JOE GLADSTONE

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Updated June 2025

PROFESSIONAL APPOINTMENTS

2025 - Present — Assistant Professor of Behavioral Sciences and Marketing
University of California, San Diego (UCSD)

2024 - 2025 — Co-Director, Center for Consumer Financial Decision Making
University of Colorado Boulder
Chair, Boulder Summer Conference in Consumer Financial Decision Making

2020 - 2025 — Assistant Professor of Marketing
University of Colorado Boulder

2017 - 2020 — Assistant Professor of Consumer Behavior
University College London (UCL)

EDUCATION

2012 - 2017 — PhD Marketing
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)

Out of Control: The Interplay of Subjective Poverty and Objective Wealth on Spending (2025)
Joe Gladstone* & Silvia Bellezza*
Journal of Marketing Research [Conditionally Accepted]
Consumers' spending decisions are shaped not only by their objective financial resources but also by their subjective perceptions of wealth. This research investigates the interplay between subjective poverty (e.g., feeling financially constrained) and objective wealth (e.g., income) in driving spending. Across five studies—including real-world spending data from a U.K. financial management app, longitudinal surveys from Kenya and the United States, and controlled experiments—we reveal that subjective poverty increases spending among the objectively wealthy but decreases spending among the objectively poor. That is, wealthy consumers who feel financially poor tend to spend more, whereas objectively poorer consumers who feel financially constrained tend to reduce their spending. Drawing on compensatory control theory, we demonstrate that subjective poverty threatens individuals' sense of personal control over life, but people cope with this diminished sense of control differently based on their available resources. Higher-income individuals engage in compensatory consumption as a coping strategy to restore control, while lower-income individuals adopt different defensive strategies including reduced spending. This research advances the understanding of how psychological and material dimensions of wealth interact to shape consumer behavior.

Opening Up About Money: The Unexpected Benefits of Financial Disclosure (2025)
Matt Meister*, Joe Gladstone* & Emily Garbinsky*
Organizational Behavior and Human Decision Processes [Forthcoming]
Financial anxiety is a pervasive societal problem affecting mental health, physical well-being, and performance at work. This research investigates whether disclosing personal financial information to others can alleviate this anxiety. Through a multi-method approach encompassing longitudinal experiments, large-scale surveys, and natural language processing of online discussions, we provide converging evidence that repeatedly talking about money can significantly reduce financial anxiety. Our findings highlight perceived financial control as a key mechanism driving this effect. Consistent with this process, financial anxiety declines most when people share more controllable aspects of their finances, such as budgeting and spending, and when they share online, where asynchronous editable disclosure increases feelings of control. These findings identify financial disclosure as a low-cost, scalable strategy for enhancing financial well-being.

Buying (Quality) Time Predicts Relationship Satisfaction (2025)
Ashley Whillans, Jessica Pow & Joe Gladstone
Journal of Personality and Social Psychology
https://doi.org/10.1037/pspi0000488
Seven studies examine the association between time-saving purchases (e.g., housecleaning and meal delivery services) and relationship satisfaction. Study 1 uses an eleven-year longitudinal panel survey to show that increases in time-saving purchases predict long-term increases in relationship satisfaction. Study 2 replicates these findings with a six-week daily diary study, demonstrating that time-saving purchases predict daily increases in relationship satisfaction particularly for members of dual-income couples who are experiencing higher levels of stress. Studies 3 through 4b reveal that time-saving purchases are most beneficial when couples translate this influx of temporal resources into quality time spent together. Study 5 identifies two key aspects of quality time—positive mood when together and perceived support—that uniquely predict relationship satisfaction. Study 6, a pre-registered study, provides comprehensive evidence for our conceptual model: Members of committed relationships who make time-saving purchases more effectively manage daily stressors (i.e. household chores) and spend more quality time together which predicts increased relationship satisfaction. Once again, these benefits are strongest for individuals experiencing higher levels of stress. These findings develop a nuanced framework connecting time-saving purchases to relationship satisfaction.

A Glass Half Full of Money: Dispositional Optimism and Wealth Accumulation Across the Income Spectrum (2024)
Joe Gladstone & Justin Pomerance.
Journal of Personality and Social Psychology
https://doi.org/10.1037/pspp0000530
What drives some people to save more effectively for their future than others? This multi-study investigation (N = 143,461) explores how dispositional optimism—the generalized tendency to hold positive expectations about the future—shapes individuals' financial decisions and outcomes. Leveraging both cross-sectional and longitudinal designs across several countries, our findings reveal that optimism significantly predicts greater savings over time, even when controlling for various demographic, psychological, and financial covariates. Furthermore, we find that the role of optimism varies based on socioeconomic circumstances: Among lower-income individuals, optimism is more strongly associated with saving. This suggests optimism may be particularly beneficial for the financial well-being of economically disadvantaged populations. To ensure the robustness of our conclusions, we employ diverse methodological approaches, including cross-sectional and longitudinal datasets, objective measures of saving behavior to reduce self-report bias, and within-person analyses to control for stable individual differences. These findings suggest that interventions and policies aimed at fostering optimism may be an effective approach to promoting savings and building financial resilience, especially among economically vulnerable populations. More broadly, our work underscores the value of integrating psychological factors into economic models of saving behavior to develop a more comprehensive understanding of how people make financial decisions in the real world.

Leveraging psychological fit to encourage saving behavior (2023)
Sandra Matz, Joe Gladstone & Robert Farrokhnia
American Psychologist
https://doi.org/10.1037/amp0001128
Despite their best intentions, most people fail to save enough for the future. In this research, we demonstrate that people are more successful at saving when their savings goals are aligned with their Big Five personality traits. Study 1 uses a nationally representative sample of 2,447 U.K. citizens to test whether people whose self-declared savings goals more closely match their Big Five personality also report higher levels of savings. We apply specification curve analyses to minimize the risk of having arbitrary analytical decisions produce false-positive results. As our findings show, person-goal fit significantly predicted savings across all 48 specifications. Study 2 expands these findings by testing whether psychological fit can influence savings even if the saving goals are not formulated by the individuals themselves but instead suggested by a technology service designed to help them save. In a field experiment with 6,056 U.S.-based low-income users of a nonprofit Fintech app (with <$100 in current savings), we show that people who were encouraged to save $100 over the course of a month were more likely to achieve this target if they were encouraged to save toward personality-matched goals. Our research provides support for the theory of psychological fit, showing that an alignment between an individual's Big Five personality traits and the personality appeal of a saving goal can help increase savings, even among those who struggle the most.

Pooling finances and relationship satisfaction (2022)
Joe Gladstone*, Emily Garbinsky*, & Cassie Mogilner.
Journal of Personality and Social Psychology
https://doi.org/10.1037/pspi0000388
When couples decide to share their lives, they are simultaneously faced with the decision of how (or whether) to pool their finances. Does the way in which couples keep their money affect happiness in their relationship? Drawing on Interdependence Theory, we demonstrate across six studies (N = 38,534)—including both primary and secondary data—that couples who pool all of their money (compared to couples who keep all or some of their money separate) experience greater relationship satisfaction and are less likely to break up. Though joining bank accounts can benefit all couples, the effect is particularly strong among couples with scarce financial resources (i.e., those with low household income or who report feeling financially distressed). These findings replicate using experimental, cross-sectional, and longitudinal data sets, as well as in both individualistic and collectivist cultures.

Financial shame spirals: How shame intensifies financial hardship (2021)
Joe Gladstone*, Jon Jachimowicz*, Adam Greenberg* & Adam Galinsky
Organizational Behavior and Human Decision Processes
https://doi.org/10.1016/j.obhdp.2021.06.002
Financial hardship is an established source of shame. This research explores whether shame is also a driver and exacerbator of financial hardship. Six experimental, archival, and correlational studies (N = 9,110)—including data from customer bank account histories and several longitudinal surveys that allow for participant fixed effects and identical twin comparisons—provide evidence for a vicious cycle between shame and financial hardship: Shame induces financial withdrawal, which increases the probability of counterproductive financial decisions that only deepen one's financial hardship. Consistent with this model, shame was a stronger driver of financial hardship than the related emotion of guilt because shame increases withdrawal behaviors more than guilt. We also found that a theoretically motivated intervention—affirming acts of kindness—can break this cycle by reducing the link between financial shame and financial disengagement. This research suggests that shame helps set a poverty trap by creating a self-reinforcing cycle of financial hardship.

Beliefs about whether spending implies wealth (2021)
Heather Kappes, Joe Gladstone & Hal Hershfield
Journal of Consumer Research
https://doi.org/10.1093/jcr/ucaa060
Spending is influenced by many factors. One that has received little attention is the meaning that people give to the act of spending. Spending money might imply that someone is relatively wealthy—since they have money to spend—or relatively poor—since spending can deplete assets. We show that people differ in the extent to which they believe that spending implies wealth (SIW beliefs). We develop a scale to measure these beliefs and find that people who more strongly believe that SIW spend their own money relatively lavishly and are, on average, more financially vulnerable. We find correlational evidence for these relationships using objective financial-transaction data, including over 2 million transaction records from the bank accounts of over 2,000 users of a money management app, as well as self-reported financial well-being. We also find experimental evidence by manipulating SIW beliefs and observing causal effects on spending intentions. These results show how underlying beliefs about the link between spending and wealth play a role in consumption decisions, and point to beliefs about the meaning of spending as a fruitful direction for further research.

Spending reflects not only who we are but also who we are around: The joint effects of individual and geographic personality on consumption (2021)
Tobias Ebert, Friedrich Götz, Joe Gladstone, Sandrine Müller & Sandra Matz
Journal of Personality and Social Psychology
https://doi.org/10.1037/pspp0000344
Interactionist theories are considered to have resolved the classic person-situation debate by demonstrating that human behavior is most accurately described as a function of both personal characteristics as well as environmental cues. According to these theories, personality

traits form part of the personal characteristics that drive behavior. We suggest that psychological theory stands to gain from also considering personality traits as an important environmental characteristic that shapes sociocultural norms and institutions, and, in turn, behavior. Building on research in geographical psychology, we support this proposition by presenting evidence on the relationship of individual and regional personality with spending behavior. Analyzing the spending records of 111,336 participants (31,915,942 unique transactions) across 374 Local Authority Districts (LAD) in the United Kingdom, we first show that geographic regions with higher aggregate scores on a given personality trait collectively spend more money on categories associated with that trait. Shifting the focus to individual level spending as our behavioral outcome (N = 1,716), we further demonstrate that regional personality of a participant's home LAD predicts individual spending above and beyond individual personality. That is, a person's spending reflects both their own personality traits as well as the personality traits of the people around them. We use conditional random forest predictions to highlight the robustness of these findings in the presence of a comprehensive set of individual and regional control variables. Taken together, our findings empirically support the proposition that spending behaviors reflect personality traits as both personal and environmental characteristics.

Nice guys finish last: When and why agreeableness is associated with economic hardship (2020)
Sandra Matz & Joe Gladstone
Journal of Personality and Social Psychology
https://doi.org/10.1037/pspp0000220
Recent research suggests that agreeable individuals experience greater financial hardship than their less agreeable peers. We explore the psychological mechanisms underlying this relationship and provide evidence that it is driven by agreeable individuals considering money to be less important, but not (as previously suggested) by agreeable individuals pursuing more cooperative negotiating styles. Taking an interactionist perspective, we further hypothesize that placing little importance on money—a risk factor for money mismanagement—is more detrimental to the financial health of those agreeable individuals who lack the economic means to compensate for their predisposition. Supporting this proposition, we show that agreeableness is more strongly (and sometimes exclusively) related to financial hardship among low-income individuals. We present evidence from diverse data sources, including 2 online panels (n1 = 636, n2 = 3,155), a nationally representative survey (n3 = 4,170), objective bank account data (n4 = 549), a longitudinal cohort study (n5 = 2,429), and geographically aggregated insolvency and personality measures (n6 = 332,951, n7 = 2,468,897).

Love, lies, and money: Financial infidelity in romantic relationships (2020)
Emily Garbinsky*, Joe Gladstone*, Hristina Nikolova* & Jenny Olson*
Journal of Consumer Research
https://doi.org/10.1093/jcr/ucz052
Romantic relationships are built on trust, but partners are not always honest about their financial behavior—they may hide spending, debt, and savings from one another. This article introduces the construct of financial infidelity, defined as "engaging in any financial behavior expected to be disapproved of by one's romantic partner and intentionally failing to disclose this behavior to them." We develop and validate the Financial Infidelity Scale (FI-Scale) to measure individual variation in consumers' financial infidelity proneness. In 10 lab studies, one field study, and analyses of real bank account data collected in partnership with a couples' money-management mobile application, we demonstrate that the FI-Scale has strong psychometric properties, is distinct from conceptually related scales, and predicts actual financial infidelity among married consumers. Importantly, the FI-Scale predicts a broad range of consumption-related behaviors (e.g., spending despite anticipated spousal disapproval, preferences for discreet payment methods and unmarked packaging, concealing bank account information). Our work is the first to introduce, define, and measure financial infidelity reliably and succinctly and examine its antecedents and consequences.

Can psychological traits be inferred from spending? Evidence from transaction data (2019)
Joe Gladstone*, Sandra Matz* & Alain Lemaire
Psychological Science
https://doi.org/10.1177/095679761984
The automatic assessment of psychological traits from digital footprints allows researchers to study psychological traits at unprecedented scale and in settings of high ecological validity. In this research, we investigated whether spending records—a ubiquitous and universal form of digital footprint—can be used to infer psychological traits. We applied an ensemble machine-learning technique (random-forest modeling) to a data set combining two million spending records from bank accounts with survey responses from the account holders (N = 2,193). Our predictive accuracies were modest for the Big Five personality traits ($r = .15$, corrected $\rho = .21$) but provided higher precision for specific traits, including materialism ($r = .33$, corrected $\rho = .42$). We compared the predictive accuracy of these models with the predictive accuracy of alternative digital behaviors used in past research, including those observed on social media platforms, and we found that the predictive accuracies were relatively stable across socioeconomic groups and over time.

The consumption consequences of couples pooling finances (2019)
Emily Garbinsky* & Joe Gladstone*
Journal of Consumer Psychology
https://doi.org/10.1002/jcpy.1083
When couples decide to share their lives, they must also decide how to pool their finances. In this article, we ask: Does the type of bank account from which one spends (joint vs. separate) affect the type of products one chooses to buy (utilitarian vs. hedonic)? Real-world evidence from analyzing bank transaction records (study 5), as well as data collected from experiments in the field (studies 1 and 2) and lab (studies 3 and 4), converge to support the hypothesis that couple members who spend from a joint bank account are more likely to choose utilitarian (vs. hedonic) products, than those who spend from a separate bank account. We find that these different spending patterns are

driven by an increased need to justify spending to one's partner that is experienced when money is pooled together. If a hedonic product becomes easier to justify (study 4), the effect of account type on spending patterns disappears. These findings have important theoretical and practical implications for better understanding financial decision-making within romantic couples.

Personality, income, and compensatory consumption: Low-income extraverts spend more on status (2017)
Blaine Landis & Joe Gladstone
Psychological Science
https://doi.org/10.1177/0956797617714811
People living on low income tend to spend a higher percentage of it on products and services perceived to have high status. Although signaling wealth through greater consumption acts as a way for poorer groups to restore feelings of self-integrity and personal power, conspicuous consumption can also perpetuate financial hardship because it limits self-investment. Understanding how the experience of deprivation affects spending decisions continues to be a significant research and policy goal. We suggest that the experience of living with limited resources may not affect everyone equally, and there may be important personality differences in how people respond to having low income. We reason that the more individuals are inclined to focus on their relative social and economic status, the more frequently they will engage in purchases that satisfy the need for self-restoration. Extraversion, the tendency toward sociability and ambition, predicts how much people value status. For example, extraverts actively seek out status at work. When extraverts have low income, we expect this desire for status to be more pronounced, such that extraverts will spend a greater proportion of their money on status.

Money buys happiness when spending fits our personality (2016)
Sandra Matz, Joe Gladstone & David Stillwell
Psychological Science
https://doi.org/10.1177/0956797616635200
In contrast to decades of research reporting surprisingly weak relationships between consumption and happiness, recent findings suggest that money can indeed increase happiness if it is spent the “right way” (e.g., on experiences or on other people). Drawing on the concept of psychological fit, we extend this research by arguing that individual differences play a central role in determining the “right” type of spending to increase well-being. In a field study using more than 76,000 bank-transaction records, we found that individuals spend more on products that match their personality, and that people whose purchases better match their personality report higher levels of life satisfaction. This effect of psychological fit on happiness was stronger than the effect of individuals’ total income or the effect of their total spending. A follow-up study showed a causal effect: Personality-matched spending increased positive affect. In summary, when spending matches the buyer’s personality, it appears that money can indeed buy happiness.

ADDITIONAL PUBLICATIONS

Nikolova, H*., Olson, J*. & Gladstone, J*. (2025). Financial Infidelity Asymmetry Predicts Couples’ Financial and Relationship Well-Being. ***International Journal of Research in Marketing.*** *[forthcoming]*

Gladstone, J. & Bellezza, S. (2025). More than Money: The Relative Importance of Cultural, Social, and Economic Capital for Highbrow Cultural Experiences. ***Journal of the Association for Consumer Research.*** *[forthcoming]*

Gladstone, J., & Bellezza, S. (2024). Sustainability Across the Status Spectrum: The S-Shaped Relationship Between Social Status and Green Consumption. ***Social Psychological and Personality Science.*** https://doi.org/10.1177/19485506241295406

Gladstone, J., Meredith, L., & Decker, M. (2024). Childhood Poverty and Its Impact on Financial Decision-Making Under Threat: A Preregistered Replication of Griskevicius et al. (2011). ***Journal of Experimental Psychology: Applied***. https://doi.org/ *10.1037/xap0000526*

Gladstone, J., Ruberton, P., Margolis, S. & Lyubomirsky, S. (2024). Does variety in hedonic spending improve happiness? Testing alternative causal mechanisms between hedonic variety and subjective well-being. ***BMC Psychology.*** https://doi.org/10.1186/s40359-024-01599-8

Gladstone, J. J., & Masters-Waage, T. (2024). 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. & 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

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***. 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***. 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***. 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***. 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***. https://doi.org/10.1016/j.jebo.2018.02.013

Matz, S., 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.*** https://doi.org/10.1177/0956797617697445

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

INVITED REVISIONS

Does Prosocial Spending Increase Consumer Wellbeing? A Meta-analysis
Authors: Joe Gladstone, Daniel Fernandes & Rafael Demczuk
Journal of Consumer Research (Reject and Resubmit)

Bridging Fantasy and Reality: A Field Experiment Testing Mental Contrasting and Positive Thinking on Promoting Financial Savings
Authors: Nurit Nobel, Joe Gladstone
Journal of the Association for Consumer Research (Revise and Resubmit)

WORKING PAPERS & UNDER REVIEW

The Saver Stereotype: How Financial Responsibility Shapes Social Perception and Interpersonal Judgment
(with Max Alberhasky and Ada Aka)

Balancing Act: Liquid Wealth Moderates the Effect of Financial Monitoring on Financial Well-Being
(with Emily Garbinsky and Melanie Rudd)

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.
(with Simon Blanchard)

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

Courageous but Indebted? Regional Courage is Associated with Higher Debt-to-Income Ratio in the United States
(with Jali Packer and Friedrich Götz)

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.

EXTERNAL AWARDS

MSI Young Scholar 2023

Best Article Award Finalist, Journal of Consumer Research, 2023

ACR-AMA Grant on Transformative Consumer Research, 2022

JCP Best Paper Award, 2022

JCP Best Paper Award by an Early Career Contributor, 2020

Forbes 30 under 30, 2017

CFP Academic Research Colloquium Best Paper Award in Behavioral Finance, 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

INVITED TALKS

UCLA Anderson School of Management, UCLA (April 2025)

Rady School of Management, UCSD (Oct, 2024)

University of Alberta (June, 2024)

Chicago Booth School of Business (March, 2024)

MSI Young Scholars Conference (January, 2024)

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)

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

2022 - Present

Psychological Approaches to Research in Marketing

CU Boulder, Leeds School of Business

PhD Student seminar

2020 - Present

Buyer Behavior

CU Boulder, Leeds School of Business

Undergraduate Students

2018 - 2019

Digital Marketing

UCL-Peking MBA

MBA Students

2017 - 2020

Markets and Customers

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

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.

SERVICE

Co-Director, Center for Research on Consumer Financial Decision Making (2024-Present)
Chair, Boulder Summer Conference on Financial Decision Making (2024-Present)
Marketing Area Ph.D. Program Committee (2020-Present)
Marketing Area Faculty Search Committee (2023-2024)
Program Committee, Boulder Summer Conference on Financial Decision Making (2020-Present)