

SAURABH BHARGAVA
Carnegie Mellon University
Department of Social and Decision Sciences
Visiting Scholar, Russell Sage Foundation [2016 to 2017]
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APPOINTMENTS

2012 to Present	Assistant Professor of Economics, Department of Social and Decision Sciences, Carnegie Mellon University
2016 to Present	Visiting Scholar, Russell Sage Foundation
2017 to Present	Courtesy Faculty Appointment, Heinz College, School of Public Policy, Carnegie Mellon University
2008 to 2012	Adjunct Assistant Professor, University of Chicago, Booth School of Business (MOB/BS Group)
2011 to 2012	Post-Doctoral Fellow, University of Chicago, Harris School of Public Policy (and NORC)

EDUCATION

2008	Ph.D., Economics, University of California, Berkeley
2000	A.B., Economics, Harvard University (magna cum laude)
1996	Jefferson High School (Valedictorian, USA Today All-Academic First Team; Research Science Institute)

PROFESSIONAL AND POLICY EXPERIENCE

[Behavioral Economics and Decision Research \(BEDR\) Policy Lab](#), 2016 to Present
Founder and Co-Director (w/ George Loewenstein)

POLICY ADVISORY & CONSULTING:

- Pennsylvania Insurance Department, Consumer Health Insurance Literacy Working Group, 2016
- Behavioral Science & Policy Organization Working Group (Health Policy), 2016
- Behavioral Science & Policy Organization Working Group (Consumer Finance), 2016
- Center for Disease Control (Diabetes Prevention), 2015
- Senator Warren Staff (Earned Income Tax Credit), 2015
- GAO (Financial Literacy), 2015
- Laura and John Arnold Foundation (Pre-trial Criminal Research), 2015
- MDRC (School Choice, Non-Custodial Parental Support), 2015 to 2016
- Department of Justice, Anti-Trust Division (Consumer Protection), 2010

PROFESSIONAL CONSULTING:

- Behavioral Incentives Worldwide, 2015 to Present
- Otsuka Pharmaceuticals (Medical Adherence), 2014 to 2015
- The Weather Channel (Emotions and Weather), 2013
- McKinsey & Company, 2000 to 2002
- Research Assistant, U.C. Berkeley, Department of Economics, 2002 to 2004 (for Stefano DellaVigna)
- Research Assistant, Harvard Business School, 1997 to 1999 (for Josh Lerner)

TEACHING EXPERIENCE

Carnegie Mellon University, 2012 to 2016

- Behavioral Economics in the Wild (Field evidence in behavioral economics)
- Causal Inference in the Field (Econometrics)

University of Chicago, Booth School of Business, 2009 to 2012

- Strategies and Processes of Negotiation

PUBLISHED OR FORTHCOMING

1. **Psychological Frictions and the Incomplete Take-Up of Social Benefits: Evidence from an IRS Field Experiment** (w/ Day Manoli)

American Economic Review, Vol. 105, No. 11, pp. 3489-3529, 2015.

Formerly circulated as: "Why are Benefits Left on the Table? Assessing the Role of Information, Complexity, and Stigma on Take-up with an IRS Field Experiment," University of Chicago, mimeo, 2012.

2. **Evaluating Health Insurance Decisions: New Evidence from a Menu with Dominated Options** (w/ George Loewenstein and Justin Sydnor)

Quarterly Journal of Economics, Forthcoming.

Formerly circulated as: "Do Employees Make Sensible Health Insurance Decisions? Evidence from a Menu with Dominated Options," *NBER Working Paper* No. 21160, 2015.

3. **Behavioral Economics and Public Policy 102: Beyond Nudging** (w/ George Loewenstein)

American Economic Review, Papers and Proceedings, Vol. 105, No. 5, pp. 396-401, 2015.

Reprinted in: Cass Sunstein and Lucia Reisch (eds). *The Economics of Nudge (Critical Concepts in Economics)*, Routledge, Forthcoming.

4. **Choosing a Health Insurance Plan, Complexity and Consequences** (w/ George Loewenstein)

Journal of the American Medical Association, Vol. 314., No. 23, pp. 2505-2506, 2015.

5. **Contrast Effects in Sequential Decisions: Evidence from Speed Dating** (w/ Ray Fisman)

The Review of Economics and Statistics, Vol. 96, No. 3, pp. 444-457, 2014.

6. **A Reassessment of the 'Defense of Parenthood'** (w/ Karim S. Kassam and George Loewenstein)

Psychological Science, Vol. 25, Issue 1, 2014.

7. **Driving Under the (Cellular) Influence** (w/ Vikram Pathania)

American Economic Journal: Economic Policy, Vol. 5, No. 3, pp. 92-125, 2013.

8. **The Simple Case against Health Insurance Complexity** (w/ George Loewenstein)

NEJM Catalyst, Patient Engagement, published online on August 23rd, 2016.

9. **Bored in the USA: Using Experience Sampling to Determine Boredom's Contextual and Demographic Correlates** (w/ Alycia Chin, Amanda Markey, Karim S. Kassam, and George Loewenstein)

Emotion, Vol. 17, No. 2, pp. 359-368, 2017.

10. **The Costs of Poor Health (Plan Choices) and Prescriptions for Reform** (w/ George Loewenstein and Shlomo Benartzi). *Behavioral Science & Policy*, Vol. 3 Issue 1, 2017. (forthcoming)

11. **Policy Applications of Behavioral Insights to Household Financial Decision-Making** (w/ Brigitte Madrian, Hal Herschfield, Abby Sussman, Scott Huettel, Julian Jamison, Eric Johnson, Stephen Meier, Scott Rick, Suzanne Shu)

Behavioral Science & Policy, Vol. 3 Issue 1, 2017. (forthcoming)

12. **Behavioral Insights for Health Care Policy** (w/ George Loewenstein, Janet Schwartz, Keith Ericson, Judd B. Kessler, David Hagmann, Jennifer Blumenthal-Barby, Thomas D'Aunno, Ben Handel, Jonathan Kolstad, David Nussbaum, Victoria Shaffer, Jonathan Skinner, Peter Ubel, Brian Zikmund-Fisher)

Behavioral Science & Policy, Vol. 3 Issue 1, 2017. (forthcoming)

13. **An Unhealthy Attitude? New Insight into the Modest Effects of the NLEA** (w/ Mark Patterson and George Loewenstein)

Journal of Behavioral Economics for Policy, Vol. 1, No. 1, pp. 15-26, 2017.

WORKING PAPERS

1. **Gender Differences in Experienced Love** (w/ Karim S. Kassam, Carey Morewedge, and George Loewenstein)
Psychological Science, Reject and Resubmit.
2. **New Evidence on the Hedonic and Time-Use Consequences of Children** (w/ Karim S. Kassam, George Loewenstein, and Carey Morewedge)
Under Review
3. **Law and Order: Sequential Contrast Effects in Judicial Decisions**
University of California, Berkeley, PhD Dissertation, 2008.

SELECTED WORKS IN PROGRESS

1. **New Evidence on the Puzzle of Low Retirement Savings** (w/ Lynn Conell-Price)
2. **Who Heeds a Nudge? Evidence on the Heterogeneous Influence of Enrollment Architecture and Incentives on Retirement Savings** (w/ Lynn Conell-Price, Rick Mason, Shlomo Benartzi)
3. **Fact or Alternative Fact? Motivated Beliefs in Presidential Voting** (w/ Karna Basu)
4. **A New Measure of Media Bias and Strategic Coverage of Elections**
5. **Do Insurance Incentives Matter? Exploring the Effects of Incentives, Salience, and Feedback with a Field Experiment on Auto-Insurance in South Africa** (w/ Alison Bутtenheim and George Loewenstein)
6. **Under-Confidence and Goal Choice in the Labor Market: Evidence from 100,000 Employees and 250 Firms** (w/ George Loewenstein)
7. **Still Haven't Found What You're Looking For? New Evidence on the Behavioral Behaviors to Job Search** (w/ Lynn Conell-Price)
8. **Does the Size of the Black-White Wage Gap Depend on Who's Asking? Evidence from the NLSY97** (w/ Dan Black, and Jeffrey Grogger)
9. **The Economic and Psychological Determinants—and Deterrents—of Tax Compliance: An IRS Field Experiment with Paid Tax Preparers and EITC Filers**
10. **The Psychological and Economic Determinants of Wage: Evidence from Micro-data and a Field Experiment on Job Search** (w/ Tanya Menon)

MEDIA

Driving Under the (Cellular) Influence

BBC News, Daily Mail, Freakonomics (Blog and Podcast), Marginal Revolution, The New York Times (Technology Blog), Bloomberg, Politico (Blog), CBS Radio (St. Louis and SF Affiliates), Fox TV (SF Affiliate), San Francisco Examiner, National Public Radio (Michael Krasny Show), Chicago Tribune, Macleans, ABC Australia

A Reassessment of the 'Defense of Parenthood'

The New York Magazine, The New Scientist

Contrast Effects in Sequential Decisions: Evidence from Speed Dating

Marginal Revolution

Evaluating Health Insurance Decisions

New York Times (2), Wall Street Journal, Time, National Public Radio (Online), Huffington Post, CNBC, Slate, Money.com

Psychological Frictions and the Incomplete Take-up of Social Benefits

Vox, Bloomberg, Marginal Revolution

Bored in the USA

Psychology Today

Invited Columns: “Dismal Science No More?” The Financial Express (India), 6/09 [A column discussing the policy implications of psychological and economic research on hedonics and subjective well-being], “An Immodest Truth,” The Financial Express (India), 9/09 [A column discussing the role of overconfidence in shaping everyday decisions as well as broader financial and political outcomes]

GRANTS AND FELLOWSHIPS

2016	Russell Sage Foundation – Research Grant (Program on Behavioral Economics) [\$125,000]
2016	Visiting Scholar, Russell Sage Foundation
2015	British Academy Grant (w/ Vikram Pathania) (\$16,000)
2015	PNC Financial Decision-Making Research Grant [Benefit Elections] (\$47,000)
2014	Penn-CMU Roybal NIH Grant [Food Choice] (\$34,500)
2014	Progressive Insurance – Funded Research Collaboration (\$42,000)
2013	Penn-CMU Roybal Center on Behavioral Economics and Health Pilot Grant (< \$5,000)
2013	PNC Financial Decision-Making Research Grant [Emotions] (\$40,000)
2013	NBER Household Finance Group Grant (\$17,000)
2012	Berkman Faculty Development Grant, Carnegie Mellon University (\$5,000)
2009	Russell Sage Foundation, Small Grant in Behavioral Economics (\$5,000)
2008	Institute of Business and Economic Research Grant (< \$5,000)

INVITED PRESENTATIONS

2017	NBER Law & Economics Meeting, University of Pennsylvania – CHIBE, Hunter College, Russell Sage Foundation, MDRC
2016	University of Toronto - Rotman School of Management, University of Copenhagen, USC - Marshall School of Business, Boston University/Harvard/MIT Health Seminar (Harvard Kennedy School), UCLA - Anderson School of Management
2015	American Economic Association (Annual Meeting, Boston), Brookings Conference on Behavioral Economics, BSPA Inaugural Conference, Case Western University, GAO Financial Literacy Working Group, Laura and John Arnold Foundation Roundtable (Pretrial Criminal Justice Research), LDI CHIBE Behavioral Economics and Health Symposium, Russell Sage Behavioral Labor Economics Working Group, University of Pennsylvania – Wharton
2014	London School of Economics, Oxford University – Nuffield College, Carnegie Mellon University, LDI CHIBE Behavioral Economics and Health Symposium (University of Pennsylvania), U.C. Berkeley (Behavioral Economics and Public Finance Seminar)
2013	Society of Experimental Social Psychology Annual Meeting, Consumer Financial Protection Bureau
2012	Behavioral Economics Annual Meeting (BEAM), Cornell University, Carnegie Mellon University, Purdue University, University of Maryland, University of Wisconsin, Madison, Association for Public Policy Analysis and Management (APPAM) Annual Meeting
2011	University of Chicago - Booth School of Business (Micro Economics), University of Chicago - Harris School of Public Policy, U.C. Berkeley (Public Finance), U.C. Berkeley (Psychology & Economics), Chicago Federal Reserve (Applied Economics), NCTC National Conference, University of Chicago - Booth School of Business (MOB)
2010	University of Chicago - Booth School of Business (MOB), IRS-EITC All Employee Conference
Pre- 2010	Harvard Business School (NOM), University of Chicago - Booth School of Business (MOB), U.C. Berkeley - Goldman School of Public Policy, U.C. Berkeley (Psychology & Economics), U.C. Berkeley (Public Finance)

REFEREE SERVICE

Economics

American Economic Review, Journal of Political Economy, Quarterly Journal of Economics, Review of Economics and Statistics, Journal of Labor Economics, Journal of the European Economic Association, Journal of Public Economics, Management Science, Journal of Health Economics, Journal of Human Resources, Journal of Urban Economics.

Psychology & General Interest

Science, Psychological Science, Journal of Personality and Social Psychology, Robert Wood Johnson Foundation, Sloan Foundation, Russell Sage Foundation.