

SAURABH BHARGAVA
Carnegie Mellon University
Department of Social and Decision Sciences
Founder, Co-Director, [BEDR Policy Lab](#)
[Personal Research Homepage](#)
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APPOINTMENTS

2012 to Present Assistant Professor of Economics, Department of Social and Decision Sciences, Carnegie Mellon University
2017 to Present Courtesy Faculty Appointment, Heinz College, School of Public Policy, Carnegie Mellon University
2016 to 2017 Visiting Scholar, Russell Sage Foundation
2011 to 2012 Post-Doctoral Fellow, University of Chicago, Harris School of Public Policy and NORC
2009 to 2011 Adjunct Assistant Professor, University of Chicago, Booth School of Business, MOB Group

AFFILIATIONS AND LEADERSHIP

2017 to Present Affiliated Faculty, Abdul Latif Jameel Poverty Action Lab (J-PAL)
2017 to Present Undergraduate Faculty Director, Behavioral Economics, Policy and Organizations (BEPO)
2016 to Present Founder and Co-Director, Behavioral Economics and Decision Research Policy Lab (BEDR)
2013 to Present Affiliated Faculty, Center for Health Incentives and Behavioral Economics (CHIBE)

EDUCATION

Ph.D., Economics, University of California, Berkeley
A.B., Economics, Harvard University (magna cum laude)
Jefferson High School (Valedictorian, USA Today All-Academic First Team, RSI Scholar)

RESEARCH – PUBLISHED AND FORTHCOMING

(* denotes ordered authorship)

1. **Bhargava, S.**, Loewenstein, G., and Sydnor, J. "Choose to Lose: Health Plan Choices from a Menu with Dominated Options," *Quarterly Journal of Economics*, Vol. 132, Issue 3, pp. 1319-1372.

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

2. **Bhargava, S.***, Loewenstein, G., and Benartzi, S. "The Costs of Poor Health (Plan Choices) & Prescriptions for Reform," *Behavioral Science & Policy*, Vol. 3, Issue 1, pp. 1-12, 2017.

3. Madrian, B. C., Hershfield, H. E., Sussman, A., **Bhargava, S.**, Burke, J., Huettel, S. A., Jamison, J., Johnson, E., Meier, S., Rick, S., and Shu, S. "Behaviorally informed policies for household financial decision-making," *Behavioral Science & Policy*, Vol. 3, Issue 1, pp. 27-40, 2017.

4. Loewenstein, G., Schwartz, J., Ericson, K., Kessler, J., **Bhargava, S.***, Hagmann, D., Blumenthal-Barby, J., D'Aunno, T., Handel, B., Kolstad, J., Nussbaum, D., Shaffer, V., Skinner, J., Ubel, P., and Zikmund-Fisher, B. "A Behavioral Blueprint for Improving Health Care Policy," *Behavioral Science & Policy*, Vol. 3, Issue 1, pp. 53-66, 2017.

5. Patterson, M., **Bhargava, S.***, and Loewenstein, G. "An Unhealthy Attitude? New Insight into the Modest Effects of the NLEA," *Journal of Behavioral Economics for Policy*, Vol. 1, No. 1, pp. 15-26, 2017.
6. Chin, A., Markey, A., **Bhargava, S.***, Kassam, K.S., and Loewenstein, G. "Bored in the USA: Using Experience Sampling to Determine Boredom's Contextual and Demographic Correlates," *Emotion*, Vol. 17, No. 2, pp. 359-368, 2017.
7. Loewenstein, G., and **Bhargava, S.*** "The Simple Case against Health Insurance Complexity," *NEJM Catalyst, Patient Engagement*, published online on August 23rd, 2016.
8. **Bhargava, S.**, and Manoli, D. "Psychological Frictions and the Incomplete Take-Up of Social Benefits: Evidence from an IRS Field Experiment," *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.
9. **Bhargava, S.**, and Loewenstein, G. "Behavioral Economics and Public Policy 102: Beyond Nudging," *American Economic Review, Papers and Proceedings*, Vol. 105, No. 5, pp. 396-401, 2015.

Reprinted in: Sunstein, Cass R. and A. Lucia Reisch (eds). *The Economics of Nudge (Critical Concepts in Economics)*, Routledge, 2016.
10. **Bhargava, S.***, and Loewenstein, G. "Choosing a Health Insurance Plan, Complexity and Consequences," *Journal of the American Medical Association*, Vol. 314., No. 23, pp. 2505-2506, 2015.
11. **Bhargava, S.**, and Fisman, R. "Contrast Effects in Sequential Decisions: Evidence from Speed Dating," *The Review of Economics and Statistics*, Vol. 96, No. 3, pp. 444-457, 2014.
12. **Bhargava, S.***, Kassam, K.S., and Loewenstein, G. "A Reassessment of the 'Defense of Parenthood'," *Psychological Science*, Vol. 25, Issue 1, 2014.
13. **Bhargava, S.**, and Pathania, V. "Driving Under the (Cellular) Influence," *American Economic Journal: Economic Policy*, Vol. 5, No. 3, pp. 92-125, 2013.

RESEARCH – WORKING PAPERS

14. **Bhargava, S.***, Kassam, K.S., Morewedge, C., and Loewenstein, G. "Gender Differences in Experienced Love," Reject and Resubmit, *Psychological Science*. [In preparation]
15. **Bhargava, S.***, Kassam, K.S., Morewedge, C., and Loewenstein, G. "New Evidence on the Hedonic and Time-Use Consequences of Children" [Under review]
16. **Bhargava, S.**, and Conell-Price, L. "Serenity Now, Save Tomorrow? New Field Evidence on Retirement Savings Puzzles" [In preparation]
17. Basu, K., and **Bhargava, S.** "Just the Facts, Please! Affect and Motivated Belief in the 2016 Presidential Election" [In preparation]
18. **Bhargava, S.** "Law and Order: Sequential Contrast Effects in Judicial Decisions," University of California, Berkeley, mimeo.

RESEARCH – SELECTED WORKS IN-PROGRESS

1. A Tale of Two Elasticities: New Evidence on the Heterogeneous Role of Psychological Design and Matching Incentives on the Decision to Save” (with Lynn Conell-Price, Rick Mason, and Shlomo Benartzi)
2. A New Measure of Media Bias and Strategic Coverage of Elections
3. Do Insurance Incentives Matter? Exploring the Effects of Incentives, Salience, and Feedback with a Field Experiment on Auto-Insurance in South Africa (with Alison Bутtenheim and George Loewenstein)
4. Under-Confidence and Goal Choice in the Labor Market: Evidence from 100,000 Employees and 250 Firms (with George Loewenstein)
5. Still Haven’t Found What You’re Looking For? Field Evidence on Psychological Frictions in Unemployed Job Search (with Lynn Conell-Price)
6. Does the Size of the Black-White Wage Gap Depend on Who’s Asking? Evidence from the NLSY97 (with Dan Black and Jeffrey Grogger)
7. The Economic and Psychological Determinants—and Deterrents—of Tax Compliance: An IRS Field Experiment with Paid Tax Preparers and EITC Filers
8. The Psychological and Economic Determinants of Wage: Evidence from a Field Experiment on an Online Job Search Site (with Tanya Menon)
9. Weather, Well-Being, and Hedonic Adaptation (with Mark Patterson)

GRANTS AND FELLOWSHIPS

2017	Behavioral Incentives Worldwide (w/ George Loewenstein) (Grant to BEDR Lab) [\$100,000]
2016	Russell Sage Foundation (Program on Behavioral Economics) [\$125,000]
2016	Visiting Scholar, Russell Sage Foundation
2016	Voya Financial (Grant to BEDR Lab) [\$15,000]
2016	Behavioral Incentives Worldwide (w/ George Loewenstein) (Grant to BEDR Lab) [\$100,000]
2015	British Academy Grant (w/ Vikram Pathania) [\$16,000]
2015	PNC Center for Financial Services Innovation [\$47,000]
2014	Roybal Center for Health & Behavioral Economics - NIH Grant [\$34,500]
2014	Progressive Insurance (Research Sponsorship) [\$42,000]
2013	Roybal Center for Health & Behavioral Economics [< \$5,000]
2013	PNC Center for Financial Services Innovation [\$40,000]
2013	NBER Household Finance Group Grant [\$17,000]
2012	Berkman Faculty Development Grant, Carnegie Mellon University [\$5,000]

INVITED PRESENTATIONS

2017	NBER Law & Economics Meeting, University of Pennsylvania – CHIBE, Hunter College, Russell Sage Foundation, MDRC, UCLA – Anderson School of Economics, University of Copenhagen, University of Pennsylvania - Philosophy, Politics and Economics
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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)
Prior	University of Chicago - Booth School of Business (MOB), IRS-EITC All Employee Conference, 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)

PROFESSIONAL AND POLICY EXPERIENCE

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

POLICY ADVISORY:

- Mercer, Advisory Group on Financial Security (for brief to be presented at World Economic Forum), 2017
- 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 Elizabeth 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 2017
- Department of Justice, Anti-Trust Division (Consumer Protection), 2010

PROFESSIONAL CONSULTING AND TALKS:

- Behavioral Incentives Worldwide, 2015 to Present
- Charles River Associates, 2017
- BNY Mellon, 2016
- Otsuka Pharmaceuticals, 2014 to 2015
- The Weather Channel, 2013
- Mckinsey & Company, 2000 to 2002

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

Choose to Loose – Dominated Health Plan Choices

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]

TEACHING EXPERIENCE

Carnegie Mellon University

- Behavioral Economics in the Wild (Field evidence in Behavioral Economics)
- Causal Inference in the Field (Econometrics)
- Social and Decision Sciences, First Year Graduate Spring Seminar

University of Chicago, Booth School of Business

- Strategies and Processes of Negotiation

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, Robert Wood Johnson Foundation, Sloan Foundation, Russell Sage Foundation.