

SAURABH BHARGAVA
Carnegie Mellon University
Department of Social and Decision Sciences
Faculty Affiliate, J-PAL
Founder, Co-Director, [BEDR Policy Lab](#)
[Personal Research Homepage](#)
sbhar@andrew.cmu.edu

APPOINTMENTS

2018 to Present	Associate 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
2012 to 2018	Assistant Professor of Economics, Department of Social and Decision Sciences, 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)
2017 to Present	Affiliated Faculty, Center for the Future of Work (Heinz College, CMU)
2016 to Present	Founder and Co-Director, Behavioral Economics and Decision Research (BEDR) 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, Research Science Institute 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, 2017.

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

One of six finalists for the NIHCM Foundation's Annual Health Care Research Award, presented in recognition of research that furthers innovation in health care policy (June 2018).

Won the inaugural BSPA Best Publication Award presented annually in recognition of research that advances the application of behavioral science to policy (May 2018).

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., Herschfield, 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.**, 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.**, Conell-Price, L., Mason, R., and Benartzi, S. "Save(d) by Design?" Available at [SSRN](https://ssrn.com/abstract=3281111), 2018.

15. **Bhargava, S.***, Kassam, K.S., Morewedge, C., and Loewenstein, G. “Gender Differences in Experienced Love,” Reject and Resubmit, *Psychological Science*. [In preparation]
16. **Bhargava, S.***, Kassam, K.S., Morewedge, C., and Loewenstein, G. “New Evidence on the Hedonic and Time-Use Consequences of Children” [In preparation]
17. **Bhargava, S.**, and Conell-Price, L. “Serenity Now, Save Tomorrow? New Field Evidence on Retirement Savings Puzzles” [In preparation]
18. **Bhargava, S.** “Law and Order: Sequential Contrast Effects in Judicial Decisions,” University of California, Berkeley [Dissertation Chapter].

RESEARCH – SELECT WORKS IN-PROGRESS

1. “A New Measure of Media Bias and Strategic Coverage of Elections”
2. “Just the Facts, Please! Affect and Motivated Belief in the 2016 Presidential Election” (with Karna Basu)
3. “Insurance Complexity: Exploring the Effects of Incentives, Salience, and Feedback with a Field Experiment on Auto-Insurance in South Africa” (with Alison Buttenheim and George Loewenstein)
4. Untitled Project Examining Beliefs, Risk-Taking and the Selection of Goals in an Employer Rewards Program (with Timothy Hyde and 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)

PUBLISHED WRITING IN MEDIA

1. “Common Errors When Buying Insurance,” **The Wall Street Journal**, February 2018 (w/ Shlomo Benartzi) [A column discussing typical decision-making errors associated with insurance and strategies for avoiding them]
2. “Dismal Science No More?” **The Financial Express** (India), June 2009 [A column discussing the policy implications of psychological and economic research on hedonics and subjective well-being]
3. “An Immodest Truth,” **The Financial Express** (India), September 2009 [A column discussing the role of overconfidence in shaping everyday decisions as well as broader financial and political outcomes]

GRANTS, FELLOWSHIPS, AND GIFTS

2019	American Insurance Group (Research gift) [\$25,000]
2017	Behavioral Incentives Worldwide (w/ Loewenstein) (Research Gift to BEDR Lab) [\$100,000]
2016	Russell Sage Foundation - Program on Behavioral Economics [\$125,000]
2016	Visiting Scholar, Russell Sage Foundation
2016	Voya Financial (Research Gift) [\$15,000]
2016	Behavioral Incentives Worldwide (w/ Loewenstein) (Research Gift 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 ACADEMIC PRESENTATIONS

2019	INSEAD (Europe Campus)
2018	McMaster University, Carnegie Mellon University (SDS), Cornell University - Economics Department, University of Pittsburgh - School of Social Work
2017	NBER Law & Economics Meeting (Fall), University of Pennsylvania – Wharton (CHIBE), Hunter College - Economics Department, Russell Sage Foundation (Visiting Scholar Seminar Series), MDRC, UCLA Anderson School of Management, University of Copenhagen - Economics Department, University of Pennsylvania - Philosophy, Politics and Economics, University of Connecticut
2016	University of Toronto - Rotman School of Management, USC - Marshall School of Business, Harvard Kennedy School (Boston University/Harvard/MIT Health Seminar), UCLA Anderson School of Management
2015	American Economic Association (Annual Meeting, Boston), Brookings Conference on Behavioral Economics, Behavioral Science & Policy Association (Annual Conference), Case Western University – Economics Department, GAO Financial Literacy Working Group, Laura and John Arnold Foundation Roundtable (Pretrial Criminal Justice Research), University of Pennsylvania (LDI CHIBE Behavioral Economics and Health Symposium), Russell Sage Foundation (Behavioral Labor Economics Working Group, University of Pennsylvania – Wharton (OPIM)
2014	London School of Economics, Oxford University – Nuffield College, Carnegie Mellon University (SDS), University of Pennsylvania - CHIBE Behavioral Economics and Health Symposium (University of Pennsylvania), U.C. Berkeley – Economics Department (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 – Economics Department, Carnegie Mellon University (SDS), Purdue University – Economics Department, University of Maryland – Economics Department, University of Wisconsin, Madison, Association for Public Policy Analysis and Management (Annual Meeting)
2011	University of Chicago - Booth School of Business (Micro), University of Chicago - Harris School of Public Policy, U.C. Berkeley – Economics Department (Public Finance), U.C. Berkeley – Economics Department (Psychology & Economics), Chicago Federal Reserve (Applied Economics Seminar), 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), U.C. Berkeley - Goldman School of Public Policy, U.C. Berkeley – Economics Department (Psychology & Economics), U.C. Berkeley – Economics Department (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, CONSULTING, & TALKS:

- Health Disparities Institute, Seminar Series on Health Simplification, 2017
- 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 2016
- Department of Justice, Anti-Trust Division (Consumer Protection), 2010

PROFESSIONAL CONSULTING & TALKS:

- American International Group, 2018 to Present
- Behavioral Incentives Worldwide, 2015 to Present
- BNY Mellon, 2016 Retirement Summit
- Charles River Associates, 2017
- Otsuka Pharmaceuticals (Medical Adherence), 2014 to 2015
- The Weather Channel (Emotions and Weather), 2013
- McKinsey & Company, 2000 to 2002

MEDIA COVERAGE

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, "All Joy and No Fun: The Paradox of Modern Parenthood" (Book)

Contrast Effects in Sequential Decisions: Evidence from Speed Dating

Marginal Revolution

Choose to Loose

New York Times (x2), Wall Street Journal (x2), Time, National Public Radio (Online), Huffington Post, CNBC, Slate, Money.com

Costs of Poor (Health Plan) Choices

Wall Street Journal

Psychological Frictions and the Incomplete Take-up of Social Benefits

Vox, Bloomberg, Marginal Revolution

Bored in the USA

Psychology Today

STUDENT ADVISING

Lynn Conell-Price, PhD, (2018) [Committee Chair]
Mark Patterson, PhD (2016) [Committee Chair]
Ania Jaroszewicz, PhD, (Expected 2019) [Committee Member]
Rick Mason, PhD, (Expected 2019) [Committee Member]
Timothy Hyde, PhD (Expected 2022)
Samantha Horn, PhD (Expected 2023)
Steven Wang, BS, (2016) [Honors Thesis Advisor]
Stephanie Rifai, BS, (2015) [Honors Thesis Advisor]
Olga Zubashko, BS, (2014) [Honors Thesis Advisor]

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 PhD 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.