

Brigitte C. Madrian

Curriculum Vitae

June 11, 2019

CONTACT INFORMATION

Brigham Young University
Marriott School of Business
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EDUCATION

1993 Ph.D., Economics, Massachusetts Institute of Technology, Cambridge, MA
1989 M.A., Economics, Brigham Young University, Provo, UT
1989 B.A., Economics, Brigham Young University, Provo, UT
 Summa cum laude
 University Honors
 University student commencement speaker

ACADEMIC EMPLOYMENT HISTORY

2019-present Brigham Young University, Provo, UT
 Marriott School of Business
 Dean, 2019-present
 Marriott Distinguished Professor, 2019-present
 Department of Finance, Professor, 2019-present
 George W. Romney Institute of Public Service and Ethics, Professor, 2019-present

2006-2018 Harvard University, Cambridge, MA
 Harvard Kennedy School,
 Aetna Professor of Public Policy and Corporate Management, 2006-2018
 Markets, Business and Government Area Chair, 2014-18
 Provost's Academic Leadership Forum, 2015-16
 Radcliffe Institute for Advanced Study, Co-director Social Science Programs,
 2008-2011

2003-2006 University of Pennsylvania, Philadelphia, PA
 Wharton School
 Boettner Chair in Financial Gerontology, 2003-06
 Professor of Business and Public Policy, 2005-2006
 Associate Professor of Business and Public Policy, 2003-2005
 Pension Research Council, Senior Scholar, 2003-2006
 Population Studies Center, Research Associate, 2003-2006

1995-2003 University of Chicago, Chicago, IL
 Graduate School of Business
 Associate Professor, 1999-2003
 Assistant Professor, 1995-1999
 Population Research Center, Research Associate, 1995-2003

1993-1995 Harvard University, Cambridge, MA
 Department of Economics
 Assistant Professor, 1993-1995

OTHER CURRENT POSITIONS/AFFILIATIONS (Selected)

1993-present National Bureau of Economic Research
 Working Group on Household Finance, Co-director, 2010-2018
 Research associate, 2001-present
 Faculty research fellow, 1993-2001

2014-present FINRA Board of Governors

2016-present Consumer Financial Protection Bureau (CFPB) Academic Research Council

2005-present TIAA Institute Fellow

2017-present DCIIA Academic Advisory Board

2017-present Inter-American Development Bank Advisory Committee on Behavioral Sciences for the Social Sector

2016-present Vestigo Ventures Advisory Board

2015-present DoubleNet Pay Advisory Board

2017-present Tomorrow Advisory Board

2017-present Guideline Advisory Board

PAST POSITIONS/AFFILIATIONS (Selected)

2017-2018 Brookings Center on Regulation and Markets Advisory Council

2010-2018 Commonwealth (formerly D2D) Board

2013-2017 Center for Financial Studies (CFS) Research Advisory Council for the Center for Sustainable Architecture for Finance in Europe (SAFE)

2014-2016 Bipartisan Policy Center Personal Savings Initiative

2010-2016 Wheatley Institution Fellow, Brigham Young University

2013-2016 American Economic Association Committee on Economic Education

2012-2014	Federal Reserve Bank of Boston Community Development Research Advisory Council
2011-2012	Council for Economic Education National Standards for Personal Finance Review Committee
2010-2011	Social Security Advisory Board 2011 Technical Panel on Assumptions and Methods, Chair
2004-2008	NIH Social Sciences and Population Studies Study Section

EDITORIAL SERVICE

2007-2018	<i>Review of Economics and Statistics</i> Editor, 2015-2018 Associate Editor, 2007-2015
2003-2012	<i>Journal of Human Resources</i> , Co-editor
2010-present	<i>Journal of Pension Economics and Finance</i> , Editorial board
2010-present	<i>SSRN Household Finance eJournal</i> , Advisory Board
2007-2013	<i>American Economic Journal: Economic Policy</i> , Editorial board
2010-2011	<i>Journal of Marketing Research</i> , Associate guest editor for special issue on consumer financial decision making

TEACHING EXPERIENCE

Degree program teaching

Behavioral Economics and Public Policy (Masters)
Economic Analysis of Policy (Masters)
Economics of Labor Market Policy (Masters)
Economic Analysis of Markets and Regulation (Masters)
Managing the Workplace (Masters)
The Employment Relationship (Masters)
Household Finance (Undergraduate)
Public Finance (Undergraduate)
Public Finance (PhD)

Executive education program teaching

Applying Behavioral Insights to the Design of Public Policy (faculty chair)
Cutting Edge of Development
Senior Executive Fellows
Behavioral Finance
Senior Executives in State and Local Government
Policy-Making in the 21st Century

FELLOWSHIPS AND AWARDS (SELECTED)

2017	TIAA Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security
2016	Brigham Young University Distinguished Alumni Achievement Award
2015	Retirement Income Industry Association Achievement in Applied Retirement Research Award
2011	TIAA-CREF Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security
2002	TIAA-CREF Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security
1994-1995	National Bureau of Economic Research Aging and Health Economics Fellowship
1994	National Academy of Social Insurance Dissertation Prize (First Place)
1992-1993	National Institute on Aging Pre-doctoral Fellowship
1989-1992	National Science Foundation Graduate Fellowship

OTHER PROFESSIONAL ACTIVITIES (Selected)

2018	Behavioral Science and Policy Association Best Paper Selection Committee
2012	Dartmouth College, Department of Economics Visiting Committee
2004-2005, 2014	TIAA-CREF Paul A. Samuelson Award Selection Committee
2004	Committee on the Status of Women in the Economics Profession (CSWEP) CeMent Workshop mentor
2002	Committee on the Status of Women in the Economics Profession (CSWEP) Advisory Committee

PUBLISHED AND FORTHCOMING PAPERS

Forthcoming

“Active Choice, Implicit Defaults, and the Incentive to Choose.” Forthcoming. *Organizational Behavior and Human Decision Processes* (with John Beshears, James J. Choi and David Laibson).
<<https://doi.org/10.1016/j.obhdp.2019.02.001>>

2018

“[Behavioral Household Finance](#).” In Douglas Bernheim, Stefano Della Vigna and David Laibson, editors, *Handbook of Behavioral Economics*, Amsterdam: Elsevier-North Holland, pp. 177-276 (with John Beshears, James J. Choi and David Laibson).

2017

“Does Front-Loading Taxation Increase Savings? Evidence from Roth 401(k) Introductions.” 2017. *Journal of Public Economics* 151(July 2017): 84-95 (with John Beshears, James J. Choi and David Laibson). <<http://dx.doi.org/10.1016/j.jpubeco.2015.09.007>>

“A Commitment Contract to Achieve Virologic Suppression in Poorly Adherent Patients with HIV/AIDS.” 2017. *AIDS* 31(12):1765-1769 (with Marcella Alsan, John Beshears, Wendy S. Armstrong, James J. Choi, Brigitte C. Madrian, Minh Ly T Nguyen, Carlos Del Rio, David Laibson and Vincent C Marconi). <doi: 10.1097/QAD.0000000000001543>

“Liquidity in Retirement Savings Systems: An International Comparison.” 2017. In David A. Wise, editor, *Insights in the Economics of Aging*, University of Chicago Press, pp. 45-75 (with John Beshears, James J. Choi, Joshua Hurwitz and David Laibson). <<http://www.nber.org/chapters/c13633>>

This is a longer, more comprehensive version of a 2015 paper by the same name.

“Behaviorally Informed Policies for Household Financial Decision-making.” 2017. *Behavioral Science and Policy* 3(1): 26-40 (with Hal E. Hershfield, Abigail B. Sussman, Saurabh Bhargava, Jeremy Burke, Scott A. Huettel, Julian Jamison, Eric J. Johnson, John G. Lynch, Stephan Meier, Scott Rick, and Suzanne B. Shu). <<https://behavioralpolicy.org/wp-content/uploads/2017/01/v3i1-web-full.pdf>>

2016

“Does Aggregated Return Disclosure Increase Portfolio Risk Taking?” 2016. *Review of Financial Studies* (with John Beshears, James J. Choi and David Laibson). <<http://dx.doi.org/10.1093/rfs/hhw086>>

Winner, 2017 TIAA Paul A. Samuelson Award for outstanding scholarly writing on lifelong financial security

“Vaccination Rates are Associated with Functional Proximity but not Base Proximity of Flu Clinics.” 2016. *Medical Care* 54(6): 578-583 (with John Beshears, James J. Choi, David Laibson and Gwendolyn Reynolds). <<http://dx.doi.org/10.1097/MLR.0000000000000523>>

2015

“Liquidity in Retirement Savings Systems: An International Comparison.” 2015. *American Economic Review: Papers and Proceedings* 105(5): 420-25 (with John Beshears, James J. Choi, Josh Hurwitz and David Laibson). <<http://dx.doi.org/10.1257/aer.p20151004>>

“The Effect of Providing Peer Information on Retirement Savings Decisions.” 2015. *Journal of Finance* 70(3): 1161-1201 (with John Beshears, James J. Choi, David Laibson and Katherine L. Milkman). <<http://dx.doi.org/10.1111/jofi.12258>>

2014

“Applying Insights from Behavioral Economics to Policy Design.” 2014. *Annual Review of Economics*. 6(2015): 663-688. <<http://dx.doi.org/10.1146/annurev-economics-080213-041033>>

“What Makes Annuity More Appealing?” 2014. *Journal of Public Economics* 116 (August 2014): 2-16 (with John Beshears, James J. Choi, David Laibson and Stephen P. Zeldes). <<http://dx.doi.org/10.1016/j.jpubeco.2013.05.007>>

Retirement Income Journal’s “The Best Retirement Research of 2012”

“Who Uses the Roth 401(k), and How Do They Use It?” 2014. In David A. Wise, editor, *Discoveries in the Economics of Aging*, University of Chicago Press, pp. 411-440 (with John Beshears, James J. Choi and David Laibson). <<http://www.nber.org/chapters/c12979.pdf>>

2013

“Simplification and Saving.” 2013. *Journal of Economic Behavior and Organizations* 95(November 2014): 130-145 (with John Beshears, James Choi and David Laibson). <<http://dx.doi.org/10.1016/j.jebo.2012.03.007>>

“Consumers’ Misunderstanding of Health Insurance.” 2013. *Journal of Health Economics* 32(5): 850-862 (with George Loewenstein, Joelle Y. Friedman, Barbara McGill, Sarah Ahmad, Suzanne Linck, Stacey Sinkula, John Beshears, James J. Choi, Jonathan Kolstad, David Laibson, John A. List and Kevin G. Volpp). <<http://dx.doi.org/10.1016/j.jhealeco.2013.04.004>>

“What Goes Up Must Come Down? Experimental Evidence on Intuitive Forecasting.” 2013. *American Economic Review Papers and Proceedings* 103(3): 570-74 (with John Beshears, James J. Choi, Andreas Fuster and David Laibson). <<http://dx.doi.org/10.1257/aer.103.3.570>>

“Financial Literacy, Financial Education and Economic Outcomes.” 2013. *Annual Review of Economics* 5(2013): 347-73 (with Justine S. Hastings and William L. Skimmyhorn). <<http://dx.doi.org/10.1146/annurev-economics-082312-125807>>

“Testimonials Do Not Convert Patients from Brand to Generic Medications.” 2013. *The American Journal of Managed Care* 19(9): e314-e31 (with John Beshears, James J. Choi, David Laibson and Gwendolyn Reynolds). <<http://www.ajmc.com/publications/issue/2013/2013-1-vol19-n9/Testimonials-Do-Not-Convert-Patients-From-Brand-to-Generic-Medication/>>

“Planning Prompts as a Means of Increasing Preventive Screening Rates.” 2013. *Preventive Medicine* 56 (1): 92-93 (with Katherine L. Milkman, John Beshears, James J. Choi and David Laibson). <<http://dx.doi.org/10.1016/j.ypmed.2012.10.021>>

A longer version of this paper is available under the title, “Following through on Good Intentions: The Power of Planning Prompts,” NBER Working Paper No. 17995.

“Planning Prompts as a Means of Increasing Rates of Immunization and Preventive Screening.” 2013. *Public Policy and Aging Report* 22(4): 16-19 (with Hengchen Dai, Katherine L. Milkman, John Beshears, James J. Choi and David Laibson).

“Matching Contributions and Savings Outcomes: A Behavioral Economics Perspective.” 2013. In Richard Hinz, Richard Holzman, David Tuesta and Noriyuki Takayama editors, *Matching Contributions for Pensions: A Review of International Experience*, The World Bank, pp. 289-310.

2012

“The Availability and Utilization of 401(k) Loans.” 2012. In David A. Wise, editor, *Investigations in the Economics of Aging*, University of Chicago Press, pp. 145-72 (with John Beshears, James J. Choi and David Laibson). <<http://www.nber.org/papers/w17118>>

2011

“How Does Simplified Disclosure Affect Individuals’ Mutual Fund Choices?” 2011. In David A. Wise, editor, *Explorations in the Economics of Aging*, University of Chicago Press, pp. 75-96 (with John Beshears, James J. Choi and David Laibson). <<http://www.nber.org/chapters/c11933.pdf>>

“Using Implementation Intentions Prompts to Enhance Influenza Vaccination Rates.” 2011. *Proceedings of the National Academy of Sciences* 108(26): 10415-20 (with John Beshears, James J. Choi, David Laibson and Katherine Milkman). [doi: 10.1073/pnas.1103170108](https://doi.org/10.1073/pnas.1103170108)

“Making Financial Markets Work for Consumers.” 2011. *Harvard Business Review*, July-August 2011 (with John Y. Campbell, Howell E. Jackson and Peter Tufano). <<http://hbr.org/2011/07/making-financial-markets-work-for-consumers/ar/1>>

“\$100 Bills on the Sidewalk: Violations of No-Arbitrage in 401(k) Accounts.” 2011. *The Review of Economics and Statistics* 113(3):748-63 (with James J. Choi and David Laibson). <http://dx.doi.org/10.1162/REST_a_00100>

Reprinted in Michael Haliassos, editor, *Household Finance*, Edward Elgar Publishing, Inc. 2015.

“Behavioral Economics Perspective on Public Sector Pension Plans.” 2011. *Journal of Pension Economics and Finance* 10(2): 315-336 (with John Beshears, James J. Choi and David Laibson). <<http://doi:10.1017/S1474747211000114>>

“Consumer Financial Protection.” 2011. *Journal of Economic Perspectives* 25(1): 91-114 (with John Y. Campbell, Howell E. Jackson and Peter Tufano). <<http://doi=10.1257/jep.25.1.91>>

Reprinted in Michael Haliassos, editor, *Household Finance*, Edward Elgar Publishing, Inc. 2015.

2010

“The Regulation of Consumer Financial Products: An Introductory Essay with a Case Study on Payday Lending.” 2010. In Nicholas P. Retsinas and Eric Belsky, editors, *Moving Forward: The Future of Consumer Credit and Mortgage Finance*, Washington DC: Brookings Institution Press and the Harvard University Joint Center for Housing Studies, pp. 206-244 (with John Y. Campbell, Howell E. Jackson and Peter Tufano).

“Public Policy and Saving for Retirement: The ‘Autosave’ Features of the Pension Protection Act of 2006.” 2010. In John Siegfried, editor, *Better Living Through Economics: How Economic Research Improves Our Lives*, Cambridge, MA: Harvard University Press, pp. 274-290 (with John Beshears, James J. Choi, David Laibson and Brian Weller).

“The Impact of Employer Matching on Savings Plan Participation under Automatic Enrollment.” 2010. In David A. Wise, ed., *Research Findings in the Economics of Aging*, University of Chicago Press, pp. 311-327 (with John Beshears, James J. Choi and David Laibson).
<<http://www.nber.org/chapters/c8208.pdf>>

“Why Does the Law of One Price Fail? An Experiment on Index Mutual Funds.” 2010. *Review of Financial Studies*, 23(4):1405-1432 (with James J. Choi and David Laibson).
<<http://doi:10.1093/rfs/hhp097>>

Winner, 2011 TIAA-CREF Paul A. Samuelson Award for outstanding scholarly writing on lifelong financial security

Retirement Income Journal’s “The Best Retirement Research of 2011”

2009

“Mental Accounting in Portfolio Choice: Evidence from a Flypaper Effect.” 2009. *American Economic Review*, 99(5):2085-95 (with James J. Choi and David Laibson). [doi:10.1257/aer.99.5.2085](https://doi.org/10.1257/aer.99.5.2085)

“Reinforcement Learning and Savings Behavior.” 2009. *Journal of Finance*, 64(6): 2515-34 (with James J. Choi, David Laibson and Andrew Metrick). [doi:10.1111/j.1540-6261.2009.01509.x](https://doi.org/10.1111/j.1540-6261.2009.01509.x)

“Optimal Defaults and Active Decisions.” 2009. *Quarterly Journal of Economics*, 124(4): 1639-74 (with Gabriel Carroll, James J. Choi, David Laibson and Andrew Metrick).
[doi:10.1162/qjec.2009.124.4.1639](https://doi.org/10.1162/qjec.2009.124.4.1639)

Finalist, 2010 TIAA-CREF Paul A. Samuelson Award for outstanding scholarly writing on lifelong financial security

“Reducing the Complexity Costs of 401(k) Participation through Quick Enrollment™.” 2009. In David A. Wise, editor, *Developments in the Economics of Aging*, Chicago: University of Chicago Press, pp. 57-82 (with James J. Choi and David Laibson). <<http://www.nber.org/chapters/c11310.pdf>>

2008

“How Are Preferences Revealed?” 2008. *Journal of Public Economics*, 92(8-9): 1787-94 (with John Beshears, James J. Choi and David Laibson). [doi:10.1016/j.jpubeco.2008.04.010](https://doi.org/10.1016/j.jpubeco.2008.04.010)

“The Importance of Default Options for Retirement Savings Outcomes: Evidence from the United States.” 2008. In Stephen J. Kay and Tapen Sinha, editors, *Lessons from Pension Reform in the Americas*, New York: Oxford University Press, pp. 59-87 (with John Beshears, James J. Choi and David Laibson). <<http://www.pensionresearchcouncil.org/publications/document.php?file=824>>

Reprinted in Jeffrey R. Brown, Jeffrey B. Liebman and David A. Wise, editors, *Social Security Policy in a Changing Environment*, Cambridge: National Bureau of Economic Research, 2009, pp. 167-200. <<http://www.nber.org/chapters/c4539.pdf>>

2007

“The U.S. Health Care System and Labor Markets.” 2007. In Jane Sneddon Little, editor, *Wanting It All: The Challenge of Reforming the U.S. Health Care System*, Boston: Federal Reserve Bank of Boston, 137-163. <<http://www.bos.frb.org/economic/conf/conf50/conf50e.pdf>>

2006

“Retirement Saving: Helping Employees Help Themselves.” 2006. *Milken Institute Review*, September 2006, pp. 30-39 (with John Beshears, James J. Choi and David Laibson). <http://www.milkeninstitute.org/publications/review/2006_9/30_39mr31.pdf>

“Saving for Retirement on the Path of Least Resistance.” 2006. In Edward J. McCaffrey and Joel Slemrod, editors, *Behavioral Public Finance: Toward a New Agenda*, New York: Russell Sage Foundation, pp. 304-351 (with James Choi, David Laibson and Andrew Metrick). <<https://muse.jhu.edu/chapter/285256>>

2005

“Early Decisions: A Regulatory Framework.” 2005. *Swedish Economic Policy Review*, 12(2): 41-60 (with John Beshears, James Choi and David Laibson). <<http://www.sweden.gov.se/content/1/c6/09/54/25/018aab39.pdf>>

“Are Empowerment and Education Enough? Underdiversification in 401(k) Plans.” 2005. *Brookings Papers on Economic Activity*, 2:2005, pp. 151-198 (with James Choi and David Laibson). <<http://www.jstor.org/stable/3805120>>

“Passive Decisions and Potent Defaults.” 2005. In David A. Wise, editor, *Analyses in the Economics of Aging*, Chicago: University of Chicago Press, pp. 59-73 (with James Choi, David Laibson and Andrew Metrick). <<http://www.nber.org/chapters/c10357.pdf>>

2004

“Employees’ Investment Decisions about Company Stock.” 2004. In Olivia S. Mitchell and Stephen P. Utkus, editors., *Pension Design and Structure*, New York: Oxford University Press, pp. 121-36 (with James J. Choi, David Laibson and Andrew Metrick).

<<http://www.pensionresearchcouncil.org/publications/document.php?file=81>>

“Plan Design and 401(k) Savings Outcomes.” 2004. *National Tax Journal*, 57(2): 275-298 (with James J. Choi and David Laibson). <<http://ntj.tax.org/>>

“Employee Stock Purchase Plans.” 2004. *National Tax Journal*, 57(2): 385-406 (with Gary V. Engelhardt). <<http://ntj.tax.org/>>

“Health Insurance, Labor Force Participation, and Job Choice: A Critical Review of the Literature.” 2004. In Catherine McLaughlin, editor, *Health Policy and the Uninsured*, Urban Institute Press, (with Jonathan Gruber).

“For Better or For Worse: Default Effects and 401(k) Savings Behavior.” 2004. In David A. Wise, editor, *Perspectives on the Economics of Aging*, Chicago: University of Chicago Press, pp. 81-121 (with James J. Choi, David Laibson and Andrew Metrick). <<http://www.nber.org/chapters/c10341.pdf>>

2003

“Optimal Defaults,” *American Economic Review Papers and Proceedings*, 2003, 93(2): 180-185 (with James J. Choi, David Laibson and Andrew Metrick). [doi:10.1257/000282803321947010](https://doi.org/10.1257/000282803321947010)

2002

“Defined Contribution Pensions: Plan Rules, Participant Decisions, and the Path of Least Resistance.” 2002. In James M. Poterba, editor, *Tax Policy and the Economy*, Vol. 16, Cambridge, MA: MIT Press, pp. 67-113 (with James J. Choi, David Labison and Andrew Metrick).

<<http://www.jstor.org/stable/20140495>>

2001

“The Power of Suggestion: Inertia in 401(k) Participation and Savings Behavior.” 2001. *Quarterly Journal of Economics*, 116(4): 1149-1187 (with Dennis F. Shea). [doi:10.1162/003355301753265543](https://doi.org/10.1162/003355301753265543)

Winner, 2002 TIAA-CREF Paul A. Samuelson Award for outstanding scholarly writing on lifelong financial security

Reprinted in Werner De Bondt, editor, *The Psychology of World Equity Markets, Volume I*, Northampton, MA: Edward Elgar Publishing, Inc., 2005.

Reprinted in Elias L. Khalil, editor, *The New Behavioral Economics, Volume III*, Edward Elgar Publishing, 2009.

Reprinted in Michael Haliassos, editor, *Household Finance*, Edward Elgar Publishing, Inc. 2015.

“Health Insurance and the Labor Market.” 2001. In Huizhong Zhou, editor, *The Political Economy of Health Care Reforms*, Kalamazoo, MI: Upjohn Institute for Employment Research, pp. 87-108.

2000

“An Approach to Longitudinally Matching Current Population Survey (CPS) Respondents.” 2000. *Journal of Economic and Social Measurement*, 26: 31-62 (with Lars John Lefgren).

<<https://content.iospress.com/articles/journal-of-economic-and-social-measurement/jem00165>>

1999

“Health, Health Insurance and the Labor Market.” 1999. In Orley Ashenfelter and David Card, editors, *Handbook of Labor Economics, Volume 3*, Amsterdam: Elsevier-North Holland, pp. 3309-3415 (with Janet Currie).

1998

“Health Insurance Portability: The Consequences of COBRA.” 1998. *Regulation*, 21(1): 27-33.

<<http://www.cato.org/pubs/regulation/regv21n1/21-1f2.pdf>>

“Labor Market Responses to Rising Health Insurance Costs: Evidence on Hours Worked.” *RAND Journal of Economics*, 1998, 29(3): 509-530 (with David Cutler).

<<http://www.jstor.org/stable/2556102>>

“Does Medicare Eligibility Affect Retirement?” 1998. In David A. Wise, editor, *Inquiries in the Economics of Aging*. Chicago: University of Chicago Press, pp. 109-131 (with Nancy Dean Beaulieu).

<<http://www.nber.org/chapters/c7083.pdf>>

1997

“Employment Separation and Health Insurance Coverage.” 1997. *Journal of Public Economics*, 66(3): 349-382 (with Jonathan Gruber). [doi:10.1016/S0047-2727\(96\)01621-0](https://doi.org/10.1016/S0047-2727(96)01621-0)

1996

“Health Insurance and Early Retirement: Evidence From the Availability of Continuation Coverage.” 1996. In David A. Wise, editor, *Advances in the Economics of Aging*. Chicago: University of Chicago Press (with Jonathan Gruber). <<http://www.nber.org/chapters/c7320.pdf>>

1995

“Health Insurance Availability and the Retirement Decision.” 1995. *American Economic Review*, 85(4): 938-948 (with Jonathan Gruber). <<http://www.jstor.org/stable/2118241>>

1994

“Employment-Based Health Insurance and Job Mobility: Is There Evidence of Job-Lock?” 1994. *Quarterly Journal of Economics*, 109(1):27-54. <<http://www.jstor.org/stable/2118427>>

“The Effect of Health Insurance on Retirement.” 1994. *Brookings Papers on Economic Activity*, 1994:1, 181-252. <<http://www.jstor.org/stable/2534632>>

“Health Insurance and Job Mobility: The Effects of Public Policy on Job-Lock.” 1994. *Industrial and Labor Relations Review*, 48(1):86-102 (with Jonathan Gruber). <<http://www.jstor.org/stable/2524628>>

EDITED VOLUMES

Redefining Retirement: How Will Boomers Fare? 2007. Oxford University Press (edited with Olivia S, Mitchell and Beth Soldo).

Selected by the Princeton University Industrial Relations Section of the Firestone Library as a 2007 *Noteworthy Books in Industrial Relations and Labor Economics*.

WORKING PAPERS

“Borrowing to Save? The Impact of Automatic Enrollment on Debt.” 2019. NBER Working Paper No. 25876 (with John Beshears, James J. Choi, David Laibson and William Skimmyhorn).

“Which Early Withdrawal Penalty Attracts the Most Deposits to a Commitment Savings Account?” 2018 (with John Beshears, James J. Choi, Christopher Harris, David Laibson, and Jung Sakong). Under review.

“Building Emergency Savings through Employer-Sponsored Rainy Day Savings Accounts.” 2018 (with John Beshears, James J. Choi, Mark Iwry, David John and David Laibson).

“Optimal Illiquidity.” 2018 (with John Beshears, James J. Choi, Christopher Clayton, Christopher Harris and David Laibson).

“Potential vs. Realized Savings under Automatic Enrollment.” 2018 (with John Beshears, James J. Choi and David Laibson).

“Education, Cognitive Performance, and Investment Fees.” 2018 (with John Beshears, James J. Choi, David Laibson, William Skimmyhorn and Stephen P. Zeldes).

“Income in Late Life: Measurement from IRS Tax Data.” 2018 (with John Beshears, James J. Choi, David Laibson and Shanthi Ramnath).

“Do Physician Incentives Increase Patient Medication Adherence?” 2019 (with John Beshears, James J. Choi, Jonathan Kolstad, Edward Kong, David Laibson, George Loewenstein and Kevin Volpp).

UNPUBLISHED PAPERS

“Who Is Easier to Nudge?” 2015 (with John Beshears, James J. Choi, David Laibson and Sean Wang).

“The Regulation of Consumer Financial Products: An Introductory Essay with Four Case Studies.” 2010. HKS Working Paper No. RWP10-40 (with John Y. Campbell, Howell E. Jackson and Peter Tufano).

“The Impact of 401(k) Loans on Saving.” 2010 (with John Beshears, James J. Choi and David Laibson).

“Matching IRS Form 5500 Filings with Compustat and CRSP.” 2004 (with Anne Gron).

“Health Insurance Portability, Labor Supply, and Job Mobility.” 2004. Written for the Inter-American Conference on Social Security.

“The Effect of Health Insurance on Transitions to Self-Employment.” 1998 (with Lars John Lefgren).

OTHER PUBLICATIONS

Brief of Scholars of Behavioral Economics as *Amici Curiae* in Support of Petitioners in the Supreme Court of the United States Case No. 15-1391 Expressions Hair Design v. Eric T. Schneiderman. <<http://www.scotusblog.com/wp-content/uploads/2016/11/15-1391-tsac-Scholars-of-Behaviorial-Economics.pdf>>

Commission on Retirement Security and Personal Savings. 2016. *Securing Our Financial Future: Recommendations for Retirement Security and Personal Savings*. Bipartisan Policy Center, Washington, DC. <<http://cdn.bipartisanpolicy.org/wp-content/uploads/2016/06/BPC-Retirement-Security-Report.pdf>>

2011 Technical Panel on Assumptions and Methods: Report to the Social Security Advisory Board. Washington, DC: Government Printing Office.
http://www.ssab.gov/Publications/Financing/2011_Technical_Panel_Report_prepublication.pdf

COMMENTS

Comment on “What Determines End-of-Life Assets? A Retrospective View” by James M. Poterba, Steven Venti, and David A. Wise. 2017. In David A. Wise, editor, *Insights in the Economics of Aging*. Chicago: University of Chicago Press, 157-160.

Comment on “Tax Policy for Retirement Savings” by John N. Friedman. 2017. In Alan J. Auerbach and Kent Smetters, editors, *The Economics of Tax Policy*. New York: Oxford University Press.

Comment on “Who Chooses Defined Contribution Plans?” by Jeffrey R. Brown and Scott J. Weisbenner. 2009. In Jeffrey R. Brown, Jeffrey B. Liebman and David A. Wise, editors, *Social Security Policy in a Changing Environment*, Cambridge: National Bureau of Economic Research, 162-165.

Comment on “The Distributional Effects of the Tax Treatment of Child Care Expenses” by William M. Gentry and Alison P. Hagy. 1996. In Martin Feldstein and James M. Poterba, editors, *Empirical Foundations of Household Taxation*. Chicago: University of Chicago Press.

BOOK REVIEWS

Review of *Employment and Health Benefits: A Connection at Risk* by the Institute of Medicine. 1995. In *Industrial and Labor Relations Review*, 48(4): 859-60.

INVITED ACADEMIC PRESENTATIONS (Selected, since 2010)

- | | |
|------|--|
| 2019 | Uppsala University, NBER Tax Policy and the Economy |
| 2018 | SPSP JDM Pre-Conference, National University Singapore, Northwestern, Princeton, Federal Reserve Board, Social Security Retirement Research Center Conference |
| 2017 | Florida Atlantic University, Cornell University, University of California San Diego, University of California Davis, Aalto University (Helsinki), RAND BeFi Forum, Brookings Institution, New York University, |
| 2016 | University of California Berkeley, Swarthmore, Case Western, TIAA Fellows Academic Forum, RAND Summer Institute, Brigham Young University, Brandeis |
| 2015 | ASSA Annual Meetings, New York University, Stanford University, Indiana University, Georgetown, NBER Public Economics Conference, NBER Public Pensions Conference, NBER Aging Conference |
| 2013 | ASSA Annual Meetings, The World Bank, UCLA, Social Security Retirement Research Center Conference, Brookings Institution, Northeastern, Federal Reserve Bank of New York, Brandeis, University of Lausanne, Central Bank of Norway |
| 2012 | ASSA Annual Meetings, University of Pennsylvania, NETSPAR (Netherlands), University of Kentucky, Syracuse University, Federal Reserve Bank of Boston, Peking University (Beijing), NBER, University of Chicago, Mannheim University, Vienna University of Economics and Business, University of Michigan |

- 2011 ASSA Annual Meetings, Brigham Young University, NBER, Harvard University, Columbia University, George Washington University, Swedish Institute for Financial Research
- 2010 University of Texas Dallas, Bentley College, University of Pennsylvania, Federal Reserve Bank of Dallas, UCLA, RAND Summer Institute, NBER, Harvard University, Case Western Reserve, Boston College, Williams College

CONFERENCES ORGANIZED (Since 2010)

- 2018 Becker-Friedman Institute Administrative Data Conference, Chicago, IL (organizing committee)
NBER Household Finance Working Group, Cambridge, MA (organizer)
Red Rock Finance Conference, UT (organizing committee)
Behavioral Economics and Health, Philadelphia, PA (organizing committee)
- 2017 NBER Household Finance Working Group, Cambridge, MA (organizer)
European Household Finance Conference, Sardinia, Italy (organizing committee)
Behavioral Economics and Health, Philadelphia (organizing committee)
- 2016 NBER Household Finance Working Group, Cambridge, MA (organizer)
Red Rock Finance Conference, UT (organizing committee)
- 2015 NBER Household Finance Working Group, Cambridge, MA (organizer)
European Household Finance Conference, Frankfurt, Germany (organizing committee)
- 2014 NBER Household Finance Working Group, Cambridge, MA (organizer)
European Household Finance Conference, Stockholm (organizing committee)
NBER Household Finance Conference, Washington, DC (organizer)
- 2013 NBER Household Finance Working Group, Cambridge, MA (organizer)
- 2012 NBER Household Finance Working Group, Cambridge, MA (organizer)
NBER/European Household Finance Conference, Oxford, UK (organizing committee)
- 2011 Radcliffe Institute for Advanced Study “Gender in the Developing World,” Cambridge, MA (organizing committee)
NBER Household Finance Working Group, Cambridge, MA (organizer)

POLICY-RELATED WORK (Selected, since 2010)

- 2014-present FINRA Board of Governors
- 2018 Testified before the U.S. Dept. of Labor Employee Benefit Security Administration Advisory Council, Washington, DC
- 2018 Executive education custom programs for the Inter-American Development Bank (faculty chair)

2018 Executive education custom program or the Presidential Committee on Anti-Corruption (PCAC), Abuja, Nigeria (faculty chair)

2017 Invited speaker, Securities and Exchange Commission of Brazil (CVM), Rio de Janeiro, Brazil

2017 Invited speaker, National Association of Government Defined Contribution Administrators, Milwaukee, WI

2017 Invited speaker, U.S. Securities and Exchange Commission, Washington, DC

2017 Invited speaker, Behavioural Economics Team of Australia, Canberra, Australia

2017 Invited speaker, National Employment Savings Trust, London

2016-present Consumer Financial Protection Bureau Academic Research Council

2014-2016 Bipartisan Policy Center Personal Savings Initiative

2016 Signatory to amicus curiae brief submitted to the U.S. Supreme Court

2016 Invited speaker, UK Department for Business, Energy and Industrial Strategy, London

2016 Invited speaker, The World Bank, Washington, DC

2016 Invited speaker, The European Commission, Brussels, Belgium

2016 Invited speaker, Consumer Financial Protection Bureau, Washington, DC

2016 Invited speaker, National Conference of State Legislatures, Chicago, IL

2015 Invited speaker, UK Financial Conduct Authority, London

2015 Invited speaker, White House Conference on Aging, Boston, MA

2015 Testified before the U.S. Dept. of Labor Employee Benefit Security Administration Advisory Council, Washington, DC

2015 Testified before the Senate Finance Committee, Washington, DC

2015 Invited speaker, OECD, Paris, France

2014 Testified before the Joint Economic Committee, Washington, DC

2014 Invited speaker, The World Bank, Washington, DC

2014 Invited speaker, The White House National Economic Council, Washington, DC

2013 Testified before the Senate Health, Education, Labor and Pension Committee, Washington, DC

2013 Testified before the U.S. Dept. of Labor Employee Benefit Security Administration Advisory Council, Washington, DC

2013 Invited speaker, U.S. Department of the Treasury, Washington, DC

2013 Invited speaker, The World Bank

2013 Invited speaker, Human Resources and Skills Development Canada, Ottawa, Canada

2012 Testimony before the Senate Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, Washington, DC

2012-2014 Federal Reserve Bank of Boston Community Development Research Advisory Council

2010-2011 Social Security Advisory Board 2011 Technical Panel on Assumptions and Methods, Chair
2011 Invited speaker, The World Bank, Washington, DC
2010 Invited speaker, U.S. Department of the Treasury, Washington, DC

UNIVERSITY SERVICE (Selected)

Brigham Young University

Dean, Marriott School of Business
BYU Law Board of Advisors

Harvard Kennedy School

Markets, Business and Government Area Chair
Faculty Steering Committee
Appointments Committee
Junior Analytics Search Committee, Co-chair
Senior Economics Search Committee
Senior Lecturer Review Committee, Chair
Senior Social Policy Search Committee
Senior Behavioral Economics Search Committee
Public Policy PhD Admissions Committee
Public Policy PhD Standing Committee
Mossavar-Rahmani Center for Business and Government Senior Fellows Selection Committee

Harvard University

University Benefits Committee
Radcliffe Institute for Advanced Study, Co-Director of Social Science Programs
Harvard Kennedy School Dean Search Committee
Fay Prize Selection Committee
Lab for Economic Applications and Policy (LEAP) executive committee

EXTERNAL GRANTS

Social Security Administration (RDR18000003-01-00), “Changes Across Birth Cohorts in Income Adequacy from Pre-Retirement to Death: Evidence from IRS Tax Data,” Investigator, 2018-2019, \$128,179

National Institute on Aging (P30AG034532), “Behavior Change in Health and Saving,” Investigator, 2014-2019, \$2,225,420

Social Security Administration (RRC08098400-10-01), “Late-Life Income from Pre-Retirement to Death: Evidence from IRS Tax Data,” Investigator, 2018, \$107,442

National Institute on Aging (R01AG21650), “Accumulation and Decumulation in Retirement Savings Plans,” Principal Investigator, 2012-2018, \$2,441,361

Alfred P. Sloan Foundation (2011-3-14), “Promoting the Field of Household Finance,” Co-Principal Investigator, 2015-2018, \$617,550

Smith Richardson Foundation (2014-0010), “The Total Savings Impact of Automatic Enrollment,” Principal Investigator, 2014-2017, \$100,000

Social Security Administration (RRC08098400), “Understanding Withdrawals from a Large Employer-Sponsored Retirement Savings Plan,” Investigator, 2017-2018, \$167,682

TIAA Institute/University of Pennsylvania Pension Research Council, “The Optimal Amount of Liquidity in a Retirement Savings System,” Principal Investigator, 2016-17, \$60,000

Social Security Administration (RRC08098400), “Optimal Illiquidity in the Retirement Savings System, Part II,” Investigator, 2016-2017, \$126,690

AARP, “Sidecar Savings Pilot, Evaluation, and Research,” Investigator, 2016, \$20,000

National Institute on Aging (P01AG005842), “Economics of Health, Wealth and Well-Being,” Investigator, 2011-2016

Social Security Administration (RRC08098400-06-00), “The Total Savings Impact of Automatic Enrollment II,” Investigator, 2015-2016, \$85,534

Urban Institute, “Who Is Easier to Nudge,” Investigator, 2016, \$35,000

Alfred P. Sloan Foundation (2011-3-14), “Promoting the Field of Household Finance,” Co-Principal Investigator, 2011-2015, \$392,955

Social Security Administration (RRC08098400-06-00), “The Total Savings Impact of Automatic Enrollment,” Investigator, 2014-2015, \$85,534

TIAA-CREF Institute, “The Total Savings Impact of Automatic Enrollment,” Principal Investigator, 2014-2015, \$90,935

National Institute on Aging (P30AG034532), “Behavior Change in Health and Saving,” Investigator, 2009-2014, \$2,358,499

Social Security Administration (RRC08098400-05-00), “Optimal Illiquidity in the Retirement Savings System,” Investigator, 2013-2014, \$78,996

Humana, “Behavioral Economics and Health Academic Consortium,” Investigator, 2011-2013, \$125,512

National Institute on Aging (R01AG21650), “Determinants of Saving in 401(k) Plans--Continuation,” Principal Investigator, 2007-2012, \$1,542,905

Social Security Administration, “Low Income Households and 401(k) Auto-Enrollment,” Investigator, 2010-2011

Social Security Administration, “Commitment Savings,” Investigator, 2010-2011

Social Security Administration, “Retirement Payout Options and Resistance to Annuities,” Investigator, 2010-2011

Russell Sage Foundation, “Commitment Savings Accounts and Self Control,” Co-Principal Investigator, 2010-2011.

Social Security Administration (10-M-98363-1-02), “The Limits of Default Effects,” Investigator, 2009-2010, \$60,547

Social Security Administration (19-F-10002-9-01), “Learning from Your Peers: New Ways to Encourage Savings,” Investigator, 2009-2010, \$108,537

Social Security Administration (19-F-10001-1-01), “Create Development Plan for a ‘Go-to’ Personal Finance Website,” Investigator, 2009-2010, \$123,793

FINRA Foundation (2006-04-011), “Managing Risk and Minimizing Fees,” Investigator, 2006-2009, \$432,850

Social Security Administration (10-M-98363-1), “The Liquification and Mid-Life Consumption of Retirement Assets: Evidence from 401(k) Loans (Phase 2),” Investigator, 2008-2009, \$90,715

Social Security Administration (10-P-98363-1), “The Liquification and Mid-Life Consumption of Retirement Assets: Evidence from 401(k) Loans,” Investigator, 2007-2008, \$98,667

National Institutes of Health/University of Michigan, “Improving Information in the HRS Pension Sequence,” Investigator, 2006-2007.

National Institute on Aging (R01AG021650), “Determinants of Saving in 401(k) Plans,” Principal Investigator, 2003-2007, \$1,231,353

National Institute on Aging (R01AG021650), “Determinants of Saving in 401(k) Plans-- Supplement,” Principal Investigator, 2003-2007, \$103,655

Social Security Administration (10-P-98363-1), “How Can Plan Design Help Control Management Fees?” Investigator, 2004-2005, \$104,670

Social Security Administration (10-P-98363-1), “How Would Default Options Affect Participation and Saving?” Investigator, 2003-2005, \$94,946

National Institute on Aging, “Health Insurance and the Labor Market,” Principal Investigator, 1996-2002

Pension and Welfare Benefits Administration, “The Adoption and Diffusion of 401(k) Retirement Savings Plans,” Co-Principal Investigator, 2000

AD HOC REVIEWING

Journals	American Economic Review; Quarterly Journal of Economics; Journal of Political Economy; Econometrica; Review of Economics and Statistics; Review of Economic Studies; American Economic Journal: Economic Policy; American Economic Journal: Applied; Journal of Economic Literature; Journal of Finance; Review of Financial Studies; Journal of Labor Economics; Journal of Human Resources; European Economic Review; Journal of Public Economics; Journal of Health Economics; Journal of Policy Analysis and Management; Journal of Law, Economics and Organization; Industrial and Labor Relations Review; Management Science; Journal of Marketing Research; Journal of Public Economic Theory; Economic Inquiry; Economics Letters; National Tax Journal; Labour Economics; Southern Economic Journal; Quarterly Review of Economics and Finance; Journal of Behavioral Decision Making; Judgment and Decision Making; Yale Law Journal; Multinational Finance Journal; Science; Research on Aging; Social Sciences Quarterly; Journal of Financial Services Research; Education Next
Other	National Science Foundation, National Institutes of Health, William T. Grant Foundation, Social Sciences and Humanities Research Council of Canada, Russell Sage Foundation, Sloan Foundation, National Academy of Sciences, Brookings Institution Press, Yale University Press, Harvard University Press, MIT Press, Oxford University Press, Singapore Academic Research Council

CONSULTING/SPEAKING

Hewitt Associates, Prudential, Fidelity, TIAA/TIAA-CREF, Callan Associates, AllianceBernstein, Federal Reserve Bank of New York, AARP, ProManage, Investment Company Institute, Society of Actuaries, Brigham Young University, Professional Insurance Marketing Association, Diversified Investment Advisors, State Street Global Advisors, Defined Contribution Institutional Investment Association (DCIIA), PIMCO, American Bankers Association, Federal Reserve Bank of Boston, Human Resources and Skills Development Canada, Institutional Investors Forum, Connect LLC, Council for Economic Education, BNY Mellon, Journal of Investment Management, National Conference of State Legislatures, National Association of Government Defined Contribution Administrators (NAGDCA), Commonwealth Banks of Australia, Humana, Federal Reserve Board, Florida Atlantic University Center for Economic Education, Summit Consulting, Tor Financial/Irish Life Insurance

2019

[“The Best Way to Save Money: Make It Automatic.”](#) NPR, June 4, 2019 (Chris Arnold)

[“For These States and Cities, Funding College is Money in the Bank.”](#) PBS News Hour, May 7, 2019 (Hari Sreenivasan)

[“The Women Behind the Way You Save for Retirement.”](#) Guideline 401(k) Blog, April 4, 2019

[“Forget the 401\(k\). Let’s Invent a New Retirement Plan.”](#) Wall Street Journal, February 10, 2019 (Jason Zweig)

[“After the Shutdown, Debt May Linger for Federal Employees.”](#) Marketplace, February 7, 2019 (Erika Beras)

[“Behavioral Economist Explains Why So Many People Struggle to Save Money.”](#) All Things Considered, January 31, 2019 (NPR, Chris Arnold)

[“More Companies Help Workers Build Emergency Funds.”](#) NewAge Business, January 14, 2019 (Reuters)

2018

[“NPR Life Kit Podcast: Secrets of Saving and Investing.”](#) National Public Radio, December 17, 2018 (Chris Arnold)

[“HERMoney Podcast: Smart Women & Smarter Money Choices, Part One \(Episode 134\).”](#) HerMoney, November 7, 2018 (Jean Chatzky)

[“Does Saving for Retirement Increase Your Debt?”](#) Forbes, October 17, 2018 (John Scott)

[“Can the Science of ‘Behavioral Finance’ Help Finance Social Security.”](#) The Ric Edelman Show, October 6, 2018 (Ric Edelman)

[“The ‘Sidecar’ Plan That Could Soon Be Attached to Your 401\(k\).”](#) Marketwatch.com, October 1, 2018 (Richard Eisenberg)

[“How to Navigate the Complexity of Claiming Social Security.”](#) Marketwatch.com, September 19, 2018 (Chris Farrell)

[“Navigating the Confusing Rules of When to Claim Social Security.”](#) NextAvenue.org, September 7, 2018 (Chris Farrell)

[“Household Finance, Height Genes, Lyme Disease.”](#) Top of Mind with Julie Rose, September 19, 2018 (Julie Rose)

[“401\(k\) or ATM? Automated Retirement Savings Prove Easy to Pluck Prematurely.”](#) Wall Street Journal, August 10, 2018 (Anne Tergesen)

[“Retirement Plan Leakage Thwarts Automatic Enrollment.”](#) Planadvisor.com, July 30, 2018 (Amanda Umpierrez)

[“Guaranteed Approval Credit Cards.”](#) WalletHub.com, July 26, 2018 (John Papas)

[“Five Ways to Improve 401\(k\)s.”](#) Wall Street Journal, Jun 19, 2018 (Anne Tergesen)

[“Will Your 401\(k\) Inspire a Pricier Home Purchase?”](#) Herald Times Online, February 24, 2018 (Marilyn Kennedy Melia).

[“Houses and Cars and Savings, Oh My!”](#) PSCA.org, February 8, 2018 (Jack Towarnicky)

[“Nudging Grows Up \(and Now Has a Government Job\).”](#) Knowable Magazine, February 1, 2018 (Bob Holmes)

[“Can Retirement Saving Increase Your Debt?”](#) Forbes, January 9, 2018 (Andrew Biggs)

[“Downside of Automatic 401\(k\) Savings: More Debt.”](#) Wall Street Journal, January 5, 2018 (Anne Tergesen)

2017

[“Rainy Day Savings Accounts Prevent 401\(k\) Raids but Face Regulatory Hurdles.”](#) SHRM.org, November 1, 2017 (Stephen Miller)

[“How a \\$2,400 Cap on 401\(k\) Contributions Would Affect Your Savings.”](#) Wall Street Journal, October 29, 2017 (Anne Tergesen)

[“Limit on 401\(k\) Savings? It’s About Paying for Tax Cuts.”](#) New York Times, October 28, 2017 (Patricia Cohen)

[“What Trump Gets Wrong about 401\(k\)s.”](#) Politico, October 24, 2017 (Danny Vinik)

[“Republicans Consider Sharp Cut in 401\(k\) Contribution Limits.”](#) New York Times, October 20, 2017 (Jim Tankersley)

[“3 Ways to Make Smarter Choices, According to the Nobel Prize Winner in Economics.”](#) CNBC, October 10, 2017 (Zameena Meija)

[“This Year’s Nobel Economist Makes Sense of Irrationality.”](#) Wall Street Journal, October 9, 2017 (David Henderson)

[“DC Plan Execs Can Learn Something from Mr. Spock and Homer Simpson, Keynote Speaker Says.”](#) Pensions & Investments, October 4, 2017 (Robert Steyer)

[“The GOP Is Looking for Ways to Pay for Tax Cuts. Your 401\(k\) May Bear the Cost.”](#) Washington Post, August 31, 2017 (Thomas Heath)

[“Rothification’ Seen As Unsustainable Offset for Tax Cuts.”](#) Tax Analysts, August 4, 2017 (Stephanie Cumings)

[“Walmart Tries to Make Better Savers Out of the Unbanked.”](#) Marketplace, July 7, 2017 (Erika Beras)

[“Who Says You Need Tax Breaks for Retirement Saving?”](#) Bloomberg, May 11, 2017 (Suzanne Woolley)

[“Nudging People to Make Good Choices Can Backfire.”](#) ScienceNews, March 8, 2017 (Bruce Bower)

[“Americans Just Can’t Leave Retirement Savings Alone.”](#) Marketplace, February 13, 2017 (Sabri Ben-Achour)

[“People Trying to Save Prefer Accounts That Are Hard to Tap.”](#) Wall Street Journal, February 12, 2017 (Shlomo Benartzi and John Beshears).

[“In Today’s Supreme Court Case, Freedom of Speech Meets Your Wallet.”](#) *FiveThirtyEight*, January 10, 2017 (Amelia Thomson DeVeaux).

[“Fixing 401\(k\)s: What’s Being Done to Improve Access, Limit Early Withdrawals.”](#) Wall Street Journal, January 2, 2017 (Anne Tergesen).

2016

[“Get Real with Clients about Retirement Savings Plans.”](#) Financial Advisor IQ, December 9, 2016 (Grace Williams)

[“Why Neither Trump nor Clinton’s Plans Will Fix Social Security.”](#) MarketWatch.com, November 7, 2016 (Robert Powell)

[“Trump, Clinton’s Social Security Plans Fail at Reaching Long-Term Sustainability, Expert Says.”](#) Wisconsin Public Radio, November 2, 2016 (Scottie Lee Meyers)

[“Brigitte Madrian: Saving for the Future—Behavioral Economics Makes It Happen.”](#) Classical 89, ThinkingAloud, November 2, 2016.

[“Harvard’s Brigitte Madrian on Saving for Retirement: ‘We’re Not Making It Easy.’”](#) Barefoot Innovation Group, October 12, 2016 (Jo Ann Barefoot)

[“States Try to Save Retirement While Washington Waits.”](#) Time. September 29, 2016 (Penelope Wang)

[“WealthTrack with Consuelo Mack.”](#) September 23, 2016 (Consuelo Mack)

[“Why You Should Save More Than 3% in Your 401\(k\).”](#) San Francisco Chronicle, August 26, 2016 (Kathleen Pender)

[“FINRA Considers Creation of Fund for Unpaid Arbitration Awards.”](#) Financial Planning, July 19, 2016 (Ann Marsh)

[“State Street Execs Expect Retirement Savings Law by 2018.”](#) Investment News, June 15, 2016 (Greg Iacurci)

[“SSGA Seeking Sponsors for Mandatory Retirement Plan Bill.”](#) PlanSponsor.com, June 15, 2016 (Lee Barney)

[“State Street, Harvard Professor Unveil U.S. Retirement Plan.”](#) Financial Advisor, June 14, 2016 (Juliette Fairley)

[“Meet the Company Betting up to \\$10K on Your Marriage.”](#) CNBC.com, February 11, 2016 (Zack Guzman)

2015

[“How Do You Start Saving? Your Tax Refund May Be the Answer.”](#) NPR All Things Considered, November 11, 2015 (Chris Arnold)

[“Why Is It So Hard To Save? U.K. Shows It Doesn’t Have To Be.”](#) NPR Morning Edition, October 23, 2015 (Chris Arnold)

[“Don’t Compare Your Savings to That of You Peers.”](#) Wall Street Journal, September 20, 2015 (James Choi)

[“Do We Always Follow the Crowd? Some Surprising Information from Peer Savings Information.”](#) Misbehaving Blog, September 14, 2015 (Syon Bhanot)

[“Brigitte Madrian’s Power of Suggestion and How It Improved Retirement.”](#) *Research Magazine*, September 2015 (Michael Finke)

[“Investors’ Biggest Enemy Could Be Their Natural Instincts.”](#) NPR Morning Edition, August 26, 2015 (Chris Arnold)

[“Why Peer Pressure Doesn’t Add Up to Retirement Savings.”](#) NPR Hidden Brain, July 31, 2015 (Shankar Vedantam)

[“The Social\(ist\) Revolution Coming for Insurance.”](#) CNBC.com, July 18, 2015 (Zack Guzman)

[“Donald Trump’s Employees Don’t Share Wealth in 401\(k\) Plan.”](#) Bloomberg.com, July 7, 2015 (Richard Rubin)

[“Please, Corporations, Experiment on Us.”](#) New York Times, June 19, 2015 (Michelle N. Meyer and Christopher Chabris)

[“Workers See Regular, Roth 401\(k\)s as Same.”](#) Squared Away Blog, June 4, 2015 (Kimberly Blanton)

“Keep Lifetime Plan Notices Simple and Short, and Delivery Flexible, Advisory Council Told.” Bloomberg BNA, May 27, 2015 (Sean Forbes)

[“Ignoring the Penalty for Not Buying Health Insurance.”](#) New York Times, May 20, 2015 (Margot Sanger-Katz)

[“Can 401\(k\) Plans Be Improved?”](#) The Atlantic, May 19, 2015 (by Gillian B. White)

[“Early Retirement Withdrawals Could Fuel Risky Behavior, New Paper Says.”](#) Wall Street Journal, May 18, 2015 (David Harrison)

[“Consumer Agency Launches New Tool to Help You Find a Mortgage Cheaper.”](#) WBUR, January 13, 2015 (Chris Arnold)

2014

[“Experts: How to Fix the U.S. Retirement System.”](#) Forbes, September 16, 2014 (Richard Eisenberg)

[“Why Financial Education Might Not Work.”](#) U.S. News and World Report, August 26, 2014. (Kimberly Palmer)

[“Do Women Need Guaranteed Retirement Income Products.”](#) Forbes.com, May 23, 2014 (Ashlea Ebeling)

[“The Limits of Mandatory Disclosure Laws.”](#) Bloomberg.com, May 15, 2014 (Peter Coy)

[“One More Speed Bump for Your Retirement Fund: Basic Human Impulse.”](#) NPR All Things Considered, April 3, 2014 (Chris Arnold)

[“Most Americans Not Putting Enough Away for Retirement.”](#) NPR Morning Edition, March 18, 2014 (Chris Arnold)

[“Should your credit score be on your bank statements?”](#) MarketWatch.com, March 10, 2014 (Kaitlyn Wells)

[“In 401\(k\) Plans, a Little More Makes a Big Difference.”](#) Businessweek.com, March 6, 2014 (Carol Hymowitz and Peggy Collins)

[“Your Wilting Retirement: Company 401\(k\) Plans Get Stingy.”](#) Bloomberg.com, February 20, 2014 (Carol Hymowitz and Peggy Collins)

[“Companies Squeeze 401\(k\) Plans from Facebook to JPMorgan.”](#) Bloomberg.com, February 14, 2014 (Carol Hymowitz and Margaret Collins)

[“Can Schools Really Teach Personal Finance?”](#) FoxBusiness.com, January 10, 2014 (Yasmin Ghahremani)

[“New Laws, Regulations Experts Want for 2014.”](#) MarketWatch.com, January 3, 2014 (Robert Powell)

2013

[“5 Ways to Teach Kids About Money That Work.”](#) NBCNews.com, November 19, 2013 (Zac Bisonette)

[“The 401\(k\) Match Returns—with a Twist.”](#) MarketWatch.com, November 7, 2013 (Amy Hoak)

[“Government: When Push Comes to Nudge.”](#) Los Angeles Times, September 29, 2013 (Michelle N. Meyer and Christopher Chabris).

[“How to Make Annuitization More Appealing.”](#) Retirement Income Journal, August 14, 2013 (Kerry Pechter)

[“The Economics of the Affordable Care Act.”](#) The New York Times, August 7, 2013 (David Cutler)

[“It’s the Health Care, Stupid.”](#) Pacific Standard, July 30, 2013 (Amy Mathews Amos)

[“What is the Best Amount to Save for College?”](#) Reuters, July 22, 2013 (Beth Pinkser)

[“Real Money with David Holland.”](#) July 15, 2013 (David Holland)

[“Why Aren’t You Using Your Roth 401\(k\)?”](#) MarketWatch.com, July 13, 2013 (Robert Powell)

[“Ask the Experts: Policy Changes for a Brighter Retirement.”](#) Cardhub.com, July 8, 2013 (John Kiernan)

[“401\(k\) Participation Rates Have Stalled.”](#) MarketWatch.com, July 3, 2013 (Alicia Munnell)

[“The Search for Better Retirement Plans.”](#) U.S. News & World Report, May 29, 2013 (Philip Moeller)

[“California vs. the ‘Retirement Tsunami.’”](#) The Atlantic, May 13, 2013 (Sophie Quinton)

[“Heading Off the Coming Retirement Disaster.”](#) National Journal, May 9, 2013 (Sophie Quinton)

[“Waiting Periods on 401\(k\) Plans Can Be Costly for Workers.”](#) Boston Globe, March 30, 2013 (Beth Healey)

[“Improving Your Financial Literacy Skills.”](#) Boston Globe, March 3, 2013 (Todd Wallack)

[“Persuading Us to Save Not Spend Our Tax Refund.”](#) Marketplace, February 8, 2013 (Tracy Samuelson)

[“The Kind of Government We Want, At Least for a Day.”](#) U.S. News & World Report, February 4, 2013 (Philip Moeller)

[“Fidelity, Others Testify at Senate Hearing on Workers’ Retirement Savings.”](#) Boston Globe, January 31, 2013 (Beth Healy)

[“Facing the Financial Facts of Life.”](#) Financial Times, January 25, 2013 (Elaine Moore)

[“One in Four Savers Has 401\(k\) ‘Leakage.’”](#) Marketwatch.com, January 16, 2013 (Anne Tergesen)

2012

[“What Now? New 401\(k\) Worry.”](#) CNBC, December 7, 2012 (Sharon Epperson)

[“Benefits Leader Reins in 401\(k\)s.”](#) Wall Street Journal, December 7, 2012 (Kelly Greene)

[“How IBM May Change Saving for Retirement.”](#) CNBC, December 7, 2012 (Justin Menza)

[“Tackling Investor Ignorance.”](#) Wall Street Journal, Friday, November 2 (Karen Blumenthal)

[“Brigitte Madrian: On Saving and Investing.”](#) Huffington Post, October 24, 2012 (92st Street Y)

[“No Jargon, Please: Think 401\(k\) Investors Know What ‘Fund’ Means? Think Again.”](#) ThinkAdvisor.com July 19, 2012 (Joyce Hanson)

[“Employer Match Not Strong Motivator for 401\(k\) Enrollment.”](#) Employee Benefit News, July 19, 2012 (Andrea Davis)

[“Five Steps Tips to Retire in Comfort.”](#) ING eZonomics, July 19, 2012

[“401\(k\) Match: ‘Thresholds’ Drive Participation More than Rates.”](#) SHRM.com July 19, 2012 (Stephen Miller)

[“7 Low or No-Cost Ways to Increase 401k Participation.”](#) Fiduciary News, July 17, 2012 (Christopher Carosa)

[“10 Keys to Financial Independence in Retirement.”](#) MarketWatch.com, July 5, 2012 (Robert Powell)

[“401\(k\) Plans to Overtake Pensions as Primary Retirement Vehicle in 2012.”](#) ThinkAdvisor, March 1, 2012 (Joyce Hanson)

[“Science, Business, or Something In-Between.”](#) Retirement Income Journal, February 14, 2012 (David Lindorff)

[“The Best Retirement Research of 2011.”](#) Retirement Income Journal, February 2, 2012

[“Even 20-Somethings are Worried about Retirement.”](#) CNBC.com, January 30, 2012 (Jennifer Leigh Parker)

2011

[“Will Peer Pressure Make Americans Save More.”](#) SmartMoney, December 13, 2011 (Jennifer Wieczner)

[“Prompts Promote Flu Shot Participation.”](#) Fox News, October 17, 2011.

[“That 401\(k\) Loan May Cost More Than You Realize.”](#) Market Watch, October 6, 2011 (Robert Powell)

[“401\(k\) Law Suppresses Saving for Retirement.”](#) Wall Street Journal, July 7, 2011, Anne Tergesen)

[“Banking on Yourself: Is It Ever OK to Raid Your 401\(k\)?”](#) Wall Street Journal, June 25, 2011 (Jason Zweig)

[“New Research Reveals a Simple ‘Nudge’ that Significantly Increases Employee Health Engagement.”](#) Business Wire, June 13, 2011.

[“How a Simple ‘Nudge’ Could Increase Employee Wellness Engagement and Reduce Wellness Program Costs.”](#) Corporate Wellness Magazine (Prashant Srivistava)

[“Scary Study Shows 401\(k\) Matching Doesn’t Work.”](#) BenefitsPro.com, June 8, 2011 (Chris Carosa)

[“401\(k\) Advice—for a Hefty Fee?”](#) Wall Street Journal, January 29, 2011 (Karen Blumenthal)

2010

[“The Opt-Out Solution.”](#) New York Times, November 1, 2010 (Tina Rosenberg)

[“Should Parents Save for their Kids’ College?”](#) Marketplace, October 1, 2010 (Amy Scott)

[“Full Disclosure: Most Risks Hide in Plain Sight.”](#) Wall Street Journal, April 24, 2010 (Jason Zweig)

[“The 401\(k\) Match is Back.”](#) CNNMoney.com, February 8, 2010 (Chavon Sutton)