

Kareem Haggag

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ACADEMIC POSITIONS	Carnegie Mellon University , Pittsburgh, PA Social and Decision Sciences Department Assistant Professor	January 2017 -
	Yale University , New Haven, CT Innovations for Poverty Action - Financial Inclusion Program Postdoctoral Fellow	July 2016 - December 2016
EDUCATION	University of Chicago, Booth School of Business , Chicago, IL Ph.D. in Economics	2010 - 2016
	University of Tennessee , Knoxville, TN B.A. in Economics	2004 - 2008
RESEARCH INTERESTS	Behavioral Economics, Applied Microeconomics	
PUBLICATIONS	Attribution Bias in Consumer Choice (Kareem Haggag, Devin G. Pope, Kinsey B. Bryant-Lees, and Maarten W. Bos) Review of Economic Studies , 2019, 86(5): 2136-2183. <i>Abstract:</i> When judging the value of a good, people may be overly influenced by the state in which they previously consumed it. For example, someone who tries out a new restaurant while very hungry may subsequently rate it as high quality, even if the food is mediocre. We produce a simple framework for this form of attribution bias that embeds a standard model of decision making as a special case. We test for attribution bias across two consumer decisions. First, we conduct an experiment in which we randomly manipulate the thirst of participants prior to consuming a new drink. Second, using data from thousands of amusement park visitors, we explore how pleasant weather during their most recent trip affects their stated and actual likelihood of returning. In both of these domains, we find evidence that people misattribute the influence of a temporary state to a stable quality of the consumption good. We provide evidence against several alternative accounts for our findings and discuss the broader implications of attribution bias in economic decision making. Learning By Driving: Productivity Improvements by New York City Taxi Drivers (Kareem Haggag, Brian McManus, and Giovanni Paci) American Economic Journal: Applied Economics , 2017, 9(1): 70-95. <i>Abstract:</i> We study learning by doing (LBD) by New York City taxi drivers, who have substantial discretion over their driving strategies and receive compensation closely tied to their success in finding customers. In addition to documenting significant learning by these entrepreneurial agents, we exploit our data's breadth to investigate	

the factors that contribute to driver improvement across a variety of situations. New drivers lag farther behind experienced drivers when in difficult situations. Drivers benefit from accumulating neighborhood-specific experience, which affects how they search for their next customers.

Default Tips (Kareem Haggag and Giovanni Paci)

American Economic Journal: Applied Economics, 2014, 6(3): 1-19

Abstract: We examine the role of defaults in high-frequency, small-scale choices using unique data on over 13 million NYC taxi rides. We exploit a shift in the set of default tip suggestions presented to customers prior to payment, as the base fare changes from below \$15 to above \$15. Using a regression discontinuity design, we show that default suggestions have a large impact on tip amounts. These results are supported by a secondary analysis that uses the quasi-random assignment of customers to different cars to examine default effects on all fares above \$15. Finally, we highlight a potential cost of setting defaults too high, as a higher proportion of customers opt to leave no credit card tip when presented with the higher suggested amounts.

Editors' Choice: **Science Magazine**, Vol 345(6203)

WORKING
PAPERS

Racial Disparities in Voting Wait Times: Evidence from Smartphone Data (M. Keith Chen, Kareem Haggag, Devin G. Pope, and Ryne Rohla), September 2019

Abstract: Equal access to voting is a core feature of democratic government. Using data from millions of smartphone users, we quantify a racial disparity in voting wait times across a nationwide sample of polling places during the 2016 US presidential election. Relative to entirely-white neighborhoods, residents of entirely-black neighborhoods waited 29% longer to vote and were 74% more likely to spend more than 30 minutes at their polling place. This disparity holds when comparing predominantly white and black polling places within the same states and counties, and survives numerous robustness and placebo tests. Our results document large racial differences in voting wait times and demonstrates that geospatial data can be an effective tool to both measure and monitor these disparities.

Attribution Bias in Major Decisions: Evidence from the United States Military Academy (Kareem Haggag, Richard W. Patterson, Nolan G. Pope, and Aaron Feudo) *IZA Discussion Paper* 12174, June 2019

Abstract: Using administrative data, we study the role of attribution bias in a high-stakes, consequential decision: the choice of a college major. Specifically, we examine the influence of fatigue experienced during exposure to a general education course on whether students choose the major corresponding to that course. To do so, we exploit the conditional random assignment of student course schedules at the United States Military Academy. We find that students who are assigned to an early morning (7:30 AM) section of a general education course are roughly 10% less likely to major in that subject, relative to students assigned to a later time slot for the course. We find similar effects for fatigue generated by having one or more back-to-back courses immediately prior to a general education course that starts later in the day. Finally, we demonstrate that the pattern of results is consistent with attribution bias and difficult to reconcile with competing explanations.

Inaccurate Statistical Discrimination (J. Aislinn Bohren, Kareem Haggag, Alex Imas, and Devin G. Pope) *NBER Working Paper* 25935, May 2019

Abstract: Discrimination has been widely studied in economics and other disciplines. In addition to identifying evidence of discrimination, economists often categorize the source of discrimination as either taste-based or statistical. Categorizing discrimination in this way can be valuable for policy design and welfare analysis. We argue that a further categorization is important and needed. Specifically, in many situations economic agents may have inaccurate beliefs about the expected productivity or performance of a social group. This motivates our proposed distinction between accurate (based on correct beliefs) and inaccurate (based on incorrect beliefs) statistical discrimination. We do a thorough review of the discrimination literature and argue that this distinction is rarely discussed. Using an online experiment, we illustrate how to identify accurate versus inaccurate statistical discrimination. We show that ignoring this distinction – as is often the case in the discrimination literature – can lead to erroneous interpretations of the motives and implications of discriminatory behavior. In particular, when not explicitly accounted for, inaccurate statistical discrimination can be mistaken for taste-based discrimination, accurate statistical discrimination, or a combination of the two.

SELECTED
WORK IN
PROGRESS

Information Avoidance in Consumer Finance: Evidence from a Credit Score Information Campaign (Xavier Gine, Kareem Haggag, Dean Karlan, and Jonathan Zinman)

The Causal Effects of ACT Scores on College Outcomes (Kareem Haggag, Emily Leslie, Devin Pope, and Nolan Pope)

Expanding Access to Finance through Micro-Equity (Kareem Haggag and Adam Osman)

WORK
EXPERIENCE

Innovations for Poverty Action
Project Associate

June 2008 - July 2010

PROFESSIONAL
ACTIVITIES

Russell Sage Foundation Summer Institute in Behavioral Economics (2014)

Referee Service:

American Economic Journal: Applied Economics, American Economic Review, American Economic Review: Insights, Econometrica, Economic Journal, European Economic Review, Journal of Behavioral and Experimental Economics, Journal of Economic Behavior and Organization, Journal of the European Economic Association, Journal of Political Economy, Labour Economics, Management Science, Organizational Behavior and Human Decision Processes, Quarterly Journal of Economics, Review of Economics and Statistics, Early Career Behavioral Economics Conference, Society for Judgment and Decision Making Conference

Excellence in Refereeing Award 2018, *American Economic Review*

INVITED
PRESENTATIONS

2019: Brown University, University of Illinois Urbana-Champaign, University of Munich
2018: Behavioral Decision Research in Management Conference (HBS)
2017: University of Pittsburgh, Yale University, Penn-CMU Roybal Center Retreat
2016: Carnegie Mellon University, Cornell University, Early Career Behavioral Economics Conference (Bonn, Germany), SITE Experimental Conference (Stanford), University of California - San Diego (Rady), University of Oregon, University of Tennessee
2013: 9th Annual Whitebox Advisors Graduate Student Conference (Yale SOM)

GRANTS AND FELLOWSHIPS	USAID Development Innovations Ventures Grant (\$524,466) for	2019 - 2022
	<i>“Expanding Access to Finance Through Micro-Equity”</i>	
	Agency of Healthcare Research and Quality T32 Training Fellowship	2015-2016
	Russell Sage Foundation Small Grant in Behavioral Economics	2013

REFERENCES	Devin Pope	John List
	Booth School of Business	Department of Economics
	University of Chicago	University of Chicago
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	Marianne Bertrand	Richard Thaler
	Booth School of Business	Booth School of Business
	University of Chicago	University of Chicago
	marianne.bertrand@chicagobooth.edu	richard.thaler@chicagobooth.edu