

Justin Sydnor
Curriculum Vitae
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CONTACT INFORMATION

Wisconsin School of Business, ASRMI Dept
University of Wisconsin, Madison
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Madison, WI 53726
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ACADEMIC POSITIONS

2015 - : Associate Professor (with tenure), Wisconsin School of Business, UW, Madison
2015 - : Research Associate of the National Bureau of Economic Research
2016 - : Associate Director, Center for Financial Security, University of Wisconsin, Madison
2015 – 2016: Director of the Center for Financial Security, University of Wisconsin, Madison
2015 - : Associate Director of the Center for Financial Security, University of Wisconsin, Madison
Fall 2014: Visiting Assistant Professor, Department of Economics, University of California, Berkeley
2010 – 2015 Assistant Professor, Wisconsin School of Business, University of Wisconsin, Madison
2006 – 2010: Assistant Professor, Weatherhead School of Management, Case Western Reserve University

EDUCATION

Ph.D. Economics – University of California, Berkeley, 2006
B.A. Economics; German – University of Wisconsin, Madison, 2001

RESEARCH

Research Interests:

Psychology and Economics, Applied Microeconomics, Insurance Markets, Decision-making under risk and uncertainty, Information-processing biases.

Published and Forthcoming Papers:

- Bhargava, Saurabh, George Loewenstein and Justin Sydnor. *Forthcoming*. “Evaluating Health Insurance Decisions: Health Plan Choices From a Menu with Dominated Options.” Forthcoming at the *Quarterly Journal of Economics*.
- Carvalho, Leandro, Silvia Prina and Justin Sydnor. *Forthcoming*. “The Effects of Savings on Risk-Taking and Intertemporal Choices.” Forthcoming at *Journal of Development Economics*.
- Collins, J. Michael, Leah Gjertson, and Justin Sydnor. *Forthcoming*. “Incentives for Loan Repayments: Evidence from a Randomized Field Study.” Forthcoming at *Journal of Consumer Affairs*.
- Lacetera, Nicola, Brad Larsen, Devin Pope, and Justin Sydnor. 2016. “Bid Takers or Market Makers? The Effect of Auctioneers on Auction Outcomes.” *American Economic Journal: Microeconomics*, Vol 8:4, 195-229.

- Pope, Devin and Justin Sydnor. 2015. "Behavioral Economics: Economics as a Psychological Discipline." In *The Wiley Blackwell Handbook of Judgment and Decision Making* (eds G. Keren and G. Wu), John Wiley & Sons, Ltd, Chichester, UK. doi: 10.1002/9781118468333.ch28
- Yao, Yi, Joan T. Schmit and Justin Sydnor. 2015. "The Role of Pregnancy in Micro Health Insurance: Evidence of Adverse Selection from Pakistan." *Journal of Risk and Insurance* doi:10.1111/jori.12131.
- Royer, Heather, Mark Stehr and Justin Sydnor. 2015. "Incentives, Commitments and Habit Formation in Exercise." *American Economic Journal- Applied Economics*, Vol 7:3, 51-84.
- Pope, Devin, Jaren Pope, and Justin Sydnor. 2015. "Focal Points and Bargaining in Housing Markets." *Games and Economic Behavior*, Vol 93, 89-107.
- Lacetera, Nicola and Justin Sydnor. 2015. "Would You Buy a Honda Made in the U.S.? The Effect of Production Location on Manufacturing Quality." *Review of Economics and Statistics*, Vol 97:4, 855-876.
- Busse, Meghan, Nicola Lacetera, Jorge Silva-Risso and Justin Sydnor. 2013. "Estimating the Effect of Salience in Wholesale and Retail Car Markets." *American Economic Review Papers and Proceedings*, Vol 103:3, 575-579.
- Lacetera, Nicola, Devin Pope and Justin Sydnor. 2012. "Heuristic Thinking and Limited Attention in the Car Market." *American Economic Review*, Vol 102:5, 2206-36.
- Pope, Devin and Justin Sydnor. 2011. "Implementing Anti-Discrimination Policies in Statistical Profiling Models" *American Economic Journal: Economic Policy*, Vol 3:3, 206-31.
- Pope, Devin and Justin Sydnor. 2011. "What's in a Picture? Evidence of Discrimination from Prosper.com." *Journal of Human Resources*, Vol 46:1, 53-92.
- Garbarino, Ellen, Robert Slonim, and Justin Sydnor. 2011. "Digit Ratios (2D:4D) as Predictors of Risky Decision Making." *Journal of Risk and Uncertainty*, Vol 42:1, 1-26.
- Pope, Devin and Justin Sydnor. 2010. "Geographic Variation in the Gender Differences in Test Scores." *Journal of Economic Perspectives*, Vol 24:2, 95- 108.
- Sydnor, Justin. 2010. "(Over)Insuring Modest Risks" *American Economic Journal: Applied Economics*, Vol 2:4, 177-199.

Submitted and Working Papers:

- Carrera, Mariana, Heather Royer, Mark Stehr and Justin Sydnor. 2017. "The Structure of Health Incentives: Evidence from a Field Experiment." Working Paper.
Funded by a Robert Wood Johnson Foundation grant for applying behavioral economics to health
- Carter, Susan, Kuan Liu, Paige Skiba and Justin Sydnor. 2016. "Time to Repay or Time to Delay? The Effect of Having More Time Before a Payday Loan is Due." Working paper.
- Samek, Anya and Justin Sydnor. 2016. "Simplifying Health Insurance with Consequence Graphs." Working paper.

Grants and Research Support:

University of Wisconsin Graduate School Research Award for HDHP study, 2016	\$27,156
Sloan Foundation Grant for experimental study of behavioral insurance demand, 2016	\$19,754
University of Wisconsin BRITE-Lab Small Grant for insurance display study, 2016	\$5,000
University of Wisconsin Graduate School Research Award for insurance display study, 2015	\$25,000
Penn Roybal Center NIH Pilot Sub-award for study of endowment-effect incentives, 2015	\$39,000
University of Wisconsin Graduate School Research Award for risk preference study, 2014	\$25,000
National Institute of Health for study of commitment contracts for exercise, 2012:	\$446,600
Robert Wood Johnson Foundation for applying behavioral economics to health care, 2012:	\$100,000
University of Wisconsin Graduate School Research Award for commitment contract study, 2012:	\$36,000
Russell Sage/Sloan Foundation, Behavioral Economics and Consumer Finance Grant, 2010:	\$35,000
National Science Foundation research grant for commitments and incentives for exercise, 2008:	\$260,000
Russell Sage Behavioral Economics Small Grant, 2008:	\$5,000
International Motor Vehicle Program, 2008:	\$35,000
Upjohn Institute Mini-Grant for incentives to exercise project, 2007:	\$5,000
Graduate Division Summer Research Grant, U.C. Berkeley, 2004	
Program in Psychology and Economics Fellowship, U.C. Berkeley, 2003	

Research Presentations:

- 2016: American Economic Association Annual Meeting; Workshop on Natural Experiments and Controlled Field Studies, Ohlstadt Germany; Harvard Behavioral Exchange Conference; Household Finance Research Seminar, UW Madison; Nudgepalooza Conference Deloitte Consulting; Munich Risk and Insurance Center Behavioral Insurance Workshop.
- 2015: Ohio State University Economics; Marquette University Economics; Behavioral Economics Annual Meeting; Cornell Policy Analysis and Management; NBER Working Group on Insurance
- 2014: Harvard Psychology and Economics seminar; Southern Economic Association Meeting Session on Behavioral Economics; UC Berkeley Psychology & Economics/Industrial Organization joint seminar; UC Berkeley Conference on Behavioral Health Economics; CEAR Workshop Georgia State Univ.; Workshop on Natural Experiments and Controlled Field Studies, Ohlstadt Germany; BYU Economics Department Seminar; AEA Session on Understanding Auction Process
- 2013: Russell Sage and Sloan Working Group on Consumer Financial Protection and Behavioral Economics; Robert Wood Johnson Foundation Behavioral Economics Conference; American Risk and Insurance Association Annual Meeting invited plenary talk; European Behavioral Economics Meeting; Wharton OPIM Seminar; AEA Session on Structural Behavioral Economics
- 2012: Russell-Sage Sloan Foundation Working Group on Behavioral Economics and Consumer Finance; Carnegie Mellon Univ. Dept of Social and Decision Sciences Seminar; APPAM Conference; Institute for Research on Poverty, University of Wisconsin; Boulder Summer Conference on Consumer Financial Decision Making; Workshop on Natural Experiments and Controlled Field Studies, Ammersee Germany; Center for Financial Security Workshop; Center for Financial Security Webinar; Federal Trade Commission; Consumer Financial Protection Bureau; University of Arkansas Economics
- 2011: Cornell Behavioral Economics Seminar; NBER Summer Institute Health Economics; Workshop

on Natural Experiments and Controlled Field Studies, Ammersee Germany; LMU Management & Mircoecon Seminar; Behavioral Economics Annual Meeting, UC Berkeley; ASSA Annual Meeting

- 2010: Carnegie Mellon Univ. Dept of Social and Decision Sciences Seminar; NBER Summer Institute, Labor Studies; WZB Conference on Biases in Markets, Berlin; Behavioral Economics Annual Meeting, Cornell; Wisconsin School of Business, ASRMI Dept Seminar
- 2009: University of Sydney, Economics Faculty; University of Melbourne, Economics Faculty; FTC and Northwestern University Microeconomics Conference; APPAM Conference; UC Berkeley, Behavioral Economics Seminar; UT Dallas, Behavioral Research Seminar; University of Chicago, Booth School, Applied Economics Seminar; Drexel University, Economics Department
- 2008: NBER Summer Institute, Labor Studies; UCSD Rady School of Management; Univ. of Penn, Wharton School, Risk and Insurance Seminar
- 2007: FTC Behavioral Economics Conference, Washington D.C; Northeast Ohio Economics Conference
- 2006: Univ. of Penn, Wharton School, Risk and Insurance Seminar; SITE Conference on Psychology and Economics, Stanford University;

TEACHING

Courses taught:

Risk Analytics and Behavioral Science (BA, MBA), University of Wisconsin – Madison, 2016
Foundations of Psychology and Economics (PhD), University of California – Berkeley, 2014
Behavioral Econ and Decision Making Under Risk (BA), University of Wisconsin – Madison, 2014
Seminar in Risk Management and Insurance (PhD), University of Wisconsin – Madison, 2011, 2013
Risk, Perceptions and Decisions (EMBA), University of Wisconsin – Madison, 2013, 2014
Property Risk Management (BA), University of Wisconsin – Madison, 2010 - 2014
Introduction to Risk Management (MBA), University of Wisconsin – Madison, 2011-2012
Economic Behavior and Psychology (BA), Case Western Reserve University, 2009-2010
Introduction to Game Theory (BA), Case Western Reserve University, 2008-2010
Introduction to Microeconomics (BA), Case Western Reserve University, 2006-2010
Industrial Organization (BA), Case Western Reserve University, 2006 – 2007

HONORS, AWARDS AND AFFILIATIONS

Honors and Awards:

Wisconsin School of Business Junior Faculty Research Award, 2012
Weatherhead Undergraduate Teaching Award, Case Western Reserve University, 2009
Lewis-Progressive Junior Faculty Fellowship, Case Western Reserve University, 2009

Memberships and Affiliations:

Member American Economic Association, 2006 – present

Member American Risk and Insurance Association, 2010 - present
Member Russell Sage/Sloan Working Group: Behavioral Econ & Consumer Finance, 2009 – present.
Affiliate of Institute for Research on Poverty, University of Wisconsin, 2011 – present.
Affiliate of Center for Financial Security, University of Wisconsin, 2011 – present.
Affiliate of Ideas42 (<http://ideas42.iq.harvard.edu/>), 2011 – present
BRITE Lab Advisory Board Member, University of Wisconsin, 2012 – present
Affiliate of Penn/CMU Roybal Center for Behavioral Economics and Health, 2014 - present

SERVICE AND ADVISING

PhD Dissertation Advising:

Chaired Dissertations:

Yi (Kitty) Yao, Committee Co-Chair, PhD University of Wisconsin (ASRMI) 2012
Currently Assistant Professor of Risk Management & Insurance, Peking University
Xiao (Joyce) Lin, Committee Chair, PhD University of Wisconsin (ASRMI) 2014
Currently Assistant Professor of Risk Management & Insurance, Univ of Connecticut

Dissertation Committees:

Yunjie (Winnie) Sun, Committee Member, PhD University of Wisconsin (ASRMI) 2011
Marc Ragin, Committee Member, PhD University of Wisconsin (ASRMI) 2014
Xiaoli Jin, Committee Member, PhD University of Wisconsin (ASRMI) 2014
Chunyan Zhang, Committee Member, PhD University of Wisconsin (ASRMI) expected 2014
Nilton Porto, Committee Member, PhD University of Wisconsin (Consumer Science) 2014
Patrick Hurley, Committee Member, PhD University of Wisconsin (Accounting) 2015
Gee Lee, Committee Member, PhD University of Wisconsin (ASRMI) 2017 expected
Doug Bujakowski, Committee Member, PhD University of Wisconsin (ASRMI) 2017 expected

Refereeing Activity:

American Economic Review; Quarterly Journal of Economics; Journal of Political Economy; Review of Economic Studies; American Economic Journal: Applied; American Economic Journal: Economic Policy; Review of Economics and Statistics; Management Science; Econometrica; Journal of Finance; Journal of the European Economic Association; Economic Journal; Journal of Risk and Uncertainty; Journal of Risk and Insurance; Journal of Public Economics; Journal of Marketing Research; Journal of Health Economics; Journal of Human Resources; Labour Economics; Journal of Public Policy and Marketing; Journal of Applied Econometrics; B.E. Journal of Economic Policy and Analysis; Experimental Economics; Economic Inquiry, Journal of Consumer Affairs; Organizational Behavior and Human Decision Processes, Journal of Legal Studies; National Science Foundation; Robert Wood Johnson Foundation; I

Internal Service Activities:

WSOB Space Committee Chair, University of Wisconsin – Madison, 2016
WSOB Learning Commons Steering Committee, University of Wisconsin –Madison, 2016
WSOB Academic Planning Council, University of Wisconsin – Madison, 2015 - 2016
BRITE Lab Advisory Board, University of Wisconsin – Madison, 2012 - present
ASRMI Department PhD Coordinator, University of Wisconsin – Madison, 2011 – present
Wisconsin School of Business PhD & Research Committee, ASRMI Representative, 2011 – present