
JOE GLADSTONE

• Joe.Gladstone@Colorado.edu

• joegladstone.com

Updated July 2023

PROFESSIONAL APPOINTMENTS

- 2020 - Current Assistant Professor of Marketing
University of Colorado Boulder, Leeds School of Business
Center for Research on Consumer Financial Decision Making
- 2017 - 2020 Assistant Professor of Consumer Behavior
University College London (UCL), School of Management

EDUCATION

- 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
Behavioral Decision Making Group
- 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
- 2006 - 2009 BSc Psychology
University of Exeter
Deans List

RESEARCH INTERESTS

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

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

TOP PUBLICATIONS

(*Indicates shared first authorship)

- Gladstone, J. J.*, Garbinsky, E. N.*, & Mogilner, C. (2022). Pooling finances and relationship satisfaction. *Journal of Personality and Social Psychology*. <https://doi.org/10.1037/pspi0000388>
- Gladstone, J. J.*, Jachimowicz, J. M.*, Greenberg, A. E.*, & Galinsky, A. D. (2021). Financial shame spirals: How shame intensifies financial hardship. *Organizational Behavior and Human Decision Processes*, 167, 42-56. <https://doi.org/10.1016/j.obhdp.2021.06.002>
- Kappes, H. B., Gladstone, J. J., & Hershfield, H. E. (2021). Beliefs about whether spending implies wealth. *Journal of Consumer Research*, 48(1), 1-21. <https://doi.org/10.1093/jcr/ucaa060>
- Ebert, T.*, Götz, F. M.*, Gladstone, J. J., Müller, S. R., & Matz, S. C. (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*, 121(2), 378. <https://doi.org/10.1037/pspp0000344>
- Matz, S. C., & Gladstone, J. J. (2020). Nice guys finish last: When and why agreeableness is associated with economic hardship. *Journal of Personality and Social Psychology*, 118(3), 545. <https://doi.org/10.1037/pspp0000220>
- Garbinsky, E. N.*, Gladstone, J. J.*, Nikolova, H.*, & Olson, J. G.* (2020). Love, lies, and money: Financial infidelity in romantic relationships. *Journal of Consumer Research*, 47(1), 1-24. <https://doi.org/10.1093/jcr/ucz052>
- Gladstone, J. J.*, Matz, S. C.*, & Lemaire, A.* (2019). Can psychological traits be inferred from spending? Evidence from transaction data. *Psychological Science*, 30(7), 1087-1096. <https://doi.org/10.1177/095679761984943>
- Garbinsky, E. N.*, & Gladstone, J. J.* (2019). The consumption consequences of couples pooling finances. *Journal of Consumer Psychology*, 29(3), 353-369. <https://doi.org/10.1002/jcpsy.1083>
- Landis, B., & Gladstone, J. J. (2017). Personality, income, and compensatory consumption: Low-income extraverts spend more on status. *Psychological Science*, 28(10), 1518-1520. <https://doi.org/10.1177/0956797617714811>
- Matz, S. C., 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*, 28(4), 547-550. <https://doi.org/10.1177/0956797617697445>
- Matz, S. C., Gladstone, J. J., & Stillwell, D. (2016). Money buys happiness when spending fits our personality. *Psychological Science*, 27(5), 715-725. <https://doi.org/10.1177/0956797616635200>

ADDITIONAL PUBLICATIONS

- 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*, <https://doi.org/10.1371/journal.pone.0290506>
- Meuris, J., & Gladstone, J. (2023). Contextual Inequality in the Performance Costs of Financial Precarity. *Journal of Management*, <https://doi.org/10.1177/0149206323115313>
- Matz, S. C., Gladstone, J. J., & Farrokhnia, R. A. (2023). Leveraging psychological fit to encourage saving behavior. *American Psychologist*. <https://doi.org/10.1037/amp0001128>
- Gladstone, J. J., & Masters-Waage, T. (2023). When Paying Is (Even More) Painful: Personality-Based Heterogeneity in Consumption Responses to Economic Hardship. *Social Psychological and Personality Science*. <https://doi.org/10.1177/19485506231167020>
- Gladstone, J.* & Barrett, J.* (2023). Understanding the Functional Form of the Relationship between Childhood Cognitive Ability and Adult Financial Well-being. *Plos One*. <https://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*. <https://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*, 13(2), 595-607. <https://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*, 10(1), 24. <https://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*, 5(3), 396-416. <https://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*, 10(6), 775-782. <https://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*, 148, 66-82. <https://doi.org/10.1016/j.jebo.2018.02.013>

Ruberton, P. M., Gladstone, J., & Lyubomirsky, S. (2016). How your bank balance buys happiness: The importance of “cash on hand” to life satisfaction. *Emotion*, 16(5), 575. <https://doi.org/10.1037/emo0000184>

INVITED REVISIONS

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 3rd round)*

Gladstone, Joe & Justin Pomerance. A Glass Half Full of Money: How Dispositional Optimism Influences Wealth Accumulation Across the Income Spectrum. *Revise and Resubmit at Journal of Personality and Social Psychology (Revising for 2nd round)*

Meister, Matt, Gladstone, Joe & Garbinsky, Emily. Breaking the Money Taboo: Communicating About Finances Decreases Financial Anxiety. *Revise and Resubmit at Organizational Behavior and Human Decision Processes (Revising for 2nd round)*

Gladstone, Joe. The Hedonic Value of Good Credit: Credit Scores, Debt, and Subjective Well-Being. *Revise and Resubmit at Social Psychological and Personality Science (Revising for 2nd round)*

Nikolova, Hristina*, Olson, Jenny* & Gladstone, Joe*. Financial Infidelity Asymmetry Predicts Couples' Financial and Relationship Well-Being. *Revise and Resubmit at International Journal of Research in Marketing (Revising for 2nd round)*

WORKING PAPERS & UNDER REVIEW

Reevaluating the Relationship Between Green Consumption and Status.
(with Silvia Bellezza)

Does Prosocial Spending Increase Consumer Wellbeing? A Meta-analysis and Co-Twin Control Design.
(with Daniel Fernandes)

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.

When Testosterone and Money Misalign: A Within-Person Test of the Hormonal Mismatch Hypothesis Over 10 Years.
(with Erik Knight)

Personalizing Non-Cash Rewards to Employees' Personality: The Interplay of Incentive-Congruity and Motivations on Sales Performance.
(with Sandra Matz)

Does variety in hedonic spending improve happiness? Testing alternative causal mechanisms between hedonic variety and subjective well-being.
(with Peter Ruberton, Seth Margolis & Sonja Lyubomirsky)

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.

AWARDS

JCP Best Paper Award, 2021

JCP Best Paper Award by an Early Career Contributor, 2020

Forbes 30 under 30, 2017

Best Paper Award. BMO Wealth Management, 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

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

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

2018 - 2019 Digital Marketing
UCL-Peking MBA
MBA Students

2017 - 2020 Markets and Customers
UCL School of Management

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

INVITED TALKS

Harvard Business School, Harvard (March, 2023)
Rady School of Management, UCSD (Sept, 2022)
NUS, National University of Singapore (Nov, 2019)
Leeds School of Business, Uni of Colorado Boulder (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)

CONFERENCE PRESENTATIONS

Gladstone, Joe, Hristina Nikolova, and Jenny Olson (2022, October), "The Impact of Financial Infidelity Asymmetry on Couples' Financial and Relationship Well-Being." Paper presented at the 2022 Association for Consumer Research Conference, Denver, CO.

Gladstone, Joe J., Emily N. Garbinsky, and Melanie Rudd (October 2022), "The Interplay Between Financial Monitoring, Wealth, and Well-being." Paper presented at the Association for Consumer Research Conference, Denver, CO.

Gladstone, Joe, Hristina Nikolova, and Jenny Olson (2022, March), "The Impact of Financial Infidelity Asymmetry on Couples' Financial and Relationship Well-Being." Paper presented at the 2022 Society for Consumer Psychology Conference, virtual.

Gladstone, Joe J. & Netemeyer, Rick (2020, May). "Does Self-regulation Causally Improve Financial Wellbeing? Evidence from a Co-Twin Control Study". Paper presented at the Boulder Summer Conference in Consumer Financial Decision-Making, Boulder, CO.

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.

SELECTED RESEARCH PRESS COVERAGE

2022

"Couples who have joint accounts stay together longer", Yahoo Finance
"Couples who pool their money are more likely to stay together", CNBC

2021

"If money is tight, that's nothing to be ashamed of", Boston Globe
"Why Some People Invest and Others Don't", Morningstar

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