

## SAURABH BHARGAVA

NYU Wagner Graduate School of Public Service

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### ACADEMIC APPOINTMENTS

|                 |                                                                                                |
|-----------------|------------------------------------------------------------------------------------------------|
| 2025 to Present | 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 ( <i>magna cum laude</i> )                                        |
| 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.** "[The Parenthood Paradox and the Hedonic Costs of Life-Course Misalignment](#)," 2026. [Under Review]
2. **Bhargava, S.**, and Hyde, T. "[Neglect at Your Own Risk: Evidence on Risk-Taking Prevalence and Motives from the Field](#)," 2026. [Under Review]
3. **Bhargava, S.**, and Conell-Price, L. "[Overcoming Frictions in Retirement Savings with Microincentives](#)," 2026. [Presented at the Behavioral Economics Annual Meeting, Under Review]
4. **Bhargava, S.**, and Connolly, D., "[Political Legibility and the Limits of Democratic Accountability: Evidence from Voter Beliefs](#)," 2026. [Under Review]
5. **Bhargava, S\***, Conell-Price, L., Mason, R., and Benartzi, S. "[Save\(d\) by Design?](#)" 2025.
6. **Bhargava, S.** "[Experienced Love: An Empirical Account](#)," *Psychological Science*, Vol. 35, Issue 1, pp. 7-20, 2024. [Lead Article]
7. Benartzi, S., and **Bhargava, S.** "[How Digital Design Drives User Behavior](#)," *Harvard Business Review*, Feb. 2020.

8. **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].
9. **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.
10. 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.
11. 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.
12. 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.
13. 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.
14. Loewenstein, G., and **Bhargava, S.\*** "[The Simple Case against Health Insurance Complexity](#)," *NEJM Catalyst, Patient Engagement*, published online on August 23<sup>rd</sup>, 2016.
15. **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].
16. **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].
17. **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.
18. **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.
19. **Bhargava, S.\***, Kassam, K.S., and Loewenstein, G. "[A Reassessment of the 'Defense of Parenthood'](#)," *Psychological Science*, Vol. 25, Issue 1, 2014.
20. **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  
Founder and Co-Director, Behavioral Economics and Decision Research (BEDR) Policy Lab

Chicago, Illinois  
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 40<sup>th</sup> 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

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|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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                                                                    |

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| 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