# JOE GLADSTONE

*Assistant Professor of Behavioral Sciences & Marketing · Rady School of Management, University of California, San Diego*

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## PROFESSIONAL APPOINTMENTS

**Assistant Professor of Behavioral Sciences and Marketing** *2025 – Present*
*University of California, San Diego — Rady School of Management*

**Co-Director, Center for Consumer Financial Decision Making** *2024 – 2025*
*University of Colorado Boulder*

**Assistant Professor of Marketing** *2020 – 2025*
*University of Colorado Boulder — Leeds School of Business*

**Assistant Professor of Consumer Behavior** *2017 – 2020*
*University College London*

## EDUCATION

**PhD, Management** *2012 – 2017*
*University of Cambridge*

**Fox Fellow** *2015 – 2016*
*Yale School of Management*

**Visiting Scholar** *2014 – 2015*
*UCLA Anderson School of Management*

**MPhil, Management Research (ISO)** *2011 – 2012*
*University of Cambridge*

**MSc, Psychological Research** *2009 – 2010*
*University of Oxford*

**BSc, Psychology** *2006 – 2009*
*University of Exeter*

## RESEARCH INTERESTS

| | |
|---|---|
| **Substantive** | Financial Decision-Making · Subjective Wellbeing · Household Finance · Personality |
| **Methodological** | Multilevel Modelling · Machine Learning · Field Experiments · Psychometrics |

## SELECTED PUBLICATIONS

*Asterisks (*) indicate shared first authorship.*

Posner, N., & **Gladstone, J.** (in press). **Principal Linearity Neglect: Underestimating the Impact of Principal on Estimates of Compounding Growth.** *Journal of Consumer Psychology*. Forthcoming

**Gladstone, J.***, & Bellezza, S.* (2025). **Out of Control: The Interplay of Subjective Poverty and Income on Spending.** *Journal of Marketing Research*. doi.org/10.1177/00222437251401839

Meister, M.*, **Gladstone, J.***, & Garbinsky, E.* (2025). **Opening Up About Money: The Unexpected Benefits of Financial Disclosure.** *Organizational Behavior and Human Decision Processes*. doi.org/10.1016/j.obhdp.2025.104430

Whillans, A., Pow, J., & **Gladstone, J.** (2025). **Buying (Quality) Time Predicts Relationship Satisfaction.** *Journal of Personality and Social Psychology*. doi.org/10.1037/pspi0000488

**Gladstone, J.**, & Pomerance, J. (2024). **A Glass Half Full of Money: Dispositional Optimism and Wealth Accumulation Across the Income Spectrum.** *Journal of Personality and Social Psychology*. doi.org/10.1037/pspp0000530

Matz, S., **Gladstone, J.**, & Farrokhnia, R. (2023). **Leveraging Psychological Fit to Encourage Saving Behavior.** *American Psychologist*. doi.org/10.1037/amp0001128

**Gladstone, J.***, Garbinsky, E.*, & Mogilner, C. (2022). **Pooling Finances and Relationship Satisfaction.** *Journal of Personality and Social Psychology*. doi.org/10.1037/pspi0000388

**Gladstone, J.***, Jachimowicz, J.*, Greenberg, A.*, & Galinsky, A. (2021). **Financial Shame Spirals: How Shame Intensifies Financial Hardship.** *Organizational Behavior and Human Decision Processes*. doi.org/10.1016/j.obhdp.2021.06.002

Kappes, H., **Gladstone, J.**, & Hershfield, H. (2021). **Beliefs About Whether Spending Implies Wealth.** *Journal of Consumer Research*. doi.org/10.1093/jcr/ucaa060

Ebert, T., Götz, F., **Gladstone, J.**, Müller, S., & Matz, S. (2021). **Spending Reflects Not Only Who We Are But Also Who We Are Around: The Joint Effects of Individual and Geographic Personality on Consumption.** *Journal of Personality and Social Psychology*. doi.org/10.1037/pspp0000344

Matz, S., & **Gladstone, J.** (2020). **Nice Guys Finish Last: When and Why Agreeableness is Associated with Economic Hardship.** *Journal of Personality and Social Psychology*. doi.org/10.1037/pspp0000220

Garbinsky, E.*, **Gladstone, J.***, Nikolova, H.*, & Olson, J.* (2020). **Love, Lies, and Money: Financial Infidelity in Romantic Relationships.** *Journal of Consumer Research*. doi.org/10.1093/jcr/ucz052

**Gladstone, J.***, Matz, S.*, & Lemaire, A. (2019). **Can Psychological Traits Be Inferred from Spending? Evidence from Transaction Data.** *Psychological Science*. doi.org/10.1177/0956797619849435

Garbinsky, E.*, & **Gladstone, J.*** (2019). **The Consumption Consequences of Couples Pooling Finances.** *Journal of Consumer Psychology*. doi.org/10.1002/jcpy.1083

Landis, B., & **Gladstone, J.** (2017). **Personality, Income, and Compensatory Consumption: Low-Income Extraverts Spend More on Status.** *Psychological Science*. doi.org/10.1177/0956797617714811

Matz, S., **Gladstone, J.**, & Stillwell, D. (2016). **Money Buys Happiness When Spending Fits Our Personality.** *Psychological Science*. doi.org/10.1177/0956797616635200

## OTHER PUBLICATIONS

Rose, W., & **Gladstone, J.** (in press). **Evolving Norms of Market Fairness: A Contemporary Replication of Kahneman et al. (1986).** *Personality and Social Psychology Bulletin*. Forthcoming

Packer, J., Götz, F., & **Gladstone, J.** (2025). **Courageous but Indebted? Regional Courage is Associated with Higher Debt-to-Income Ratio in the United States.** *Personality and Social Psychology Bulletin*. doi.org/10.1177/01461672251398580

Nikolova, H.*, Olson, J.*, & **Gladstone, J.*** (2025). **Financial Infidelity Asymmetry Predicts Couples' Financial and Relationship Well-Being.** *International Journal of Research in Marketing*. doi.org/10.1016/j.ijresmar.2025.07.003

**Gladstone, J.**, & Bellezza, S. (2025). **More than Money: The Relative Importance of Cultural, Social, and Economic Capital for Highbrow Cultural Experiences.** *Journal of the Association for Consumer Research*. doi.org/10.1086/737202

**Gladstone, J.**, & Bellezza, S. (2024). **Sustainability Across the Status Spectrum: The S-Shaped Relationship Between Social Status and Green Consumption.** *Social Psychological and Personality Science*. doi.org/10.1177/19485506241295406

**Gladstone, J.**, Meredith, L., & Decker, M. (2024). **Childhood Poverty and Its Impact on Financial Decision-Making Under Threat: A Preregistered Replication of Griskevicius et al. (2011).** *Journal of Experimental Psychology: Applied*. doi.org/10.1037/xap0000526

**Gladstone, J.**, Ruberton, P., Margolis, S., & Lyubomirsky, S. (2024). **Does Variety in Hedonic Spending Improve Happiness? Testing Alternative Causal Mechanisms Between Hedonic Variety and Subjective Well-Being.** *BMC Psychology*. doi.org/10.1186/s40359-024-01599-8

**Gladstone, J. J.**, & Masters-Waage, T. (2024). **When Paying Is (Even More) Painful: Personality-Based Heterogeneity in Consumption Responses to Economic Hardship.** *Social Psychological and Personality Science*. doi.org/10.1177/19485506231167020

**Gladstone, J.**, & Hundtofte, S. (2023). **A Lack of Financial Planning Predicts Increased Mortality Risk: Evidence from Cohort Studies in the United Kingdom and United States.** *PLOS ONE*. doi.org/10.1371/journal.pone.0290506

Meuris, J., & **Gladstone, J.** (2023). **Contextual Inequality in the Performance Costs of Financial Precarity.** *Journal of Management*. doi.org/10.1177/01492063231153136

**Gladstone, J.***, & Barrett, J.* (2023). **Understanding the Functional Form of the Relationship between Childhood Cognitive Ability and Adult Financial Well-being.** *PLOS ONE*. doi.org/10.1371/journal.pone.0285199

**Gladstone, J.**, Reynold, J., & Ramos, J. (2023). **Does Reframing Fund Carbon Emissions to Increase Their Personal Relevance Boost Investment in Sustainable Funds? Evidence from a Discrete Choice Conjoint Experimental Design.** *Journal of the Association for Consumer Research*. doi.org/10.1086/725030

**Gladstone, J. J.**, Garbinsky, E. N., & Matz, S. C. (2022). **When Does Psychological Fit Matter? The Moderating Role of Price on Self-Brand Congruity.** *Social Psychological and Personality Science*. doi.org/10.1177/19485506211028390

Tovanich, N., Centellegher, S., Seghouani, N. B., **Gladstone, J.**, Matz, S., & Lepri, B. (2021). **Inferring Psychological Traits from Spending Categories and Dynamic Consumption Patterns.** *EPJ Data Science*. doi.org/10.1140/epjds/s13688-021-00281-y

Jachimowicz, J. M.*, **Gladstone, J. J.***, Berry, D., Kirkdale, C. L., Thornley, T., & Galinsky, A. D. (2021). **Making Medications Stick: Improving Medication Adherence by Highlighting the Personal Health Costs of Non-Compliance.** *Behavioural Public Policy*. doi.org/10.1017/bpp.2019.1

Weston, S. J.*, **Gladstone, J. J.***, Graham, E. K., Mroczek, D. K., & Condon, D. M. (2019). **Who Are the Scrooges? Personality Predictors of Holiday Spending.** *Social Psychological and Personality Science*. doi.org/10.1177/1948550618792883

Gerhard, P.*, **Gladstone, J. J.***, & Hoffmann, A. O.* (2018). **Psychological Characteristics and Household Savings Behavior: The Importance of Accounting for Latent Heterogeneity.** *Journal of Economic Behavior & Organization*. doi.org/10.1016/j.jebo.2018.02.013

Matz, S., **Gladstone, J. J.**, & Stillwell, D. (2017). **In a World of Big Data, Small Effects Can Still Matter: A Reply to Boyce, Daly, Hounkpatin, and Wood (2017).** *Psychological Science*. doi.org/10.1177/0956797617697445

Ruberton, P. M., **Gladstone, J.**, & Lyubomirsky, S. (2016). **How Your Bank Balance Buys Happiness: The Importance of "Cash on Hand" to Life Satisfaction.** *Emotion*. doi.org/10.1037/emo0000184

## INVITED REVISIONS

**When Debt Becomes a Burden: Creditworthiness and the Psychological Cost of Financial Obligations**
**Gladstone, J.**
*Social Psychological and Personality Science* · **Revise & Resubmit (Major)**

**When the Household's Banker Dies: Widowhood, Financial Specialization, and Withdrawal From the Stock Market**
**Gladstone, J.**
*Psychological Science* · **Revise & Resubmit (Major)**

**Bridging Fantasy and Reality: A Field Experiment Testing Mental Contrasting and Positive Thinking on Promoting Financial Savings**
Nobel, N., & **Gladstone, J.**
*Psychology and Marketing* · **Revise & Resubmit (Major)**

**Does Prosocial Spending Increase Consumer Wellbeing? A Meta-analysis**
**Gladstone, J.**, Fernandes, D., & Demczuk, R.
*Journal of Consumer Research* · **Revise & Resubmit (Major)**

## WORKING PAPERS & UNDER REVIEW

**The Saver Stereotype: How Financial Responsibility Shapes Social Perception and Interpersonal Judgment**
*with Max Alberhasky, Ada Aka* · **Under review, Journal of Experimental Psychology: General (special issue)**

**Uncomfortable Luxury: How Audience Economic Status Drives Avoidance of Status Signaling**
*with Brandon Christensen, Alixandra Barasch* · **Under review, Journal of Consumer Research**

**Balancing Act: Liquid Wealth Moderates the Effect of Financial Monitoring on Financial Well-Being**
*with Emily Garbinsky, Melanie Rudd*

**Who Knows Whether Spending is a True Signal of Wealth? The Deceptive Nature of Conspicuous Consumption**
*with Heather Kappes*

**Detecting Feelings of Financial Distress from Bank Transactions**
*with Simon Blanchard*

**Personalizing Non-Cash Rewards to Employees' Personality: The Interplay of Incentive-Congruity and Motivations on Sales Performance**
*with Sandra Matz*

## BOOK CHAPTERS

Ruggeri, K., Achterberg, J., Berkessel, J., Navarro, A. L., & **Gladstone, J. J.** (2018). **Chapter 5. Economic, Financial, and Consumer.** In *Behavioral Insights for Public Policy*. London, UK: Routledge.

## EXTERNAL AWARDS & HONORS

| | |
|---|---|
| **2023** | MSI Young Scholar |
| **2023** | Best Article Award Finalist, Journal of Consumer Research |
| **2022** | ACR-AMA Grant on Transformative Consumer Research |
| **2022** | JCP Best Paper Award |
| **2020** | JCP Best Paper Award by an Early Career Contributor |
| **2017** | Forbes 30 Under 30 |
| **2017** | CFP Academic Research Colloquium Best Paper Award in Behavioral Finance |
| **2017** | Nudgeathon, “Most Effective Nudge” |
| **2017** | Young Global Leader, St Gallen Symposium |
| **2016** | Fox Fellowship, Yale University (1-year visiting Full Scholarship) |
| **2012–2016** | Economic and Social Research Council (4-year PhD Full Scholarship) |
| **2010–2011** | Medical Research Council (1-year Masters Full Scholarship) |

## INVITED TALKS

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|---|---|
| **Stanford Graduate School of Business** | *May 2026* |
| **UCLA Anderson School of Management** | *Apr 2025* |
| **Rady School of Management, UC San Diego** | *Oct 2024* |
| **University of Alberta** | *Jun 2024* |
| **Chicago Booth School of Business** | *Mar 2024* |
| **MSI Young Scholars Conference** | *Jan 2024* |
| **Harvard Business School** | *Mar 2023* |
| **Rady School of Management, UC San Diego** | *Sep 2022* |
| **National University of Singapore** | *Nov 2019* |
| **Leeds School of Business, University of Colorado Boulder** | *Oct 2019* |
| **Heriot-Watt University, Edinburgh** | *Oct 2019* |
| **Oxford Saïd Business School** | *Sep 2019* |
| **London Business School** | *Feb 2019* |
| **Vrije Universiteit Amsterdam** | *Dec 2018* |
| **Singapore Management University** | *Nov 2018* |
| **Tel Aviv University** | *Nov 2018* |
| **Warwick Business School** | *Jan 2017* |
| **University of Exeter** | *Sep 2016* |
| **Yale School of Management** | *Nov 2015* |

## TEACHING EXPERIENCE

**The Behavioral Science of Money** — *2026 – Present*
*UCSD, Rady School of Management · Undergraduate*

**Psychological Approaches to Research in Marketing** — *2022 – 2024*
*CU Boulder, Leeds School of Business · PhD Seminar*

**Buyer Behavior** — *2020 – 2025*
*CU Boulder, Leeds School of Business · Undergraduate*

**Digital Marketing** — *2018 – 2019*
*UCL-Peking MBA · MBA*

**Markets and Customers** — *2017 – 2020*
*UCL School of Management*

## SERVICE

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|---|---|
| **2024–2025** | Co-Director, Center for Research on Consumer Financial Decision Making |
| **2024–2025** | Chair, Boulder Summer Conference on Financial Decision Making |
| **2020–2024** | Marketing Area Ph.D. Program Committee |
| **2023–2024** | Marketing Area Faculty Search Committee |
| **2020–2025** | Program Committee, Boulder Summer Conference on Financial Decision Making |

## CONFERENCE PRESENTATIONS

Meister, M., **Gladstone, J. J.**, & Garbinsky, E. N. (Oct 2025). Opening Up About Money: The Unexpected Benefits of Financial Communication. *Association for Consumer Research Conference, Washington, DC.*

Demczuk, R., **Gladstone, J. J.**, & Fernandes, D. (Oct 2025). Does Giving Really Make Us Happier? A Meta-Analysis of Prosocial Spending on Well-Being. *Association for Consumer Research Conference, Washington, DC.*

Meister, M., **Gladstone, J. J.**, & Garbinsky, E. N. (Feb 2025). Breaking the Money Taboo: Communicating About Finances Decreases Financial Anxiety Over Time. *Society for Consumer Psychology Conference, Las Vegas, NV.*

Christensen, B., **Gladstone, J. J.**, & Barasch, A. (Feb 2025). Uncomfortable Luxury: How Audience Economic Status Drives Avoidance of Status Signaling. *Society for Consumer Psychology Conference, Las Vegas, NV.*

Nobel, N., & **Gladstone, J. J.** (Sep 2024). Bridging Fantasy and Reality: A Field Experiment Testing Mental Contrasting and Positive Thinking on Promoting Financial Savings. *Association for Consumer Research Conference, Paris, France.*

Christensen, B., **Gladstone, J. J.**, & Barasch, A. (Sep 2024). The Paradox of Exclusivity: How Audience Economic Status Drives Avoidance of Status Signaling. *Association for Consumer Research Conference, Paris, France.*

Bellezza, S., & **Gladstone, J. J.** (Oct 2023). Eco-Elites: Reevaluating Green Consumption Among High-Status Consumers. *Association for Consumer Research Conference, Seattle, WA.*

**Gladstone, J.**, Nikolova, H., & Olson, J. (2022). The Impact of Financial Infidelity Asymmetry on Couples' Financial and Relationship Well-Being. *Association for Consumer Research Conference, Denver, CO.*

**Gladstone, J. J.**, Garbinsky, E. N., & Rudd, M. (2022). The Interplay Between Financial Monitoring, Wealth, and Well-being. *Association for Consumer Research Conference, Denver, CO.*

**Gladstone, J.**, Nikolova, H., & Olson, J. (2022). The Impact of Financial Infidelity Asymmetry on Couples' Financial and Relationship Well-Being. *Society for Consumer Psychology Conference, virtual.*

Meister, M., & **Gladstone, J. J.** (2022). Breaking the Money Taboo: How Talking about Money Reduces Financial Anxiety. *Society for Consumer Psychology Conference, virtual.*

Pomerance, J., & **Gladstone, J. J.** (2021). Believing in a Brighter Future: Optimism Promotes Savings Among Low Income Households. *Association for Consumer Research Conference, virtual.*

**Gladstone, J. J.**, & Netemeyer, R. (2021). Does Self-Regulation Causally Improve Financial Wellbeing? Evidence from a Co-Twin Control Study. *Boulder Summer Conference in Consumer Financial Decision-Making, Boulder, CO.*

Meister, M., & **Gladstone, J. J.** (2021). Is a (Money) Problem Shared, a Problem Halved?. *Association for Consumer Research Conference, virtual.*

**Gladstone, J. J.**, & Kappes, H. (2021). Who Knows Whether Spending is a True Signal of Wealth?. *Society for Judgment and Decision Making Conference, virtual.*

Götz, F. M., Ebert, T., Müller, S. R., **Gladstone, J. J.**, & Matz, S. C. (2020). Spending Reflects Not Only Who We Are But Also Who We Are Around: The Joint Effects of Individual and Geographic Personality on Consumption. *Association for Consumer Research Conference, virtual.*

Belmi, P., He, T., Côté, S., Dittmann, A., **Gladstone, J. J.**, Martin, S., Meuris, J., Mishra, P., Pitesa, M., Stephens, N. K., Thau, S., & Townsend, S. S. M. (2019). The Psychology of Employee Financial Vulnerability and Its Effects on Organizational Behavior. *Academy of Management Annual Meeting (symposium), Boston, MA.*

**Gladstone, J. J.**, Garbinsky, E. N., & Mogilner, C. (2019). Pooling Finances and Relationship Satisfaction. *Association for Consumer Research Conference, Atlanta, GA.*

Lay, J., & **Gladstone, J. J.** (2019). Detecting Feelings of Financial Distress from Bank Transactions. *Association for Consumer Research Conference, Atlanta, GA.*

Garbinsky, E. N., **Gladstone, J. J.**, Nikolova, H., & Olson, J. G. (2019). Love, Lies, and Money: Financial Infidelity Within Romantic Couples. *Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.*

Ruberton, P. M., **Gladstone, J.**, Margolis, S., & Lyubomirsky, S. (2019). Adding Spice to Life: Variety in Hedonic Spending Increases Subjective Well-Being. *Society for Personality and Social Psychology, Portland, OR.*

Bellezza, S., & **Gladstone, J. J.** (2019). Feeling Wealthy, Spending Less: The Interplay of Subjective and Objective Wealth on Consumption. *Marketing Science, Rome.*

Garbinsky, E. N., **Gladstone, J. J.**, Nikolova, H., & Olson, J. G. (2018). Love, Lies, and Money: Financial Infidelity Within Romantic Couples. *Association for Consumer Research Conference, Dallas, TX.*

**Gladstone, J. J.**, Garbinsky, E. N., & Mogilner, C. (2018). The Effect of Pooling Finances on Relationship Satisfaction. *European Association for Consumer Research Conference, Ghent, Belgium.*

Garbinsky, E. N., & **Gladstone, J. J.** (2017). The Consumption Consequences of Couples Pooling Financial Resources. *Association for Consumer Research Conference, San Diego, CA.*

Matz, S. C., & **Gladstone, J.** (2017). Nice Guys Finish Last: Agreeableness is Linked to Negative Financial Outcomes in Low-Income Individuals. *Society for Personality and Social Psychology, San Antonio, TX.*

**Gladstone, J. J.** (2017). Long-Run Planners Live Longer. *Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.*

Garbinsky, E. N., & **Gladstone, J. J.** (2016). The Consumption Consequences of Couples Pooling Financial Resources. *Consumer Financial Protection Bureau Research Conference, Washington, DC.*

Matz, S. C., **Gladstone, J.**, & Stillwell, D. (2016). Money Buys Happiness if Spending Fits Our Personality. *18th European Conference on Personality, Timisoara, Romania.*

Jachimowicz, J. M., & **Gladstone, J. J.** (2016). Commitment Contracts Increase Medication Adherence Only When Framed as an Internal Benefit. *Society for Judgment and Decision Making Conference, Boston, MA.*

## MEDIA COVERAGE

Research covered by BBC · The Wall Street Journal · Forbes, among others.

## MEMBERSHIPS

Association for Consumer Research · Society for Consumer Psychology · Behavioral Science and Policy Association · Society for Judgment and Decision Making · Society for Personality and Social Psychology

## AD-HOC REVIEWER

Journal of Consumer Research · Psychological Science · Journal of Marketing Research · Journal of Marketing · Journal of Public Policy and Marketing · Personality and Social Psychology Bulletin · Journal of Research in Personality · Personality and Individual Differences · European Journal of Finance · Journal of Experimental and Behavioral Economics · Journal of Aging and Health