David I. Laibson

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EDUCATION

1990-1994: Massachusetts Institute of Technology, Ph.D. Economics1988-1990: London School of Economics, M. Sc. Econometrics and Mathematical Economics, with Distinction1984-1988: Harvard University, A.B. Economics, Summa cum Laude

PROFESSIONAL EXPERIENCE

2019-present:	Faculty Dean, Lowell House
2007-present:	Harvard University, Robert I. Goldman Professor of Economics
2015-2018:	Harvard University, Chair, Department of Economics
2008-2013:	Harvard University, Harvard College Professor
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 ASSOCIATIONS

2017-present:	Editorial Advisory Board, Public Finance Review
2014-present:	Russell Sage Foundation, Board of Trustees, (Investment Committee)
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
2009-present:	Director, NBER Roybal Center on Behavior (NIH)
2007-2013:	American Economic Journal: Macroeconomics, Editorial Board
2006-present:	Investment Committee of the Harvard University Retirement Plans
2006-present:	National Institutes of Health, NIA, BSR Data Priorities Committee
2006-2016:	Annual Reviews – Economics, Editorial Board

- 2006-present: 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, Research Associate (Asset Pricing, Economic
- Fluctuations, Aging), Institutional Review Board
- 1995-2003: MacArthur Foundation Preferences Network

RESEARCH AWARDS AND HONORS

- 2022: Elected to American Philosophical Society
- 2020: AEA/AFA Joint Luncheon, ASSA Annual Meeting
- 2019: Elected to the National Academy of Sciences
- 2019: Elected to the 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
- 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: 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
- 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

2008: Harvard College Professor

1999: Phi Beta Kappa Prize for Excellence in Undergraduate Teaching

PUBLICATIONS (reverse chronological order)

Okbay A, Wu Y, Wang N, Jayashankar H, Bennett M, Nehzati S, Sidorenko J, Kweon H, Goldman G, Gjorgjieva T, Jiang Y, Hicks B, Tian C, Hinds D, Ahlskog R, Magnusson P, Oskarsson S, Hayward C, Campbell A, Porteous D, Freese J, Herd P, Watson C, Jala J, Conley D, Koellinger P, Johannesson M, Laibson D, Meyer M, Lee J, Kong A, Yengo L, Cesarini D, Turley P, Visscher P, Beauchamp J, Young A, Tung J, Rietveld C. "Polygenic prediction of educational attainment within and between families from genome-wide association analyses in 3 million individuals." *Nature Genetics* 2022;54: 437-449.

Beshears J, Choi J, Laibson D, Maxted P. "Present Bias Causes and Then Dissipates Auto-Enrollment Savings Effects." *AEA Papers and Proceedings* 2022;112: 136-141.

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.

Turley P, Meyer MN, Wang N, Cesarini D, Hammonds E, Martin AR, Neale BM, Rehm HL, Wilkins-Haug L, Benjamin DJ, Hyman S, Laibson D, Visscher PM. "Problems with Using Polygenic Scores to Select Embryos." *New England Journal of Medicine* 2021;385: 78-86.

Milkman KL, Patel MS, Gandhi L, Graci HN, Gromet DM, Ho H, Kay JS, Lee TW, 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, Lamberton C, Madrian BC, Meyer MN, Modanu M, Nam J, Rogers T, Rondina R, Saccardo S, Shermohammed M, Soman D, Sparks J, Warren C, Weber M, Berman R, Evans CN, Snider CK, Tsukayama E, den Bulte CV, Volpp KG, Duckworth AL. "A megastudy of text-based nudges encouraging patients to get vaccinated at an upcoming doctor's appointment." *PNAS* 2021;118(20): e2101165118. Becker J, Burik CAP, Goldman G, Wang N, Jayashankar H, Bennett M, Belsky DW, Linnér RK, Ahlskog R, Kleinman A, Hinds DA, 23andMe_Research_Group, Caspi A, Corcoran DL, Moffitt TE, Poulton R, Sugden K, Williams BS, Harris KM, Steptoe A, Ajnakina O, Milani L, Esko T, Iacono WG, McGue M, Magnusson PKE, Mallard TT, Harden KP, Tucker-Drob EM, Herd P, Freese J, Young A, Beauchamp JP, Koellinger PD, Oskarsson S, Johannesson M, Visscher PM, Meyer MN, Laibson D, Cesarini D, Benjamin DJ, Turley P, Okbay A. "Resource profile and user guide of the Polygenic Index Repository." *Nature Human Behaviour* 2021; 5(12): 1744-1758.

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.

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.

Beauchamp JP, Benjamin DJ, Laibson DI, Chabris CF. "Measuring and Controlling for the Compromise Effect When Estimating Risk Preference Parameters." *Experimental Economics* 2020;23: 1069-1099.

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.

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, Maghzian O, Zacher M, Nguyen-Viet TA, Bowers P, Sidorenko J, Linner 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, 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. "Private Paternalism, the Commitment Puzzle, and Model-Free Equilibrium (Richard T. Ely Lecture)." *American Economic Review Papers and Proceedings* 2018;108: 1-21.

Turley, Patrick, Raymond K. Walters, Omeed Maghzian, 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. "MTAG: Multi-Trait Analysis of GWAS." *Nature Genetics* 2018;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, Hoijtink 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.

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.

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, Kardia 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." *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: -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.

Laibson D. "Comment: Discussion of Poterba, Venti and Wise paper on Decumulation" (presented at the Boulders Conference 2009). Wise DA, ed. *Explorations in the Economics of Aging*, NBER, University of Chicago Press. 2011.

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.

Choi JJ, Laibson D, Madrian BC. "Why Does the Law of One Price Fail? An Experiment on Index Mutual Funds." *Review of Financial Studies*. 2010; 23(4): 1405-1432.

Albrecht K, Volz KG, Sutter M, Laibson DI, von Cramon YD. "What is for me is not for you: brain correlates of intertemporal choice for self and others." *Social Cognitive and Affective Neuroscience*. 2010; 6(2): 207-217.

Fuster A, Laibson D, Mendel B. "Natural Expectations and Macroeconomic Fluctuations." *Journal of Economic Perspectives*. 2010; 24(4): 67-84.

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