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# JOE GLADSTONE

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## PROFESSIONAL APPOINTMENTS

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- 2020 - Current      Assistant Professor of Marketing  
*University of Colorado Boulder, Leeds School of Business*  
Center for Research on Consumer Financial Decision Making
- 2016 - 2020      Assistant Professor of Consumer Behavior  
*University College London, School of Management*

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## EDUCATION

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- 2012 - 2017      PhD Management  
*University of Cambridge*  
Dissertation: "Money on the Mind: Behavioral Insights in Consumer Financial Decision-Making"
- 2015 - 2016      Fox Fellow  
*Yale School of Management*  
Prize Fellowship visiting 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*
- 2006 - 2009      BSc Psychology  
*University of Exeter*

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## RESEARCH INTERESTS

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**Substantive:** Financial Decision-Making; Subjective Wellbeing; Household Finance; Personality.

**Methodological:** Multilevel Modelling; Machine Learning; Field Experiments; Psychometrics.

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## TOP PUBLICATIONS

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(\*Indicates shared first-authorship; named first where authorship shared.)

Kappes, Heather, Joe Gladstone & Hal Herschfield (2020). Beliefs About Whether Spending Implies Wealth. *Journal of Consumer Research*. DOI: [.org/10.1093/jcr/ucaa060](https://doi.org/10.1093/jcr/ucaa060)

Ebert, Tobias\*, Friedrich Götz\*, Joe Gladstone, Sandrine Müller & Sandra Matz (2020). 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: [10.1037/pspp0000344](https://doi.org/10.1037/pspp0000344)

Matz, Sandra & Joe Gladstone (2020). Nice Guys Finish Last: 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\*, Emily Garbinsky\*, Jenny Olson\*, & Hristina Nikolova\* (2020). Love, Lies and Money: Financial Infidelity Within Romantic Relationships. *Journal of Consumer Research*. DOI:[10.1093/jcr/ucz052](https://doi.org/10.1093/jcr/ucz052) [Lead Article]

Gladstone, Joe\*, Sandra Matz\* and Alain Lemaire (2019). Can Psychological Traits Be Inferred from Spending? Evidence from Transaction Data. *Psychological Science*. DOI:[10.1177/0956797619849435](https://doi.org/10.1177/0956797619849435)

Gladstone, Joe\* & Emily Garbinsky\* (2019). The Consumption Consequences of Couples Pooling Financial Resources. *Journal of Consumer Psychology*. DOI:[10.1002/jcpy.1083](https://doi.org/10.1002/jcpy.1083)

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)

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)

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## ADDITIONAL PUBLICATIONS

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Gladstone, Joe\*, Jon Jachimowicz\*, Dan Berry, Charlotte Kirkdale, Tracey Thornley & Adam Galinsky (2019). Making Medications *Stick*: Improving Medication Adherence by Highlighting the Personal Health Costs of Non-Compliance. *Behavioral Public Policy*. DOI:[10.1017/bpp.2019.1](https://doi.org/10.1017/bpp.2019.1)

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: [10.1177/194855061879288](https://doi.org/10.1177/194855061879288)

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)

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)

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## INVITED REVISIONS

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Gladstone, Joe\*, Emily Garbinsky\* & Cassie Mogilner. Pooling Finances and Relationship Satisfaction. *Revise and Resubmit at Organizational Behavior and Human Decision Processes (Resubmitted for 2nd round)*

Gladstone, Joe\* & Silvia Bellezza\*. Feeling Wealthy, Spending Less: The Interplay of Subjective and Objective Wealth on Consumption. *Revise and Resubmit at Journal of Marketing Research (Revising for 2nd round)*

Gladstone, Joe & Sean Hundoft. Long-run Planners Live Longer. *Reject and Resubmit at Journal of Consumer Psychology (Revising for 1st round)*

Gladstone, Joe, Jon Jachimowicz, Adam Greenberg & Adam Galinsky. Shame Spirals: Why Shame Exacerbates Financial Hardship. *Revise and Resubmit at Organizational Behavior and Human Decision Processes (Revising for 3rd round)*

Gladstone, Joe\*, Peter Ruberton\*, Seth Margolis & Sonja Lyubomirsky. Adding Spice to Life: Variety in Hedonic Spending Increases Subjective Wellbeing. *Revise and Resubmit at Plos One (Revising for 2nd round)*

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## WORKING PAPERS & UNDER REVIEW

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Laye, Alixe & Joe Gladstone. Detecting Feelings of Financial Distress from Bank Transactions.

Gladstone, Joe & Pranj Mehta. When Testosterone and Money Mismatch: A Within-Person Test of the Hormonal Mismatch Hypothesis Over 10 Years.

Gladstone, Joe & Jirs Meuris. Anxiety Underlies the Day-to-Day Performance Costs of Financial Insecurity.

Gladstone, Joe & Sandra Matz. Personalizing Non-Cash Rewards to Employees' Personality: The Interplay of Incentive-Congruity and Motivations on Sales Performance.

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

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

Gladstone, Joe & Cammy Crolic. Choosing Unhealthy Foods After the Wear and Tear of the Day: An Analysis of 32 Million Grocery Orders.

Gladstone, Joe, Sandra Matz and Mike Norton. When it's Better to Give and to Receive: Financial Flows and Subjective Wellbeing on Less Than \$2 Per Day.

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## BOOK CHAPTERS

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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.

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## AWARDS

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JCP Best Paper Award by an Early Career Contributor, 2020

Forbes 30 under 30, 2017

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

Nudgeathon, 'Most Effective Nudge', 2017

Young Global Leader, St Gallen Symposium 2017

Fox Fellowship, Yale University, 1-year visiting Full Scholarship, 2016

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

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

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## MEMBERSHIPS

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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

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## TEACHING EXPERIENCE

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2020 - Current                      Consumer Behavior  
*CU Boulder, Leeds School of Business*  
Undergraduate Students

2018 - 2019                        Digital Marketing  
*UCL-Peking MBA*

2017 - 2020                        Markets and Customers  
*UCL School of Management*

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## AD-HOC REVIEWER

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Journal of Consumer Research

Psychological Science

Journal of Marketing Research

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

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## INVITED TALKS

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NUS, National University of Singapore (Nov, 2019)

Leeds School of Business, Boulder Colorado (Oct, 2019)

Heriot-Watt University, Edinburgh (Oct, 2019)

Oxford Said Business School (Sept, 2019)  
London Business School (Feb, 2019)  
Vrije University of Amsterdam (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)

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## CONFERENCE PRESENTATIONS

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Gladstone, Joe J., Emily N. Garbinsky, and Cassie Mogilner (2019, October). "Pooling Finances and Relationship Satisfaction," Paper presented at the Association for Consumer Research Conference, Atlanta, Georgia.

Garbinsky, Emily N., Joe J. Gladstone, Hristina Nikolova, and Jenny G. Olson (2019, May). "Love, Lies, and Money: Financial Infidelity Within Romantic Couples," Poster presented at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO.

Ruberton, P. M., Gladstone, J. G., Margolis, S., & Lyubomirsky, S. (2019, February). Adding spice to life: variety in hedonic spending increases subjective well-being. Paper presented at the meeting of the Society for Personality and Social Psychology, Portland, OR.

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, July). "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.

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## SELECTED RESEARCH PRESS COVERAGE

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2020

["Your Cheatin' Wallet", New York Times](#)

["A third of married people are guilty of 'financial infidelity'", Daily Mail](#)

["Are you committing financial infidelity?", Boston Globe](#)

["7 Reasons Spouses, Partners Lie About Money", AARP Magazine](#)

## 2019

"Why it doesn't pay to be Mr Nice Guy", Daily Mail  
"Do Nice People Fare Worse Financially?", Forbes  
"Seven ways to relieve your financial stress", Guardian  
"Why you should keep a joint bank account", Washington Post

## 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