

David Haggmann

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EDUCATION

CARNEGIE MELLON UNIVERSITY

Doctoral Student, Behavioral Decision Research, Department of Social and Decision Sciences

Pittsburgh, PA
(expected) June 2018

M.S., Behavioral Decision Research, Department of Social and Decision Sciences

May 2015

FORDHAM UNIVERSITY

B.A., Mathematics and Economics, Minor in Psychology
Summa cum laude

New York, NY
January 2009 – December 2011

Visiting student at Columbia University, New York University, and the London School of Economics

PUBLICATIONS

Golman, Russell, David Haggmann, and George Loewenstein. 2017. "[Information Avoidance](#)." *Journal of Economic Literature* 55 (1): 96–135.

We commonly think of information as a means to an end. However, a growing theoretical and experimental literature suggests that information may directly enter the agent's utility function. This can create an incentive to avoid information, even when it is useful, free, and independent of strategic considerations. We review research documenting the occurrence of information avoidance as well as theoretical and empirical research on reasons for why people avoid information, drawing from economics, psychology, and other disciplines. The review concludes with a discussion of some of the diverse (and often costly) individual and societal consequences of information avoidance.

Golman, Russell, David Haggmann, and John H. Miller. 2015. "[Polya's Bees: A Model of Decentralized Decision-Making](#)." *Science Advances* 1 (8): e1500253.

How do social systems make decisions with no single individual in control? We observe that a variety of natural systems, including colonies of ants and bees and perhaps even neurons in the human brain, make decentralized decisions using common processes involving information search with positive feedback and consensus choice through quorum sensing. We model this process with an urn scheme that runs until hitting a threshold, and we characterize an inherent tradeoff between the speed and the accuracy of a decision. The proposed common mechanism provides a robust and effective means by which a decentralized system can navigate the speed-accuracy tradeoff and make reasonably good, quick decisions in a variety of environments. Additionally, consensus choice exhibits systemic risk aversion even while individuals are idiosyncratically risk neutral. This too is adaptive. The model illustrates how natural systems make decentralized decisions, illuminating a mechanism that engineers of social and artificial systems could imitate.

Loewenstein, George, Cindy Bryce, David Haggmann, and Sachin Rajpal. 2015. "[Warning: You Are About to Be Nudged](#)." *Behavioral Science & Policy* 1 (1): 35–42.

Presenting a default option is known to influence important decisions. That includes decisions regarding advance medical directives, documents people prepare to convey which medical treatments they favor in the event that they are too ill to make their wishes clear. Some observers have argued that defaults are unethical because people are typically unaware that they are being nudged toward a decision. We informed people of the presence of default options before they completed a hypothetical advance directive, or after, then gave them the opportunity to revise their decisions. The effect of the defaults persisted, despite the disclosure, suggesting that their effectiveness may not depend on deceit. These findings may help address concerns that behavioral interventions are necessarily duplicitous or manipulative.

Haggmann, David, and Troy Tassier. 2014. "[Endogenous Movement and Equilibrium Selection in Spatial Coordination Games](#)." *Computational Economics* 44 (3): 379–95.

We study the effects of agent movement on equilibrium selection in network based spatial coordination games with Pareto dominant and risk dominant Nash equilibria. Our primary interest is in understanding how endogenous partner selection on networks influences equilibrium selection in games with multiple equilibria. We use agent based models and best response behaviors of agents to study our questions of interest. In general, we find that allowing agents to move and choose new game play partners greatly increases the probability of attaining the Pareto dominant Nash equilibrium in coordination games. We also find that agent diversity increases the ability of agents to attain larger payoffs on average.

IN PROGRESS (Draft available)

George Loewenstein, Janet Schwartz, Keith Ericson, Judd B. Kessler, Saurabh Bhargava, David Hagmann, Jennifer Blumenthal-Barby, Thomas D'Aunno, Ben Handel, Jonathan Kolstad, David Nussbaum, Victoria Shaffer, Jonathan Skinner, Peter Ubel, Brian J. Zikmund-Fisher. "Behavioral Insights for Health Care Policy." *Revision Invited at Behavioral Science and Policy*.

Behavioral policy has become commonly associated with interventions targeting individual behavior (e.g., nudges). While there are opportunities for applying nudges to health and health care, the most promising applications of behavioral insights involve more far-reaching and systemic interventions. Here, we propose a series of policies inspired by behavioral research and insights that, we believe, offer the greatest potential for achievable gains.

Hagmann, David, Jason Harman, and Cleotilde Gonzalez. "Wait, Wait... Don't Tell Me: Repeated Choices With Clustered Feedback."

When individuals make repeated choices between two lotteries without having a description of their payoffs, they have to form beliefs based on the observed outcomes of their choices. Previous research finds that choices differ consistently after learning about outcomes compared to having an objective description, an effect termed the description-experience gap. We introduce a new clustered feedback mechanism in which participants receive feedback consisting of individual outcomes of a number of choices at once, rather than observing the outcome immediately after making a decision. Presenting clustered feedback closes the description-experience gap and leads individuals to act as if they had a description available. We also use lotteries with rare outcomes and find that the description-experience gap is greatest when a high payoff is rare, and is closed by clustered feedback, but does not emerge when a high payoff is common.

Chin, Alycia, David Hagmann, and George Loewenstein. "Loss Aversion and Exploration."

In "explore-exploit" situations, decision makers must choose between exploring unknown options and exploiting known options. We study how explore-exploit decisions vary under the influence of loss aversion, predicting that (1) people will be less likely to explore if doing so can lead to losses and that (2) people will be less likely to exploit when doing so would lead to repeated losses. To examine these predictions, we use a novel computer task in which participants explore a one-dimensional environment that contains only gains or gains and losses. Across multiple studies, we find evidence for both of our predictions. Additionally, we demonstrate that loss aversion can be adaptive, leading participants in low payoff environments to higher total rewards.

WORKSHOPS

BEHAVIORAL INSIGHTS GROUP, HARVARD UNIVERSITY

BIG Ideas Workshop

Boston, MA

August 2015

RUSSELL SAGE FOUNDATION

Summer Institute In Behavioral Economics

Waterville Valley, NH

June 2014 – July 2014

RADY SCHOOL OF MANAGEMENT, UC SAN DIEGO

Spring School in Behavioral Economics

San Diego, CA

March 2014

NEW YORK UNIVERSITY, ABU DHABI

Winter Experimental Social Sciences Institute

Workshop on field experiments; emphasis on both economics and political science

Abu Dhabi, UAE

January 2014

MARTINOS CENTER FOR BIOMEDICAL ENGINEERING

fMRI Visiting Fellowship

Boston, MA

October 2013

FULLERTON UNIVERSITY

Advanced Training in Web-Based Research

Fullerton, CA

August 2013

KENNEDY SCHOOL OF GOVERNMENT, HARVARD UNIVERSITY

Workshop on Behavioral Economics and Public Policy

First prize in a group research design competition (\$1,000 research grant)

Boston, MA

August 2013

AMERICAN ECONOMIC ASSOCIATION CONTINUING EDUCATION

Development Economics, with Anne Case and Angus Deaton

Denver, CO

January 2011

PRESENTATIONS

Society for Judgment and Decision Making	Boston, MA November 2016
Penn Center for Health Incentives and Behavioral Economics, Roybal Retreat	Skytop, PA October 2016
Center for Advanced Hindsight, Duke University	Durham, NK September 2016
Foundations of Utility and Risk	Coventry, UK June 2016
Exploring Ignorance Symposium	Konstanz, Germany May 2016
Whitebox Advisors Graduate Student Conference, Yale University	New Haven, CT May 2016
Network for Integrated Behavioural Science	Norwich, UK April 2016
Annual PhD Conference at Leicester University	Leicester, UK December 2015
Society for Judgment and Decision Making	Chicago, IL November 2015
Economic Science Association	Dallas, TX October 2015
Penn Center for Health Incentives and Behavioral Economics, Roybal Retreat	Cape May, NJ September 2014
Subjective Probability, Utility, and Decision Making (SPUDM)	Budapest, Hungary August 2015
Society for Judgment and Decision Making	Long Beach, CA November 2014
Penn Center for Health Incentives and Behavioral Economics, Roybal Retreat	Cape May, NJ September 2014
Network for Integrated Behavioural Science	Nottingham, UK May 2014
Computational Social Science Society of America Annual Conference	Santa Fe, NM August 2013
Computational Social Science Society of America Annual Conference	Santa Fe, NM September 2012
Eastern Economic Association Annual Conference	Boston, MA March 2012
Computational Social Science Society of America Annual Conference	Santa Fe, NM October 2011

SERVICE

Behavioral Science and Policy Association Fellow, Health Working Group	2016
Faculty Search Committee for Behavioral Economics, Department of Social and Decision Sciences, Carnegie Mellon University	2014

RESEARCH POSITIONS

Research Assistant for Prof. Cleotilde Gonzalez, Carnegie Mellon University	2015 – 2016
Research Assistant for Prof. Cleotilde Gonzalez, Carnegie Mellon University	Summer 2014
Research Assistant for Prof. George Loewenstein, Carnegie Mellon University	Fall 2012
Research Assistant for Prof. Erte Xiao, Carnegie Mellon University	Summer 2012
Research Assistant for Prof. David Budescu, Fordham University	Spring 2012
Research Assistant for Prof. Gregory Bard, Fordham University	Summer 2011

PROFESSIONAL ASSOCIATIONS

Behavioral Science & Policy Association	2015 – present
Economic Science Association	2012 – present
Society for Judgment and Decision Making	2012 – present
American Economic Association	2010 – present
Computational Social Science Society of America	2011 – 2015
Eastern Economic Association	2010 – 2012

TEACHING EXPERIENCE

TEACHING ASSISTANT

Prof. George Loewenstein, Department of Social and Decision Sciences, Behavioral Economics & Public Policy	Fall 2016
Prof. Serguey Braguinsky, Department of Social and Decision Sciences, Policy Analysis I	Fall 2014
Prof. Erte Xiao, Department of Social and Decision Sciences, Organization	Spring 2014
Prof. Erte Xiao, Department of Social and Decision Sciences, Behavioral Economics	Fall 2013
Prof. Erte Xiao, Department of Social and Decision Sciences, Organization	Spring 2013

INVITED GUEST LECTURES

Prof. Silvia Saccardo, Department of Social and Decision Sciences, Behavioral Economics in Organizations	Fall 2016
Prof. Elif Incekara Hafalir, Tepper School of Business, Freshman Seminar	Spring 2013

ONE TO WORLD

Global Classroom Volunteer

New York, NY
August 2009 – August 2012

COLUMBIA UNIVERSITY COMMUNITY IMPACT

GED Substitute Teacher

New York, NY
January 2011 – May 2011

CONSULTING EXPERIENCE

IRRATIONALLY HEALTHY

Working with employers to implement health-promoting policies for employees

San Francisco, CA
July 2016

COMMON CENTS

Working with Fintech firms on incorporating behavioral economics in their products.

San Francisco, CA
April 2016

STARTUPONOMICS

Advising startups on applying insights from behavioral economics to their product design

San Francisco, CA
August 2014

IRRATIONAL LABS

Advised numerous teams at Google on implementing randomized controlled trials and on product design. Consulted for startups on improving user experience, services, and product design

San Francisco, CA
Mountain View, CA
June 2014 – July 2014

AWARDS AND HONORS

Awards

Graduate Student Assembly/Provost Conference Award (\$500)	Spring 2016
Graduate Student Assembly/Provost Conference Award (\$500)	Fall 2014
Graduate Student Small Project Help Research Grant (\$750)	Spring 2014
Graduate Student Assembly/Provost Conference Award (\$500)	Spring 2013

Honors

Omicron Delta Epsilon (Economics Honor Society)
Pi Mu Epsilon (Mathematics Honor Society)
Psi Chi (Psychology Honor Society)
Alpha Sigma Nu (Jesuit Honor Society)