

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-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.

PROFESSIONAL APPOINTMENTS

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, Machine Learning.

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

Personality and Social Psychology Bulletin

European Journal of Finance

Journal of Experimental and Behavioral Economics

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)

Matz, Sandra & **Joe Gladstone** (2018). The Financial Consequences of Kindness: When and Why Agreeableness Leads to Economic Hardship. *Journal of Personality and Social Psychology* (Forthcoming).

Weston, Sarah*, **Joe Gladstone***, Eileen Graham, Daniel Mroczek & David Condon. Who are the Scrooges? Personality and Spending at Christmas (2018). *Social Psychological and Personality Science* (Forthcoming).

REVISE AND RESUBMIT

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

Garbinsky, Emily*, **Joe Gladstone***, 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. The Signal Value of 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*.

Gladstone, Joe*, Sandra Matz* and Alain Lemaire. You Are What You Buy: Predicting Psychological Traits From Spending Records. *Revise and Resubmit at Psychological Science*.

PAPERS 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*.

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*.

Gladstone, Joe & Sandra Matz. Matching Rewards to Employee Personality Increases Performance: A Field Experiment. *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**. Showing Your Age: Brand Purchases Predict Chronological Age. *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).

Predicting financial distress from purchases (with Alixe Lay).

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.

TEACHING EXPERIENCE

- 2018 - 2019 Lecturer: Digital Marketing
UCL-Peking MBA
Executive MBA students, based at Peking University.
- 2017 - 2019 Lecturer: 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

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

2018

Behavioral Decision Research in Management (BDRM), European Association for Consumer Research.

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, Tilburg.

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](#).