When Decisions Require Consideration, People Give Up Control

Holly Dykstra, Christine L. Exley, Muriel Niederle, and Heather Wong*

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Abstract

Agents insist on agency for many reasons, including a desire to obtain their preferred choice and a desire for control. Agents may also forgo agency because they desire to avoid the costs of considering a decision. In a large experiment, we present decision-makers with a menu of investment options and investigate whether they insist on agency or let someone else choose for them. We find that requiring individuals to consider their choice makes them more willing to forgo agency. This consideration effect arises even among experienced decision-makers and across a range of decision-maker characteristics. While we observe few differences in participants' willingness to forgo agency across demographic groups, people expect many differences to arise, including that women would be more willing to forgo agency than men.

*Holly Dykstra: University of Konstanz, holly.dykstra@uni-konstanz.de; Christine L. Exley: University of Michigan, exley@umich.edu; Muriel Niederle: Stanford University, SIEPR and NBER, niederle@stanford.edu; Heather Wong: University of Michigan, wonghm@umich.edu. An earlier version of this paper circulated under the title "When Do Individuals Give Up Agency? The Role of Decision Avoidance."

1 Introduction

In many decisions, individuals choose between making their own selection among an available choice set or instead forgoing agency by allowing someone else to choose for them. For instance, when individuals select investment funds, retirement accounts, healthcare plans or insurance policies, individuals may forgo agency by following a recommendation, adopting a default option, or delegating their choice to someone else.

There are many reasons why individuals may be more or less insistent on agency. For individuals who are confident in their choice and have concerns over what others would choose, insisting on agency is a way to ensure they implement their preferred choice (see, e.g,. Bartling and Srinivasan, 2025). For individuals who are less confident in their choice and believe others may make a more informed decision on their behalf, forgoing agency may naturally follow. In this paper, we examine how the *consideration costs* of the decision—holding fixed the informational content about one's own ability and what occurs when they forgo agency—influences an agent's willingness to let someone else make choices on their behalf, or forgo agency.

To examine the impact of consideration costs on agency preferences, we compare how often participants forgo agency across several treatments. Some treatments require participants to have, at least, a cursory consideration of the available choices if they insist on agency. Another treatment instead allows participants to largely sidestep consideration costs even if they insist on agency. Participants can always avoid consideration costs by forgoing agency.

More specifically, participants in our experiments face a series of investment problems. In each problem, participants choose which investment option, from a set of available options, to implement. Each investment problem appears once in each of the two blocks: the Baseline Block and the Agency Block. In the Baseline Block, participants decide which option to implement in an investment problem for a small fee, with no option to forgo agency. In the Agency Block, participants decide to either forgo agency in an investment problem (and accept the option chosen by the paternalist, Pat) or to insist on agency (and implement an option of their selection for the same small fee as in the Baseline Block). The fee ensures that individuals who select agency have a strict preference for doing so. While participants have information about Pat, they do not know Pat's exact choices. In the main series of experiments, Pat is an individual who made common choices.

We design the *Prior Choice* and *New Choice* treatments to examine the extent to which con-

sideration costs may influence individuals' willingness to give up agency. In the *Prior Choice* treatment, participants first face the Baseline Block and then the Agency Block. This ensures that—when individuals make their agency decisions—they have already incurred the consideration costs associated with thinking about the exact same investment options. In addition, if participants insist on agency in an investment problem in the Agency Block, the option that will be implemented is already determined: it is their prior choice (i.e., the option they previously chose in the same investment problem in the Baseline Block). Importantly, participants do not have to re-select which option to implement in the Agency Block under the *Prior Choice* treatment. Hence, if participants insist on agency in the *Prior Choice* treatment, they are prevented from incurring additional consideration costs around actively selecting a specific investment option. This design feature—coupled with the fact that participants have already had experience with considering all investment problems—implies that any consideration costs associated with insisting on agency are likely minimal.

By contrast, in the *New Choice* treatment, insisting on agency requires participants to incur larger consideration costs. Participants first face the Agency Block and then the Baseline Block, which implies that—when they are making agency decisions—they are considering each investment option for the first time. Relatedly, if participants insist on agency, they are required to choose which option, out of all available options, to implement in the Agency Block.

In the *Prior Choice* treatment, when insisting on agency means participants can simply implement their prior choice without further consideration, participants forgo agency in a problem 31% of the time. In the *New Choice* treatment, when participants must actively select an option if they insist on agency, participants forgo agency 55% of the time. That is, requiring participants to consider their choice if they insist on agency makes participants 24 percentage points (or 77%) more likely to forgo agency. Importantly, since participants do not learn what Pat chooses nor the outcomes of selected investment problems, this *consideration effect* arises despite there being no difference in information about what happens when they forgo agency.

One may naturally wonder whether the consideration effect persists even among experienced participants. To consider this question, we design the *Experienced New Choice* treatment. As in the *Prior Choice* treatment, participants first face the Baseline Block and then the Agency Block. This implies that participants already have experience with the investment problems and have already incurred consideration costs. However, as in the *New Choice* treatment, if participants insist on agency in an investment problem in the Agency Block, they have to actively select which option to

implement. This implies that participants, if they insist on agency, must at least pay some cursory consideration costs again when selecting which investment option to implement in the *Experienced New Choice* treatment. In the *Experienced New Choice* treatment, participants forgo agency in a problem 46% of the time, which is significantly larger than the aforementioned 31% observed in the *Prior Choice* treatment. That is, even among experienced participants, requiring participants to consider their choice if they insist on agency makes them more willing to forgo agency. Indeed, participants are more willing to forgo agency in the *Experienced New Choice* treatment than in the *Prior Choice* treatment, even though the number of investment options available to them if they insist on agency is higher in the *Experienced New Choice* treatment.

We present several robustness checks, including that our results persist across different types of decision problems and when including demographic controls. We confirm that participants are attentive and responsive to what occurs when they forgo agency: they are substantially more reluctant to let someone else make their choice when that other person is known to make unusual choices. Finally, we run several additional experiments that conceptually replicate the consideration effect in various decision environments. Specifically, we replicate the consideration effect in a new sample, when participant's beliefs about what Pat will choose are fixed; when participants precisely know what Pat will choose; and via a design that allows us to consider only participants facing the investment decisions for the first time.

Extending beyond the consideration effect and our focus on *when* participants forgo agency, we further exploit our rich data—and collect new belief data—to consider two other underexplored questions. Specifically, we ask whether participants' willingness to forgo agency differs across demographic groups and whether people *expect* any demographic differences to arise. We consider differences according to participants' age, gender, college education, political party affiliation, and race. We only observe robust evidence for a difference by age. This differences is accurately expected: participants expect that younger people are more willing to forgo agency. But, perhaps more notably, participants inaccurately expect that: (i) women are much more willing to forgo agency than men, (ii) people without college degrees are much more willing to forgo agency than people with college degrees, and (iii) Democrats are much more willing to forgo agency than Republicans.

This paper is related to several important strands of literatures. Our work complements the literature on individuals' willingness to paternalize others (Jacobsson, Johannesson and Borgquist, 2007; Lusk, Marette and Norwood, 2014; Gangadharan et al., 2018; Ambuehl, Bernheim and Ocken-

fels, 2021; Ackfeld and Ockenfels, 2021; Stefan et al., 2022; Bartling et al., 2023; Buckle and Luhan, 2023; Ambuehl et al., 2025; Bartling and Srinivasan, 2025). However, by focusing on individuals' willingness to be paternalized and let someone else make their decisions, our paper is more closely related to the small but growing literature on agency preferences (Fehr, Herz and Wilkening, 2013; Bartling, Fehr and Herz, 2014; Owens, Grossman and Fackler, 2014; Pikulina and Tergiman, 2020; Afzal et al., 2022; Kübler and Erkut, 2022; Freundt, Herz and Kopp, 2023; Pikulina and Tergiman, 2024; Bartling and Srinivasan, 2025). We find that agency preferences are malleable; they depend on the extent to which agents are required to *consider* their options if they insist on agency. Simple changes to the choice environment can therefore have a large impact on the demand for agency.[1]

Relatedly, while ample work exists that shows how easily individuals can be swayed in many contexts, there is also compelling work that documents how difficult it can be to affect individuals' choices (for a review of this literature, see Jachimowicz et al., 2019 or DellaVigna and Linos, 2022). We provide a potential factor that may contribute to these differing results: when individuals have to incur consideration costs to implement their own choice, they are more easily, and perhaps even quite easily, swayed and influenced. In contrast, when individuals can maintain agency without incurring consideration costs—e.g., by simply implementing their same prior choice again—they are harder to be persuaded to give up agency and adopt different options.

Finally, we contribute to a literature on believed gender differences, including inaccurate beliefs related to gender (Bordalo et al., 2019; Bohren, Imas and Rosenberg, 2019; Coffman, Exley and Niederle, 2021). While prior work often focuses on believed gender differences pertaining to ability, this paper highlights additional important beliefs to consider: beliefs about whether men and women want to be paternalized. Since we observe that people inaccurately expect that women are much more willing to forgo agency—or be paternalized—than men, future work may naturally investigate if this results in women experiencing undesirable paternalistic barriers.[2]

2 Design

In this section we describe our main experiment. For complete instructions, see Section 2 of the Online Appendix.

[1] Whether participants' demand agency of course matters for many reasons, ranging from the outcome they secure to the extent to which they are held responsible for that outcome (Akbaş, Ariely and Yuksel, 2019; Bartling and Fischbacher, 2012*a*).

[2] In a broader sense, our paper also contributes to literature that explores differences and believed differences according to gender, age, race, and political affiliation. For a review of this literature, see Bursztyn and Yang (2022).

2.1 Decision Environment

Our study involves 18 investment problems. In each one, participants receive an endowment of $2.25 and decide how to invest $2 of that endowment by selecting which investment option to implement.

The 18 investment problems are described in Table 1. There are twelve Eckel-Grossman (EG) problems—inspired by Eckel and Grossman (2002)—with five investment options each: one guarantees a fixed return, and four have returns that depend on a 50-50 lottery. There are also four High-Risk problems with three investment options: one guarantees a fixed return, and two involve small chances of high returns. Finally, there are two Attention Check problems with five investment options each, all with fixed returns, one of which strictly dominates the others. Participants do not receive any information about the outcome of their investment decisions until the end of the experiment. This design feature fixes information across participants.[3]

Participants face each investment problem twice: once in the Baseline Block and once in the Agency Block. Participants do not know the rules of the second block while completing the first block, and the order of the 18 problems in each block is random. In the Baseline Block, participants choose an investment option and incur a $0.25 implementation fee. In contrast, in the Agency Block, participants can either implement the option chosen by themselves (which we describe as "insisting on agency" in this paper) or instead implement the option chosen by someone else ("forgo agency") separately for each problem. If they insist on agency, they incur the same $0.25 implementation fee as in the Baseline Block. If they forgo agency and opt for the investment option chosen by someone else, who we call "Pat," they do not pay any implementation fee. Therefore, participants who insist on agency have a strict preference for doing so.

To prevent individuals from being influenced by Pat's choice, they do not learn it. Therefore, we do not have to worry that individuals who make an investment decision in the Baseline Block after the Agency Block are influenced by Pat's choices. Participants are only informed that Pat's choices are determined by another MTurk worker, whom we describe as follows:

> Because of anonymity, we cannot give you the true name of this MTurk worker. Therefore, for simplicity, let's refer to this MTurk worker as "Pat." Pat will be chosen such that for as many decisions [investment options] as possible out of the 18 decisions you are about to make, the following is the case: Pat made the choice that is the most

[3] We consider the case where information about Pat's choice is provided in Section 4.5.

common choice among all other MTurk workers in a prior version of this study. In this sense, Pat is usual for MTurk workers.

We chose the name Pat both because of its gender neutrality and as a nod to Pat's paternalistic nature in our study. We select Pat to be someone who made the most modal choices and is thus "common" in order to capture individuals' willingness to give up agency when doing so is "reasonable." We examine the robustness of our results to other "Pats"—e.g., when Pat is instead known to be equally likely to select any of the available investment options—in Section 4.

Table 1 details the 18 investment problems, where Pat's choice is in italics and bold. Pat's choice was determined by a previous treatment in which participants only had to make decisions in the Baseline Block.[4]

Table 1: Investment Problems

	Option 1	Option 2	Option 3	Option 4	Option 5
EG 1	***2***	$\mathcal{L}(3, 1.50)$	$\mathcal{L}(4, 1)$	$\mathcal{L}(5, 0.50)$	$\mathcal{L}(6, 0)$
EG 2	***2***	$\mathcal{L}(3.50, 1.50)$	$\mathcal{L}(5, 1)$	$\mathcal{L}(6.50, 0.50)$	$\mathcal{L}(8, 0)$
EG 3	***2***	$\mathcal{L}(2.75, 1.50)$	$\mathcal{L}(3.50, 1)$	$\mathcal{L}(4.25, 0.50)$	$\mathcal{L}(5, 0)$
EG 4	***2***	$\mathcal{L}(2.50, 1.50)$	$\mathcal{L}(3, 1)$	$\mathcal{L}(3.50, 0.50)$	$\mathcal{L}(4, 0)$
EG 5	***2***	$\mathcal{L}(3.25, 1.50)$	$\mathcal{L}(4.50, 1)$	$\mathcal{L}(5.75, 0.50)$	$\mathcal{L}(7, 0)$
EG 6	***2***	$\mathcal{L}(3.75, 1.50)$	$\mathcal{L}(5.50, 1)$	$\mathcal{L}(7.25, 0.50)$	$\mathcal{L}(9, 0)$
EG 7	***3***	$\mathcal{L}(4, 2.50)$	$\mathcal{L}(5, 2)$	$\mathcal{L}(6, 1.50)$	$\mathcal{L}(7, 1)$
EG 8	***3***	$\mathcal{L}(4.50, 2.50)$	$\mathcal{L}(6, 2)$	$\mathcal{L}(7.50, 1.50)$	$\mathcal{L}(9, 1)$
EG 9	***3***	$\mathcal{L}(3.75, 2.50)$	$\mathcal{L}(4.50, 2)$	$\mathcal{L}(5.25, 1.50)$	$\mathcal{L}(6, 1)$
EG 10	3	$\mathcal{L}(3.50, 2.50)$	$\mathcal{L}(4, 2)$	$\mathcal{L}(4.50,\ 1.50)$	$\boldsymbol{\mathcal{L}(5, 1)}$
EG 11	3	$\mathcal{L}(4.25, 2.50)$	$\mathcal{L}(5.50, 2)$	$\mathcal{L}(6.75, 1.50)$	$\boldsymbol{\mathcal{L}(8, 1)}$
EG 12	3	$\mathcal{L}(4.75, 2.50)$	$\mathcal{L}(6.50, 2)$	$\mathcal{L}(8.25, 1.50)$	$\boldsymbol{\mathcal{L}(10, 1)}$
High-Risk 1	$(\mathbf{1}, \mathbf{100}\%)$	$(10, 2.50\%)$	$(100, 0.25\%)$		
High-Risk 2	$(\mathbf{1}, \mathbf{100}\%)$	$(5, 10\%)$	$(50, 1\%)$		
High-Risk 3	$(\mathbf{2}, \mathbf{100}\%)$	$(10, 5\%)$	$(100, 0.50\%)$		
High-Risk 4	$(\mathbf{2}, \mathbf{100}\%)$	$(5, 20\%)$	$(50, 2\%)$		
Attention 1	***3***	1	1	1	1
Attention 2	***3***	1	1	1	1

Each EG problem involves a choice between one of five options: the first, X $(= \{2, 3\})$, indicates a 100% chance of receiving $\$X$; and each of the remaining options $\mathcal{L}(X, Y)$ indicates a 50% chance of receiving $\$X$ and a 50% chance of receiving $\$Y$. Each High-Risk problem involves a choice between one of three options: each option is described as (X, P), which denotes a P% chance of receiving $\$X$. Each Attention Check problem involves a choice between one of five options: each option, described above as X $(= \{1, 3\})$, denotes a 100% chance of receiving $\$X$. Pat's choices are in italics and bold.

[4]We have 398 Amazon MTurk workers from August 2, 2018 in this *Reference Group* treatment, which was only used to determine Pat's choices.

2.2 Treatment Groups

Our experiment involves four treatments: *New Choice*, *Experienced New Choice–NR (No Reminder)*, *Experienced New Choice–R (Reminder)*, and *Prior Choice*. Our treatments differ in three main ways:

1. **Previously made a choice**: In the *New Choice* treatment, the Agency Block precedes the Baseline Block. In all other treatments, the Baseline Block precedes the Agency Block—implying participants have previously made a choice when they make agency decisions.

2. **Reminded of prior choice**: In the *Experienced New Choice–R* and *Prior Choice* treatments, participants are reminded of their prior choice in the Baseline Block when deciding whether to forgo agency in the same problem in the Agency Block. In the *Experienced New Choice–NR* treatment, participants are not reminded of this choice. In the *New Choice* treatment, there is no prior choice because participants complete the Agency Block before the Baseline Block.

3. **Prior choice implemented**: In the *Prior Choice* treatment, if participants insist on agency in a problem, the choice they previously chose in the same problem in the Baseline Block is implemented. In all other treatments, if participants insist on agency in a problem, they have to actively select which investment option they want to implement.

Table 2: Treatment Groups

	New Choice	*Experienced New Choice –NR*	*Experienced New Choice –R*	*Prior Choice*
1. Previously made a choice		X	X	X
2. Reminded of prior choice			X	X
3. Prior choice implemented				X

We describe the conditions in which participants decide on agency in the Agency Block. In all but the *New Choice* treatment, the Baseline Block precedes the Agency block. In the *Experienced New Choice–R* and *Prior Choice* treatments, participants are reminded of their prior choice in a problem when deciding whether to forgo agency in that problem. In the *Prior Choice* treatment, if participants insist on agency in a problem, their prior choice in that problem is implemented.

2.3 Discussion of Design

2.3.1 The Consideration Effect

We designed the *New Choice* and *Prior Choice* to test our main *consideration effect*: that requiring participants to incur greater consideration costs if they insist on agency makes them

more likely to forgo agency. We designed the *Experienced New Choice* treatments as additional control treatments.

To see this, we first note that the consideration costs associated with insisting on agency are minimal in the *Prior Choice* treatment. Participants in the *Prior Choice* treatment have already incurred the consideration costs associated with thinking about the investment problems because they complete the Baseline Block before the Agency Block. If participants insist on agency in the Agency Block, they do not incur the additional consideration costs associated with actively selecting an investment option: instead, the option they chose in the Baseline Block is implemented.

By contrast, the consideration costs in the *New Choice* treatment for insisting on agency are larger. Participants complete the Agency Block first, meaning that they have not yet incurred the consideration costs associated with thinking about the investment problems. If participants insist on agency, they incur all the consideration costs associated with actively selecting an investment option. Thus, going from the *Prior Choice* treatment to the *New Choice* treatment allows us to test whether increasing the consideration costs associated with insisting on agency increases the likelihood that a participant forgoes agency.

As an additional test of the consideration effect, we further investigate whether increasing consideration costs influences the likelihood that a participant forgoes agency by studying only participants with previous experience of the investment problems. That is, going from the *Prior Choice* treatment to either the *Experienced New Choice–NR* or *Experienced New Choice–R* treatment allows us to test whether increasing the consideration costs associated with insisting on agency increases the likelihood that experienced participants forgo agency.

In summary, the main consideration effect predicts that participants are more willing to forgo agency in the *New Choice* than in the *Prior Choice* treatment. When restricting to experienced participants, the consideration effect also predicts that participants are more willing to forgo agency in the *Experienced New Choice* treatments than in the *Prior Choice* treatment.

2.3.2 Alternative Possibilities

There are several reasons that may lead one to expect no differences across our treatments or the opposite pattern results than what is suggested by the consideration effect. First, *homo economicus* predicts no difference in agency preferences between the *Prior Choice* and the *New Choice* treatments. Since individuals have instant and free access to their complete preferences, their agency preferences should not depend on consideration costs or whether they are considering those preferences for the first or second time.

Second, an alternative hypothesis with the opposite prediction from what we find—namely, that participants are *more* likely to forgo agency in the *Prior Choice* than in the *New Choice* treatment—could arise from strong preferences for diversification (Agranov and Ortoleva, 2017; Dwenger, Kübler and Weizsäcker, 2018). This is because a preference for diversity or randomization predicts a preference to forgo implementing one's previous choice again and hence to forgo agency in the Agency Block in the *Prior Choice* treatment. A preference for diversity of randomization is less relevant when participants make agency decisions in the *New Choice* treatment, since the Agency Block occurs *before* the Baseline Block in that treatment (and since participants do not know the the nature of the second block of problems they will face).

Finally, there are three literatures that are related to our environment but make no predictions as to how the strength of agency preferences may differ between treatments. First, a growing literature documents the existence and importance of agency preferences, but does not model how those would change between these two treatments—see, for example, excellent work in Fehr, Herz and Wilkening (2013), Bartling, Fehr and Herz (2014), Owens, Grossman and Fackler (2014), Pikulina and Tergiman (2020), Bursztyn and Yang (2022), Afzal et al. (2022), and Pikulina and Tergiman (2024).[5]

Second, there is an important literature that shows that the influence of information on subsequent choices depends on the timing of that information, see Babcock et al. (1995), Gneezy et al. (2020), and Saccardo and Serra-Garcia (2023). This literature does not apply to our environment because, by design, we eliminated effects related to the timing of information.[6] As explained in Section 2.1, participants are never informed of what choices Pat made. We made this design choice precisely in order to eliminate the possibility that learning about Pat's choices could influence our results.

Third, prior literature documents the important role of experience and related preferences, such as a desire for consistency over time (see, e.g., Yariv, 2005; Agarwal et al., 2008; DellaVigna, 2009; Falk and Zimmermann, 2013, 2018). On one hand, the relevance of such experience in our choice environment—absent any feedback on what Pat chose or what outcomes result from the investment problems—may be best described as relating to whether people have previously

[5] A reluctance to accept responsibility is often considered in the literature on motivated reasoning, see, e.g., Bartling and Fischbacher (2012*b*) and Falk, Neuber and Szech (2020). This literature also does not predict a difference across our treatments.

[6] In addition, this literature focuses on environments where individuals have a specific motive to justify their choice, e.g., they need to negotiate on one side of an issue or are incentivized to make a potentially unethical choice. We do not expect motivated reasoning to be relevant in our environment.

considered a decision or not. For instance, if a participant has a eureka moment when selecting an option in a problem for the first time, she may then know with certainty that she should implement the same option again when facing a problem for the second time. That said, we emphasize that evidence for the consideration effect persists even when comparing participants with the same prior experience with the investment problems across the *Prior Choice* treatment and *Experienced New Choice* treatments. Indeed, the consideration effect persists even when comparing participants who are perfectly informed of their prior choice across the *Prior Choice* and *Experienced New Choice–R* treatments.

2.4 Implementation Details

For our main study, we recruited Amazon Mechanical Turk participants who had a U.S. IP address and completed at least 100 HITs with an approval rating of 95%. We randomly assigned them to one of our four main treatments. Participants receive a $2 completion fee plus additional payments from one randomly selected decision, which could result in additional payments from $0 to $100 (given the High-Risk problems).

3 Results

We focus on the 674 participants who correctly answer both attention checks in the Baseline Block. However, our results are robust to including those who answer either one incorrectly (see Online Appendix Figure 1 and Table 1).

3.1 Main Hypothesis: Consideration Costs

As seen in Figure 1 Panels A and B, out of the 16 problems, the average number of times participants forgo agency significantly increases from 5.0 problems in the *Prior Choice* treatment to 8.9 problems in the *New Choice* treatment. This difference is statistically significant ($p < 0.01$, two-sided t-test) and implies that participants are almost twice as likely to forgo agency when making their own choice involves larger consideration costs because they are facing the problem for the first time.[7] Similarly, the results of a linear probability model in Column 1 of Table 3 confirm that when moving from the *Prior Choice* to the *New Choice* treatment, the likelihood that a participant forgoes agency and accepts Pat's choice significantly increases from 31% to 55%, an increase of 24 percentage points or 77%. The results in Columns (2) – (6) further show the robustness of this finding to the inclusion of controls (for a participant's age, gender, race,

[7] All statistical tests about differences in the average number of times that participants forgo agency are from t-tests. All statistical tests about the willingness to forgo agency are from linear probability models of the likelihood to forgo agency in a problem, with standard errors clustered at the participant level.

education level, and political affiliation) as well as to when we separately consider the EG problems and High-Risk problems.

To summarize, we find strong support for a consideration effect: participants are more willing to forgo agency when the consideration costs of decision-making are higher, as measured by the difference between the *Prior Choice* and *New Choice* treatments.

3.2 Comparing the Two Control Treatments

To explore the robustness of the consideration effect, we ask whether evidence for the consideration effect persists even among experienced participants by comparing results from the *Experienced New Choice* treatments to the *Prior Choice* treatment. The two *Experienced New Choice* treatments, with and without reminders, are very similar and do not significantly differ in how often participants insist on agency.[8] For simplicity, we therefore combine the results into a single *Experienced New Choice* treatment.

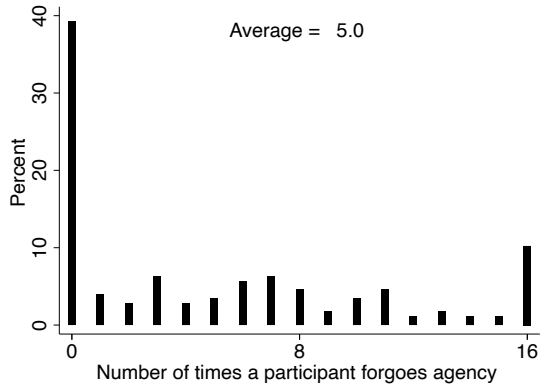
Out of the 16 problems, the average number of times participants forgo agency significantly increases from 5 problems in the *Prior Choice* treatment to 7.5 problems in the *Experienced New Choice* treatment ($p < 0.01$, two-sided t-test). Similarly, the results of a linear probability model in Column 1 of Table 3 show that when moving from the *Prior Choice* to the *Experienced New Choice* treatment, the likelihood that a participant forgoes agency and accepts Pat's choices significantly increases from 31% to 46% , an increase of 15 percentage points or 48%. The results in Columns (2) – (6) further show the robustness of this finding to the inclusion of controls as well as to when we separately consider the EG problems and High-Risk problems.

Thus, even among experienced participants, we find robust evidence for the consideration effect. This 15 percentage point effect, moreover, is even larger than the impact of experience itself—9 percentage points—measured by comparing the *New Choice* and *Experienced New Choice* treatments.

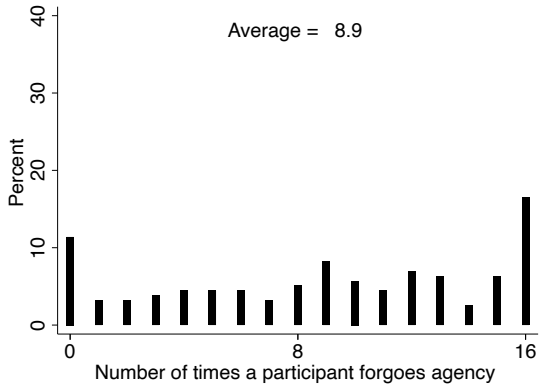
[8]The average number of times that participants forgo agency is 7.8 (49% of the time) versus 7.2 (45% of the time) with and without reminder (two-sided t-test, $p = 0.29$). This is in contrast to work in guessing games; see Fragiadakis, Knoepfle and Niederle (2020).

Figure 1: Distribution of how often participants forgo agency

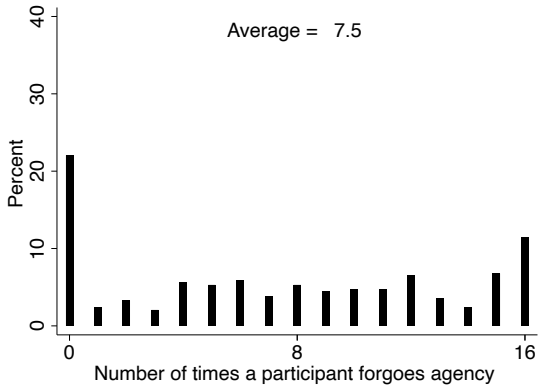
A: *Prior Choice* treatment



B: *New Choice* treatment



C: *Experienced New Choice* treatment



There are 158 participants in the *New Choice* treatment, 176 in the *Prior Choice* treatment, and 340 in the *Experienced New Choice* treatment (165 with and 175 without reminders).

Table 3: Linear probability model of likelihood to forgo agency

	All Problems		EG Problems		High-Risk Problems	
	(1)	(2)	(3)	(4)	(5)	(6)
New Choice	0.24***	0.25***	0.23***	0.23***	0.29***	0.29***
	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)
Experienced New Choice	0.15***	0.16***	0.14***	0.15***	0.18***	0.19***
	(0.03)	(0.03)	(0.03)	(0.03)	(0.04)	(0.04)
Constant	0.31***	0.30***	0.31***	0.29***	0.34***	0.33***
	(0.03)	(0.05)	(0.03)	(0.05)	(0.03)	(0.06)
N	10784	10784	8088	8088	2696	2696
Controls	no	yes	no	yes	no	yes

Results from a linear probability model of the likelihood to forgo agency. New Choice and Experienced New Choice are indicators for a participant being in the *New Choice* and *Experienced New Choice* treatments, respectively. Columns 1 and 2 use data on all 16 problems, while columns 3 and 4 restrict attention to the 12 EG problems, and columns 5 and 6 to the 4 High-Risk problems. Controls include indicators for whether the participant is male, has completed at least 4 years of college, identifies as a Republican, is under the age of 33, and identifies as white. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$. Standard errors are clustered at the participant level and shown in parentheses.

4 Robustness and Discussion

We further explore the consideration effect in Experiments A1, A2, A3, and A4. For full design details of these additional experiments, see Section 3 of the Online Appendix. To facilitate comparison to our main results, we once more restrict attention to participants who correctly answered both attention checks in the Baseline Block, which leaves us with 2,027 additional participants. In each of the following subsections, we only compare individuals across treatments within the same experiment, since participants are randomized across treatments in each experiment.

4.1 Do Time Costs Contribute to the Consideration Effect?

An important component of the consideration effect could be the time associated with having to consider a decision.[9] While our design, therefore, does not seek to rule out the possibility that a desire to avoid time costs contributes to the consideration effect, additional results from our experiment suggest a limited role for time costs in driving our consideration effect results.

The average amount of time participants spend in the *Experienced New Choice* and *Prior Choice* treatments is very similar (17.0 min vs. 17.5 min, $p = 0.57$). In addition, excluding the 10% of participants who complete our study the fastest (and hence who may be most motivated to avoid time costs) does not change the consideration effect: participants are still 15 percentage points more likely to forgo agency in the *Experienced New Choice* treatment as compared to the *Prior Choice* treatment. That said, future work may further investigate the role of time costs by exogenously varying how long someone has to spend on a decision if they do not forgo agency.

4.2 Is the Consideration Effect Robust to Another Sample?

Our main study documents a strong and significant consideration effect. We find a 31% willingness forgo agency in the *Prior Choice* treatment, which increases by 24 percentage points in the *New Choice* treatment ($p < 0.01$). We also provide several robustness checks of our main results in Section 3.

Experiment A1 provides additional validation of the consideration effect with 386 more participants. Specifically, in Experiment A1, the likelihood that a participant forgoes agency significantly increases from 37% in the *Prior Choice* treatment to 56% in the *New Choice* treatment ($p < 0.01$).[10]

[9] Time costs often occur due to administrative or procedural costs, e.g., as discussed in Giannella et al. (2024).

[10] Experiment A1 was run before our main experiment but without the additional *Experienced New Choice* treatment. In this way, one could consider our main experiment a replication of the main results in Experiment A1.

4.3 Do Participants Pay Attention to the Information on Pat's Choice?

As detailed in Section 2.1, we purposefully select Pat in a way to ensure that participants know Pat's choices are "reasonable." Pat is chosen to be the participant who made the most common choices in a prior study. To verify that participants pay attention to the description of Pat, even when they are not directly informed of the exact choice Pat made, Experiment A1 (previously detailed in Section 4.2) has an additional 190 participants in an *New Choice–Unusual Pat* treatment. Participants in this treatment are informed that Pat is the participant who made the least common choices in a prior study.

Compared to the 56% willingness to forgo agency in the *New Choice* treatment, participants in the *New Choice–Unusual Pat* treatment are 17 percentage points less likely to forgo agency ($p < 0.01$). These results support participants paying attention to the description of Pat's choices and being deliberate about giving up agency to avoid decision-making costs.[11]

4.4 Is the Consideration Effect Robust to Giving up Agency to Random Chance?

In all results discussed so far, participants are not informed of Pat's choice, which is the option that is implemented if participants forgo agency. This ensures that there are no differential information effects across treatments. To fix participants' beliefs about Pat's choice—without informing them of Pat's actual choice—we run *Random Choice* variations of our treatments. In Experiment A2, we have 531 participants in the *Random Choice* variations of the *Prior Choice* treatment, the *Experienced New Choice* treatments, and the *New Choice* treatment.[12]

Overall, participants are less willing to forgo agency in the *Random Choice* variation of all treatments than in the original version with a common choice Pat. For instance, while participants forgo agency in the original *Prior Choice* treatment 31% of the time, they forgo agency 21% of the time in the *Prior Choice–Random Choice* treatment. Therefore, as also observed via the evidence in Section 4.3, we find evidence for participants paying attention to the description of Pat's choices and being deliberate about giving up agency to avoid decision-making costs.

While there are level effects in the *Random Choice* variations, we nonetheless replicate a strong consideration effect. The likelihood a participant forgoes agency significantly increases from 21% in the *Prior Choice–Random Choice* treatment to 36% in the *New Choice–Random Choice* treat-

[11] This result also dovetails with Beshears et al. (2021), where a less attractive default makes people less likely to accept it.

[12] As in our main experiments, the two percentage point difference between the *Experienced New Choice–NR* and *Experienced New Choice–R* treatments is not significant, and we therefore combine the data into a single *Experienced New Choice* treatment.

ment ($p < 0.01$). Evidence for the consideration effect also persists, to the same degree, among experienced agents. This is because the likelihood a participant forgoes agency is also 36% in the *Experienced New Choice* treatments.[13]

4.5 Is the Consideration Effect Robust to Pat's Choice Being Known?

As described in the prior Section 4.4, Experiment A2 allows us to document the consideration effect in an environment where we can fix participants' beliefs about Pat's choice without informing participants of Pat's actual choice. To investigate if the consideration effect also persists in an environment in which Pat's actual choice is known with certainty—even though it introduces the confound of information effects—we thus run Experiment A3.

In Experiment A3, we have 365 participants in *Pat Known* variations of the *Prior Choice* and *New Choice* treatment, where agents are informed of Pat's choice; that is, which option is implemented if they decide to forgo agency. As in our main experiment, we use the common Pat. We find that the consideration effect persists: the likelihood a participant is willing to forgo agency significantly decreases from 68% in the *New Choice–Pat Known* treatment to 60% in the *Prior Choice–Pat Known* treatment.[14]

4.6 Is the Consideration Effect Robust To Inexperienced Participants?

As explained in Section 3.2, by comparing participants' willingness to forgo agency in the *Experienced New Choice* to the *Prior Choice* treatment, we find that the consideration effect persists among experienced participants.

To consider whether the consideration effect also arises among inexperienced participants, we needed to make more nuanced adjustments to our design. We thus design two new treatments, the *Avoidable Consideration* treatment and *Unavoidable Consideration* treatment, in Experiment A4. As in our main experiment, we use the common Pat. In both treatments, participants are inexperienced when making their agency decisions because they first face the Agency Block and then the Baseline Block. This Agency Block is modified: participants know that, after they make all of their agency decisions, two problems will be randomly chosen to be "required-own-choice" problems. In the required-own-choice problems, a participant is required to choose an investment

[13] In the *Experienced New Choice–R* treatment versus *Experienced New Choice–NR*, the likelihood is 37% versus 35%.

[14] While evidence for the consideration effect is smaller when comparing these variations of our treatment, it is worth noting that many participants in the *Prior Choice* treatment decide between implementing their previous choice and that same choice made by Pat. Indeed, 49% of the time, a participant's previous choice was the same as Pat's choice, which is not surprising since Pat made common choices. Hence, it naturally follows that participants in the *Prior Choice–Pat Known* treatment are more likely to implement that choice by forgoing agency and accepting Pat's choice (rather than insisting on agency and hence paying a fee to implement that same choice).

option which will then be implemented, even if the participant initially opted to forgo agency. Our two treatments vary in how we elicit participants' choices in these two required-own-choice problems. This variation will affect the participants' ability to avoid *consideration costs* between the two treatments.

In the *Avoidable Consideration* treatment, a participant who forgoes agency in an investment problem only has to indicate which option she would choose if the investment problem turns out to be a required-own-choice problem.[15] Thus, in all but two problems, the participant in the *Avoidable Consideration* treatment can avoid consideration costs associated with making a decision by forgoing agency.

In the *Unavoidable Decision* treatment, participants have to indicate which option they would choose in all investment problems regardless as to whether they insist on agency. But, if the participant forgoes agency in a problem, the option she chooses is only implemented if that problem turns out to be a required-own-choice problem (and otherwise, the option Pat chose is implemented).[16] Thus, choosing to forgo agency does not allow a participant to avoid consideration costs.

We have data from 365 participants in Experiment A4. We find evidence for the consideration effect even with this more nuanced design and with inexperienced participants: the likelihood a participant forgoes agency increases from 43% in the *Unavoidable Consideration* treatment to 52% in the *Avoidable Consideration* treatment ($p < 0.05$).

5 Demographics and Beliefs

Our main study focuses on *when* participants forgo agency, specifically that requiring participants to consider their decisions makes them more willing to forgo agency and let someone else make their choice.

Another underexplored question that we can answer with our data is whether certain demographic groups are more or less likely to insist on agency. We also investigate whether, as is often the case when considering variation by demographic groups, people hold expectations as to whether certain demographics are more or less likely to insist on agency. We thus design the Beliefs Study

[15] That is, if the participant forgoes agency in an investment problem that is not one of the required-own-choice problems, she is never asked which option she would choose in that problem and the option Pat chose is implemented. Only if the participant forgoes agency in an investment problem that is one of the two required-own-choice problems is her experience more nuanced. Specifically, if the participant forgoes agency in an investment problem that is one of the two required-own-choice problems, she proceeds to the next investment problem without having to make a choice in that required-own-choice investment problem—but, she will be asked to make a choice in that required-own-choice investment problem at the very end of the experiment and that choice will be then implemented in that problem.

[16] Note that, immediately after forgoing agency for the first time in the Agency block, participants, by design, are reminded that they have to select an option even if they opted to forgo agency.

(Section 5.1) and compare results to the true likelihood of participants to forgo agency in our main study (Section 5.2).

5.1 Design of Belief Study

In the Beliefs Study, described in Appendix Section 4.1, participants are asked a belief question for 10 demographic groups across two treatments, for a total of 20 beliefs. After describing the *New Choice* treatment and *Prior Choice* treatment, the study asked participants to predict the likelihood that men, women, white people, Black people, people who graduate college, people who did not graduate college, people over 33, people under 33, Democrats, and Republicans give up agency in a randomly selected investment problem. To provide a benchmark for these estimates, akin to the approach in DellaVigna and Pope (2018*a*) and DellaVigna and Pope (2018*b*), we inform participants of the average likelihood that a person forgoes agency for each treatment (31% and 55%, respectively) and then ask them about the average likelihood for a specific demographic group within that treatment. Participants are provided with sliders that allow participants to select any number from 0% to 100%. Beliefs are incentivized for accuracy, following the process from Möbius et al. (2022).

5.2 Discussion of Demographic Results from Main Study and Beliefs Study

As shown via the first two columns in Table 4, the likelihood of participants forgoing agency in our main study in the *New Choice* and *Prior Choice* treatments does not robustly differ across gender, college education, political affiliation, or race.[17] The only robust difference that emerges relates to age: participants who are under 33 are 4 to 10 percentage points more likely to forgo agency than people who are older.

Despite observing little evidence of differences in agency decisions, the last two columns of Table 4 show that people *expect* participants' willingness to forgo agency varies in terms of their gender, college education, political party affiliation, and age. Only in the case of race are agency decisions not expected to vary. Specifically, people expect that women are 11 to 12 percentage points more willing to give up agency than men, people who did not graduate college are 7 to 9 percentage points more willing to give up agency than college graduates, Democrats are 6 to 9 percentage points more willing to give up agency than Republicans, and people under 33 are 5 to 9 percentage points more willing to give up agency than people over 33. These believed differences

[17] Here, we consider robust differences as differences that arise in both treatment conditions. That said, in one out of the two treatment conditions, we do observe significant evidence for women being more willing to forgo agency than men, Democrats being more willing to forgo agency than Republicans, and white people being more likely to forgo agency than Black people.

persist between the *New Choice* treatment and *Prior Choice* treatment on average and across the distribution, as seen in Appendix Figure 2 and Appendix Figure 4. That said, it is still the case that people (accurately) predict the consideration effect to persist across all demographic groups.[18]

Table 4: Average actual likelihood and believed likelihood of forgoing agency

	Decisions in Main Study		Beliefs about Decisions	
	New Choice	*Prior Choice*	*New Choice*	*Prior Choice*
Women	.58	.32	.60	.39
Men	.53	.31	.48	.28
Δ_{W-M}	0.05***	0.00	0.12***	0.11***
	(.02)	(.02)	(0.01)	(0.01)
Did Not Graduate College	.55	.30	.60	.42
Graduated College	.56	.32	.53	.33
$\Delta_{DNGC-GC}$	-0.01	-0.02	0.07***	0.09***
	(0.02)	(0.02)	(0.01)	(0.01)
Democrat	.57	.34	.55	.36
Republican	.54	.28	.47	.30
Δ_{D-R}	0.03	0.06***	0.09***	0.06***
	(0.02)	(0.02)	(0.01)	(0.01)
Under 33	.62	.34	.59	.39
Over 33	.52	.30	.50	.34
$\Delta_{Under33-Over33}$	0.10***	0.04**	0.09***	0.05***
	(0.02)	(0.02)	(0.01)	(0.01)
White	.57	.31	.54	.35
Black	.44	.29	.53	.36
Δ_{W-B}	0.14***	0.02	0.01	-0.01*
	(0.04)	(0.03)	(0.01)	(0.01)

Results in "Decisions in Main Study" describe the mean likelihood to give up agency, in which each unit of analysis is an investment problem. Results in "Beliefs about Decisions" describe the believed likelihood to give up agency, in which each unit of analysis is a belief regarding the specific demographic group. Δ rows were calculated using a two-sided t-test. * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$

6 Conclusion

Across several experiments and comparisons, we provide strong evidence for a *consideration effect*: requiring participants to consider their choice if they insist on agency makes them more likely to forgo agency and opt to accept the choice made by someone else. We also find that, while there are few differences in participants' willingness to forgo agency across demographic groups, people *expect* many differences to arise across demographic groups—including inaccurately expecting women to be much more willing to forgo agency than men, people without college degrees to be much more willing to forgo agency than those with college degrees, and Democrats being much more willing to forgo agency than Republicans.

[18] Of course, this prediction is in part a feature of the design since we tell them the average likelihood of participant's forgoing agency in each treatment.

Our findings have policy implications, particularly for managers and policymakers who want to encourage openness to others' choices. People are less reluctant to accept others' choices early in the decision process when they have not yet incurred consideration costs. Importantly, however, our results also highlight ways to do this. One approach is straightforward: intervene before people have considered how they would make a decision themselves. Another is subtle but also quite powerful: intervene by requiring people to actively consider their choice, even if they have already considered that particular decision before.

Our paper suggests several avenues for future work, two of which we highlight here. The first avenue concerns when individuals' decisions should be expected to be more or less malleable. Our results suggest that individuals' decisions appear more malleable when they have not yet incurred consideration costs to determine their preferred selection. While we show this in the context of agency decisions, future work may investigate whether individuals are also more easily influenced by defaults, framing effects, or other features of choice architecture (e.g., see Dai et al., 2021) before incurring consideration costs.[19] This could serve as an explanation for a dichotomy in the behavioral literature: while some papers show that individuals are very malleable in their decisions (e.g., due to framing effects), other papers show that it is really difficult to change an individual's decision (e.g., given habit formation). This may also naturally complement work on cognitive uncertainty surrounding one's initial choice (Enke and Graeber, 2023).

The second avenue of future research relates to results from our Beliefs Study. Given that people expect that women are more willing to forgo agency than men, future work may naturally investigate if this contributes to the under-representation of women in leadership.[20] Since we also find believed differences by other demographic groups in willingness to be paternalized, future work may further examine whether such beliefs contribute to the desire to restrict people's choice sets (particularly common in the setting of government welfare programs; e.g., Ambuehl et al., 2025). Indeed, an important question for future research relates to whether certain demographic groups are "over-paternalized."

[19] Prior to considering their decisions, individuals may also be more easily influenced by incentives (for a rich discussion on when incentives do and do not work, see Gneezy, Meier and Rey-Biel, 2011).

[20] Potentially relatedly, prior work shows that people expect that women are more likely to agree to low promotability tasks, that people expect women to be more cooperative, and that people expect gender differences in performance according to gender stereotypes (Babcock et al., 2017; Bordalo et al., 2019; Coffman, Collis and Kulkarni, 2024; Fischbacher, Kübler and Stüber, 2024; Exley et al., 2025).

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