research focused on local commerce, resident spending, and the economic vibrancy of cities and local communities.



SMALL BUSINESS

Research focused on the financial volatility of small business cash flow management, inflow and net flow, and overall health of US small businesses.



FINANCIAL MARKETS

Research focused on institutional investor behavior.

Outreach & Partnerships

Top-tier universities & institutions

- Convened key academic & research community members for Institute hosted Conference on Economic Research, providing forum for cross-discipline knowledge sharing
- Actively participate and present at key academic conferences



Think Tanks



Government



Non-Profit & Advocacy



Private Sector Firms

