

BIBLIOGRAPHY

- Agarwal, Sumit, Mi Diao, Jessica Pan, and Tien Foo Sing. 2014. "Labor Supply Decisions of Singaporean Cab Drivers." Available at: <http://ssrn.com/abstract=2338476>.
- Akerlof, George A. 1982. "Labor Contracts as Partial Gift Exchange." *Quarterly Journal of Economics* 97, no. 4: 543–69.
- . 2007. "The Missing Motivation in Macroeconomics." *American Economic Review* 97, no. 1: 3–36.
- , and Robert J. Shiller. 2009. *Animal Spirits: How Human Psychology Drives the Economy, and Why It Matters for Global Capitalism*. Princeton: Princeton University Press.
- , and Janet L. Yellen. 1985. "A Near-Rational Model of the Business Cycle, With Wage and Price Inertia." *Quarterly Journal of Economics* 100, supplement: 823–38.
- Andersen, Steffen, Alec Brandon, Uri Gneezy, and John A. List. 2014. "Toward an Understanding of Reference-Dependent Labor Supply: Theory and Evidence from a Field Experiment." Working Paper 20695, National Bureau of Economic Research.
- Andersen, Steffen, Seda Ertaç, Uri Gneezy, Moshe Hoffman, and John A. List. 2011. "Stakes Matter in Ultimatum Games." *American Economic Review* 101, no. 7: 3427–39.
- Andreoni, James. 1988. "Why Free Ride?: Strategies and Learning in Public Goods Experiments." *Journal of Public Economics* 37, no. 3: 291–304.
- Arkes, Hal R., and Catherine Blumer. 1985. "The Psychology of Sunk Cost." *Organizational Behavior and Human Decision Processes* 35, no. 1: 124–40.
- Arrow, Kenneth J. 1986. "Rationality of Self and Others in an Economic System." *Journal of Business* 59, no. 4, part 2: S385–99.
- Ashraf, Nava, Colin F. Camerer, and George Loewenstein. 2005. "Adam Smith, Behavioral Economist." *Journal of Economic Perspectives* 19, no. 3: 131–45.
- Asness, Clifford S., Andrea Frazzini, and Lasse Heje Pedersen. 2014. "Quality Minus Junk." Available at: <http://ssrn.com/abstract=2312432>.
- Baicker, Katherine, Sendhil Mullainathan, and Joshua Schwartzstein. 2013. "Behavioral Hazard in Health Insurance." Working paper.
- Baker, Malcolm, and Jeffrey Wurgler. 2004. "A Catering Theory of Dividends." *Journal of Finance* 59, no. 3: 1125–65.
- Baltussen, Guido, Martijn J. van den Assem, and Dennie van Dolder. 2015 (forth-

- coming). "Risky Choice in the Limelight." *Review of Economics and Statistics*. Available at: <http://ssrn.com/abstract=2526341>.
- Banerjee, Abhijit Vinayak, and Esther Duflo. 2011. *Poor Economics: A Radical Rethinking of the Way to Fight Global Poverty*. New York: PublicAffairs.
- Banich, Marie T. 2009. "Executive Function: The Search for an Integrated Account." *Current Directions in Psychological Science* 18, no. 2: 89–94.
- Banz, Rolf W. 1981. "The Relationship between Return and Market Value of Common Stocks." *Journal of Financial Economics* 9, no. 1: 3–18.
- Barbaro, Michael. 2007. "Given Fewer Coupons, Shoppers Snub Macy's." *New York Times*, September 29. Available at: <http://www.nytimes.com/2007/09/29/business/29coupons.html>.
- Barber, Brad M., and Terrance Odean. 2002. "Online Investors: Do the Slow Die First?" *Review of Financial Studies* 15, no. 2: 455–88.
- Barberis, Nicholas C., and Richard H. Thaler. 2003. "A Survey of Behavioral Finance." In Nicholas Barberis, Richard H. Thaler, George M. Constantinides, M. Harris, and René Stulz, eds., *Handbook of the Economics of Finance*, vol. 1B, 1053–128. Amsterdam: Elsevier.
- Barberis, Nicholas, Ming Huang, and Tano Santos. 2001. "Prospect Theory and Asset Prices." *Quarterly Journal of Economics* 116, no. 1: 1–53.
- Barner, Martin, Francesco Feri, and Charles R. Plott. 2005. "On the Microstructure of Price Determination and Information Aggregation with Sequential and Asymmetric Information Arrival in an Experimental Asset Market." *Annals of Finance* 1, no. 1: 73–107.
- Barro, Robert J. 1974. "Are Government Bonds Net Wealth?" *Journal of Political Economy* 82, no. 6: 1095–117.
- Basu, Sanjoy. 1977. "Investment Performance of Common Stocks in Relation to Their Price-Earnings Ratios: A Test of the Efficient Market Hypothesis." *Journal of Finance* 32, no. 3: 663–82.
- Baumol, William J. 1962. "On the Theory of Expansion of the Firm." *American Economic Review* 52, no. 5: 1078–87.
- Becker, Gary S. 1962. "Investment in Human Capital: A Theoretical Analysis." *Journal of Political Economy* 70, no. 5: 9–49.
- . 1964. *Human Capital: A Theoretical Analysis with Special Reference to Education*. New York and London: National Bureau for Economic Research and Columbia University Press.
- . 1992. "Habits, Addictions, and Traditions." *Kyklos* 45, no. 3: 327–45.
- , and Kevin M. Murphy. 1988. "A Theory of Rational Addiction." *Journal of Political Economy* 96, no. 4: 675–700.
- Behavioural Insights Team. 2013. "Removing the Hassle Factor Associated with Loft Insulation: Results of a Behavioural Trial." UK Department of Energy & Climate Change, September. Available at: <https://www.gov.uk/government/publications/loft-clearance-results-of-a-behavioural-trial>.
- Bénabou, Roland, and Jean Tirole. 2003. "Intrinsic and Extrinsic Motivation." *Review of Economic Studies* 70, no. 3: 489–520.
- Benartzi, Shlomo, and Richard H. Thaler. 1995. "Myopic Loss Aversion and the Equity Premium Puzzle." *Quarterly Journal of Economics* 110, no. 1: 73–92.

- . 1999. "Risk Aversion or Myopia? Choices in Repeated Gambles and Retirement Investments." *Management Science* 45, no. 3: 364–81.
- . 2013. "Behavioral Economics and the Retirement Savings Crisis." *Science* 339, no. 6124: 1152–3.
- Bernheim, B. Douglas. 2002. "Taxation and Saving." In Martin Feldstein and Alan J. Auerbach, eds., *Handbook of Public Economics*, vol. 3, 1173–249. Amsterdam: Elsevier.
- Bernoulli, Daniel. (1738) 1954. "Exposition of a New Theory on the Measurement of Risk." Translated from Latin by Louise Sommer. *Econometrica* 22, no. 1: 23–36.
- Brown, Gary S. 2014. "Letter from State of New York Office of the Attorney General to Josh Mohrer, General Manager, Uber NYC." July 8. Available at: http://ag.ny.gov/pdfs/Uber_Letter_Agreement.pdf.
- Burke, Brian, and Kevin Quealy. 2013. "How Coaches and the NYT 4th Down Bot Compare." *New York Times*, November 28. Available at: <http://www.nytimes.com/newsgraphics/2013/11/28/fourth-downs/post.html>.
- Buss, Dale. 1986. "Rebate or Loan: Car Buyers Need to Do the Math." *Wall Street Journal*, October 1.
- Camerer, Colin F. 1989. "Bubbles and Fads in Asset Prices." *Journal of Economic Surveys* 3, no. 1: 3–41.
- . 1997. "Progress in Behavioral Game Theory." *Journal of Economic Perspectives* 11, no. 4: 167–88.
- . 2000. "Prospect Theory in the Wild: Evidence from the Field." In Daniel Kahneman and Amos Tversky, eds., *Choices, Values, and Frames*. Cambridge, UK: Cambridge University Press.
- . 2003. *Behavioral Game Theory: Experiments in Strategic Interaction*. Princeton: Princeton University Press.
- , Teck-Hua Ho, and Juin-Kuan Chong. 2004. "A Cognitive Hierarchy Model of Games." *Quarterly Journal of Economics* 119, no. 3: 861–98.
- , Samuel Issacharoff, George Loewenstein, Ted O'Donoghue, and Matthew Rabin. 2003. "Regulation for Conservatives: Behavioral Economics and the Case for 'Asymmetric Paternalism.'" *University of Pennsylvania Law Review* 151, no. 3: 1211–54.
- , and Roberto A. Weber. 1999. "The Econometrics and Behavioral Economics of Escalation of Commitment: A Re-examination of Staw and Hoang's NBA Data." *Journal of Economic Behavior and Organization* 39, no. 1: 59–82.
- Cameron, Lisa Ann. 1999. "Raising the Stakes in the Ultimatum Game: Experimental Evidence from Indonesia." *Economic Inquiry* 37, no. 1: 47–59.
- Carlson, Nicolas. 2014. "What Happened When Marissa Mayer Tried to Be Steve Jobs." *New York Times Magazine*, December 17. Available at: <http://www.nytimes.com/2014/12/21/magazine/what-happened-when-marissa-mayer-tried-to-be-steve-jobs.html>.
- Case, Karl E., and Robert J. Shiller. 2003. "Is There a Bubble in the Housing Market?" *Brookings Papers on Economic Activity*, no. 2: 299–362.
- Case, Karl E., Robert J. Shiller, and Anne Thompson. 2012. "What Have They been Thinking? Home Buyer Behavior in Hot and Cold Markets." Working Paper 18400, National Bureau of Economic Research.

- Chang, Tom Y., Samuel M. Hartzmark, David H. Solomon, and Eugene F. Soltes. 2014. "Being Surprised by the Unsurprising: Earnings Seasonality and Stock Returns." Working paper.
- Chen, Nai-Fu, Raymond Kan, and Merton H. Miller. 1993a. "Are the Discounts on Closed-End Funds a Sentiment Index?" *Journal of Finance* 48, no. 2: 795–800.
- . 1993b. "Yes, Discounts on Closed-End Funds Are a Sentiment Index: A Rejoinder." *Journal of Finance* 48, no. 2: 809–10.
- Chernev, Alexander. 2012. "Why Everyday Low Pricing Might Not Fit J.C. Penney." *Bloomberg Businessweek*, May 17. Available at: <http://www.businessweek.com/articles/2012-05-17/why-everyday-low-pricing-might-not-be-right-for-j-dot-c-dot-penney>.
- Chetty, Raj. 2015 (forthcoming). "Behavioral Economics and Public Policy: A Pragmatic Perspective." *American Economic Review* 105, no. 5. Video of lecture available at: <https://www.aeaweb.org/webcasts/2015/Ely.php>.
- , John N. Friedman, Søren Leth-Petersen, Torben Heien Nielsen, and Tore Olsen. 2014. "Active vs. Passive Decisions and Crowd-Out in Retirement Savings Accounts: Evidence from Denmark." *Quarterly Journal of Economics* 129, no. 3: 1141–219.
- Chevalier, Judith, and Glenn Ellison. 1997. "Risk Taking by Mutual Funds as a Response to Incentives." *Journal of Political Economy* 105, no. 6: 1167–200.
- Childress, James F., Catharyn T. Liverman, et al. 2006. *Organ Donation: Opportunities for Action*. Washington, DC: National Academies Press.
- Choi, James J., David Laibson, and Brigitte C. Madrian. 2004. "Plan Design and 401(k) Savings Outcomes." *National Tax Journal* 57, no. 2: 275–98.
- , and Andrew Metrick. 2003. "Optimal Defaults." *American Economic Review* 93, no. 2: 180–5.
- . 2009. "Reinforcement Learning and Savings Behavior." *Journal of Finance* 64, no. 6: 2515–34.
- Chopra, Navin, Charles Lee, Andrei Shleifer, and Richard H. Thaler. 1993a. "Yes, Discounts on Closed-End Funds Are a Sentiment Index." *Journal of Finance* 48, no. 2: 801–8.
- . 1993b. "Summing Up." *Journal of Finance* 48, no. 2: 811–2.
- Choudhry, Niteesh K., Jerry Avorn, Robert J. Glynn, Elliott M. Antman, Sebastian Schneeweiss, Michele Toscano, Lonny Reisman, Joaquim Fernandes, Claire Spettell, Joy L. Lee, Raisa Levin, Troyen Brennan, and William H. Shrank. 2011. "Full Coverage for Preventive Medications aft Myocardial Infarction." *New England Journal of Medicine* 365, no. 22: 2088–97.
- Cialdini, Robert B. 2006. *Influence: The Psychology of Persuasion*. Revised edition. New York: Harper Business.
- Clifford, Stephanie, and Catherine Rampell. 2013. "Sometimes, We Want Prices to Fool Us." *New York Times*, April 13. Available at: <http://www.nytimes.com/2013/04/14/business/for-penney-a-tough-lesson-in-shopper-psychology.html>.
- Coase, Ronald H. 1960. "The Problem of Social Costs." *Journal of Law and Economics* 3: 1–44.

- Cochrane, John H. 2005. *Asset Pricing*. Princeton: Princeton University Press.
- Cole, Shawn, and A. Nilesh Fernando. 2012. "The Value of Advice: Evidence from Mobile Phone-Based Agricultural Extension." Finance Working Paper 13-047, Harvard Business School.
- Conlisk, John. 1996. "Why Bounded Rationality?" *Journal of Economic Literature* 34, no. 2: 669–700.
- Cooper, Arnold C., Carolyn Y. Woo, and William C. Dunkelberg. 1988. "Entrepreneurs' Perceived Chances for Success." *Journal of Business Venturing* 3, no. 2: 97–108.
- Crawford, Vincent P., and Juanjuan Meng. 2011. "New York City Cab Drivers' Labor Supply Revisited: Reference-Dependent Preferences with Rational Expectations Targets for Hours and Income." *American Economic Review* 101, no. 5: 1912–32.
- Cutler, David M., James M. Poterba, and Lawrence H. Summers. 1989. "What Moves Stock Prices?" *Journal of Portfolio Management* 15, no. 3: 4–12.
- Daly, Mary, Bart Hobijn, and Brian Lucking. 2012. "Why Has Wage Growth Stayed Strong?" *Federal Reserve Board of San Francisco: Economic Letter* 10: 1–5.
- Dawes, Robyn M., and Richard H. Thaler. 1988. "Anomalies: Cooperation." *Journal of Economic Perspectives* 2, no. 3: 187–97.
- De Bondt, Werner F. M., and Richard H. Thaler. 1985. "Does the Stock Market Overreact?" *Journal of Finance* 40, no. 3: 793–805.
- De Long, J. Bradford, Andrei Shleifer, Lawrence H. Summers, and Robert J. Waldmann. 1990. "Noise Trader Risk in Financial Markets." *Journal of Political Economy* 98, no. 4: 703–38.
- DellaVigna, Stefano. 2009. "Psychology and Economics: Evidence from the Field." *Journal of Economic Literature* 47, no. 2: 315–72.
- , John A. List, and Ulrike Malmendier. 2012. "Testing for Altruism and Social Pressure in Charitable Giving." *Quarterly Journal of Economics* 127, no. 1: 1–56.
- DellaVigna, Stefano, and Ulrike Malmendier. 2006. "Paying Not to Go to the Gym." *American Economic Review* 96, no. 3: 694–719.
- DeSilver, Drew. 2013. "Suicides Account for Most Gun Deaths." Fact Tank, Pew Research Center, May 24. Available at: <http://www.pewresearch.org/fact-tank/2013/05/24/suicides-account-for-most-gun-deaths/>.
- Donate Life America. 2014. "National Donor Designation Report Card." Available at: <http://donatelife.net/wp-content/uploads/2014/06/Report-Card-2014-44222-Final.pdf>.
- Donohue III, John J., Abhay Aneja, and Alexandria Zhang. 2014. "The Impact of Right to Carry Laws and the NRC Report: The Latest Lessons for the Empirical Evaluation of Law and Policy." Working Paper 430, Stanford Law and Economics Olin.
- Dreman, David N. 1982. *The New Contrarian Investment Strategy*. New York: Random House.
- Duflo, Esther, Michael Kremer, and Jonathan Robinson. 2011. "Nudging Farmers to Use Fertilizer: Theory and Experimental Evidence from Kenya." *American Economic Review* 101, no. 6: 2350–90.

- Dupas, Pascaline, and Jonathan Robinson. 2014. "The Daily Grind: Cash Needs, Labor Supply and Self-Control." Working Paper 511, Stanford Center for International Development.
- Ellickson, Paul B., Sanjog Misra, and Harikesh S. Nair. 2012. "Repositioning Dynamics and Pricing Strategy." *Journal of Marketing Research* 49, no. 6: 750–72.
- Ellison, Glenn. 1997. "Learning from Personal Experience: One Rational Guy and the Justification of Myopia." *Games and Economic Behavior* 19, no. 2: 180–210.
- , and Drew Fudenberg. 1993. "Rules of Thumb for Social Learning." *Journal of Political Economy* 101, no. 4: 612–43.
- Engen, Eric M., William G. Gale, and John Karl Scholz. 1996. "The Illusory Effects of Saving Incentives on Saving." *Journal of Economic Perspectives* 10, no. 4: 113–38.
- Engström, Per, Katarina Nordblom, Henry Ohlsson, and Annika Persson. 2015 (forthcoming). "Tax Compliance and Loss Aversion." *American Economic Journal: Economic Policy*.
- Epley, Nicholas, Dennis Mak, and Lorraine Chen Idson. 2006. "Bonus or Rebate?: The Impact of Income Framing on Spending and Saving." *Journal of Behavioral Decision Making* 19, no. 3: 213–27.
- Eyster, Erik, and Matthew Rabin. 2005. "Cursed Equilibrium." *Econometrica* 73, no. 5: 1623–72.
- Fama, Eugene F. 1970. "Efficient Capital Markets: A Review of Theory and Empirical Work." *Journal of Finance* 25, no. 2: 383–417.
- . 2014. "Two Pillars of Asset Pricing." *American Economic Review* 104, no. 6: 1467–85.
- , and Kenneth R. French. 1993. "Common Risk Factors in the Returns on Stocks and Bonds." *Journal of Financial Economics* 33, no. 1: 3–56.
- . 1996. "The CAPM Is Wanted, Dead or Alive." *Journal of Finance* 51, no. 5: 1947–58.
- . 2014. "A Five-Factor Asset Pricing Model." Working paper, Fama–Miller Center for Research in Finance. Available at: <http://ssrn.com/abstract=2287202>.
- Farber, Henry S. 2005. "Is Tomorrow Another Day? The Labor Supply of New York City Cabdrivers." *Journal of Political Economy* 113, no. 1: 46.
- . 2008. "Reference-Dependent Preferences and Labor Supply: The Case of New York City Taxi Drivers." *American Economic Review* 98, no. 3: 1069–82.
- . 2014. "Why You Can't Find a Taxi in the Rain and Other Labor Supply Lessons from Cab Drivers." Working Paper 20604, National Bureau of Economic Research.
- Farnsworth, Ward. 1999. "Do Parties to Nuisance Cases Bargain after Judgment? A Glimpse Inside the Cathedral." *University of Chicago Law Review* 66, no. 2: 373–436.
- Fehr, Ernst, and Urs Fischbacher. 2003. "The Nature of Human Altruism." *Nature* 425, no. 6960: 785–91.
- Fehr, Ernst, and Simon Gächter. 2000. "Cooperation and Punishment in Public Goods Experiments." *American Economic Review* 66, no. 2: 980–94.

- . 2002. "Altruistic Punishment in Humans." *Nature* 415, no. 6868: 137–40.
- Fehr, Ernst, and Lorenz Goette. 2007. "Do Workers Work More If Wages are High? Evidence from a Randomized Field Experiment." *American Economic Review* 97, no. 1: 298–317.
- Fehr, Ernst, George Kirchsteiger, and Arno Riedl. 1993. "Does Fairness Prevent Market Clearing? An Experimental Investigation." *Quarterly Journal of Economics* 108, no. 2: 437–59.
- Fehr, Ernst, and Klaus M. Schmidt. 1999. "A Theory of Fairness, Competition, and Cooperation." *Quarterly Journal of Economics* 114, no. 3: 817–68.
- Fischbacher, Urs, Simon Gächter, and Ernst Fehr. 2001. "Are People Conditionally Cooperative? Evidence from a Public Goods Experiment." *Economics Letters* 71, no. 3: 397–404.
- Fischhoff, Baruch. 1975. "Hindsight \neq Foresight: The Effect of Outcome Knowledge on Judgment Under Uncertainty." *Journal of Experimental Psychology: Human Perception and Performance* 1, no. 3: 288.
- Fisher, Irving. 1930. *The Theory of Interest: As Determined by Impatience to Spend Income and Opportunity to Invest It*. New York: Macmillan.
- Fox, Justin. 2009. *The Myth of the Rational Market: A History of Risk, Reward, and Delusion on Wall Street*. New York: HarperCollins.
- Frank, Robert H., Thomas Gilovich, and Dennis T. Regan. 1993. "Does Studying Economics Inhibit Cooperation?" *Journal of Economic Perspectives* 7, no. 2: 159–71.
- Frederick, Shane, George Loewenstein, and Ted O'Donoghue. 2002. "Time Discounting and Time Preference: A Critical Review." *Journal of Economic Literature* 40, no. 2: 351–401.
- Friedman, Milton. 1953. "The Methodology of Positive Economics." In *Essays in Positive Economics* (ch. 1), 3–43. Chicago: University of Chicago Press.
- . 1957. "The Permanent Income Hypothesis." In *A Theory of the Consumption Function* (ch. 2), 20–37. Princeton: Princeton University Press.
- . 1963. "Windfalls, the 'Horizon,' and Related Concepts in the Permanent-Income Hypothesis." In *Measurement in Economics: Studies in Mathematical Economics and Econometrics in Memory of Yehuda Grunfeld* (ch. 1), 3–28. Stanford, CA: Stanford University Press.
- Frischmann, Brett M., and Christiaan Hogendorn. 2015. "Retrospectives: The Marginal Cost Controversy." *Journal of Economic Perspectives* 29, no. 1: 193–206.
- Fryer, Jr., Roland G. 2010. "Financial Incentives and Student Achievement: Evidence from Randomized Trials." Working Paper 15898, National Bureau of Economic Research.
- , Steven D. Levitt, John List, and Sally Sadoff. 2012. "Enhancing the Efficacy of Teacher Incentives through Loss Aversion: A Field Experiment." Working Paper 18237, National Bureau of Economic Research.
- Fudenberg, Drew, and David K. Levine. 2006. "A Dual-Self Model of Impulse Control." *American Economic Review* 96, no. 5: 1449–76.
- Gabaix, Xavier, and David Laibson. 2006. "Shrouded Attributes, Consumer Myopia, and Information Suppression in Competitive Markets." *Quarterly Journal of Economics* 121, no. 2: 505–40.

- Gawande, Atul. 2010. *The Checklist Manifesto: How to Get Things Right*. New York: Metropolitan Books.
- Geanakoplos, John, David Pearce, and Ennio Stacchetti. 1989. "Psychological Games and Sequential Rationality." *Games and Economic Behavior* 1, no. 1: 60–79.
- Ginzler, Linda E. 2015. "The Green Pen—Linda Ginzler: In the Classroom." *Chicago Booth Magazine*, Winter.
- Glaeser, Edward L. 2013. "A Nation of Gamblers: Real Estate Speculation and American History." Working Paper 18825, National Bureau of Economic Research.
- Gneezy, Uri, and John A. List. 2013. *The Why Axis: Hidden Motives and the Undiscovered Economics of Everyday Life*. New York: Random House.
- Gourville, John T., and Dilip Soman. 1998. "Payment Depreciation: The Behavioral Effects of Temporally Separating Payments from Consumption." *Journal of Consumer Research* 25, no. 2: 160–74.
- Graham, Benjamin. (1949) 1973. *The Intelligent Investor: A Book of Practical Counsel*. Fourth revised edition. New York: Harper and Row.
- , and David L. Dodd. (1934) 2008. *Security Analysis*. Sixth edition. New York: McGraw Hill.
- Grether, David M., and Charles R. Plott. 1979. "Economic Theory of Choice and the Preference Reversal Phenomenon." *American Economic Review* 69, no. 4: 623–38.
- Grynbaum, Michael M. 2011. "Where Do All the Cabs Go in the Late Afternoon?" *New York Times*, January 11. Available at: <http://www.nytimes.com/2011/01/12/nyregion/12taxi.html>.
- Güth, Werner, Rolf Schmittberger, and Bernd Schwarze. 1982. "An Experimental Analysis of Ultimatum Bargaining." *Journal of Economic Behavior and Organization* 3, no. 4: 367–88.
- Halliday, Josh. 2012. "Whitney Houston Album Price Hike Sparks Controversy." *Guardian*, February 13. Available at: <http://www.theguardian.com/music/2012/feb/13/whitney-houston-album-price>.
- Hallsworth, Michael, John A. List, Robert D. Metcalfe, and Ivo Vlaev. 2014. "The Behavioralist as Tax Collector: Using Natural Field Experiments to Enhance Tax Compliance." Working Paper 20007, National Bureau of Economic Research.
- Haltiwanger, John, and Michael Waldman. 1985. "Rational Expectations and the Limits of Rationality: An Analysis of Heterogeneity." *American Economic Review* 75, no. 3: 326–40.
- Hastings, Justine S., and Jesse M. Shapiro. 2013. "Fungibility and Consumer Choice: Evidence from Commodity Price Shocks." *Quarterly Journal of Economics* 128, no. 4: 1449–98.
- Haushofer, Johannes, and Ernst Fehr. 2014. "On the Psychology of Poverty." *Science* 344, no. 6186 (May 23): 862–7.
- Heath, Chip, and Jack B. Soll. 1996. "Mental Budgeting and Consumer Decisions." *Journal of Consumer Research* 23, no. 1: 40–52.
- Heidhues, Paul, and Botond Kszegi. 2010. "Exploiting Naïveté about Self-Control in the Credit Market." *American Economic Review* 100, no. 5: 2279–303.

- Henrich, Joseph. 2000. "Does Culture Matter in Economic Behavior? Ultimatum Game Bargaining among the Machiguenga of the Peruvian Amazon." *American Economic Review* 90, no. 4: 973–9.
- , Wulf Albers, Robert Boyd, Gerd Gigerenzer, Kevin A McCabe, Axel Ockenfels, and H. Peyton Young. 2002. "What Is the Role of Culture in Bounded Rationality?" In Gerd Gigerenzer and Reinhard Selten, eds., *Bounded Rationality: The Adaptive Toolbox* (ch. 19), 343–59. Cambridge, MA: MIT Press.
- Hess, Pamela, and Yan Xu. 2011. "2011 Trends & Experience in Defined Contribution Plans." Aon Hewitt. Available at: http://www.aon.com/attachments/thought-leadership/2011_Trends_Experience_Executive_Summary_v5.pdf.
- Hoffman, Moshe, Sigrid Suetens, Martin A. Nowak, and Uri Gneezy. 2012. "An Experimental Test of Nash Equilibrium versus Evolutionary Stability." In *Proc. Fourth World Congress of the Game Theory Society* (Istanbul, Turkey), session 145, paper 1.
- Hofstadter, Douglas R. 1983. "Computer Tournaments of the Prisoners-Dilemma Suggest How Cooperation Evolves." *Scientific American* 248, no. 5: 16.
- Hogarth, Robin M., and Melvin W. Reder, eds. 1986. "The Behavioral Foundations of Economic Theory: Proceedings of a Conference October 13–15, 1985." *Journal of Business* 59, no. 4, part 2 (October): S181–505.
- , eds. 1987. *Rational Choice: The Contrast Between Economics and Psychology*. Chicago: University of Chicago Press.
- Hood, Donald C., Paul Andreassen, and Stanley Schachter. 1985. "II. Random and Non-Random Walks on the New York Stock Exchange." *Journal of Economic Behavior and Organization* 6, no. 4: 331–8.
- Hsee, Christopher K., Yang Yang, Yangjie Gu, and Jie Chen. 2009. "Specification Seeking: How Product Specifications Influence Consumer Preference." *Journal of Consumer Research* 35, no. 6: 952–66.
- Internal Revenue Service. 1998. "Revenue Ruling 98–30." *Internal Revenue Bulletin* 25 (June 22): 8–9. Available at: <http://www.irs.gov/pub/irs-irbs/irb98-25.pdf>.
- Jackson, Eric. 2014. "The Case For Apple, Facebook, Microsoft Or Google Buying Yahoo Now." *Forbes.com*, July 21. Available at: <http://www.forbes.com/sites/ericjackson/2014/07/21/the-case-for-apple-facebook-microsoft-or-google-buying-yahoo-now>.
- Jensen, Michael C. 1969. "Risk, The Pricing of Capital Assets, and the Evaluation of Investment Portfolios." *Journal of Business* 42, no. 2: 167–247.
- . 1978. "Some Anomalous Evidence Regarding Market Efficiency." *Journal of Financial Economics* 6, no. 2: 95–101.
- Jevons, William Stanley. (1871) 1957. *The Theory of Political Economy*. Fifth edition. New York: Augustus M. Kelley.
- Jewett, Dale. 1996. "1975 Cars Brought Sticker Shock, Then Rebates." *Automotive News*, June 26. Available at: <http://www.autonews.com/article/19960626/ANA/606260830/1975-car-prices-brought-sticker-shock-then-rebates>.
- John, David C., and Ruth Levine. 2009. "National Retirement Savings Systems in Australia, Chile, New Zealand and the United Kingdom: Lessons for the

- United States." The Retirement Security Project, Brookings Institution. Available at: <http://www.brookings.edu/research/papers/2010/01/07-retirement-savings-john>.
- Johnson, Eric J., and Daniel G. Goldstein. 2004. "Defaults and Donation Decisions." *Transplantation* 78, no. 12: 1713–6.
- Johnson, Steven. 2010. *Where Good Ideas Come From: The Natural History of Innovation*. New York: Riverhead.
- Jolls, Christine, Cass R. Sunstein, and Richard Thaler. 1998. "A Behavioral Approach to Law and Economics." *Stanford Law Review* 50, no. 5: 1471–550.
- Kahneman, Daniel. 2011. *Thinking, Fast and Slow*. New York: Macmillan.
- , Jack L. Knetsch, and Richard H. Thaler. 1986. "Fairness and the Assumptions of Economics." *Journal of Business* 59, no. 4, part 2: S285–300.
- . 1991. "Anomalies: The Endowment Effect, Loss Aversion, and Status Quo Bias." *Journal of Economic Perspectives* 5, no. 1: 193–206.
- Kahneman, Daniel, and Dan Lovallo. 1993. "Timid Choices and Bold Forecasts: A Cognitive Perspective on Risk Taking." *Management Science* 39, no. 1: 17–31.
- Kahneman, Daniel, and Amos Tversky. 1973. "On The Psychology of Prediction." *Psychological Review* 80, no. 4: 237.
- . 1979. "Prospect Theory: An Analysis of Decision under Risk." *Econometrica* 47, no. 2: 263–91.
- . 2000. *Choices, Values, and Frames*. Cambridge, UK: Cambridge University Press.
- Karlan, Dean, and Jacob Appel. 2011. *More Than Good Intentions: Improving the Ways the World's Poor Borrow, Save, Farm, Learn, and Stay Healthy*. New York: Penguin.
- Kaur, Supreet. 2014. "Nominal Wage Rigidity In Village Labor Markets." Working Paper 20770, National Bureau of Economic Research.
- Keynes, John Maynard. 1923. *A Tract on Monetary Reform*. London: Macmillan.
- . 1936. *The General Theory of Employment, Interest and Money*. London: Macmillan.
- Kleidon, Allan W. 1986. "Anomalies in Financial Economics: Blueprint for Change?" *Journal of Business* 59, no. 4, part 2: S469–99.
- Kliger, Doron, Martijn J. van den Assem, and Remco C. J. Zwinkels. 2014. "Empirical Behavioral Finance." *Journal of Economic Behavior and Organization* 107, part B: 421–7.
- Knetsch, Jack L., and John A. Sinden. 1984. "Willingness to Pay and Compensation Demanded: Experimental Evidence of an Unexpected Disparity in Measures of Value." *Quarterly Journal of Economics* 99, no. 3: 507–21.
- Knobe, Joshua, Wesley Buckwalter, Shaun Nichols, Philip Robbins, Hagop Sarkisian, and Tamler Sommers. 2012. "Experimental Philosophy." *Annual Review of Psychology* 63: 81–99.
- Knobe, Joshua, and Shaun Nichols. 2013. *Experimental Philosophy*. Oxford and New York: Oxford University Press.
- Kocher, Martin G., Todd Cherry, Stephan Kroll, Robert J. Netzer, and Matthias Sutter. 2008. "Conditional Cooperation on Three Continents." *Economics Letters* 101, no. 3: 175–8.
- Kokonas, Nick. 2014. "Tickets for Restaurants." Alinea restaurant blog, June 4.

- Available at: <http://website.alinearestaurant.com/site/2014/06/tickets-for-restaurants/>.
- Korobkin, Russell. 2011. "What Comes after Victory for Behavioral Law and Economics." *University of Illinois Law Review* 2011, no. 5: 1653–74.
- Kraft, Matthew, and Todd Rogers. 2014. "The Underutilized Potential of Teacher-to-Parent Communication: Evidence from a Field Experiment." Working Paper RWP14-049, Harvard Kennedy School of Government.
- Krakauer, Jon. 1997. *Into Thin Air: A Personal Account of the Mount Everest Disaster*. New York: Random House.
- Krueger, Alan B. 2001. "Supply and Demand: An Economist Goes to the Super Bowl." *Milken Institute Review*, Second Quarter: 22–9.
- , and Alexandre Mas. 2004. "Strikes, Scabs, and Tread Separations: Labor Strife and the Production of Defective Bridgestone/Firestone Tires." *Journal of Political Economy* 112, no. 2: 253–89.
- Kuhn, Thomas S. 1962. *The Structure of Scientific Revolutions*. Chicago: University of Chicago Press.
- Laibson, David. 1997. "Golden Eggs and Hyperbolic Discounting." *Quarterly Journal of Economics* 112, no. 2: 443–78.
- Lakonishok, Josef, Andrei Shleifer, and Robert W. Vishny. 1994. "Contrarian Investment, Extrapolation, and Risk." *Journal of Finance* 49, no. 5: 1541–78.
- Lamont, Owen A., and Richard H. Thaler. 2003. "Can the Market Add and Subtract? Mispricing in Tech Stock Carve-Outs." *Journal of Political Economy* 111, no. 2: 227–68.
- Landsberger, Michael. 1966. "Windfall Income and Consumption: Comment." *American Economic Review* 56, no. 3: 534–40.
- Lee, Charles, Andrei Shleifer, and Richard H. Thaler. 1991. "Investor Sentiment and the Closed-End Fund Puzzle." *Journal of Finance* 46, no. 1: 75–109.
- Lester, Richard A. 1946. "Shortcomings of Marginal Analysis for Wage-Employment Problems." *American Economic Review*, 36, no. 1: 63–82.
- Levitt, Steven, and John List. 2007. "What Do Laboratory Experiments Measuring Social Preferences Reveal About the Real World?" *Journal of Economic Perspectives* 21, no. 2: 153–74.
- Lewin, Kurt. 1947. "Frontiers in Group Dynamics: II. Channels of Group Life; Social Planning and Action Research." *Human Relations* 1, no. 2: 143–53.
- Lichtenstein, Sarah, and Paul Slovic. 1973. "Response-Induced Reversals of Preference in Gambling: An Extended Replication in Las Vegas." *Journal of Experimental Psychology* 101, no. 1: 16.
- Lintner, John. 1956. "Distribution of Incomes of Corporations Among Dividends, Retained Earnings, and Taxes." *American Economic Review* 46, no. 2: 97–113.
- . 1965a. "The Valuation of Risk Assets and the Selection of Risky Investments in Stock Portfolios and Capital Budgets." *Review of Economics and Statistics* 47, no. 1: 13–37.
- . 1965b. "Security Prices, Risk, and Maximal Gains from Diversification." *Journal of Finance* 20, no. 4: 587–615.
- List, John A. 2011. "The Market for Charitable Giving." *Journal of Economic Perspectives* 25, no. 2: 157–80.

- Loewenstein, George. 1992. "The Fall and Rise of Psychological Explanations in the Economics of Intertemporal Choice." In George Loewenstein and Jon Elster, eds., *Choice Over Time*, 3–34. New York: Russell Sage Foundation.
- , and Drazen Prelec. 1992. "Anomalies in Intertemporal Choice: Evidence and an Interpretation." *Quarterly Journal of Economics* 107, no. 2: 573–597.
- Lohr, Steve. 1992. "Lessons From a Hurricane: It Pays Not to Gouge." *New York Times*, September 22. Available at: <http://www.nytimes.com/1992/09/22/business/lessons-from-a-hurricane-it-pays-not-to-gouge.html>.
- Lott, John R. 1998. *More Guns, Less Crime: Understanding Crime and Gun Control Laws*. Chicago: University of Chicago Press.
- Loewenstein, Roger. 2000. *When Genius Failed: The Rise and Fall of Long-Term Capital Management*. New York: Random House.
- . 2001. "Exuberance Is Rational." *New York Times Magazine*, February 11. Available at: <http://partners.nytimes.com/library/magazine/home/20010211mag-econ.html>.
- Machlup, Fritz. 1946. "Marginal Analysis and Empirical Research." *American Economic Review* 36, no. 4: 519–54.
- MacIntosh, Donald. 1969. *The Foundations of Human Society*. Chicago: University of Chicago Press.
- Madrian, Brigitte C., and Dennis F. Shea. 2001. "The Power of Suggestion: Inertia in 401(k) Participation and Savings Behavior." *Quarterly Journal of Economics* 116, no. 4: 1149–87.
- Malkiel, Burton Gordon. 1973. *A Random Walk Down Wall Street*. New York: Norton.
- Marwell, Gerald, and Ruth E. Ames. 1981. "Economists Free Ride, Does Anyone Else? Experiments on the Provision of Public Goods." *Journal of Public Economics* 15, no. 3: 295–310.
- Mas, Alexandre. 2006. "Pay, Reference Points, and Police Performance." *Quarterly Journal of Economics* 121, no. 23: 783–821.
- . 2008. "Labour Unrest and the Quality of Production: Evidence from the Construction Equipment Resale Market." *Review of Economic Studies* 75, no. 1: 229–58.
- Massey, Cade, and Richard H. Thaler. 2013. "The Loser's Curse: Decision Making and Market Efficiency in the National Football League Draft." *Management Science* 59, no. 7: 1479–95.
- McGlothlin, William H. 1956. "Stability of Choices among Uncertain Alternatives." *American Journal of Psychology* 69, no. 4: 604–15.
- McKay, Betsy, Nikhil Deogun, and Joann Lublin. 1999. "Clumsy Handling of Many Problems Cost Investor Coca-Cola Board's Favor." *Wall Street Journal*, December 17. Available at: <http://online.wsj.com/article/SB945394494360188276.html>.
- McKelvey, Richard D., and Thomas R. Palfrey. 1995. "Quantal Response Equilibria for Normal Form Games." *Games and Economic Behavior* 10, no. 1: 6–38.
- Mehra, Rajnish. 2007. "The Equity Premium Puzzle: A Review." *Foundations and Trends in Finance* 2, no. 1: 1–81.
- , and Edward C. Prescott. 1985. "The Equity Premium: A Puzzle." *Journal of Monetary Economics* 15, no. 2: 145–61.

- Mian, Atif, and Amir Sufi. 2014. *House of Debt: How They (and You) Caused the Great Recession, and How We Can Prevent It from Happening Again*. Chicago: University of Chicago Press.
- Miller, Mark. 1995. "First Chicago Loses Touch with Humans." *Chicago Sun-Times*, May 2, 25. Accessed via ProQuest, <http://search.proquest.com/docview/258111761>.
- Miller, Merton H. 1986. "Behavioral Rationality in Finance: The Case of Dividends." *Journal of Business* 59, no. 4, part 2: S451–68.
- . 1988. "The Modigliani–Miller Propositions after Thirty Years." *Journal of Economic Perspectives* 2, no. 4: 99–120.
- Mischel, Walter. 1968. *Personality and Assessment*. Hoboken, NJ: John Wiley.
- . 1969. "Continuity and Change in Personality." *American Psychologist* 24, no. 11: 1012.
- . 2014. *The Marshmallow Test: Mastering Self-Control*. New York: Little, Brown.
- , Ozlem Ayduk, Marc G. Berman, B. J. Casey, Ian H. Gotlib, John Jonides, Ethan Kross, Theresa Teslovich, Nicole L Wilson, Vivian Zayas, et al. 2010. "'Willpower' over the Life Span: Decomposing Self-Regulation." *Social Cognitive and Affective Neuroscience* 6, no. 2: 252–6.
- Mitchell, Gregory. 2005. "Libertarian Paternalism Is an Oxymoron." *Northwestern University Law Review* 99, no. 3: 1245–77.
- Modigliani, Franco, and Richard Brumberg. 1954. "Utility Analysis and the Consumption Function: An Interpretation of Cross-Section Data." In Kenneth K. Kurihara, ed., *Post-Keynesian Economics*, 383–436. New Brunswick, NJ: Rutgers University Press.
- Modigliani, Franco, and Merton Miller. 1958. "The Cost of Capital, Corporation Finance and the Theory of Investment." *American Economic Review* 48, no. 3: 261–97.
- Mongin, Philippe. 1997. "The Marginalist Controversy." In John Bryan Davis, D. Wade Hands, and Uskali Mäki, eds., *Handbook of Economic Methodology*, 558–62. London: Edward Elgar.
- Mullainathan, Sendhil. 2013. "When a Co-Pay Gets in the Way of Health." *New York Times*, August 10. Available at: <http://www.nytimes.com/2013/08/11/business/when-a-co-pay-gets-in-the-way-of-health.html>.
- , and Eldar Shafir. 2013. *Scarcity: Why Having Too Little Means So Much*. London: Macmillan.
- Nag, Amal. 1996. "GM Is Offering Low-Cost Loans on Some Cars." *Wall Street Journal*, March 21.
- Nagel, Rosemarie Chariklia. 1995. "Unraveling in Guessing Games: An Experimental Study." *American Economic Review* 85, no. 5: 1313–26.
- Nasar, Sylvia. 1998. *A Beautiful Mind*. New York: Simon and Schuster.
- New York Stock Exchange. 2014. "NYSE Group Volume in All Stocks Traded." *NYSE Facts and Figures*. Available at: http://www.nyxdata.com/nysedata/asp/factbook/viewer_edition.asp?mode=table&key=3133&category=3.
- Norman, Donald A. 1998. *The Design of Everyday Things*. New York: Basic Books.
- O'Donoghue, Ted, and Matthew Rabin. 1999. "Procrastination in Preparing for Retirement." In Henry Aaron, ed., *Behavioral Dimensions of Retirement Eco-*

- nomics*, 125–56. Washington, DC: Brooking Institution, and New York: Russell Sage Foundation.
- . 2003. "Studying Optimal Paternalism, Illustrated by a Model of Sin Taxes." *American Economic Review* 93, no. 2: 186–91.
- Pareto, Vilfredo. (1906) 2013. *Manual of Political Economy: A Variorum Translation and Critical Edition*. Reprint edited by Aldo Montesano et al. Oxford: Oxford University Press.
- Peter, Laurence J., and Raymond Hull. 1969. *The Peter Principle: Why Things Always Go Wrong*. New York: William Morrow.
- Pigou, Arthur Cecil. 1920. *The Economics of Welfare*. London: Macmillan.
- Pope, Devin G., and Maurice E. Schweitzer. 2011. "Is Tiger Woods Loss Averse? Persistent Bias in the Face of Experience, Competition, and High Stakes." *American Economic Review* 101, no. 1: 129–57.
- Post, Thierry, Martijn J. van den Assem, Guido Baltussen, and Richard H. Thaler. 2008. "Deal or No Deal? Decision Making under Risk in a Large-Payoff Game Show." *American Economic Review* 98, no. 1: 38–71.
- Poterba, James M., Steven F. Venti, and David A. Wise. 1996. "How Retirement Saving Programs Increase Saving." *Journal of Economic Perspectives* 10, no. 4: 91–112.
- Prelec, Drazen, and George Loewenstein. 1998. "The Red and the Black: Mental Accounting of Savings and Debt." *Marketing Science* 17, no. 1: 4–28.
- Rabin, Matthew. 1993. "Incorporating Fairness into Game Theory and Economics." *American Economic Review* 83, no. 5: 1281–302.
- Raifman, Julia R. G., Heather E. Lanthorn, Slawa Rokicki, and Günther Fink. 2014. "The Impact of Text Message Reminders on Adherence to Antimalarial Treatment in Northern Ghana: A Randomized Trial." *PLOS ONE* 9, no. 10: e109032.
- Rapoport, Anatol. 1988. "Experiments with N-Person Social Traps I: Prisoner's Dilemma, Weak Prisoner's Dilemma, Volunteer's Dilemma, and Largest Number." *Journal of Conflict Resolution* 32, no. 3: 457–72.
- Romer, David. 2006. "Do Firms Maximize? Evidence from Professional Football." *Journal of Political Economy* 114, no. 2: 340–65.
- Ross, Lee, David Greene, and Pamela House. 1977. "The 'False Consensus Effect': An Egocentric Bias in Social Perception and Attribution Processes." *Journal of Experimental Social Psychology* 13, no. 3: 279–301.
- Roth, Alvin E. 2007. "Repugnance as a Constraint on Markets." *Journal of Economic Perspectives* 21, no. 3: 37–58.
- , ed. 1987. *Laboratory Experimentation in Economics: Six Points of View*. Cambridge, UK: Cambridge University Press.
- Rozeff, Michael S., and William Kinney. 1976. "Capital Market Seasonality: The Case of Stock Returns." *Journal of Financial Economics* 3, no. 4: 379–402.
- Russell, Thomas, and Richard H. Thaler. 1985. "The Relevance of Quasi Rationality in Competitive Markets." *American Economic Review* 75, no. 5: 1071–82.
- Sally, David. 1995. "Conversation and Cooperation in Social Dilemmas: A Meta-Analysis of Experiments from 1958 to 1992." *Rationality and Society* 7, no. 1: 58–92.
- Samuelson, Paul A. 1937. "A Note on Measurement Utility." *Review of Economic Studies* 4, no. 2: 155–61.

- . 1954. "The Pure Theory of Public Expenditure." *Review of Economics and Statistics* 36, no. 4: 387–9.
- . 1963. "Risk and Uncertainty: A Fallacy of Large Numbers." *Scientia* 98, no. 612: 108.
- . 1979. "Why We Should Not Make Mean Log of Wealth Big Though Years to Act Are Long." *Journal of Banking and Finance* 3, no. 4: 305–7.
- Samuelson, William, and Richard J. Zeckhauser. 1988. "Status Quo Bias in Decision Making." *Journal of Risk and Uncertainty* 1, no. 1: 7–59.
- Schachter, Stanley, William Gerin, Donald C. Hood, and Paul Andreassen. 1985a. "I. Was the South Sea Bubble a Random Walk?" *Journal of Economic Behavior and Organization* 6, no. 4: 323–9.
- Schachter, Stanley, Donald C. Hood, William Gerin, Paul Andreassen, and Michael Rennert. 1985b. "III. Some Causes and Consequences of Dependence and Independence in the Stock Market." *Journal of Economic Behavior and Organization* 6, no. 4: 339–57.
- Schelling, Thomas C. 1968. "The Life You Save May Be Your Own." In Samuel B. Chase Jr., ed., *Problems in Public Expenditure Analysis*, vol. 127, 127–176. Washington, DC: Brookings Institution.
- . 1984. "Self-Command in Practice, in Policy, and in a Theory of Rational Choice." *American Economic Review: Papers and Proceedings* 74, no. 2: 1–11.
- Sen, Amartya K. 1977. "Rational Fools: A Critique of the Behavioral Foundations of Economic Theory." *Philosophy and Public Affairs* 6, no. 4: 317–44.
- Shafir, Eldar, and Richard H. Thaler. 2006. "Invest Now, Drink Later, Spend Never: On the Mental Accounting of Delayed Consumption." *Journal of Economic Psychology* 27, no. 5: 694–712.
- Shapiro, Matthew D., and Joel Slemrod. 2003. "Did the 2001 Tax Rebate Stimulate Spending? Evidence from Taxpayer Surveys." In James Poterba, ed., *Tax Policy and the Economy* (ch. 3), vol. 17, 83–109. Cambridge, MA: National Bureau of Economic Research and MIT Press.
- Sharpe, William F. 1964. "Capital Asset Prices: A Theory of Market Equilibrium Under Conditions of Risk." *Journal of Finance* 19, no. 3: 425–42.
- Shaton, Maya. 2014. "The Display of Information and Household Investment Behavior." Working paper, University of Chicago Booth School of Business.
- Shefrin, Hersh M., and Meir Statman. 1984. "Explaining Investor Preference for Cash Dividends." *Journal of Financial Economics* 13, no. 2: 253–82.
- Shefrin, Hersh M., and Richard H. Thaler. 1988. "The Behavioral Life-Cycle Hypothesis." *Economic Inquiry* 26, no. 4: 609–43.
- Shiller, Robert J. 1981. "Do Stock Prices Move Too Much to Be Justified by Subsequent Changes in Dividends?" *American Economic Review* 71, no. 3: 421–36.
- . 1984. "Stock Prices and Social Dynamics." *Brookings Papers on Economic Activity* 2: 457–510.
- . 1986. "Comments on Miller and on Kleidon." *Journal of Business* 59, no. 4, part 2: S501–5.
- . 2000. *Irrational Exuberance*. Princeton: Princeton University Press.
- Shleifer, Andrei, and Robert W. Vishny. 1997. "The Limits of Arbitrage." *Journal of Finance* 52, no. 1: 35–55.

- Silver, Nate. 2012. *The Signal and the Noise: Why So Many Predictions Fail—But Some Don't*. New York: Penguin.
- Simon, Herbert A. 1957. *Models of Man, Social and Rational: Mathematical Essays on Rational Human Behavior in a Social Setting*. Oxford: Wiley.
- Sloman, Steven A. 1996. "The Empirical Case for Two Systems of Reasoning." *Psychological Bulletin* 119, no. 1: 3.
- Slonim, Robert L., and Alvin E. Roth. 1998. "Learning in High Stakes Ultimatum Games: An Experiment in the Slovak Republic." *Econometrica* 66, no. 3: 569–96.
- Smith, Adam. (1759) 1981. *The Theory of Moral Sentiments*. Reprint edited by D. D. Raphael and A. L. Macfie. Indianapolis: LibertyClassics.
- . (1776) 1981. *An Inquiry into the Nature and Causes of the Wealth of Nations*. Reprint edited by R. H. Campbell and A. S. Skinner. Indianapolis: LibertyClassics.
- Smith, Vernon L. 1976. "Experimental Economics: Induced Value Theory." *American Economic Review* 66, no. 2: 274–9.
- , Gerry L. Suchanek, and Arlington W. Williams. 1988. "Bubbles, Crashes, and Endogenous Expectations in Experimental Spot Asset Markets." *Econometrica* 56, no. 5: 1119–51.
- Solow, Robert M. 2009. "How to Understand the Disaster." *New York Review of Books*, May 14. Available at: <http://www.nybooks.com/articles/archives/2009/may/14/how-to-understand-the-disaster/>.
- Spiegler, Ran. 2011. *Bounded Rationality and Industrial Organization*. Oxford and New York: Oxford University Press.
- Stanovich, Keith E., and Richard F. West. 2000. "Individual Differences in Reasoning: Implications for the Rationality Debate." *Behavioral and Brain Sciences* 23, no. 5: 701–17.
- Staw, Barry M. 1976. "Knee-Deep in the Big Muddy: A Study of Escalating Commitment to a Chosen Course of Action." *Organizational Behavior and Human Performance* 16, no. 1: 27–44.
- Stewart, Jon. 2012. "Interview with Goolsbee, Austan." *Daily Show*, Comedy Central, September 6.
- Stewart, Sharla A. 2005. "Can Behavioral Economics Save Us from Ourselves?" *University of Chicago Magazine* 97, no. 3. Available at: <http://magazine.uchicago.edu/0502/features/economics.shtml>.
- Stigler, George J. 1977. "The Conference Handbook." *Journal of Political Economy* 85, no. 2: 441–3.
- Strotz, Robert Henry. 1955–56. "Myopia and Inconsistency in Dynamic Utility Maximization." *Review of Economic Studies* 23, no. 3: 165–80.
- Sullivan, Gail. 2014. "Uber Backtracks after Jacking Up Prices during Sydney Hostage Crisis." *Washington Post*, December 15. Available at: <http://www.washingtonpost.com/news/morning-mix/wp/2014/12/15/uber-backtracks-after-jacking-up-prices-during-sydney-hostage-crisis>.
- Summers, Nick. 2013. "In Australia, Retirement Saving Done Right." *Bloomberg BusinessWeek*, May 30. Available at: <http://www.businessweek.com/articles/2013-05-30/in-australia-retirement-saving-done-right>.
- Sunstein, Cass R. 2014. "The Ethics of Nudging." Available at: <http://ssrn.com/abstract=2526341>.

- , and Richard H. Thaler. 2003. "Libertarian Paternalism Is Not an Oxymoron." *University of Chicago Law Review* 70, no. 4: 1159–202.
- Telser, L. G. 1995. "The Ultimatum Game and the Law of Demand." *Economic Journal* 105, no. 433: 1519–23.
- Thaler, Richard H. 1980. "Toward a Positive Theory of Consumer Choice." *Journal of Economic Behavior and Organization* 1, no. 1: 39–60.
- . 1986. "The Psychology and Economics Conference Handbook: Comments on Simon, on Einhorn and Hogarth, and on Tversky and Kahneman." *Journal of Business* 59, no. 4, part 2: S279–84.
- . 1987a. "Anomalies: The January Effect." *Journal of Economic Perspectives* 1, no. 1: 197–201.
- . 1987b. "Anomalies: Seasonal Movements in Security Prices II: Weekend, Holiday, Turn of the Month, and Intraday Effects." *Journal of Economic Perspectives* 1, no. 2: 169–77.
- . 1988a. "Anomalies: The Winner's Curse." *Journal of Economic Perspectives* 2, no. 1: 191–202.
- . 1988b. "Anomalies: The Ultimatum Game." *Journal of Economic Perspectives* 2, no. 4: 195–206.
- . 1992. *The Winner's Curse: Paradoxes and Anomalies of Economic Life*. New York: Free Press.
- . 1994. "Psychology and Savings Policies." *American Economic Review* 84, no. 2: 186–92.
- . 1999a. "Mental Accounting Matters." *Journal of Behavioral Decision Making* 12: 183–206.
- . 1999b. "The End of Behavioral Finance." *Financial Analysts Journal* 55, no. 6: 12–17.
- . 2009. "Opting in vs. Opting Out." *New York Times*, September 26. Available at: <http://www.nytimes.com/2009/09/27/business/economy/27view.html>.
- , and Shlomo Benartzi. 2004. "Save More Tomorrow™: Using Behavioral Economics to Increase Employee Saving." *Journal of Political Economy* 112, no. S1: S164–87.
- , and Eric J. Johnson. 1990. "Gambling with the House Money and Trying to Break Even: The Effects of Prior Outcomes on Risky Choice." *Management Science* 36, no. 6: 643–60.
- , and Sherwin Rosen. 1976. "The Value of Saving a Life: Evidence from the Labor Market." In Nestor E. Terleckyj, ed., *Household Production and Consumption*, 265–302. New York: National Bureau for Economic Research.
- , and Hersh M. Shefrin. 1981. "An Economic Theory of Self-Control." *Journal of Political Economy* 89, no. 2: 392–406.
- , and Cass R. Sunstein. 2003. "Libertarian Paternalism." *American Economic Review: Papers and Proceedings* 93, no. 2: 175–9.
- . 2008. *Nudge: Improving Decisions about Health, Wealth, and Happiness*. New Haven, CT: Yale University Press.
- , Amos Tversky, Daniel Kahneman, and Alan Schwartz. 1997. "The Effect of Myopia and Loss Aversion on Risk Taking: An Experimental Test." *Quarterly Journal of Economics* 112, no. 2: 647–61.

- , and William T. Ziemba. 1988. "Anomalies: Parimutuel Betting Markets: Race-tracks and Lotteries." *Journal of Economic Perspectives* 2, no. 2: 161–74.
- Thompson, Rex. 1978. "The Information Content of Discounts and Premiums on Closed-End Fund Shares." *Journal of Financial Economics* 6, no. 2–3: 151–86.
- Tierney, John. 2005. "Magic Marker Strategy." *New York Times*, September 6. Available at: <http://www.nytimes.com/2005/09/06/opinion/06tierney.html>.
- Tirole, Jean. 2014. "Cognitive Games and Cognitive Traps." Working Paper, Toulouse School of Economics.
- Tuttle, Brad. 2012. "In Major Shakeup, J.C. Penney Promises No More 'Fake Prices.'" *Time*, January 26. Available at: <http://business.time.com/2012/01/26/in-major-shakeup-j-c-penney-promises-no-more-fake-prices/>.
- Tversky, Amos, and Daniel Kahneman. 1974. "Judgment under Uncertainty: Heuristics and Biases." *Science* 185, no. 4157: 1124–31.
- UK Department for Works and Pensions. 2014. "Automatic Enrolment Opt Out Rates: Findings from Qualitative Research with Employers Staging in 2014." Ad Hoc Research Report 9, DWP. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/369572/research-report-9-opt-out.pdf.
- Ullmann-Margalit, Edna. 1997. "The Invisible Hand and the Cunning of Reason." *Social Research* 64, no. 2: 181–98.
- van den Assem, Martijn J., Dennie van Dolder, and Richard H. Thaler. 2012. "Split or Steal? Cooperative Behavior When the Stakes Are Large." *Management Science* 58, no. 1: 2–20.
- von Neumann, John, and Oskar Morgenstern. 1947. *Theory of Games and Economic Behavior*. Second edition. Princeton: Princeton University Press.
- Wald, David S., Jonathan P. Bestwick, Lewis Raiman, Rebecca Brendell, and Nicholas J. Wald. 2014. "Randomised Trial of Text Messaging on Adherence to Cardiovascular Preventive Treatment (INTERACT Trial)." *PLOS ONE* 9, no. 12: e114268.
- Wason, Peter C. 1968. "Reasoning About a Rule." *Quarterly Journal of Experimental Psychology* 20, no. 3: 273–81.
- Watters, Ethan. 2013. "We Aren't the World." *Pacific Standard*, February 5. Available at: <http://www.psmag.com/magazines/magazine-feature-story-magazines/joe-henrich-weird-ultimatum-game-shaking-up-psychology-economics-53135/>.
- Whitehead, Mark, Rhys Jones, Rachel Howell, Rachel Lilley, and Jessica Pykett. 2014. "Nudging All Over the World: Assessing the Global Impact of the Behavioural Sciences on Public Policy." *Economic and Social Research Council*, September. Available at: <https://changingbehaviours.files.wordpress.com/2014/09/nudgedesignfinal.pdf>.
- Wickman, Forrest. 2013. "Who Really Said You Should 'Kill Your Darlings'?" *Slate*, October 18. Available at: http://www.slate.com/blogs/browbeat/2013/10/18/_kill_your_darlings_writing_advice_what_writer_really_said_to_murder_your.html.
- WNYS. 2014. "The Golden Rule." *Radiolab* 12, no. 6 (February 25). Available at: <http://www.radiolab.org/story/golden-rule/>.

- World Bank. 2015. *World Development Report 2015: Mind, Society, and Behavior*. Washington, DC: World Bank.
- York, Benjamin N., and Susanna Loeb. 2014. "One Step at a Time: The Effects of an Early Literacy Text Messaging Program for Parents of Preschoolers." Working Paper 20659, National Bureau of Economic Research.
- Zamir, Eyal, and Doron Teichman. 2014. *The Oxford Handbook of Behavioral Economics and the Law*. Oxford and New York: Oxford University Press.
- Zielinski, Sarah. 2014. "A Parrot Passes the Marshmallow Test." *Slate*, September 9. Available at: http://www.slate.com/blogs/wild_things/2014/09/09/marshmallow_test_of_self_control_an_african_grey_parrot_performs_as_well.html.