

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 map the psychology of misprediction. I do this primarily in the domain of financial decision making, but also in social contexts such as gifting, communication, and moral judgment. The overarching goal of my work in this area is to identify root causes of misprediction, then leverage those insights to design simple solutions that improve prediction accuracy. I accomplish this through my work with financial institutions, FinTech apps, think tanks, government agencies, and universities. In my secondary program of research, I examine news media persuasion strategies.

PEER REVIEWED PUBLICATIONS

Danaher, T., Berry, L., Howard, C., Moore, S., and Attai, D. (2023). “Improving How Clinicians Communicate with Patients: An Integrative Review and Framework.” Forthcoming in the *Journal of Service Research*.

- Selected as the lead article for a research dialogue on improving communication in healthcare

Berry, L., Danaher, T., Moore, S., Howard, C., and Attai, D. (2023). “In Reply: Where Reshaping Communications in Healthcare Service Begins.” Forthcoming in the *Journal of Service Research*.

- Invited as part of the research dialogue surrounding the article listed above

Lukas, M., and Howard, C. (2023). “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>

- Selected as the Editor’s Choice Article

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., Sjøstad, 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>

ADDITIONAL PUBLICATIONS

Howard, C., and Lukas, M. (2023). "Does Budgeting Actually Work?" Forthcoming in *Rotman Magazine*.

Howard, C., Hardisty, D., Sussman, A., and Lukas, M. (2022). "We tend to underestimate our future expenses – here's one way to prevent that." *The Conversation*.

WORKING PAPERS

Howard, C., Hardisty, D., Griffin, D., and Wang, C. "Income Prediction Bias in the Gig Economy." Preparing for submission to *Journal of Consumer Research*.

Howard, C., Mosely, B., Roberts, S., and Longmire-Monford, T. "Fox in the Henhouse: A New Paradigm for Understanding Fox News' Influence." Preparing for submission to the 'New Paradigms for a New World' special issue of *Journal of Marketing* (September 1, 2023).

Howard, C., Mosely, B., Roberts, S., and Longmire-Monford, T., "Did Fox News Really Try to Convince People Not to Get Vaccinated Against Covid-19?" Preparing for submission to *Science*.

Howard, C., Shiri, A., and Wang, Y. "What is 'Average'?" Preparing for submission to *Nature*.

Howard, C., and Lukas, M. "Waiting for Payday, Again? Predicting and Managing Consumer Spending in the Digital Age." Preparing for submission to *Journal of Marketing Research*.

Khandeparkar, K., Motiani, M., Howard, C., Wilcox, K., & Sharma, A. "Gag Gifts: Gifts of Aggression to Enhance Affiliation." Preparing for submission to *Journal of Consumer Psychology*.

ADDITIONAL WORK IN PROGRESS

Howard, C., King, M., Median, P., Umana, R. Cash or Card? A Megastudy of Incentive- versus Information-Based Interventions to Increase Debit Card Use in Mexico. Target journal: *Journal of Marketing*.

Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. Target Journal: *Nature*.

Engels, C., Howard, C., Lukas, M., Philip, D. The Financial Lives of Youth: Evidence from a Personal Finance App for Children and Teens. Target Journal: *Journal of Finance*.

CONFERENCE PRESENTATIONS

- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (July 2023). Income Prediction Bias in the Gig Economy. *European Association for Consumer Research Annual Conference*. Amsterdam, Netherlands.
- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (June 2023). Income Prediction Bias in the Gig Economy. *La Londe Consumer Behavior Conference*. Isle de Porquerolles, France.
- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (May 2023). Income Prediction Bias in the Gig Economy. *Boulder Summer Conference on Consumer Financial Decision Making*. Boulder, Colorado.
- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (May 2023). Income Prediction Bias in the Gig Economy. *Southern Ontario Behavioural Decision Research Conference*. Toronto, Canada.
- Howard, C., Shiri, A., and Wang, Y. (November 2022). “What is ‘Average’?” *Annual Meeting of the Society for Judgment and Decision Making*. San Diego, California.
- Howard, C., Shiri, A., and Wang, Y. (October 2022). “What is ‘Average’?” *Association for Consumer Research Annual Conference*. Denver, Colorado.
- Howard, C., Hardisty, D., Sussman, A., & Lukas, M. (November 2021). Understanding and Neutralizing the Expense Prediction Bias. *Center for Financial Planning Academic Research Colloquium*. Online.
- Howard, C., Hardisty, D., & Griffin, D. (October 2021). Income Prediction Bias in the Gig Economy. *Association for Consumer Research Annual Conference*. Online.
- 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.
- 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.
- 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.
- 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*. Boulder, Colorado.

- 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, Louisiana.
- 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, Louisiana. (Poster).
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2018). Neutralizing the Expense Prediction Bias. *Association for Consumer Research Annual Conference*. Dallas, Texas.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (June 2018). Neutralizing the Expense Prediction Bias. *Behavioral Decision Research in Management Conference*. Cambridge, Massachusetts.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May, 2018). Neutralizing the Expense Prediction Bias. *Boulder Summer Conference on Consumer Financial Decision Making*. Boulder, Colorado.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May 2018). Neutralizing the Expense Prediction Bias. *Theory and Practice in Marketing Conference*. Los Angeles, California.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (February 2018). Neutralizing the Expense Prediction Bias. *Society for Consumer Psychology Annual Conference*. Dallas, Texas.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2016). Understanding the Expense Prediction Bias. *Association for Consumer Research Annual Conference*. Berlin, Germany.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May 2016). Understanding the Expense Prediction Bias. *Boulder Summer Conference on Consumer Financial Decision Making*. Boulder, Colorado. (Poster).
- 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, Illinois.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2015). Understanding the Expense Prediction Bias. *RAND Behavioral Finance Forum*. Washington DC, USA.

INVITED TALKS

- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (July 2023). Income Prediction Bias in the Gig Economy. *University of St. Andrews*. St. Andrews, Scotland.

- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (May 2023). Income Prediction Bias in the Gig Economy. *Ivey Business School, University of Western Ontario*. London, Canada.
- Howard, C. (April 2023). The Psychology of Misprediction. Consumer Behavior Seminar for PhD Students at *Singapore Management University*.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (February 2023). Income Prediction Bias in the Gig Economy. *Baylor University*.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (January 2023). Income Prediction Bias in the Gig Economy. *Duke University*.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (October 2022). Income Prediction Bias in the Gig Economy. *University of Alabama*.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (September 2022). Income Prediction Bias in the Gig Economy. *Dartmouth College*.
- 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*.
- 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*.
- Howard, C., Hardisty, D., Sussman, A. (March 2021). A Prototype Theory of Consumer Expense Misprediction. *University of Notre Dame*.
- Howard, C., Hardisty, D., Sussman, A. (October 2019). A Prototype Theory of Consumer Expense Misprediction. *Texas A&M University*.
- Howard, C., Hardisty, D., Sussman, A. (October 2019). A Prototype Theory of Consumer Expense Misprediction. *Wilfrid Laurier University*.
- Howard, C., Hardisty, D., Sussman, A. (October 2019). A Prototype Theory of Consumer Expense Misprediction. *UCLA*.
- Howard, C., Hardisty, D., Sussman, A. (September 2019). A Prototype Theory of Consumer Expense Misprediction. *University of Toronto*.
- Howard, C., Hardisty, D., Sussman, A. (September 2019). A Prototype Theory of Consumer Expense Misprediction. *University of Alberta*.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (September 2018). Neutralizing the Expense Prediction Bias. *Summit for Science in Financial Services*. Toronto, Canada.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (June 2018). Neutralizing the Expense Prediction Bias. *BEworks Consultancy*. Toronto, Canada.

Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (March 2016). Understanding the Expense Prediction Bias. *Aspen Institute Workshop on Income Volatility*, Washington DC, USA.

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 both PhD students and faculty less than 3 years removed from their PhD

Research Grants:

- Reynolds & Reynolds Sales Institute Grant (2021-22): \$5,000 awarded to study the relationship between consumers' perceived brand morality and 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 causes and 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, Herb Thompson Award for Teaching Excellence, Texas A&M University (2023)
- 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)

TEACHING

Storytelling Workshop for Marketing PhD Students
Texas A&M University

2022-Present

MKTG 322: Introduction to Consumer Behavior (Undergraduate) 2020-Present
Texas A&M University

MKTG 650: Analyzing Consumer Behavior (Master's) 2020-2023
Texas A&M University

COMM 362: Introduction to Consumer Behaviour (Undergraduate) 2017
University of British Columbia

Graduate Student Supervision:

- Amin Shiri, PhD, Marketing, (in progress)
- Gabriel Ward, PhD, Marketing (in progress)
- Joshua Strine, MA, Agricultural Economics (2023). PhD placement: Purdue University
- Ty Longmire-Monford, MS, Marketing (2021). PhD placement: CU Boulder
- Yusu Wang, PhD, Marketing (transferred out in 2021). PhD placement: Chicago Booth

SERVICE

Reviewer

- Marketing Science Institute Alden G. Clayton Dissertation Competition, 2022—Present
- Association for Consumer Research Conference, 2018—Present
- Society for Consumer Psychology Conference, 2018—Present
- Society for Judgment and Decision Making Conference, 2018—Present
- La Londe Marketing Conference, 2023
- European Association for Consumer Research Conference, 2023
- Journal of Consumer Affairs, 2023

Advisory Board Member

- Financial Consumer Agency of Canada, 2022—Present
- The Aspen Institute, 2015—2015

Committee Member

- Marketing PhD Student Recruitment Committee, Mays Business School, 2021—Present
- Marketing Faculty Hiring Committee, Mays Business School, 2021—Present