

# Ray Charles “Chuck” Howard

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## EMPLOYMENT

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Associate Professor, Darden School of Business, University Virginia	2024–Present
Assistant Professor, Mays Business School, Texas A&M University	2020–2024

## EDUCATION

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Ph.D., Marketing and Behavioral Science, University of British Columbia	June 2020
B.A., Economics and Finance, Ryerson University	June 2014

## IMPACT STATEMENT

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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 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 how news media influences consumer behavior.

## PEER REVIEWED PUBLICATIONS

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Berry, L., Danaher, T., Moore, S., Howard, C., and Attai, D. (2023). “In Reply: Where Reshaping Communications in Healthcare Service Begins.” *Journal of Service Research*. <https://journals.sagepub.com/doi/full/10.1177/10946705231194610>

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

Danaher, T., Berry, L., Howard, C., Moore, S., and Attai, D. (2023). “Improving How Clinicians Communicate with Patients: An Integrative Review and Framework.” *Journal of Service Research*. <https://journals.sagepub.com/doi/pdf/10.1177/10946705231190018>

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

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>

- Finalist, AMA-EBSCO-RRBM Award for Responsible Research in Marketing

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**

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Lukas, M., and Howard, C. (2024). "Why people would rather clean the toilet than check their bank balance – and why that matters." *The Conversation*.

Lukas, M., and Howard, C. (2024). "Why 'optimistic' budgets and thinking about unusual expenses could transform your finances." *The Conversation*.

Howard, C., and Lukas, M. (2024). "Does Budgeting Actually Work?" *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**

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Howard, C., Hardisty, D., Griffin, D., and Wang, C. "Income Prediction Bias in the Gig Economy."

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

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?"

Howard, C., Shiri, A., and Wang, Y. "What is 'Average'?"

Howard, C., Lukas, M., and Pratt, A. "Planning for Payday: How Consumers' Discretionary Spending Changes with App Use."

Howard, C., King, M., Median, P., Umana, R. "Information or Incentives? Evidence from a Large-Scale Field Experiment to Increase Consumers' Debit Card Use."

## **CONFERENCE PRESENTATIONS**

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Howard, C., Hardisty, D., Griffin, D., & Wang, C. (June 2025). Income Prediction Bias in the Gig Economy. *Society for Consumer Psychology 'Unconference'*. Washington DC.

Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. (June 2025). *La Londe Consumer Behavior Conference*. Ile de Porquerolles, France.

- Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. (May 2025). *Boulder Summer Conference on Consumer Financial Decision Making*. University of Colorado Boulder.
- Howard, C. Reducing Delinquency. (May 2025). *Boulder Summer Conference on Consumer Financial Decision Making*. University of Colorado Boulder.
- Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. (February 2025). *Behavioral Science Across Grounds Conference*. University of Virginia.
- Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. (May 2024). *Behavioral Science and Policy Association Conference*. Online.
- Howard, C., Shiri, A., Wang, Y. (February 2024). What is ‘Average’? *Marketing and Cognition Conference*. Steamboat Springs, Colorado.
- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (October 2023). Income Prediction Bias in the Gig Economy. *Association for Consumer Research Annual Conference*. Seattle, Washington.
- 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*. Ile 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**

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Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. (April 2025). *George Mason University*.

Howard, C. Fox in the Henhouse: How Fox News TOTALLY DOMINATED the #LameStreamMedia and helped MAKE AMERICA GREAT AGAIN! (April 2025). *Psychology Department, University of Virginia*.

Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. (March 2025). *McDonough School of Business, Georgetown University*.

Howard, C. Themes and Trends in Consumer Financial Decision Making. (March 2025). *Virginia Banker's Association*.

Howard, C. The Art & Science of Effective Customer Communication. (March 2025). *Virginia Banker's Association*.

Engels, C., Howard, C., Lukas, M., Philip, D. Early Roots of Inequality: Evidence of a Gender Income Gap Among Children. (April 2024). *Neely School of Business, Texas Christian University*.

Howard, C. (March 2024). The Art and Science of Agile Decision Making. *Credit Union Executives Society (CUES)*.

Howard, C., Hardisty, D., Griffin, D., & Wang, C. (October 2023). Income Prediction Bias in the Gig Economy. *Leeds School of Business, University of Colorado Boulder*.

Howard, C., Hardisty, D., Griffin, D., & Wang, C. (September 2023). Income Prediction Bias in the Gig Economy. *Darden School of Business, University of Virginia*.

- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (July 2023). Income Prediction Bias in the Gig Economy. *University of St. Andrews*.
- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (May 2023). Income Prediction Bias in the Gig Economy. *Ivey Business School, University of Western Ontario*.
- 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. *13<sup>th</sup> 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*.

Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (June 2018). Neutralizing the Expense Prediction Bias. *BEworks Consultancy*.

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

## **SELECT AWARDS AND GRANTS**

### *Research Awards:*

- Finalist, AMA-EBSCO-RRBM Award for Responsible Research in Marketing (2025)
- 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:*

- British Academy/Leverhulme Research Grant (2025): £9,904.23 awarded to study the role of income prediction bias in consumer decision making (with Elisa Schweiger)
- 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

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**Marketing Analytics (8630)** 2025–Present  
*MBA Program, Darden School of Business, University of Virginia*

**Marketing Analytics (7204)** 2024–Present  
*MSBA Program, Darden School of Business, University of Virginia*

**Storytelling Seminar** 2022–2024  
*PhD Program, Mays Business School, Texas A&M University*

**Introduction to Consumer Behavior (322)** 2020–2024  
*BBA Program, Mays Business School, Texas A&M University*

**Analyzing Consumer Behavior (650)** 2020–2023  
*MS Program, Mays Business School, Texas A&M University*

**Introduction to Consumer Behaviour (362)** 2017  
*BCom Program, Sauder School of Business, 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

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### Advisory Board Member

- Organization for Economic Cooperation and Development (OECD) 2025–Present
- Financial Consumer Agency of Canada 2022–Present
- Aspen Institute 2015–2016

### Reviewer

- Journal of Consumer Research
- Journal of Marketing Research
- Journal of Marketing
- Journal of the Academy of Marketing Science
- Journal of Consumer Affairs
- Association for Consumer Research Conference
- European Association for Consumer Research Conference
- La Londe Marketing Conference
- Marketing Science Institute Alden G. Clayton Dissertation Competition
- Society for Consumer Psychology Conference
- Society for Judgment and Decision Making Conference



**Co-Chair**

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| • UVA/Virginia Tech Marketing Research Camp | 2025–Present |
| • Darden Marketing Research Camp            | 2024–Present |

**Program Committee Member**

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| • Association for Consumer Research (ACR) Annual Conference | 2025–Present |
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**Committee Member**

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| • Marketing PhD Student Recruitment Committee, Mays Business School | 2021–2024 |
| • Marketing Faculty Hiring Committee, Mays Business School          | 2020–2024 |