

Ray Charles “Chuck” Howard

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EMPLOYMENT

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

EDUCATION

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

PEER REVIEWED PUBLICATIONS

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>

- 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>

- 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, 2025 AMA-EBSCO-RRBM Award for Responsible Research in Marketing

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>

ADDITIONAL PUBLICATIONS

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

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

Howard, C., Mosely, B., Roberts, S., and Longmire-Monford, T., “Audience Behavior Parallels Systematic Differences in Fear-Based Language on Fox News and CNN.”

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

Howard, C., King, M., Medina, P., Umana, R. “Cash or Card? Evidence from a Large-Scale Field Experiment to Increase Consumers’ Debit Card Use.”

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.”

CONFERENCE PRESENTATIONS

Howard, C., Lukas, M., and Pratt, A. (October 2025). “Planning for Payday: How Consumers’ Discretionary Spending Changes with App Use.” *Association for Consumer Research Annual Conference*. Washington DC.

Howard, C., Hardisty, D., Griffin, D., & Wang, C. (October 2025). Income Prediction Bias in the Gig Economy. *Certified Financial Planners (CFP) Board Connections Conference*. Chicago, IL.

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. Boulder, CO.
- 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. Charlottesville, VA.
- 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, CO.
- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (October 2023). Income Prediction Bias in the Gig Economy. *Association for Consumer Research Annual Conference*. Seattle, WA.
- 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, CO.
- 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, CA.
- Howard, C., Shiri, A., and Wang, Y. (October 2022). “What is ‘Average’?” *Association for Consumer Research Annual Conference*. Denver, CO.
- 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, CO.
- 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, LA.
- 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, LA.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2018). Neutralizing the Expense Prediction Bias. *Association for Consumer Research Annual Conference*. Dallas, TX.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (June 2018). Neutralizing the Expense Prediction Bias. *Behavioral Decision Research in Management Conference*. Cambridge, MA.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May, 2018). Neutralizing the Expense Prediction Bias. *Boulder Summer Conference on Consumer Financial Decision Making*. Boulder, CO.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (May 2018). Neutralizing the Expense Prediction Bias. *Theory and Practice in Marketing Conference*. Los Angeles, CA.
- Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (February 2018). Neutralizing the Expense Prediction Bias. *Society for Consumer Psychology Annual Conference*. Dallas, TX.
- 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, CO.

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, IL.

Howard, C., Hardisty, D., Sussman, A., & Knoll, M. (October 2015). Understanding the Expense Prediction Bias. *RAND Behavioral Finance Forum*. Washington DC.

INVITED TALKS

Howard, C. How to Conduct Field Experiments with Industry Partners: A Personal Journey. (October 2025). *Association for Consumer Research-Sheth Foundation Doctoral Symposium*. Washington DC.

Howard, C. Themes and Trends in Consumer Financial Decision Making Research. (September 2025). *Sauder School of Business, University of British Columbia*. Online.

Howard, C. Reducing Delinquency. (May 2025). Boulder Summer Conference on Consumer Financial Decision Making. University of Colorado Boulder. Boulder, CO.

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*. Washington DC.

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*. Charlottesville, VA.

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*. Washington DC.

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

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

Boegershausen, J., Lemmens, A., Krefeld-Schwalb, A., Aka, A., Blanchard, S., Gladstone, J., Netzer, O., Howard, C., Uriminsky, O., van den Bergh, B. Bridging the behavioral-quant divide. (October 2024). *Association for Consumer Research Conference*. Paris, France.

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*. Dallas, TX.

- Howard, C. (March 2024). *The Art and Science of Agile Decision Making. Credit Union Executives Society (CUES)*. Jackson Hole, WY.
- 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*. Boulder, CO.
- Howard, C., Hardisty, D., Griffin, D., & Wang, C. (September 2023). *Income Prediction Bias in the Gig Economy. Darden School of Business, University of Virginia*. Charlottesville, VA.
- 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*. Online.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (February 2023). *Income Prediction Bias in the Gig Economy. Baylor University*. Waco, TX.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (January 2023). *Income Prediction Bias in the Gig Economy. Duke University*. Durham, NC.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (October 2022). *Income Prediction Bias in the Gig Economy. University of Alabama*. Tuscaloosa, AL.
- Howard, C., Hardisty, D., Griffin, D., and Wang, C. (September 2022). *Income Prediction Bias in the Gig Economy. Dartmouth College*. Online.
- 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*. Online.
- 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*. Online.
- Howard, C., Hardisty, D., Sussman, A. (March 2021). *A Prototype Theory of Consumer Expense Misprediction. University of Notre Dame*. Online.
- Howard, C., Hardisty, D., Sussman, A. (October 2019). *A Prototype Theory of Consumer Expense Misprediction. Texas A&M University*. College Station, TX.
- Howard, C., Hardisty, D., Sussman, A. (October 2019). *A Prototype Theory of Consumer Expense Misprediction. Wilfrid Laurier University*. Kitchener, Canada.

Howard, C., Hardisty, D., Sussman, A. (October 2019). A Prototype Theory of Consumer Expense Misprediction. *UCLA*. Los Angeles, CA.

Howard, C., Hardisty, D., Sussman, A. (September 2019). A Prototype Theory of Consumer Expense Misprediction. *University of Toronto*. Toronto, Canada.

Howard, C., Hardisty, D., Sussman, A. (September 2019). A Prototype Theory of Consumer Expense Misprediction. *University of Alberta*. Edmonton, Canada.

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.

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 consumer financial decision making
- 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)
- Ryerson University Board of Governors Student Leadership Award (2014)
- Export Development Canada National Student Scholarship (2012 & 2013)
- Engineers Without Borders Research Fellowship (2012 – 2013)
- 3M National Student Fellowship (2012)

TEACHING

Business Applications of Generative AI (with Yael Grushka-Cockayne) 2026
MBA Program, Darden School of Business, University of Virginia

Marketing Analytics 2025–Present
MBA Program, Darden School of Business, University of Virginia

Marketing Analytics 2025–Present
PTMBA/EMBA Program, Darden School of Business, University of Virginia

Marketing Analytics 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 2020–2024
BBA Program, Mays Business School, Texas A&M University

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

Introduction to Consumer Behaviour 2017
BCom Program, Sauder School of Business, University of British Columbia

Graduate Student Supervision:

- Amin Shiri, 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

University of Virginia Faculty AI Guide 2025–Present

Advisory Board Member

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

Reviewer

- Proceedings of the National Academy of Sciences (PNAS)
- Social Sciences and Humanities Research Council of Canada (SSHRC) Insight Grants
- 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

- Darden Marketing Research Camp 2024–Present
- UVA-Virginia Tech Marketing Symposium 2025

Program Committee Member

- Association for Consumer Research (ACR) Annual Conference 2025–Present

Committee Member

- Marketing Hiring Committee, Darden Business School 2025
- Data Analytics & Decision Sciences Hiring Committee, Darden Business School 2025
- Marketing PhD Student Recruitment Committee, Mays Business School 2021–2024
- Marketing Faculty Hiring Committee, Mays Business School 2020–2024