

Ray Charles “Chuck” Howard

rhoward@mays.tamu.edu

EMPLOYMENT

Assistant Professor of Marketing, Texas A&M University

August 2020–Present

EDUCATION

Ph.D., Marketing, University of British Columbia

June 2020

B.A., Economics and Finance, Ryerson University

June 2014

IMPACT STATEMENT

In my primary program of research, I identify causes of budgeting and forecasting errors, then design solutions for these problems. The goal of my work in this area is to help people improve their financial decision making so they can avoid the consequences of, for example, underbudgeting for expenses or over-forecasting income. I achieve this goal through my research with both brick-and-mortar and app-based firms, wherein I help study participants increase their financial prediction accuracy and/or decrease their expenses. I also achieve this goal through teaching undergraduate and graduate students, and through workshops with executives and policymakers.

In my secondary program of research, I examine causes and consequences of gender bias. This work impacts business and society by revealing ways in which men are negatively typecast and judged relative to women.

SELECTED AWARDS AND GRANTS

Research Awards:

- Runner-up, Society for Consumer Psychology Dissertation Proposal Competition (2019)
- Winner, Society for Judgment and Decision Making Jane Beattie Award (2018)
- Second runner-up, Harvard University Behavioral Insights Group Junior Scholar Award (2016) *Note: this award was open to faculty less than 3 years removed from their PhD in addition to PhD students

Research Grants:

- Reynolds & Reynolds Sales Institute Grant (2021-22): \$5,000 awarded to study the relationship between consumers’ perceived brand morality and their brand loyalty (with Alex Pratt)
- Mays Business School Dean’s Office Research Grants (2020-2022): \$15,000 awarded to study expense prediction bias, income prediction bias, and budget influence
- ING Think Forward Initiative Research Grant (2019-20): \$98,422 awarded to study the psychological causes and financial consequences of income prediction bias in the gig economy (with Dale Griffin and David Hardisty)
- Social Sciences and Humanities Research Council of Canada Insight Grant (2016-20): \$152,582 awarded to study causes of and solutions to expense prediction bias (with David Hardisty)

Teaching Awards:

- Winner, Paul Chwelos Memorial Award for Teaching Excellence, UBC (2018)
- Winner, Dennis Mock Leadership Award, Ryerson University (2014)

Fellowships, Scholarships & Honors:

- AMA-Sheth Foundation Doctoral Consortium Fellow (2019)
- UBC Four Year Fellowship (2015-19)
- UBC McPhee Fellowship (2015-18)
- Ryerson University Gold Medal for outstanding academic achievement (2014)
- Export Development Canada National Student Scholarship (2012 & 2013)
- Engineers Without Borders Research Fellowship (2012 – 2013)
- 3M National Student Fellowship (2012)
- Ryerson University Undergraduate Research Fellowship (2011)

PUBLICATIONS

Lukas, M., and Howard, C. (2022). “The Influence of Budgets on Consumer Spending.”

Journal of Consumer Research.

<https://academic.oup.com/jcr/advance-article-abstract/doi/10.1093/jcr/ucac024/6603733>

Howard, C., Hardisty, D., Sussman, A., and Lukas, M. (2022). “Understanding and Neutralizing the Expense Prediction Bias: The Role of Accessibility, Typicality, and Skewness.”

Journal of Marketing Research.

<https://journals.sagepub.com/doi/pdf/10.1177/00222437211068025>

Reynolds, T., Howard, C., Zhu, L., Sjästad, H., Okimoto, T., Baumeister, R., Aquino, K., & Kim, J. (2020). “Man Up and Take It: Gender Bias in Moral Typecasting.”

Organizational Behavior and Human Decision Processes.

<https://www.sciencedirect.com/science/article/pii/S0749597820303630>

MANUSCRIPTS UNDER REVIEW

Berry, L., Danaher, T., Howard, C., Moore, S., and Attai, D. “The Power of Communication in Healthcare.”

Howard, C., Bobocel, R., Grasso, M., Nurmohamad, S., Okimoto, T., Aquino, R. “Closing the Gender Gap in Third-Party Evaluations of Workplace Misconduct.”

WORKING PAPERS

Howard, C., Hardisty, D., & Griffin, D. “Income Prediction Bias in the Gig Economy.”

Howard, C., and Lukas, M. “Waiting for Payday, Again? Predicting and Managing Consumer Spending in the Digital Age.”

Wang, Y., and Howard, C. “Reducing Consumer Screen Time to Improve Mental Health.”

Howard, C., Bobocel, R., Grasso, M., Nurmohamad, S., Okimoto, T., Aquino, R. “Evidence of a Gender Vilification Gap in Third Party Evaluations of Misconduct.”

Reynolds, T., Howard, C., Sjästad, H., Okimoto, T., Baumeister, R., Aquino, K., & Kim, J. “People Care Less When Men Suffer Than When Women Do.”

Howard, C., and Shiri, A. “What is ‘Average’?”

INVITED TALKS

1. Howard, C., Hardisty, D., Griffin, D. (September 2021). Income Prediction Bias in the Gig Economy. *Decision Insights for Business and Society (DIBS) Lab, Sauder School of Business, University of British Columbia.*
2. Howard, C., Hardisty, D., Griffin, D. (March 2021). The Influence of Budget Setting on Consumer Spending. *13th Annual Marketing Research Camp, Texas A&M University.*
3. Howard, C., Hardisty, D., Sussman, A. (March 2021). A Prototype Theory of Consumer Expense Misprediction. *University of Notre Dame.*
4. Howard, C., Hardisty, D., Sussman, A. (October 2020). A Prototype Theory of Consumer Expense Misprediction. *Texas A&M University.*
5. Howard, C., Hardisty, D., Sussman, A. (October 2020). A Prototype Theory of Consumer Expense Misprediction. *Wilfrid Laurier University.*
6. Howard, C., Hardisty, D., Sussman, A. (October 2020). A Prototype Theory of Consumer Expense Misprediction. *UCLA.*
7. Howard, C., Hardisty, D., Sussman, A. (September 2020). A Prototype Theory of Consumer Expense Misprediction. *University of Toronto.*
8. Howard, C., Hardisty, D., Sussman, A. (September 2020). A Prototype Theory of Consumer Expense Misprediction. *University of Alberta.*
9. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (September 2018). Neutralizing the Expense Prediction Bias. *Summit for Science in Financial Services.* Toronto, Canada.
10. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (June 2018). Neutralizing the Expense Prediction Bias. *BEworks Consultancy.* Toronto, Canada.
11. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (March 2016). Understanding the Expense Prediction Bias. *Aspen Institute Workshop on Income Volatility,* Washington DC, USA.

CONFERENCE PRESENTATIONS

1. Howard, C., Hardisty, D., Sussman, A., & Lukas, M. (2021). Understanding and Neutralizing the Expense Prediction Bias. Center for Financial Planning Academic Research Colloquium. Online.
2. Howard, C., Hardisty, D., & Griffin, D. (October 2021). Income Prediction Bias in the Gig Economy. *Association for Consumer Research Annual Conference*. Online.
3. Howard, C. & Lukas, M. (March 2021). The Influence of Budgets on Consumer Spending: Evidence from the UK's Largest Financial Aggregation App. *Society for Consumer Psychology Annual Conference*. Online.
4. Howard, C. & Lukas, M. (October 2020). The Influence of Budgets on Consumer Spending: Evidence from the UK's Largest Financial Aggregation App. *Association for Consumer Research Annual Conference*. Online.
5. Howard, C. & Lukas, M. (June 2019). The Influence of Budgets on Consumer Spending: Evidence from the UK's Largest Financial Aggregation App. *Annual ISMS Marketing Science Conference*. Rome, Italy.
6. Howard, C. & Lukas, M. (May 2019). The Influence of Budgets on Consumer Spending: Evidence from the UK's Largest Financial Aggregation App. *Boulder Summer Conference on Consumer Financial Decision Making*. University of Colorado Boulder, USA.
7. Howard, C., Hardisty, D., & Sussman, A. (November 2018). A Prototype Theory of Consumer Expense Misprediction. *Annual Meeting of the Society for Judgment and Decision Making*. New Orleans, USA.
8. Howard, C., Hardisty, D., & Griffin, D. (November 2018). Income Prediction Bias in the Gig Economy. *Annual Meeting of the Society for Judgment and Decision Making*. New Orleans, USA. (Poster).
9. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2018). Neutralizing the Expense Prediction Bias. *Association for Consumer Research Annual Conference*. Dallas, USA.
10. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (June 2018). Neutralizing the Expense Prediction Bias. *Behavioral Decision Research in Management Conference*. Harvard University, USA.
11. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May, 2018). Neutralizing the Expense Prediction Bias. *Boulder Summer Conference on Consumer Financial Decision Making*. University of Colorado Boulder, USA.

12. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May 2018). Neutralizing the Expense Prediction Bias. *Theory and Practice in Marketing Conference*. University of California Los Angeles, USA.
13. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (February 2018). Neutralizing the Expense Prediction Bias. *Society for Consumer Psychology Annual Conference*. Dallas, USA.
14. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2016). Understanding the Expense Prediction Bias. *Association for Consumer Research Annual Conference*. Berlin, Germany.
15. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May 2016). Understanding the Expense Prediction Bias. *Boulder Summer Conference on Consumer Financial Decision Making*. University of Colorado Boulder, USA. (Poster).
16. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (November 2015). Understanding the Expense Prediction Bias. *Annual Meeting of the Society for Judgment and Decision Making*. Chicago, USA.
17. Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2015). Understanding the Expense Prediction Bias. *RAND Behavioral Finance Forum*. Washington DC, USA.

TEACHING

MKTG 650: Analyzing Consumer Behavior (Master's) <i>Texas A&M University</i>	2020-Present
MKTG 322: Introduction to Consumer Behavior (Undergraduate) <i>Texas A&M University</i>	2020-Present
COMM 362: Introduction to Consumer Behaviour (Undergraduate) <i>University of British Columbia</i>	2017

INDUSTRY & POLICY-ORIENTED RESEARCH PARTNERSHIPS

Research Partner <i>Money Dashboard, Edinburgh, UK</i>	2017-21
Research Partner <i>Vancity Credit Union, Vancouver, Canada</i>	2017-21
Advisory Board Member <i>The Aspen Institute, Washington, DC, USA</i>	2015-16
Research Associate <i>BEworks Inc., Toronto, Canada</i>	2013–14

INDUSTRY MANAGEMENT EXPERIENCE

General Manager **2009-10**
Marben Hospitality Group, Toronto, Canada

Food & Beverage Manager **2007-08**
Four Seasons Centre for the Performing Arts, Toronto, Canada

Food & Beverage Supervisor **2005-06**
Fairmont Chateau Lake Louise, Lake Louise, Canada