SAURABH BHARGAVA
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ACADEMIC APPOINTMENTS

2026 to present	Visiting Research Scholar, The O'Donnell Center for Behavioral Economics, UC Berkeley Haas
2025 to 2026	Visiting Scholar, NYU Wagner Graduate School of Public Service
2024 to 2025	Associate Visiting Professor of Economics, The University of Chicago Booth School of Business
2018 to 2024	Associate Professor of Economics, Carnegie Mellon University, Dept. Social & Decision Sciences
2012 to 2018	Assistant Professor of Economics, Carnegie Mellon University, Dept. Social & Decision Sciences
2016 to 2017	Visiting Scholar, Russell Sage Foundation
2011 to 2012	Post-Doctoral Fellow, Harris School of Public Policy, The University of Chicago

AFFILIATIONS AND LEADERSHIP

2017 to Present	Abdul Latif Jameel Poverty Action Lab (J-PAL), Massachusetts Institute of Technology
2017 to 2024	Center for the Future of Work, Heinz College, Carnegie Mellon University
2017 to 2022	Undergraduate Faculty Director, Behavioral Economics, Carnegie Mellon University
2016 to 2022	Founder and Co-Director, Behavioral Economics and Decision Research (BEDR) Policy Lab
2013 to 2024	Center for Health Incentives and Behavioral Economics, University of Pennsylvania

EDUCATION

PhD, MA in Economics	University of California, Berkeley
AB in Economics	Harvard University (*magna cum laude*)
Jefferson Senior High School	Valedictorian, USA Today All-Academic First Team, Research Science Institute Scholar

WORKING AND PUBLISHED PAPERS

(* denotes ordered authorship)

1. **Bhargava, S**. "Aligned to Protect, Misaligned to Advise: Financial Advice from LLMs," 2026.

2. **Bhargava, S**. "The Parenthood Paradox and the Hedonic Costs of Life-Course Misalignment," 2026. Revision Requested, *Proceedings of the National Academy of Sciences*.

3. **Bhargava, S**., and Conell-Price, L. "Overcoming Frictions in Retirement Savings with Microincentives," 2026. Revision Requested, *American Economic Journal: Economic Policy*. [Presented at the Behavioral Economics Annual Meeting]

4. **Bhargava, S**., and Hyde, T. "Neglect at Your Own Risk: Evidence on Risk-Taking Prevalence and Motives from the Field," 2026. [Under Review]

5. **Bhargava, S.**, and Connolly, D., "Information Frictions, Policy Incidence, and Electoral Accountability," 2026. [Under Review]

6. **Bhargava, S*.**, Conell-Price, L., Mason, R., and Benartzi, S. "Save(d) by Design?" 2025.

7. **Bhargava, S.** "Experienced Love: An Empirical Account," *Psychological Science*, Vol. 35, Issue 1, pp. 7-20, 2024. [Lead Article]

8. Benartzi, S., and **Bhargava, S.** "How Digital Design Drives User Behavior," *Harvard Business Review*, Feb. 2020.

9. **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.
[Behavioral Science & Policy Association Best Publication Award, 2018; NIHCM Foundation Annual Health Care Research Award, Finalist, 2018; Presented at the Behavioral Economics Annual Meeting].

10. **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.

11. 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.

12. 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.

13. 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.

14. 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.

15. Loewenstein, G., and **Bhargava, S.*** "The Simple Case against Health Insurance Complexity," *NEJM Catalyst, Patient Engagement*, published online on August 23rd, 2016.

16. **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.
[Presented at the Behavioral Economics Annual Meeting].

17. **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].

18. **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.

19. **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.

20. **Bhargava, S.***, Kassam, K.S., and Loewenstein, G. "A Reassessment of the 'Defense of Parenthood'," *Psychological Science*, Vol. 25, Issue 1, 2014.

21. **Bhargava, S.**, and Pathania, V. "Driving Under the (Cellular) Influence," *American Economic Journal: Economic Policy*, Vol. 5, No. 3, pp. 92-125, 2013.

POPULAR PRESS

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]

POLICY & PROFESSIONAL ADVISORY

Analyst, McKinsey & Company — Chicago, Illinois
Founder and Co-Director, Behavioral Economics and Decision Research (BEDR) Policy Lab — Pittsburgh, Pennsylvania

POLICY ADVISORY:

- Center for Retirement Initiatives – Annual Policy Innovation Forum, (Panel Member), 2022
- Aspen Institute – Financial Security Program, "Better Technology, Better Retirement Savings" (Panel Moderator), 2021
- Aspen Institute – Financial Security Program, "Digital Technology and Retirement Savings" (Panel Member), 2020
- Aspen Institute - Leadership Forum on Retirement Savings, "Smarter Nudging" (Panel Member), 2020
- Executive Roundtable to Commemorate 40th Anniversary of 401(k), New York Stock Exchange, 2018
- 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 & Consumer Finance), 2016
- Center for Disease Control (Diabetes Prevention), 2015
- Senator Elizabeth Warren Campaign (Earned Income Tax Credit), 2015
- US Government Accountability Office (Financial Literacy Roundtable), 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), 2012

PROFESSIONAL CONSULTING & TALKS:

- OpenAI (AI & Behavioral Economics), 2025
- National Hockey League & Pittsburgh Penguins (Fan Engagement), 2019
- American International Group (Digital Design), 2018 to 2020
- Behavioral Incentives Worldwide (Employee Incentives), 2015 to 2019
- BNY Mellon, 2016 Retirement Summit
- Charles River Associates, 2017
- Otsuka Pharmaceuticals (Medical Adherence), 2014 to 2015
- The Weather Channel (Emotions and Weather), 2013

SELECT MEDIA COVERAGE

- **The Times**: Wives lose that loving feeling much faster than husbands. Jan 2024.
- **Daily Mail:** Married women's love fades more quickly than their partners' in a long marriage. Jan 2024.
- **The Guardian:** Gender inequities are important: Why couples fall out of love. Jan 2024.
- **New York Post:** Women fall out of love before men – here's why kids and chores could be to blame. Jan 2024.
- **Psychology Today:** 8 new scientific insights on love and how it fades away. Dec 2023.
- **Wall Street Journal:** Small steps that can boost your retirement savings. March 2023.
- **CNBC:** How Americans can save money when choosing a health insurance plan. Feb 2022.
- **Freakonomics:** How goes the behavior-change revolution? June 2019.
- **Barron's:** The retirement industry could do some simple things to help you save more. April 2019.
- **Chicago Booth Review:** Why consumers make bad decisions—and how policy makers can help. March 2018.
- **Wall Street Journal:** Common Errors When Buying Insurance. Feb 2018.
- **Chicago Booth Review:** How poverty changes your mind-set. Feb 2018.
- **Chicago Booth Review:** Why it's so hard to simplify the tax code. Feb 2018.

- **The New York Times:** Why so many people choose the wrong health plans. Nov 2017.
- **Psychology Today:** Bored in the USA. March 2017.
- **The New York Times:** Is high-deductible health insurance worth the risk? Nov 2016.
- **Money:** The science of why good people choose bad health plans. Oct 2016.
- **Vox:** Here's an amazingly simple way to cut poverty. Dec 2015.
- **The New York Times:** Why consumers often err in choosing health plans. Nov 2015.
- **The Wall Street Journal:** Picking a health plan? An algorithm could help. Nov 2015.
- **CNBC:** How bad are we at buying health insurance? Very, very bad. May 2015.
- **NPR:** Confused about health insurance? Take our quiz! Oct 2013.
- **Daily Mail:** Using a mobile phone in the car does NOT make driving more dangerous, claims study. Aug 2013.
- **BBC News:** Mobile phone drivers 'not linked' to accident figures. Aug 2013.
- **New York Magazine:** Scientists still searching for proof that kids make us happy. Aug 2013.
- **Chicago Tribune:** Cellphones and driving: As dangerous as we think? March 2012.

GRANTS AND GIFTS

2022	Block Center for Technology and Science – The Future of Work Initiative [$35,000]
2019	American Insurance Group (Research Gift) [$25,000]
2018	Hillman Foundation (w/ Branstetter, Herckis, Koedinger) [$500,000]
2017	Behavioral Incentives Worldwide (w/ Loewenstein) (Research Gift) [$100,000]
2016	Russell Sage Foundation - Program on Behavioral Economics [$125,000]
2016	Voya Financial (Research Gift) [$15,000]
2016	Behavioral Incentives Worldwide (w/ Loewenstein) (Research Gift) [$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	PNC Center for Financial Services Innovation [$40,000]
2013	NBER Household Finance Group Grant [$17,000]
2013	Berkman Faculty Development Grant, Carnegie Mellon University [$5,000]

INVITED ACADEMIC PRESENTATIONS

2024 to Present	New York University – Wagner Graduate School of Public Service, U.C. Berkeley – Haas School of Business, Hunter College – Economics Department, National Academy of Sciences – Behavioral Economics Workshop, University of Pittsburgh – Behavioral Economics
2021 to 2023	University of Michigan – Roth School of Business, Chicago Booth and U.C. Berkeley (Joint Seminar in Behavioral Economics), Carnegie Mellon University – Center for Behavioral and Decision Research, Behavioral Economics Annual Meeting (BEAM)
2020	Chicago Booth (Behavioral Approaches to Financial Decisions Conference), Carnegie Mellon University – Department of Social and Decision Sciences
2019	INSEAD, CREST, Vienna University of Economics and Business (Behavioral Public Finance)
2018	Cornell University - Economics Department, McMaster University, Carnegie Mellon University – Center for Behavioral and Decision Research, University of Pittsburgh - School of Social Work
2017	NBER Law & Economics Fall Meeting, The Wharton School – CHIBE Symposium, Hunter College - Economics Department, Russell Sage Foundation, MDRC, UCLA Anderson School of Management,

	University of Copenhagen - Economics Department, University of Pennsylvania - Philosophy, Politics and Economics, University of Connecticut - Seminar Series on Health Simplification
2016	University of Toronto - Rotman School of Management, USC Marshall School of Business, Harvard Kennedy School (BU/Harvard/MIT Health Seminar), UCLA Anderson School of Management
2015	American Economic Association Annual Meeting, Brookings Conference on Behavioral Economics, Behavioral Science & Policy Association, Case Western University – Economics Department, Laura and John Arnold Foundation - Pretrial Criminal Justice Roundtable, The Wharton School - CHIBE Behavioral Economics and Health Symposium, Russell Sage Foundation (Behavioral Labor Economics Working Group), The Wharton School - OPIM
2014	London School of Economics, Oxford University (Nuffield College), Carnegie Mellon University - Department of Social and Decision Sciences, The Wharton School - CHIBE Symposium, U.C. Berkeley – Economics Department
Prior	Society of Experimental Social Psychology Annual Meeting, Consumer Financial Protection Bureau, Behavioral Economics Annual Meeting (BEAM), Cornell University – Economics Department, Purdue University – Economics Department, University of Maryland – Economics Department, University of Wisconsin, Madison – Economics Department, APPAM Annual Meeting, Chicago Booth (Applied 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), NCTC National Conference, Chicago Booth (MOB), IRS-EITC All Employee Conference, Harvard Business School—NOM, U.C. Berkeley—Goldman School of Public Policy

TEACHING EXPERIENCE

THE UNIVERSITY OF CHICAGO BOOTH SCHOOL OF BUSINESS

- Managerial Decision Making with AI/ML Emphasis [MBA and Executive MBA Programs]
- Strategies and Processes of Negotiation [MBA Program]

CARNEGIE MELLON UNIVERSITY

- Employee Engagement in Benefit Programs [Executive Program in Behavioral Economics]
- Digital Engagement [Executive Program in Behavioral Economics]
- Behavioral Economics in the Wild [Undergraduate Program]
- Causal Inference in the Field [Undergraduate Program]
- Behavioral Economics Capstone (Strategic Advisory to NHL/Pittsburgh Penguins) [Undergraduate Program]
- Spring PhD Research Seminar [PhD Program]

REFEREE SERVICE

ECONOMICS: American Economic Review, American Economic Review: Insights, 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, J-PAL, Russell Sage Foundation.

PSYCHOLOGY & GENERAL INTEREST: National Science Foundation, Science, Nature, Psychological Science, Robert Wood Johnson Foundation, Sloan Foundation, Proceedings of the National Academy of Sciences