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Title: Loss-Aversion in Post-sale Purchases of Consumer Products and their Substitutes

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The author was a consultant in 2011-2012 to the firm whose data is used in this paper.

The paper uses publicly-available data from human subjects. However these data are exempt from Institutional Review Board approval under the following exemption (“observation of public behavior”) (45 CFR 46.101(b)(2))

Research involving the use of educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior.

A handwritten signature in black ink, appearing to read 'Ray', with a stylized flourish above it.