Disclosure Statement for Maria Petrova

1. I paid some expenses for the project from my research account at the New Economic School

2. No funding was received from any interested parties.

3. I hold no relevant board or directorship positions.

4. The above (1-3) also apply to all close family members (my husband and co-author Ruben Enikolopov also paid some expenses from his research account at the New Economic School).

5. No parties had the right to review the paper prior to disclosure.