

**“Reference Dependence in the Housing Market”
Disclosure Statement**

Cristian Badarinza

Cristian Badarinza has no relevant or material financial interests that relate to the research described in this paper. As far as he is aware, none of his outside activities and financial considerations have any direct interest in the topic of this paper. All significant positions that he has held or holds are publicly available on his CV: www.badarinza.net. His paid and unpaid affiliations do not place any formal restrictions on his published work.