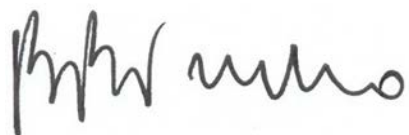


## Disclosure statement

Barbara Petrongolo declares that she has not relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to read 'Barbara Petrongolo', written in a cursive style.

Queen Mary University, 25 January 2017