

# Stanford

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## B. Bernheim

Edward Ames Edmonds Professor and Senior Fellow at the Stanford Institute for Economic Policy Research

Economics

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### Bio

#### BIO

B. Douglas Bernheim is the Edward Ames Edmonds Professor of Economics in the Department of Economics at Stanford University, as well as Department Chair. After completing an A.B. in Economics from Harvard University and a Ph.D. from the Massachusetts Institute of Technology, he joined the Stanford faculty as an Assistant Professor in 1982. He moved to Northwestern University's J. L. Kellogg Graduate School of Management in 1988, and to Princeton University in 1990, before returning to Stanford in 1994. His awards and honors include election as a fellow of the American Academy of Arts and Sciences, election as a fellow of the Econometric Society, a John Simon Guggenheim Memorial Foundation Fellowship, and an Alfred P. Sloan Foundation Research Fellowship.

Professor Bernheim's work has spanned a variety of fields, including public economics, behavioral economics, game theory, contract theory, industrial organization, political economy, and financial economics. His notable contributions include the following: in the area of game theory, introducing and exploring the concepts of rationalizability (thereby helping to launch the field of epistemic game theory), coalition-proofness, and collective dynamic consistency (also known as renegotiation-proofness); in the area of incentive theory, introducing and exploring the concepts of common agency and menu auctions, and developing a theory of incomplete contracts; in the area of industrial organization, developing theories of multimarket contact and exclusive dealing; concerning social motives in economics, introducing and exploring the concept of strategic bequest motives, and developing theories of conformity, Veblen effects, and the equal division norm; developing and applying a framework for behavioral welfare economics; developing an economic theory of addictive behaviors; conducting the earliest economic analyses of financial education; and analyzing the conceptual foundations for Ricardian equivalence.

Professor Bernheim is a Research Associate of the National Bureau of Economic Research, a Senior Fellow of the Stanford Institute for Economic Policy Research (SIEPR), and Co-Director of SIEPR's Tax and Budget Policy Program. He has also served as the Director of the Stanford Institute for Theoretical Economics (SITE), and as Co-Editor of the American Economic Review. He is currently serving as Co-Editor of the Handbook of Behavioral Economics.

#### ACADEMIC APPOINTMENTS

- Professor, Economics
- Senior Fellow, Stanford Institute for Economic Policy Research (SIEPR)

#### ADMINISTRATIVE APPOINTMENTS

- Professor of Economics, Princeton University, Department of Economics, (2007-2008)
- Edward Ames Edmonds Professor of Economics, Stanford University, (2005- present)

- Fellow, Center for Advanced Study in the Behavioral Sciences, (2001-2002)
- Guggenheim Fellowship, John Simon Guggenheim Memorial Foundation, (2001-2002)
- Senior Fellow, Stanford Institute for Economic Policy Research, (1998- present)
- Fellow, American Academy of Arts and Sciences, elected, (1997-1997)
- Professor, Department of Economics, Stanford University, (1994- present)
- Lewis and Virginia Eaton Professor of Economics, Stanford University, (1994-2005)
- Fellowship, ACCF Center for Policy Research, (1994-1994)
- Fellow, Econometric Society, elected, (1991-1991)
- Professor of Economics and Business Policy, Princeton University, Department of Economics, (1990-1994)
- Research Fellow, Alfred P. Sloan Foundation, (1987-1989)
- Associate Professor with tenure, Stanford University, Department of Economics, (1987-1988)
- Hoover National Fellowship (declined), Hoover Institution, (1985-1986)
- Research Fellow, NBER-Olin, (1985-1986)
- Faculty Research Fellow, National Bureau of Economic Research, (1984-1986)
- Assistant Professor, Stanford University, Department of Economics, (1982-1987)
- Graduate Fellowship, National Science Foundation, (1979-1982)

## **HONORS AND AWARDS**

- Best Article Award, Economic Inquiry, "The Effects of Financial Education in the Workplace: Evidence from a Survey of Employers" (2009)
- John H. Williams Prize, John H. Williams (1979)
- Edward Whitaker Memorial Scholarship, Harvard University (1978)
- College Freshman National Debate Champion, National Debate Tournament (1976)
- A.B. conferred Summa Cum Laude, Harvard University (1979)

## **BOARDS, ADVISORY COMMITTEES, PROFESSIONAL ORGANIZATIONS**

- Member, Frisch Medal Selection Committee, Econometric Society (2012 - 2012)
- Member, Committee on Economic Education, American Economic Association (2009 - present)
- Chair, Committee on Honors and Awards, American Economic Association (2008 - 2011)
- Member, Nominating Committee, American Economic Association (2008 - 2008)
- Member, Committee on Honors and Awards, American Economic Association (2006 - 2008)
- Member, Advisory Committee, Center on Advancing Decision Making in Aging, Stanford University (2005 - present)
- Associate editor, American Economic Review (2005 - 2006)
- Co-editor, American Economic Review (2002 - 2005)
- Director, Stanford Institute for Theoretical Economics (2001 - 2003)
- Member, Frisch Medal Selection Committee, Econometric Society (2001 - 2002)
- Member, Nominating Panel, American Academy of Arts and Sciences (Class III, Section 2- Economics) (2000 - 2000)
- Associate editor, Journal of Public Economics (1998 - 2002)
- Co-Director, Tax and Budget Policy Program, Center for Economic Policy Research at Stanford University (1997 - present)
- Member, Steering Committee, Social Science Research Council (1997 - 2000)
- Member, Steering Committee, Economics Training Initiative (1997 - 2000)

- Chair, Income Sub-Panel (1997 - 1998)
- Member, Panel on Social Security Privatization, National Academy of Social Insurance (1997 - 1998)
- Member, Advisory Board , Americans United to Save Social Security (1997 - 1997)
- Member, Steering Committee, Stanford Institute for Economic Policy Research (1994 - present)
- Member, Board of Directors, American Council for Capital Formation, Center for Policy Research (1993 - present)
- Member, Board of Directors, Commission on Savings and Investment in America (1993 - 1996)
- Co-Director, Center for Economic Policy Studies at Princeton University (1993 - 1994)
- Visiting Scholar, Federal Reserve Banlc of Philadelphia (1991 - 1992)
- Co-editor, Journal of Financial Intermediation (1989 - 1993)
- Member, Finance Committee, American Economics Association (1989 - 1990)
- Associate editor, Econometrica (1987 - 1990)
- Research Associate, National Bureau of Economic Research (1986 - present)
- Associate editor, Quarterly Journal of Economics (1984 - 1990)
- Elected as Member, Phi Beta Kappa (1978 - present)

## PROFESSIONAL EDUCATION

- Ph.D., Massachusetts Institute of Technology (1982)
- A.B., Harvard University (1979)

## LINKS

- Bernheim Website: <http://web.stanford.edu/~bernheim/>

## Teaching

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### COURSES

#### 2025-26

- Behavioral and Experimental Economics II: ECON 279 (Win)
- Behavioral and Experimental Economics III: ECON 280 (Spr)
- Experimental/Behavioral Seminar: ECON 335 (Aut, Win, Spr)

#### 2024-25

- Behavioral and Experimental Economics I: ECON 278 (Aut)
- Behavioral and Experimental Economics III: ECON 280 (Spr)
- Experimental/Behavioral Seminar: ECON 335 (Aut, Win, Spr)

#### 2023-24

- Behavioral and Experimental Economics I: ECON 278 (Aut)
- Behavioral and Experimental Economics III: ECON 280 (Spr)
- Experimental/Behavioral Seminar: ECON 335 (Aut, Win, Spr)

#### 2022-23

- Behavioral and Experimental Economics I: ECON 278 (Aut)
- Behavioral and Experimental Economics III: ECON 280 (Spr)
- Experimental/Behavioral Seminar: ECON 335 (Aut, Win, Spr)

## STANFORD ADVISEES

### Doctoral Dissertation Reader (AC)

Pete Robertson, Amar Venugopal

### Doctoral Dissertation Co-Advisor (AC)

Vlasta Rasocha, Martín Serramo

## Publications

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### PUBLICATIONS

- **Candidates, Character, and Corruption** *AMERICAN ECONOMIC JOURNAL-MICROECONOMICS*  
Bernheim, B. D., Kartik, N.  
2014; 6 (2): 205-246
- **Neural Activity Reveals Preferences without Choices** *AMERICAN ECONOMIC JOURNAL-MICROECONOMICS*  
Smith, A., Bernheim, B. D., Camerer, C. F., Rangel, A.  
2014; 6 (2): 1-36
- **A Framework for the Economic Analysis of Exclusionary Conduct** *Handbook on International Antitrust Economics*  
Bernheim, B. D., Heeb, R.  
edited by Blair, R. D., Sokol, D. D.  
Oxford University Press.2014
- **A Neoclassical Perspective on Budget Deficits** *The Economics of Austerity*  
Bernheim, B. D.  
edited by Konzelmann, S.  
Edward Elgar Publishing Ltd: London.2014
- **DO REAL ESTATE BROKERS ADD VALUE WHEN LISTING SERVICES ARE UNBUNDLED?** *ECONOMIC INQUIRY*  
Bernheim, B. D., Meer, J.  
2013; 51 (2): 1166-1182
- **How Strong are Bequest Motives? Evidence Based on Estimates of the Demand for Life Insurance and Annuities** *The Economics of the Distribution of Wealth*  
Bernheim, B. D.  
edited by Davies, J. B.  
Edward Elgar.2013
- **Do Estate and Gift Taxes Affect the Timing of Private Transfers?** *The Economics of the Distribution of Wealth*  
Bernheim, D., Lemke, R., Scholz, J. K.  
edited by Davies, J. B.  
Edward Elgar.2013
- **Evidence Based on Estimates of the Demand for Life Insurance and Annuities** *The Economics of the Distribution of Wealth*  
edited by Davies, J. B.  
Edward Elgar.2013
- **The Strategic Bequest Motive** *The Economics of the Distribution of Wealth*  
Bernheim, B. D., Shleifer, A., Summers, L.  
edited by Davies, J. B.  
Edward Elgar.2013
- **Intermediate Microeconomics**  
Bernheim, B. D., Whinston, M.  
McGraw-Hill,.2013

- **100 Years of the American Economic Review: The Top 20 Articles** *AMERICAN ECONOMIC REVIEW*  
Arrow, K. J., Bernheim, B. D., Feldstein, M. S., Mcfadden, D. L., Poterba, J. M., Solow, R. M.  
2011; 101 (1): 1-8
- **Tax Policy and the Dividend Puzzle** *The Economics of Taxation*  
Bernheim, B. D.  
edited by Alm, J.  
Edward Elgar.2011
- **Emmanuel Saez: 2009 John Bates Clark Medalist** *JOURNAL OF ECONOMIC PERSPECTIVES*  
Bernheim, B. D.  
2010; 24 (3): 183-206
- **THE EFFECTS OF FINANCIAL EDUCATION IN THE WORKPLACE: EVIDENCE FROM A SURVEY OF EMPLOYERS** *ECONOMIC INQUIRY*  
Bayer, P. J., Bernheim, B. D., Scholz, J. K.  
2009; 47 (4): 605-624
- **SOCIAL IMAGE AND THE 50-50 NORM: A THEORETICAL AND EXPERIMENTAL ANALYSIS OF AUDIENCE EFFECTS** *ECONOMETRICA*  
Andreoni, J., Bernheim, B. D.  
2009; 77 (5): 1607-1636
- **BEYOND REVEALED PREFERENCE: CHOICE-THEORETIC FOUNDATIONS FOR BEHAVIORAL WELFARE ECONOMICS** *QUARTERLY JOURNAL OF ECONOMICS*  
Bernheim, B. D., Rangel, A.  
2009; 124 (1): 51-104
- **A Solution Concept for Majority Rule in Dynamic Settings** *REVIEW OF ECONOMIC STUDIES*  
Bernheim, B. D., Slavov, S. N.  
2009; 76 (1): 33-62
- **Behavioral Welfare Economic** *Journal of the European Economic Association*  
Bernheim, B. D.  
2009; 7 (2 - 3): 267 - 319
- **Neuroeconomics: A Sober (but Hopeful) Appraisal** *AEJ: Microeconomics*  
Bernheim, B. D.  
2009; 1 (2): 1 - 41
- **Addiction and Cue-Triggered Decision Processes** *The New Behavioral Economics*  
Bernheim, B. D.  
edited by Khalil, E. L.  
Edward Elgar Publishing, Ltd..2009
- **Menu Auctions, Resource Allocation** *The Economics of Contracts*  
Bernheim, B. D., Whinston, M.  
edited by Bolton, P.  
Edward Elgar.2009
- **Addiction and Cue-Triggered Decision Processes** *The Economics of Health Behaviours*  
Bernheim, B. D.  
edited by Cawley, J. H., Kenkel, D. S.  
Edward Elgar Publishing Ltd.2008
- **The Psychology and Nuerobiology of Judgment and Decision-Making: What's in it for Economists?** *Neuroeconomics: Decision Making and the Brain*  
Bernheim, B. D.  
edited by Glimcher, P. W., Fehr, E., Camerer, C. F., Poldrack, R. A.  
New York: Elsevier.2008: 115–125

- **Choice-Theoretic Foundations for Behavioral Welfare Economics** *The Foundations of Positive and Normative Economics: A Handbook*  
Rangel, A., Bernheim, B. D.  
edited by Caplin, A., Schotter, A.  
Oxford: Oxford University Press.2008: 155–192
- **Behavioural Public Economics** *The New Palgrave Dictionary of Economics*  
Rangel, A., Bernheim, B. D.  
edited by Durlauf, S., Blume, L.  
2008
- **Toward choice-theoretic foundations for behavioral welfare economics** *119th Annual Meeting of the American-Economic-Association*  
Bernheim, B. D., Rangel, A.  
AMER ECONOMIC ASSOC.2007: 464–70
- **Multimarket Contact and Collusive Behavior** *Cartels*  
Bernheim, B. D., Whinston, M.  
edited by Salant, S., Levenstein, M.  
2007
- **Behavioral Public Economics: Welfare and Policy Analysis with Fallible Decision-Makers** *Behavioral Economics and its Applications*  
Bernheim, B. D., Rangel, A.  
edited by Diamond, P., Vartianen, H.  
Princeton University Press.2007: 7–77
- **Common Marketing Agency as a Device for Facilitating Collusion** *Cartels*  
Bernheim, B. D., Whinston, M.  
edited by Salant, S., Levenstein, M.  
Edward Elgar.2007
- **Intermediate Microeconomics**  
Bernheim, B. D., Whinston, M.  
McGraw-Hill.2007
- **The power of the last word in legislative policy making** *ECONOMETRICA*  
Bernheim, B. D., Rangel, A., Rayo, L.  
2006; 74 (5): 1161-1190
- **From Neuroscience to Public Policy: A New Economic View of Addiction** *Swedish Economic Policy Review*  
Bernheim, B. D., Rangel, A.  
2006
- **Saving and Life Insurance Holdings at Boston University - a Unique Case Study** *National Institute Economic Review*  
Bernheim, B. D., Berstein, S., Gokhale, J., Kotlikoff, L. J.  
2006; 198: 75-96
- **The Power of the Last Word in Legislative Policy Making** *Swedish Economic Policy Review*  
Bernheim, B. D., Rangel, A.  
2006
- **Memory and anticipation** *ECONOMIC JOURNAL*  
Bernheim, B. D., Thomadsen, R.  
2005; 115 (503): 271-304
- **How do residents manage personal finances?** *AMERICAN JOURNAL OF SURGERY*  
Teichman, J. M., Cecconi, P. P., Bernheim, B. D., Novarro, N. K., Monga, M., DaRosa, D., Resnick, M. I.  
2005; 189 (2): 134-139
- **Addiction and cue-triggered decision processes** *AMERICAN ECONOMIC REVIEW*  
Bernheim, B. D., Rangel, A.

2004; 94 (5): 1558-1590

- **Do estate and gift taxes affect the timing of private transfers?** *JOURNAL OF PUBLIC ECONOMICS*  
Bernheim, B. D., Lemke, R. J., Scholz, J. K.  
2004; 88 (12): 2617-2634
- **Are life insurance holdings related to financial vulnerabilities?** *ECONOMIC INQUIRY*  
Bernheim, B. D., Carman, K. G., Gokhale, J., Kotlikoff, L. J.  
2003; 41 (4): 531-554
- **The effects of financial education in the workplace: evidence from a survey of households** *JOURNAL OF PUBLIC ECONOMICS*  
Bernheim, B. D., GARRETT, D. M.  
2003; 87 (7-8): 1487-1519
- **Bequests as signals: An explanation for the equal division puzzle** *JOURNAL OF POLITICAL ECONOMY*  
Bernheim, B. D., Severinov, S.  
2003; 111 (4): 733-764
- **The Mismatch Between Life Insurance and Financial Vulnerabilities: Evidence from the Health and Retirement Survey** *American Economic Review*  
bernheim, B. D., Forni, L., Gokhale, J., Kotlikoff, L.  
2003; 93 (1): 354 - 365
- **A Note on Dynamic Tax Incidence** *The Distribution of Tax Burdens*  
Bernheim, B. D.  
edited by Fullerton, D., Metcalf, G.  
Edward Elgar.2003
- **An Economic Approach to Setting Retirement Saving Goals** *Innovations in Financing Retirement*  
Bernheim, B. D., Forni, L., Gokhale, J., Kotlikoff, L.  
edited by Mitchell, O., Bodie, Z., Hammond, B., Zeldes, S.  
University of Pennsylvania Press.2002: 77–105
- **Taxation and Saving** *Handbook of Public Economics*  
Bernheim, B. D.  
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2002: 1173–1249
- **Education and saving: The long-term effects of high school financial curriculum mandates** *JOURNAL OF PUBLIC ECONOMICS*  
Bernheim, B. D., GARRETT, D. M., Maki, D. M.  
2001; 80 (3): 435-465
- **How do urology residents manage personal finances?** *UROLOGY*  
Teichman, J. M., Bernheim, B. D., Espinosa, E. A., Cecconi, P. P., Meyer, J., Pearle, M. S., Preminger, G. M., Leveillee, R. J.  
2001; 57 (5): 866-871
- **What Accounts for the Variation in Retirement Saving Across U.S. Households** *American Economic Review*  
Bernheim, B. D., Skinner, J., Weinberg, S.  
2001; 91 (4): 832 - 857
- **Optimal Money Burning: Theory and Application to Corporate Dividend Policy** *Journal of Economics and Management Science*  
Bernheim, B. D., Redding, L.  
2001; 10 (4): 463 - 507
- **Household Financial Planning and Financial Literacy: The Need for New Tools** *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*  
Bernheim, B. D.  
edited by Kotlikoff, L. J.  
MIT Press: Cambridge.2001: 427–477
- **How much should Americans be saving for retirement?** *112th Annual Meeting of the American-Economic-Association*

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Bernheim, B. D., Forni, L., Gokhale, J., KOTLIKOFF, L. J.  
AMER ECONOMIC ASSOC.2000: 288–92

- **Multimarket Contact and Collusive Behavior** *Readings in Industrial Organization*  
Bernheim, B. D.  
edited by Cabral, L.  
2000: 71–102
- **Rationalizable Strategic Behavior** *Recent Developments in Game Theory*  
Bernheim, B. D.  
edited by Maskin, E.  
Edward Elgar.1999
- **Taxes and Saving** *Encyclopedia of Taxation and Tax Policy*  
Bernheim, B. D.  
edited by Cordes, J. j., Ebel, R. D., Gravelle, J. G.  
Urban Institute Press: Washington D.C..1999
- **Comment on "Family Bargaining and Retirement Behavior"** *Behavioral Economics and Retirement Policy*  
Bernheim, B. D.  
edited by Aaron, H.  
Brookings Institution Press.1999: 273–281
- **Anticompetitive Exclusion and Foreclosure through Vertical Agreements** *CORE Lecture Series*  
Bernheim, B. D., Whinston, M.  
Center for Operations Research and Econometrics, Universite Catholique de Louvain.1999
- **Incomplete contracts and strategic ambiguity** *AMERICAN ECONOMIC REVIEW*  
Bernheim, B. D., Whinston, M. D.  
1998; 88 (4): 902-932
- **Exclusive dealing** *JOURNAL OF POLITICAL ECONOMY*  
Bernheim, B. D., Whinston, M. D.  
1998; 106 (1): 64-103
- **Rational strategic choice revisited** *SCANDINAVIAN JOURNAL OF ECONOMICS*  
Bernheim, B. D.  
1998; 100 (2): 537-541
- **Financial Illiteracy, Education, and Retirement Saving** *Living with Defined Contribution Pensions*  
Bernheim, B. D.  
edited by Mitchell, O. S., Schieber, S. J.  
University of Pennsylvania Press.1998: 38–68
- **Measuring Poverty Among the Elderly** *Inquiries in the Economics of Aging*  
Bernheim, B. D.  
edited by Wise, D. A.  
NBER-University of Chicago Press.1998: 200–204
- **Pension Funding and Saving** *Cases and Materials on Employee Benefits Law*  
Bernheim, B. D.  
edited by Hylton, M. O., Schmall, L.  
West Publishing Company.1998
- **Does the Estate Tax Raise Revenue?** *Federal Transfer Tax Anthology*  
Bernheim, B. D.  
edited by Caron, P., Burke, K., McCouch, G.  
Anderson Publishing Company.1998

- **The Economic Role of Annuities**  
Bernheim, B. D., Bayer, P. J., Boskin, M. J.  
Catalyst Institute.1998
- **Taxation and saving: A behavioral perspective** *89th Annual Conference of the National-Tax-Association on Taxation*  
Bernheim, B. D.  
NATL TAX ASSOC-TAX INST AMER.1997: 28–36
- **The Adequacy of Personal Retirement Saving: Issues and Options** *Facing the Age Wave*  
Bernheim, B. D.  
edited by Wise, D.  
Hoover Institution Press: Stanford, CA.1997: 30–56
- **Rethinking saving incentives** *Conference on Fiscal Policy - Lessons from Economic Research*  
Bernheim, B. D.  
M I T PRESS.1997: 259–338
- **Veblen effects in a theory of conspicuous consumption** *AMERICAN ECONOMIC REVIEW*  
BAGWELL, L. S., Bernheim, B. D.  
1996; 86 (3): 349-373
- **The Strategic Bequest Motive** *The Economics of the Family*  
Bernheim, B. D., Shleifer, A., Summers, L.  
edited by Folbre, N.  
Edward Elgar.1996
- **The effects of fundamental tax reform on saving** *Conference on Economic Effects of Fundamental Tax Reform*  
Engen, E. M., Gale, W. G.  
BROOKINGS INST.1996: 83–121
- **REPEATED GAMES WITH ASYMPTOTICALLY FINITE HORIZONS** *JOURNAL OF ECONOMIC THEORY*  
Bernheim, B. D., Dasgupta, A.  
1995; 67 (1): 129-152
- **A TAX-BASED TEST OF THE DIVIDEND SIGNALING HYPOTHESIS** *AMERICAN ECONOMIC REVIEW*  
Bernheim, B. D., WANTZ, A.  
1995; 85 (3): 532-551
- **Who Will Pay for Retirement in the 21st Century** *NAVA Outlook*  
Bernheim, B. D.  
1995; 4 (3): 1 - 3
- **Do Households Appreciate Their Financial Vulnerabilities? An Analysis of Actions, Perceptions, and Public Policy** *Tax Policy and Economic Growth*  
Bernheim, B. D.  
1995: 1–30
- **A THEORY OF CONFORMITY** *JOURNAL OF POLITICAL ECONOMY*  
Bernheim, B. D.  
1994; 102 (5): 841-877
- **Personal Saving, Information, and Economic Literacy: New Directions for Public Policy** *Tax Policy for Economic Growth in the 1990s*  
Bernheim, B. D.  
1994: 53–78
- **401(k) Plans and Tax Deferred Saving** *Studies in the Economics of Aging*  
Bernheim, B. D.  
edited by Wise, D.  
NBER-University of Chicago Press.1994: 171–179

- **Do Saving Incentives Work?** *Brookings Papers on Economic Activity*  
Bernheim, B. D.  
1994; 1: 152 - 166
- **Adequacy of saving for retirement and the role of economic literacy** *Policy Forum on Retirement in 21st-Century - Ready or Not*  
Bernheim, B. D.  
EMPLOYEE BENEFIT RESEARCH INST.1994: 73–83
- **Some Thoughts on Saving** *Studies in the Economics of Aging*  
Bernheim, B. D.  
edited by Wise, D.  
NBER-University of Chicago Press.1994: 171–179
- **Private Saving and Public Policy** *Tax Policy and the Economy*  
Bernheim, B. D., Scholz, J. K.  
1993; 7: 73 - 110
- **A Neoclassical Perspective on Budget Deficits** *Rassegna di lavori dell' ISCO*  
Bernheim, B. D.  
edited by Eusepi, G.  
ISCO.1993
- **Do Americans Save Too Little** *Federal Reserve Bank of Philadelphia Business Review*  
Bernheim, B. D., Scholz, J. K.  
1993: 3 - 20
- **Altruism within the Family Reconsidered: Do Nice Guys Finish Last?** *The Economics of Altruism*  
Bernheim, D., Stark, O.  
edited by Zamagni, S.  
Edward Elgar Publishing Ltd.1993
- **Is the Baby Boom Generation Saving Adequately for Retirement?** *Summary Report*  
Bernheim, B. D.  
1993
- **Ricardian Equivalence: An Evaluation of Theory and Evidence** *Debt and Deficits, Vol. 3: Debt Neutrality and the Theory of Fiscal Policy, 1970s to 1990s*  
Bernheim, B. D.  
edited by Wood, G., Kaounides, L.  
Edward Elgar Publishing Ltd.: London.1992
- **Premium Saving Accounts: A Proposal to Improve Tax Incentives for Saving** *LaFollette Policy Report*  
Bernheim, B. D.  
1992; 5 (1): 22 - 23
- **Is Everything Neutral?** *The New Classical Macroeconomics*  
Bernheim, B. D.  
edited by Hoover, K. D.  
Edward Elgar Publishing Ltd: London.1992
- **A Neoclassical Perspective on Budget Deficits** *Debt Neutrality and the Theory of Fiscal Policy*  
Bernheim, D.  
edited by Wood, G., Kaounides, L.  
Edward Elgar Publishing Ltd.1992
- **Comparing the Cost of Capital in the United States and Japan** *Technology and the Wealth of Nations*  
Bernheim, B. D.  
edited by Rosenberg, N., Landau, R., Mowery, D.  
Stanford University Press: Stanford, CA.1992: 151–174

- **FISCAL-POLICY WITH IMPURE INTERGENERATIONAL ALTRUISM** *ECONOMETRICA*  
Abel, A. B., Bernheim, B. D.  
1991; 59 (6): 1687-1711
- **HOW STRONG ARE BEQUEST MOTIVES - EVIDENCE BASED ON ESTIMATES OF THE DEMAND FOR LIFE-INSURANCE AND ANNUITIES** *JOURNAL OF POLITICAL ECONOMY*  
Bernheim, B. D.  
1991; 99 (5): 899-927
- **OPTIMAL FISCAL AND MONETARY-POLICY - SOME RECENT RESULTS - COMMENT** *JOURNAL OF MONEY CREDIT AND BANKING*  
Bernheim, B. D.  
1991; 23 (3): 540-542
- **The Vanishing Nest Egg: Reflections on Saving in America**  
Bernheim, B. D.  
Twentieth Century Fund/Priority Press: New York.1991
- **Repackaging Ownership Rights and Multinational Taxation: The Case of Withholding Taxes** *Journal of Accounting, Auditing and Finance*  
Bernheim, B. D.  
1991; 6 (4): 533 - 536
- **National Saving and Economic Performance**  
Bernheim, B. D.  
edited by Shoven, J. B., Bernheim, B. D.  
NBER-University of Chicago Press: Chicago.1991
- **CONSUMPTION TAXATION IN A GENERAL EQUILIBRIUM-MODEL - HOW RELIABLE ARE SIMULATION RESULTS** *CONF ON NATIONAL SAVING AND ECONOMIC PERFORMANCE*  
Bernheim, B. D., Scholz, J. K., Shoven, J. B.  
UNIV CHICAGO PRESS.1991: 131-162
- **TAX POLICY AND THE DIVIDEND PUZZLE** *RAND JOURNAL OF ECONOMICS*  
Bernheim, B. D.  
1991; 22 (4): 455-476
- **MULTIMARKET CONTACT AND COLLUSIVE BEHAVIOR** *RAND JOURNAL OF ECONOMICS*  
Bernheim, B. D., Whinston, M. D.  
1990; 21 (1): 1-26
- **How do the Elderly Form Expectations? An Analysis of Responses to New Information** *Issues in the Economics of Aging*  
Bernheim, B. D.  
edited by Wise, D.  
NBER-University of Chicago Press: Chicago.1990: 259-283
- **SOCIAL-SECURITY AND PERSONAL SAVING - AN ANALYSIS OF EXPECTATIONS** *AMERICAN ECONOMIC REVIEW*  
Bernheim, B. D., Levin, L.  
1989; 79 (2): 97-102
- **A NEOCLASSICAL PERSPECTIVE ON BUDGET DEFICITS** *JOURNAL OF ECONOMIC PERSPECTIVES*  
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