

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 <i>University of California, San Diego — Rady School of Management</i>	<i>2025 – Present</i>
Co-Director, Center for Consumer Financial Decision Making <i>University of Colorado Boulder</i>	<i>2024 – 2025</i>
Assistant Professor of Marketing <i>University of Colorado Boulder — Leeds School of Business</i>	<i>2020 – 2025</i>
Assistant Professor of Consumer Behavior <i>University College London</i>	<i>2017 – 2020</i>

EDUCATION

PhD, Management <i>University of Cambridge</i>	<i>2012 – 2017</i>
Fox Fellow <i>Yale School of Management</i>	<i>2015 – 2016</i>
Visiting Scholar <i>UCLA Anderson School of Management</i>	<i>2014 – 2015</i>
MPhil, Management Research (ISO) <i>University of Cambridge</i>	<i>2011 – 2012</i>
MSc, Psychological Research <i>University of Oxford</i>	<i>2009 – 2010</i>
BSc, Psychology <i>University of Exeter</i>	<i>2006 – 2009</i>

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, <i>Journal of Consumer Research</i>
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

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

TEACHING EXPERIENCE

The Behavioral Science of Money <i>UCSD, Rady School of Management · Undergraduate</i>	<i>2026 – Present</i>
Psychological Approaches to Research in Marketing <i>CU Boulder, Leeds School of Business · PhD Seminar</i>	<i>2022 – 2024</i>
Buyer Behavior <i>CU Boulder, Leeds School of Business · Undergraduate</i>	<i>2020 – Present</i>
Digital Marketing <i>UCL-Peking MBA · MBA</i>	<i>2018 – 2019</i>
Markets and Customers <i>UCL School of Management</i>	<i>2017 – 2020</i>

SERVICE

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