
JOE GLADSTONE

London, Canary Wharf • 07917-633-121 • J.Gladstone@ucl.ac.uk

www.joegladstone.com

PROFESSIONAL APPOINTMENTS

2016 - Current Assistant Professor of Consumer Behaviour
University College London, School of Management

EDUCATION

2012 - 2017 PhD Management (Focus: Marketing)
University of Cambridge
Thesis: "Money on the Mind: Essays in Consumer Financial Decision-Making"
Examiners: David Faro (London Business School), Eric Levy (CJBS)

2015 - 2016 Fox Fellow
Yale School of Management
Visiting fellowship to Yale School of Management

2014 - 2015 Visiting Scholar
UCLA Anderson School of Management
Visiting the Behavioral Decision Making Group at UCLA Anderson

2011 - 2012 MPhil Management Research (ISO)
University of Cambridge
Highest mark in graduating class

2009 - 2010 MSc Psychological Research
University of Oxford
Highest mark in graduating class

RESEARCH INTERESTS

Financial Decision-Making; Transaction Data; Subjective Wellbeing; Household Finance; Personality, Machine Learning.

PUBLICATIONS

Gladstone, Joe* & Emily Garbinksy* (2019). The Consumption Consequences of Couples Pooling Financial Resources. *Journal of Consumer Psychology* (Forthcoming).

Gladstone, Joe*, Weston, Sarah*, Eileen Graham, Daniel Mroczek & David Condon (2018). Who are the Scrooges? Personality and Spending at Christmas. *Social Psychological and Personality Science*. DOI: [10.1177/1948550618792883](https://doi.org/10.1177/1948550618792883)

Matz, Sandra & **Joe Gladstone** (2018). The Financial Consequences of Kindness: When and Why Agreeableness Leads to Economic Hardship. *Journal of Personality and Social Psychology*. DOI: [10.1037/pspp000022](https://doi.org/10.1037/pspp000022)

Gladstone, Joe*, Patrick Gerhard*, & Arvid Hoffmann* (2018). Psychological Characteristics and Household Savings Behavior: The Importance of Accounting for Latent Heterogeneity. *Journal of Economic Behavior and Organization*. DOI: [10.1016/j.jebo.2018.02.013](https://doi.org/10.1016/j.jebo.2018.02.013)

Landis, Blaine & **Joe Gladstone** (2017). Personality, Income, and Compensatory Consumption: Low-Income Extraverts Spend More on Status. *Psychological Science*. DOI: [10.1177/0956797617714811](https://doi.org/10.1177/0956797617714811)

Matz, Sandra, **Joe Gladstone** & David Stillwell (2017). In a World of Big Data, Small Effects Can Still Matter: Reply to Boyce et al. *Psychological Science*. DOI: [10.1177/0956797617697445](https://doi.org/10.1177/0956797617697445)

Ruberton, Peter, **Joe Gladstone** & Sonja Lyubomirsky (2016). How Your Bank Balance Buys Happiness: The Importance of "Cash on Hand" to Life Satisfaction. *Emotion*. DOI: [10.1037/emo0000184](https://doi.org/10.1037/emo0000184)

Matz, Sandra, **Joe Gladstone** & David Stillwell (2016). Money Buys Happiness When Spending Fits Our Personality. *Psychological Science*. DOI: [10.1177/0956797616635200](https://doi.org/10.1177/0956797616635200)

REVISE AND RESUBMIT

Gladstone, Joe*, Emily Garbinsky, Jenny Olson*, & Hristina Nikolova*. Love, Lies and Money: Developing a Scale of Financial Infidelity for Romantic Relationships. *Revise and Resubmit at Journal of Consumer Research*.

Kappes, Heather, **Joe Gladstone** & Hal Herschfield. Financial Consequences of Believing that Spending Implies Wealth. *Revise and Resubmit at Journal of Consumer Research*.

Gladstone, Joe *, Peter Ruberton*, Seth Margolis & Sonja Lyubomirsky. Adding Spice to Life: Variety in Hedonic Spending Increases Subjective Wellbeing. *Revise and Resubmit at Journal of Personality and Social Psychology (3rd round)*.

Gladstone, Joe*, Sandra Matz* and Alain Lemaire. Does What We Buy Reflect Who We Are? Evidence from Transaction Data. *Revise and Resubmit at Psychological Science*.

Gladstone, Joe & Sandra Matz. Matching Rewards to Employee Personality Increases Performance: A Field Experiment. *Revise and Resubmit at Organizational Behavior and Human Decision Processes*.

Gladstone, Joe*, Jon Jachimowicz*, Dan Berry, Charlotte Kirkdale, Tracey Thornley & Adam Galinsky. Sticking to Your Drugs: Increasing Medication Adherence in Pharmacies. *Revise and Resubmit at Behavioral Public Policy*.

PAPERS UNDER REVIEW

Gladstone, Joe & Sean Hundofte. Long-run Planners Live Longer. *Under Review*.

Gladstone, Joe, Jon Jachimowicz, Adam Greenberg & Adam Galinsky. Shame Spirals: Why Shame Exacerbates Financial Hardship. *Under Review*.

Gladstone, Joe*, Emily Garbinsky* & Cassie Mogilner. Pooling Finances and Relationship Satisfaction.

Under Review.

Gladstone, Joe & Ashley Whillans. Good Credit and the Good Life. Credit Scores Predict Subjective Wellbeing. *Under Review.*

WORKING PAPERS

Gladstone, Joe, Sandra Matz & Emily Garbinsky. Price Moderates the Effect of Self-Brand Congruity on Brand Preferences. *Preparing for submission.*

Gladstone, Joe & Kelly Hallman. Stress Reduction Increases Savings Rates: A Field Experiment in Extreme Poverty. *Preparing for submission.*

Hundoft, Sean & **Joe Gladstone**. Is it Smart to Manage Money on a Smartphone, and Who Does? Evidence of a Selection Bias and Differential Impacts of a Mobile FinTech App. *Preparing for submission.*

Laye, Alixe & **Joe Gladstone**. Detecting Feelings of Financial Distress from Bank Transactions. *Preparing for submission.*

Gladstone, Joe & Jirs Meuris. Bringing the Person Back into Personal Finance: Psychological Resources Reduce the Performance Costs of Financial Worry. *Preparing for submission.*

*Indicates shared first-authorship.

SELECTED WORK IN PROGRESS

Why Subjective Wealth Drives Consumption, Even Among the Objectively Rich (with Silvia Bellezza).

Unhealthy Food is Bought Later in the Day (with Cammy Crolic).

Showing Your Age: Brand Purchases Predict Chronological Age. (with Alixe Laye).

Account Engagement Moderates Affect of Liquid Wealth on Subjective Wellbeing (with Colin West).

Account Volatility and Financial Wellbeing (with Financial Conduct Authority).

BOOK CHAPTERS

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

AWARDS

BMO Wealth Management Best Paper Award, CFP Academic Research Colloquium, 2017

Forbes 30 under 30, 2017

Nudgeathon, 'Most Effective Nudge', 2017

Young Global Leader, St Gallen Symposium 2017

Fox Fellowship, Yale University 2016

Economic and Social Research Council, 4-year PhD Full Scholarship, 2012-2016

Medical Research Council, 1-year Masters Full Scholarship, 2010-2011

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

TEACHING EXPERIENCE

2018 - 2019 Digital Marketing
UCL-Peking MBA
MBA students, based at Peking University.

2017 - 2019 Markets and Customers
UCL School of Management
MSc Management Students.
Year 1: Rated 4.83/5, 180 students.

2016 - 2017 Dissertation Supervisor
UCL School of Management
MSc Management Students

2013 - 2013 Course Coordinator: Consumer Behaviour
University of Cambridge, Judge Business School
Executive MBA Students

2012 - 2013 Teaching Assistant: Entrepreneurship
University of Cambridge, Judge Business School
MBA Students

2012 - 2013 Tripos Supervisor: Marketing
University of Cambridge, Department of Engineering
Undergraduate Engineering Students

AD-HOC REVIEWER

Personality and Social Psychology Bulletin
European Journal of Finance
Journal of Experimental and Behavioral Economics
Economic and Social Research Council (ESRC) Grants

INVITED TALKS

Amsterdam University (Dec, 2018)

Singapore Management University (Nov, 2018)

Tel Aviv University (Nov, 2018)

Warwick Business School (Jan, 2017)

University of Exeter (Sept, 2016)

Yale School of Management (Nov, 2015)

CONFERENCE PRESENTATIONS

Garbinsky, Emily N., Joe J. Gladstone, Hristina Nikolova, and Jenny G. Olson (2018, October). "Love, Lies, and Money: Financial Infidelity Within Romantic Couples," Paper presented at the Association for Consumer Research Conference, Dallas, TX.

Gladstone, Joe J., Emily N. Garbinsky, and Cassie Mogilner (2018, June). "The Effect of Pooling Finances on Relationship Satisfaction," Paper presented at the European Association for Consumer Research Conference, Ghent, Belgium.

Garbinsky, Emily N., and Joe J. Gladstone (2017, October). "The Consumption Consequences of Couples Pooling Financial Resources," Paper presented at the Association for Consumer Research Conference, San Diego, CA.

Garbinsky, Emily N., and Joe J. Gladstone (2017, May). "The Consumption Consequences of Couples Pooling Financial Resources," Poster presented at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.

Garbinsky, Emily N., and Joe J. Gladstone (2017, February). "The Consumption Consequences of Couples Pooling Financial Resources," Paper presented at the Society for Consumer Psychology Conference, San Francisco, CA.

Garbinsky, Emily N., and Joe J. Gladstone (2017, February). "The Consumption Consequences of Couples Pooling Financial Resources," Paper presented at the Academic Research Colloquium for Financial Planning and Related Disciplines, Arlington, VA.

Matz, S. C., & Gladstone, J. (2017, January). "Nice Guys Finish Last: Agreeableness is Linked to Negative Financial Outcomes in Low-Income Individuals". Paper presented at the 18th Annual Meeting of the Society for Personality and Social Psychology, San Antonio.

Garbinsky, Emily N., and Joe J. Gladstone (2016, December). "The Consumption Consequences of Couples Pooling Financial Resources," Poster presented at the Consumer Financial Protection Bureau Research Conference, Washington, D.C.

Matz, S. C., Gladstone, J., & Stillwell, D. (2016). "Money Buys Happiness if Spending Fits our Personality". Paper presented at the 18th European Conference on Personality, Timisoara, Romani.

Garbinsky, Emily N., and Joe J. Gladstone (2016, May). "The Consumption Consequences of Joint Bank Accounts," Paper presented at the Association for Psychological Science Conference, Chicago, IL.

Ruberton, P. M., Gladstone, J., & Lyubomirsky, S. (2016, January). How your bank balance buys happiness: The importance of "cash on hand" to life satisfaction. Poster session presented at the meeting of the Society for Personality and Social Psychology, San Diego, CA.

SELECTED PRESS COVERAGE

2018

"Can Money Buy Happiness After All?", Brain World Magazine
"No more Mr Nice Guy, It's the Road to Bankruptcy", The Times
"Do disagreeable people make the best CFOs?", San Antonio Express News
"Nice guys really DO finish last", Daily Mail
"Nice People have Emptier Wallets", Scientific American

2017

"Poor extroverts spend proportionately more on buying status", The Economist.
"How to buy happiness", The Atlantic
"The investing upside of having more cash on hand than you need", CNBC
"Stash Away Some Cash As Part Of Your Wealth Management Plan", Forbes
"Yes, Numbers Matter in Money Decisions, but So Do Emotions", New York Times

2016

"The More Cash People Have, the Happier They Are", The Wall Street Journal
"Money can buy happiness – if you know how to use it", Washington Post
"Money really CAN buy happiness - but only if you spend it on items that match your personality", Daily Mail
"Money CAN buy happiness - if you spend in the right way", The Telegraph
"Money Can Buy Happiness", Time Magazine
"Here's How Money Could Actually Buy Happiness", Yahoo News

REFERENCES

Hal Hershfield
Associate Professor of Marketing
UCLA Anderson School of Management
hal.hershfield@anderson.ucla.edu

Cait Lambertson
Associate Professor of Marketing
Katz Graduate School of Business
clamberton@katz.pitt.edu

Cassie Mogilner
Associate Professor of Marketing
UCLA Anderson School of Management
cassie.holmes@anderson.ucla.edu