

David I. Laibson

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EDUCATION

1990-1994: Massachusetts Institute of Technology, Ph.D. Economics
1988-1990: London School of Economics, M. Sc. Econometrics and Mathematical Economics, with Distinction
1984-1988: Harvard University, A.B. Economics, Summa cum Laude

APPOINTMENTS

2019-present: Faculty Dean, Lowell House
2015-2018: Harvard University, Chair, Department of Economics
2007-present: Harvard University, Robert I. Goldman Professor of Economics
2002-2007: Harvard University, Professor of Economics
1998-2002: Harvard University, Paul Sack Associate Professor of Political Economy
1997-1998: National Bureau of Economic Research, Fellowship
1994-1998: Harvard University, Assistant Professor of Economics

SELECTED PROFESSIONAL ACTIVITIES

2024-present: Co-Chair, Classroom Social Compact Committee, Harvard University, FAS
2024-present: Harvard College Dean Search Advisory Committee
2023-present: Temporary Nominating Group, National Academy of Sciences
2020-2021: Committee to Articulate Principles on Renaming, Harvard University
2019-present: Advisory Board, Consumer Finance Institute, Federal Reserve Bank of Philadelphia
2017-present: Editorial Advisory Board, Public Finance Review
2014-present: Russell Sage Foundation, Board of Trustees (Chair, Investment Committee)
2024-present: Advisory Board, Social Science Genetics Association Consortium
2014-2015: Harvard University Sexual Assault Task Force (Chair, Climate Survey Committee)
2014-2015: American Association of Universities, Sexual Assault RFP and Survey Design Committees
2014-2016: NASAA Committee on Senior Issues and Diminished Capacity
2013-present: Director of the Foundations of Human Behavior Initiative, Harvard University
2013: Search Committee, Dean of Harvard College
2013-present: BSP: Behavioral Science & Policy, Editorial Board
2013-2015: Consumer Financial Protection Bureau, Academic Research Council
2013-2015: American Economic Association Government Relations Committee
2012-2015: American Economic Association Committee on Honors and Awards

CV – November 2024

2009-2023: Co-Director, NBER Roybal Center on Behavior (National Institutes of Health)
2007-2013: American Economic Journal: Macroeconomics, Editorial Board
2006-present: Investment Committee of the Harvard University Retirement Plans
2006-2019: National Institutes of Health, NIA, BSR Data Priorities Committee
2006-2016: Annual Reviews – Economics, Editorial Board
2006-2024: Pension Research Council, Advisory Board
2006-2009: National Science Foundation, DRMS Panel
2003-present: Stanford Institute for Theoretical Economics, Behavioral Economics, Co-organizer
2003-2007: Journal of the European Economics Association, Editorial Board
2002-present: Russell Sage Foundation Summer Institute in Behavioral Economics, Co-organizer
2001-present: Journal of Risk and Uncertainty, Advisory Editor
2001-2005: Brookings Institution, Advisory Committee for the Brookings Papers on Economic Activity
2000-2005: The B.E. Journal of Macroeconomics, Editorial Board
2000-2015: National Institutes of Health, NIA, Health and Retirement Survey Monitoring Committee
1998-present: Russell Sage Behavioral Economics Roundtable
1995-present: National Bureau of Economic Research: Asset Pricing, Economic Fluctuations, Aging, IRB
1995-2003: MacArthur Foundation Preferences Network

RESEARCH AWARDS AND HONORS

2024: Arrow Lecture, Stanford University
2024: Keynote Lecture, CEAR-RSI Household Finance Workshop, HEC Montréal
2024: Keynote Lecture, Research in Behavioral Finance Conference, VU Amsterdam
2023: Keynote Lecture, 1st Annual Pension Conference, Pension Research & Consulting
2022: Elected Member, American Philosophical Society
2020: AEA/AFA Joint Luncheon, ASSA Annual Meeting
2019: Elected Member, National Academy of Sciences
2019: Elected Member, National Academy of Social Insurance
2019: Keynote Lecture, PerCent (Pension Research Center, Copenhagen) Annual Conference
2019: Keynote Lecture, NEST Insight Conference, UK
2019: Keynote Lecture, Maastricht Behavioral and Experimental Economics Symposium
2018: Keynote Lecture, Miami Behavioral Finance Conference
2018: Keynote Lecture, Financial Conduct Authority and Competition and Markets Authority (UK)
2018: Keynote Lecture, Inaugural Conference of the Max Planck Institute Experimental Economics Group
2018: Richard T. Ely Lecture, American Economic Association
2018: TIAA Paul A. Samuelson Award (with John Beshears, James Choi, and Brigitte Madrian)
2017: Keynote Lecture, Center for Health Incentives and Behavioral Economics, University of Pennsylvania
2017: Keynote Lecture, MMF Conference, King's College London
2016: Keynote Lecture, Workshop on Behavioural Science and Public Policy, University of Stirling
2016: Bogen Lecture, Hebrew University of Jerusalem
2015: Insight Summit, London Business School, Keynote Paper
2015: 1st Motivation and Self-Control Symposium, University of Cologne, Keynote Lecture

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2014: American Finance Association Lecture, ASSA Meetings
2014: University of Copenhagen, Keynote Lecture
2014: Munich Graduate School of Economics, Keynote Lecture
2014: Nordic Conference on Behavioral and Experimental Economics, Keynote Lecture
2014: Annual Meeting of the Society for Experimental Finance, Keynote Lecture
2013: Annual Meeting of the Brazilian National Association of Graduate Centers of Economics, Keynote Lecture
2013: White House Conference on Psychological Science and Behavioral Economics in Public Policy, Keynote Lecture
2013: Kahneman Lecture, International Association for Research in Economic Psychology
2013: Bernoulli Lecture for the Behavioral Sciences, University of Basel
2012: William A. Owens Lecture, University of Georgia
2012: Esther Peterson Lecture, American Council for Consumer Interests
2011: Elected Fellow of the Econometric Society
2011: Elected Fellow of the American Academy of Arts and Sciences
2011: TIAA Paul A. Samuelson Award (with James Choi and Brigitte Madrian)
2011: CES-IFO Keynote Lecture (Behavioral Economics)
2011: Sumerlin Lecture Series, Johns Hopkins University
2010: Mind Brain and Behavior Distinguished Harvard Lecture
2010: Sir Richard Stone Annual Lecture, Cambridge University
2010: Social Security Administration Grant (with John Beshears, James Choi, and Brigitte Madrian)
2010: Sloan Foundation/Russell Sage Foundation Grant (with John Beshears, James Choi, and Brigitte Madrian)
2010: TIAA-CREF Certificate of Excellence (with Sumit Agarwal, John Driscoll, and Xavier Gabaix)
2009: Frank Hahn Lecture, Royal Economic Society
2009: Fathauer Lecture in Political Economy, University of Arizona
2009: Social Security Administration Grants (with John Beshears, James Choi, and Brigitte Madrian)
2009: Roybal Grant, NIA-BSR (with John Beshears, James Choi, and Brigitte Madrian)
2008: Harvard College Professor
2008: Association Lecture, Southern Economic Association
2008: William S. Vickrey Distinguished Address, International Atlantic Economic Conference
2008: Social Security Administration Grant (with John Beshears, James Choi, and Brigitte Madrian)
2008: Keynote Lecture, Financial Literacy and Education Commission, U.S. Treasury Department
2008: Plenary Lecture: German Economic Association Annual Meeting
2008: James P. Houck Lecture, University of Minnesota
2007: Lionel Robbins Lectures, London School of Economics
2007: FINRA Grant (with John Beshears, James Choi, and Brigitte Madrian)
2007: National Institute of Aging Grant (with John Beshears, James Choi, and Brigitte Madrian)
2006: Ely Lectures, Johns Hopkins University
2005: National Science Foundation Grant (with Xavier Gabaix and Eugene Stanley)
2005: National Institutes of Aging Grant (with Dan Benjamin, Chris Chabris, and Ed Glaeser)
2005: Keynote Speaker, Austrian Economics Association Annual Meeting
2005: Theodore Schultz Lecture, University of Chicago
2004: Carlos Diaz-Alejandro Lecture, Latin American Meeting of the Econometric Society
2004: Social Security Administration Grant

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2003: National Institutes of Aging Center Grant (with David Wise)
2003: National Institutes of Aging Grant (with Brigitte Madrian and Andrew Metrick)
2002: Keynote Speaker, European Society for Population Economics
2001: Nobel Symposium, Behavioral and Experimental Economics, Speaker
2001: Alfred P. Sloan Foundation Research Fellowship
2000: National Science Foundation Grant Recipient (with Xavier Gabaix)
2000: 8th World Congress of Econometric Society, Plenary Session Speaker
1999: National Institutes of Aging Grant
1999: John M. Olin Foundation Faculty Fellowship
1998: TIAA-CREF Paul A. Samuelson Award, Certificate of Excellence
1997: National Bureau of Economic Research Aging Fellowship
1997: MacArthur Science Foundation Career Grant Recipient
1995: National Science Foundation Career Grant Recipient
1994: Review of Economics Studies Tour
1993: Sloan Foundation Doctoral Dissertation Fellowship
1990: National Science Foundation Graduate Fellowship
1988: Marshall Scholarship

TEACHING AWARDS

2024: Harvard Graduate Economic Association Teaching Award
2008: Harvard College Professor
1999: Phi Beta Kappa Prize for Excellence in Undergraduate Teaching
Harvard Yearbook Favorite Professors: 2008, 2009, 2010, 2011, 2013, 2014, 2016, 2019, 2022, 2023, 2024

PUBLICATIONS (reverse chronological order)

Laibson D, Maxted P, Lee SC, Repetto A, Tobacman J. "Estimating Discount Functions with Consumption Choices over the Lifecycle." *Review of Financial Studies*, forthcoming.

Maxted P, Laibson D, Moll B. "Present Bias Amplifies the Household Balance-Sheet Channels of Macroeconomic Policy." *Quarterly Journal of Economics*, forthcoming.

Beshears John, Choi J, Clayton C, Harris C, Laibson D, Madrian B. "Optimal Illiquidity". *Journal of Financial Economics*, forthcoming.

Guttman-Kenney, Benedict, Paul D. Adams, Stefan Hunt, David Laibson, Neil Stewart, and Jesse Leary. "The semblance of success in nudging consumers to pay down credit card debt." *American Economic Journal: Economic Policy*, conditionally accepted.

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Beshears, J., Choi, J. J., Dickson, J., Goodman, A., Greig, F., & Laibson, D. "Does 401 (k) Loan Repayment Crowd Out Retirement Saving? Implications for Plan Design." *Household Retirement Saving, Investment, and Spending: New Lessons from Behavioral Research*, Wharton Pension Research Center, forthcoming.

Beshears J, Guo R, Laibson D, Madrian BC, J.Choi J. "Automatic Enrollment with a 12% Default Contribution Rate." *Journal of Pension Economics & Finance* 2023: 1-31.

Meyer MN, Tan T, Benjamin DJ, Laibson D, Turley P. "Public views on polygenic screening of embryos." *Science* 2023; 379(6632): 541-543.

Patel M, Milkman KL, Gandhi L, Graci HN, Gromet D, Ho H, Kay JS, Lee TW, Rothschild J, Akinola M, Beshears J, Bogard JE, Buttenheim A, Chabris CF, Chapman GB, J.Choi J, Dai H, Fox CR, Goren A, Hilchey MD, Hmurovic J, John LK, Karlan D, Kim M, Laibson D, Lambertson C, Madrian BC, Meyer M, Modanu M, Nam J, Rogers T, Rondina R, Saccardo S, Shermohammed M, Soman D, Sparks J, Warren C, Weber M, Berman R, Evans CN, Lee SH, Snider CK, Tsukayama E, den Bulte CV, Volpp K, Duckworth A. "A Randomized Trial of Behavioral Nudges Delivered Through Text Messages to Increase Influenza Vaccination Among Patients With an Upcoming Primary Care Visit." *American Journal of Health Promotion*, forthcoming.

Fadlon I, Laibson D. "Paternalism and Pseudo-Rationality: An Illustration Based on Retirement Savings." *Journal of Public Economics* 2022; 216(December 2022):104763.

Adams P, Guttman-Kenney B, Hayes L, Hunt S, Laibson D, Stewart N. "Do Nudges Reduce Borrowing and Consumer Confusion in the Credit Card Market?". *Economica* 2022; 89(S1 Supplement: Centenary Issue: 1921 - 2021):S178-S199.

Beshears J, Choi JJ, Laibson D, Madrian BC, Skimmyhorn WL. "Borrowing to Save? The Impact of Automatic Enrollment on Debt." *Journal of Finance* 2022; 77(1):403-447.

Beshears J, Choi JJ, Laibson D, Madrian BC. "Active choice, implicit defaults, and the incentives to choose." *Organizational Behavior and Human Decision Processes* 2021; 163(March 2021):6-16.

Benjamin DJ, Laibson D, Mischel W, Peake PK, Shoda Y, Wellsjo AS, Wilson NL. "Predicting mid-life capital formation with pre-school delay of gratification and life-course measures of self-regulation." *Journal of Economic Behavior & Organization* 2020; 179(2020):743-756.

Kong E, Beshears J, Laibson D, Madrian BC, Volpp K, Loewenstein G, Kolstad J, Choi JJ. "Do physician incentives increase patient medication adherence?" *Health Services Research* 2020; 55(4):503-511.

Beshears J, Choi JJ, Harris C, Laibson D, Madrian BC, Sakong J. "Which Early Withdrawal Penalty Attracts the Most Deposits to a Commitment Savings Account?" *Journal of Public Economics* 2020; 183:104144.

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Beshears J, Choi JJ, Iwry M, John DC, Laibson D, Madrian BC. “Building Emergency Savings Through Employer-Sponsored Rainy-Day Savings Accounts.” *Tax Policy and the Economy* 2020; 34(2020):43-90.

Cohen JD, Ericson KM, Laibson D, White JM. “Measuring Time Preferences.” *Journal of Economic Literature* 2020; 58(2):299-347.

Duckworth AL, Milkman KL, Laibson D. “Beyond Willpower: Strategies for Reducing Failures of Self-Control.” *Psychological Science in the Public Interest* 2019; 19(3): 102-129.

Bernheim BD, DellaVigna S, Laibson D, eds. *Handbook of Behavioral Economics - Foundations and Applications 2, Volume 2*. Elsevier; 2019.

Linnér RK, Biroli P, Kong E, Meddens FSW, Wedow R, Fontana MA, Lebreton M, Abdellaoui A, Hammerschlag AR, Nivard MG, Okbay A, Rietveld CA, Timshel PN, Tino SP, Trzaskowski M, de Vlaming R, Zünd CL, Bao Y, Buzdugan L, Caplin AH, Chen C-Y, Eibich P, Fontanillas P, Gonzalez JR, Joshi PK, Karhunen V, Kleinman A, Levin RZ, Lill CM, Meddens GA, Muntané G, Sanchez-Roige S, van Rooij FJ, Taskesen E, Wu Y, Zhang F, 23andMe_Research_Team, eQTLgen Consortium, International Cannabis Consortium, Psychiatric Genomics Consortium, Social Science Genetic Association Consortium, Auton A, Boardman JD, Clark DW, Conlin A, Dolan CC, Fischbacher U, Groenen PJF, Harris KM, Hasler G, Hofman A, Ikram MA, Jain S, Karlsson R, Kessler RC, Kooyman M, MacKillop J, Männikkö M, Morcillo-Suarez C, McQueen MB, Schmidt KM, Smart MC, Sutter M, Thurik AR, Uitterlinden AG, White J, de Wit H, Yang J, Bertram L, Boomsma D, Esko T, Fehr E, Hinds DA, Johannesson M, Kumari M, Laibson D, Magnusson PKE, Meyer MN, Navarro A, Palmer AA, Pers TH, Posthuma D, Schunk D, Stein MB, Svento R, Tiemeier H, Timmers PRHJ, Turley P, Ursano RJ, Wagner GG, Wilson JF, Gratten J, Lee JJ, Cesarini D, Benjamin DJ, Koellinger PD, Beauchamp JP. “Genome-wide association analyses of risk tolerance and risky behaviors in over one million individuals identify hundreds of loci and shared genetic influences.” *Nature Genetics* 2019; 51:245-257.

Ericson KM, Laibson D. “Intertemporal Choice.” In: Bernheim D, Laibson D, DellaVigna S, eds. *Handbook of Behavioral Economics – Foundations and Applications 2*. Elsevier; 2019.

Beauchamp JP, Benjamin DJ, Laibson DI, Chabris CF. “Measuring and Controlling for the Compromise Effect When Estimating Risk Preference Parameters.” *Experimental Economics* 2019; 23:1069-1099.

Bernheim BD, DellaVigna S, Laibson D. *Handbook of Behavioral Economics - Foundations and Applications 1, Volume 1*. Elsevier; 2018.

Lee JJ, Wedow R, Okbay A, Kong E, Maghziyan O, Zacher M, Nguyen-Viet TA, Bowers P, Sidorenko J, Linnér RK, Fontana MA, Kundu T, Lee C, Li H, Li R, Royer R, Timshel PN, Walters RK, Willoughby EK, Yengo L, Team 23andMR, COGENT, SSGAC, Alver M, Bao Y, Clark DW, Day FR, Furlotte NA, Joshi PK, Kemper KE, Kleinman A, Langenberg C, Magi R, Trampush JW, Verma SS, Wu Y, Yang MLZ, Zhao JH, Zheng Z, Boardman JD, Campbell H, Freese J, Harris KM, Hayward C, Herd P, Kumari M, Lencz T, Luan J'an, Malhotra AK, Metspalu A, Milani L, Ong KK, Perry JRB, Porteous DJ, Ritchie MD, Smart MC, Smith BH, Tung JY, Wareham NJ,

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Wilson JF, Beauchamp JP, Conley DC, Esko T, Lehrer SF, Magnusson PKE, Oskarsson S, Pers TH, Robinson MR, Thom K, Watson C, Chabris CF, Meyer MN, Laibson DI, Yang J, Johannesson M, Koellinger PD, Turley P, Visscher PM, Benjamin DJ, Cesarini D. "Gene discovery and polygenic prediction from a genome-wide association study of educational attainment in 1.1 million individuals." *Nature Genetics* 2018; 50: 1112-1121.

Beshears J, Choi JJ, Laibson D, Madrian BC (2018). "Behavioral Household Finance." In: Bernheim D, Laibson D, DellaVigna S, eds. *Handbook of Behavioral Economics - Foundations and Applications 1*. Elsevier.

Laibson D (2018). "Private Paternalism, the Commitment Puzzle, and Model-Free Equilibrium (Richard T. Ely Lecture)." *American Economic Review Papers and Proceedings* 108: 1-21.

Turley, Patrick, Raymond K. Walters, Omeed Maghziyan, Aysu Okbay, James J. Lee, Mark Alan Fontana, Tuan Anh Nguyen-Viet, Nicholas A. Furlotte, 23andMe Research Team, Social Science Genetic Association Consortium, Patrik Magnusson, Sven Oskarsson, Magnus Johannesson, Peter M. Visscher, David Laibson, David Cesarini, Benjamin Neale, and Daniel J. Benjamin (2018). "MTAG: Multi-Trait Analysis of GWAS." *Nature Genetics* 50: 229-237.

Benjamin D, Berger J, Johannesson M, Nosek B, Wagenmakers E-J, Berk R, Bollen K, Brembs B, Brown L, Camerer C, Cesarini D, Chambers C, Clyde M, Cook T, Boeck PD, Dienes Z, Dreber A, Easwaran K, Efferson C, Fehr E, Fidler F, Field A, Forster M, George E, Gonzalez R, Goodman S, Green E, Green D, Greenwald A, Hadfield J, Hedges LV, Held L, Ho T, Hoijsink H, Jones JH, Hruschka DJ, Imai K, Imbens G, Ioannidis JPA, Jeon M, Kirchler M, Laibson D, List J, Little R, Lupia A, Machery E, Maxwell S, McCarthy M, Moore D, Morgan S, Munafo M, Nakagawa S, Nyhan B, Parker T, Pericchi L, Perugini M, Rouder J, Rousseau J, Savalei V, Schönbrodt F, Sellke T, Sinclair B, Tingley D, Zandt TV, Vazire S, Watts D, Winship C, Wolpert RL, Xie Y, Young C, Zinman J, Johnson V. "Redefine Statistical Significance." *Nature Human Behaviour* 2018; 2:6-10.

Alsan M, Beshears J, Armstrong WS, Choi JJ, Madrian BC, Nguyen MLT, Rio CD, Laibson D, Marconi VC. "A Commitment Contract to Achieve Virologic Suppression in Poorly Adherent Patients with HIV/AIDS." *AIDS* 2017; 31(12):1765-1769.

Beshears J, Choi JJ, Laibson D, Madrian BC. "Does Aggregated Returns Disclosure Increase Portfolio Risk-Taking?" *Review of Financial Studies* 2017; 30(6):1971-2005.

Beshears J, Choi JJ, Laibson D, Madrian BC. "Does Front-Loading Taxation Increase Savings? Evidence from Roth 401(k) Introductions." *Journal of Public Economics* 2017; 151(July 2017): 84-95.

Okbay A, et al and the SSGAC. "Genetic Variants Associated with Subjective Well-Being, Depressive Symptoms, and Neuroticism Identified Through Genome-Wide Analyses." *Nature Genetics* 2016; 48: 624-633.

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Okbay A, et al and the SSGAC. "Genome-Wide Association Study Identifies 74 Loci Associated with Educational Attainment." *Nature* 2016; 533(7604): 539-542.

Beshears J, Choi JJ, Laibson D, Madrian BC, Reynolds GI. "Vaccination Rates Are Associated with Functional Proximity but Not Base Proximity of Vaccination Clinics." *Medical Care* 2016; 54(6): 578-583.

Gabaix X, Laibson D, Li D, Li H, Resnick S, de Vries CG. "The Impact of Competition on Prices with Numerous Firms." *Journal of Economic Theory* 2016; 165(2016): 1-24.

Camerer C, Cohen J, Fehr E, Glimcher P, Laibson D. Neuroeconomics. In: Kagel, J, Roth A, eds. *Handbook of Experimental Economics*. 2016.

Laibson D, List JA. "Principles of (Behavioral) Economics." *American Economic Review Papers and Proceedings* 2015; 105(5):385-390.

Beshears J, Choi JJ, Hurwitz J, Laibson D, Madrian BC. "Liquidity in Retirement Savings Systems: An International Comparison." *American Economic Review Papers and Proceedings* 2015; 105(5):420-425.

Chabris CF, Lee JJ, Cesarini D, Benjamin DJ, Laibson DI. "The Fourth Law of Behavior Genetics." *Current Directions in Psychological Science* 2015; 24(4):304-312.

Laibson D. "Why don't present-biased agents make commitments?" *American Economic Review Papers and Proceedings* 2015; 105(5):267-272.

Ericson KMM, White JM, Laibson D, Cohen JD. "Money Earlier or Later? Simple Heuristics Explain Intertemporal Choices Better Than Delay Discounting Does." *Psychological Science* 2015; 26(6):826-833.

Beshears J, Choi JJ, Laibson D, Madrian BC, Milkman KL. "The Effect of Providing Peer Information on Retirement Savings Decisions." *Journal of Finance* 2015; 70(3):1161-1201.

Rietveld CA, Conley D, Eriksson N, Esko T, Medland SE, Vinkhuyzen AAE, Yang J, Boardman JD, Chabris CF, Dawes CT, Domingue BW, Hinds DA, Johannesson M, Kiefer AK, Laibson D, Magnusson PKE, Mountain JL, Oskarsson S, Rostapshova O, Teumer A, Tung JY, Visscher PM, Benjamin DJ, Cesarini D, Koellinger PD, SSGAC. "Replicability and Robustness of Genome-Wide-Association Studies for Behavioral Traits." *Psychological Science* 2014; DOI: 10.1177/0956797614545132.

Acemoglu D, Laibson D, List JA. "Equalizing Superstars: The Internet and the Democratization of Education." *American Economic Review Papers and Proceedings* 2014; 104(5):523-527.

Beshears J, Choi JJ, Laibson D, Madrian BC, Zeldes SP. "What Makes Annuitization More Appealing?" *Journal of Public Economics* 2014; 116(August 2014):2-16.

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Beshears J, Choi JJ, Laibson D, Madrian BC. “Who Uses the Roth 401(k), and How Do They Use It? In: *NBER Discoveries in the Economics of Aging*.” University of Chicago Press; 2014, p. 411-440.

Loewenstein G, Friedman JY, McGill B, Ahmad S, Linck S, Sinkula S, Beshears J, Choi JJ, Kolstad J, Laibson D, et al. “Consumers' misunderstanding of health insurance.” *Journal of Health Economics*. 2013; 32(5):850-862.

Beshears J, Choi JJ, Laibson D, Madrian BC, Reynolds G. “Testimonials Do Not Convert Patients from Brand to Generic Medication.” *American Journal of Managed Care*. 2013; 19(9):e314-e331.

Rietveld CA, Medland SE, Derringer J, Yang J, Esko T, Martin NW, Westra H-J, Konstantin Shakhbazov, ..., Conley D, Davey-Smith G, Franke L, Groenen PJF, Hofman A, Johannesson M, Kardina SLR, Krueger RF, Laibson D, Martin NG, Meyer MN, Posthuma D, Thurik RA, Timpson NJ, Andre G U, van Duijn CM, Visscher PM, Benjamin DJ, Cesarini D, Koellinger PD. “GWAS of 126,559 Individuals Identifies Genetic Variants Associated with Educational Attainment.” *Science* 2013; 340(6139):1467-1471.

Chabris CF, Lee JJ, Benjamin DJ, Beauchamp JP, Glaeser EL, Borst G, Pinker S, Laibson DI. “Why Is It Hard to Find Genes that are Associated with Social Science Traits? Theoretical and Empirical Considerations.” *American Journal of Public Health*. 2013; 103(S1):S152-S166.

Beshears J, Choi JJ, Fuster A, Laibson D, Madrian BC. “What Goes Up Must Come Down? Experimental Evidence on Intuitive Forecasting.” *American Economic Review Papers and Proceedings*. 2013; 103(3):570-574.

Milkman KL, Beshears J, Choi JJ, Laibson D, Madrian BC. “Planning prompts as a means of increasing preventive screening rates.” *Preventative Medicine*. 2013; 56:92-93.

Agarwal S, Driscoll JC, Laibson DI. “Optimal Mortgage Refinancing: A Closed-Form Solution.” *Journal of Money, Credit, and Banking*. 2013; 45(4):591-922.

Beshears J, Choi JJ, Laibson D, Madrian BC. “Simplification and Saving.” *Journal of Economic Behavior and Organization*. 2013; 95:130-145.

Harris C, Laibson D. “Instantaneous Gratification.” *Quarterly Journal of Economics*. 2013; 128(1):205-248.

Laibson D. Comment on “Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and AHEAD Cohorts.” Wise DA, ed. Comment in the *Investigations in the Economics of Aging*, NBER, University of Chicago Press, 2012.

Chabris CF, Hebert BM, Benjamin DJ, Beauchamp JP, Cesarini D, van der Loos MJHM, Johannesson M, Magnusson PKE, Lichtenstein P, Atwood CS, Freese J, Hauser TS, Hauser RM, Christakis N, Laibson D. “Most Reported Genetic Associations with General Intelligence Are Probably False Positives.”

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Psychological Science. 2012; 23:1324-1336.

Boyle PA, Yu L, Segawa E, Wilson RS, Buchman AS, Laibson DI, Bennett DA. "Association of cognition with temporal discounting in community based older persons." *BMC Geriatrics*. 2012; 12:48.

Fuster A, Hebert B, Laibson D. "Investment Dynamics with Natural Expectations." *International Journal of Central Banking*. 2012; 8(1):243-265.

Benjamin DJ, Cesarini D, Chabris CF, Glaeser EL, Laibson DI, Guðnason V, Harris TB, Launer LJ, Purcell S, Smith AV, et al. "The Promises and Pitfalls of Genoeconomics." *Annual Review of Economics*. 2012; 4:627-662.

Benjamin DJ, Cesarini D, van der Loos MJHM, Dawes CT, Koellinger PD, Magnusson PKE, Chabris CF, Conley D, Laibson D, Johannesson M, et al. "The Genetic Architecture of Economic and Political Preferences." *Proceedings of the National Academy of Sciences*. 2012; 109(21):8026-8031.

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Fuster A, Hebert B, Laibson D. "Natural Expectations, Macroeconomic Dynamics, and Asset Pricing." *NBER Macroeconomics Annual*. 2011; 26:1-48.

Beshears J, Choi JJ, Laibson D, Madrian BC. "Behavioral Economics Perspectives on Public Sector Pension Plans." *Journal of Pension Economics and Finance*. 2011; 10(2):315-336.

Choi JJ, Laibson D, Madrian BC. "\$100 Bills on the Sidewalk: Suboptimal Investment in 401(k) Plans." *Review of Economics and Statistics*. 2011; 93(3):748-763.

Milkman KL, Beshears J, Choi JJ, Laibson D, Madrian BC. "Using Implementation Intentions Prompts to Enhance Influenza Vaccination Rates." *Proceedings of the National Academy of Sciences*. 2011; 108(26):10415-10420.

Chauvin K, Laibson D, Mollerstrom J. "Asset Bubbles and the Cost of Economic Fluctuations." *Journal of Money, Credit, and Banking*. 2011; 43:233-260.

Bennett DA, Boyle PA, Buchman AS, Laibson DI, Yu L. "Cognitive Function is Associated with Risk Aversion in Community-Based Older Persons." *BMC Geriatrics*. 2011; 11(53).

Beshears J, Choi JJ, Laibson D, Madrian BC, Weller B. "Public Policy and Saving for Retirement: The 'Autosave' Features of the Pension Protection Act of 2006." In: Siegfried JJ, ed. *Better Living Through*

Economics; 2010.

Beshears J, Choi J, Laibson D, Madrian BC. "How Does Simplified Disclosure Affect Individuals' Mutual Fund Choices?" In: Wise DA, ed. *Explorations in the Economics of Aging*. University of Chicago Press; 2010, pp. 75-96.

Beshears J, Choi JJ, Laibson D, Madrian BC. "The Impact of Employer Matching on Savings Plan Participation under Automatic Enrollment." In: Wise DA, ed. *Research Findings in the Economics of Aging*. University of Chicago Press; 2010, pp. 75-96.

Laibson D, Mollerstrom J. "Capital Flows, Consumption Booms and Asset Bubbles: A Behavioural Alternative to the Savings Glut Hypothesis." *The Economic Journal*. 2010; 120(544):354-374.

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