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BIOGRAPHY

Dr. Saurabh Bhargava is a behavioral economist who partners with organizations to apply insights from psychology and economics to improve decision-making and drive measurable impact. He is currently a Visiting Scholar at NYU Wagner and an academic affiliate of J-PAL at MIT. He previously served as an Associate Professor of Economics at Carnegie Mellon University, where he directed the behavioral economics program, and as a Visiting Professor at Chicago Booth, where he taught managerial decision-making leveraging AI and machine learning.

His work focuses on translating behavioral insights into scalable solutions through collaborations with government agencies and Fortune 500 firms, particularly in financial decision-making, program adoption, and employee engagement. Examples include:

- Leading a large-scale randomized field experiment with the IRS that led to redesigned EITC notices and worksheets, ultimately increasing annual take-up by several hundred thousand households.
- Partnering with Voya Financial to demonstrate that simple UX enhancements across 900+ retirement plans could raise savings at levels comparable to a 74% plan match increase.
- Identifying costly and widespread decision errors in health insurance choice with a Fortune 50 firm, prompting plan redesign and informing national policy reform.

Dr. Bhargava's research has appeared in leading journals (QJE, AER, Psychological Science, JAMA) and been featured in outlets such as the New York Times, Wall Street Journal, NPR, BBC, and Harvard Business Review.

He has advised government agencies, policy organizations, Fortune 500 firms, and professional sports teams on behavioral economics, decision science, AI adoption, and analytics, and has contributed to expert panels for the Aspen Institute, Brookings, the National Academies of Sciences, the U.S. GAO, and the CDC. He holds degrees in economics from Harvard (AB) and UC Berkeley (PhD) and began his career at McKinsey & Company.