

# DR JOE GLADSTONE

Assistant Professor at UCL School of Management



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## SUMMARY

Researcher investigating financial decision-making.

Works with financial services companies on research projects.

Has built innovative online platforms for behavioural science community:  
[www.be-events.org](http://www.be-events.org)  
[www.be-recruit.com](http://www.be-recruit.com)

## AWARDS

Forbes 30 under 30, 2017

Nudgeathon, 'Most Effective Nudge', 2017

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

Young Global Leader, St Gallen Symposium 2017

Fox Fellowship, Yale University 2016

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

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

## MEMBERSHIPS

Behavioral Science and Policy Association

Society for Personality and Social Psychology

## BIO

I am a behavioural scientist and Assistant Professor of Consumer Behaviour at UCL School of Management. Last year, I was named one of the top 30 people under 30 in Finance by Forbes Magazine. My research draws from both Behavioural Economics and Consumer Psychology to understand how we can help people to improve their financial decisions. To achieve this, my research involves active collaborations with financial services companies, using large-scale transaction datasets and field experiments.

## EMPLOYMENT

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

## EDUCATION

- 2012 - 2017 PhD Management  
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 University  
Visiting fellowship to Yale School of Management.
- 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

Psychology of Money; Transaction Data; Happiness and Wellbeing; Household Finance; Financial Decision-Making, Personality.

## PUBLISHED PAPERS

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)

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 (2017). In a World of Big Data, Small Effects Can Still Matter. *Psychological Science*. DOI: [10.1177/0956797617697445](https://doi.org/10.1177/0956797617697445)

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)

Society for Judgment and Decision Making

Society for Consumer Psychology

Association for Consumer Research

## AD-HOC REVIEWER

Economic and Social Research Council (ESRC) Grants

Gerhard, Patrick\*, **Joe Gladstone\*** & 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)

## REVISE AND RESUBMIT

Kappes, Heather, **Joe Gladstone** & Hal Herschfield. The Signal Value of Wealth. *Revise and Resubmit at Journal of Consumer Research*.

**Gladstone, Joe\*** & Emily Garbinsky\*. The Consumption Consequences of Couples Pooling Financial Resources. *Revise and Resubmit at Journal of Consumer Psychology*.

Ruberton, Peter\*, **Joe Gladstone\***, 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*.

## PAPERS UNDER REVIEW / RESUBMITTING

Garbinsky, Emily\*, **Joe Gladstone\***, Jenny Olson\*, & Hristina Nikolova\*. Love, Lies and Money: Developing a Scale of Financial Infidelity for Romantic Relationships. *Under Review*.

**Gladstone, Joe\***, Jon Jachimowicz\*, Dan Berry, Charlotte Kirkdale, Tracey Thornley & Adam Galinsky. Sticking to Your Drugs: Increasing Medication Adherence in Pharmacies. *Under Review*.

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

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

Matz, Sandra & **Joe Gladstone**. The Financial Consequences of Kindness: When and Why Agreeableness Leads to Economic Hardship. *Under Review*.

Weston, Sarah, **Joe Gladstone**, Eileen Graham, Daniel Mroczek & David Condon. Personality and Spending at Christmas. *Under Review*.

## WORKING PAPERS

**Gladstone, Joe** & Sandra Matz. You Are What You Buy: Predicting Psychological Traits From Spending Records. *Preparing for submission*.

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

**Gladstone, Joe** & Ashley Whillans. Good Credit and the Good Life. Credit Scores Predict Subjective Wellbeing. *Preparing for submission*.

**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*.

\*Indicates shared first-authorship.

## SELECTED WORK IN PROGRESS

Matching Rewards to Employee Personality Increases Performance: A Field Experiment (with Sandra Matz).

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

## TEACHING EXPERIENCE

- 2017 - 2018    Lecturer: Markets and Customers  
UCL School of Management  
MSc Management Students.  
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

## TEACHING INTERESTS

Consumer Behaviour, Behavioural Science and Policy, Decision-Making, Behaviour Change, Marketing.

## INVITED RESEARCH TALKS

Warwick Business School.  
Yale School of Management.  
University of Exeter

## CONFERENCE PRESENTATIONS

- 2017  
Boulder Conference on Consumer Financial Decision-Making, CFP Academic Research Colloquium, Consumer Financial Protection Bureau, Association for Consumer Research, Society for Consumer Psychology.
- 2016  
Society for Personality and Social Psychology Conference, World Conference on Personality.

## INDUSTRY AND PUBLIC TALKS

- 2017  
The Royal Institution, BI Worldwide.
- 2016  
Marketforce 2020 Conference on Big Data, How To Academy, BI Worldwide.

## SELECTED PRESS COVERAGE

- 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  
BBC World, Columbia Tribune.

2016

The Wall Street Journal, Time, Mail Online, Fast Company, The Telegraph, Fox News, Daily Mail, Independent, ITV News, Washington Post, Glamour Magazine, Huffington Post, Chicago Tribune, AOL News, The Times of India, Yahoo News.