

## **American Economic Journals Disclosure Statement**

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Disclosure Statement: This research was undertaken during my PhD at the University of Lausanne. Since graduating, I have been employed as a Consultant with London Economics Ltd. in the UK and receiving my salary from them. London Economics has a specialized Behavioural Economics practice in which I work. London Economics has not explicitly funded this research, nor do they have a material interest in this work. I thus declare the presence of this relationship but declare also that I have no conflict of interest resulting from it.