

ABIGAIL B. SUSSMAN

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ACADEMIC POSITIONS

University of Chicago Booth School of Business Chicago, IL

- Professor of Marketing (2022 - present)
- Associate Professor of Marketing (2017 - 2022)
- Assistant Professor of Marketing (2013 - 2017)

EDUCATION

Princeton University Princeton, NJ
Psychology Department and School of Public and International Affairs

- Ph.D. in Psychology and Social Policy (2013)
- M.A. in Cognitive Psychology (2010)

Brown University Providence, RI

- Bachelor of Arts with concentrations in Cognitive Science and Economics (2004)

PRIOR WORK EXPERIENCE

- ideas42, Research Assistant (2007-2008) Cambridge, MA
- Goldman Sachs, Financial Analyst (2004-2007) New York, NY

RESEARCH INTERESTS

Judgment and decision making, consumer well-being, financial decision making, causal reasoning, corporate social responsibility

JOURNAL ARTICLES

⁺ Author order alphabetical. [±] Equal author contribution.

Bharti, Soham, and Abigail B. Sussman. (*Forthcoming*). Consumers Prefer Products with Directionally Consistent Causal Chains. *Journal of Consumer Research*.

Khemlani, Sangeet, Samuel G.B. Johnson, Daniel M. Oppenheimer, Abigail B. Sussman (2024). The latent scope bias: robust and replicable. *Cognition*.

Zhang, C. Yiwei, and Abigail B. Sussman (2024). Income Predictability and Budgeting. *Journal of Consumer Affairs*.

Sussman, Abigail B., Hal E. Hershfield and Oded Netzer (2023). Consumer Financial Decision Making: Where We've Been and Where We're Going. *Journal of the Association for Consumer Research*.

Trueblood, Jennifer, Abigail B. Sussman, Daniel O'Leary and William Holmes (2023). Financial Constraint and Perceptions of COVID-19. *Scientific Reports*.

Batista, Rafael, Abigail B. Sussman, and Jennifer Trueblood. (2023). Self-Other Differences in Perceptions of Wealth. *Journal of Experimental Social Psychology*.

Zhang, C. Yiwei, Abigail B. Sussman, Nathan Wang-Ly, and Jennifer Lyu. (2022). How Consumers Budget. *Journal of Economic Behavior and Organization*.

De La Rosa, Wendy, Abigail B. Sussman, Eric Giannella, and Maximillian Hell. (2022). Communicating Amounts in Terms of Commonly Used Budgeting Periods Increases Intentions to Claim Government Benefits. *Proceedings of the National Academy of Sciences*.

* AMA-EBSCO-RRBM Award for Responsible Research in Marketing, 2024

+Chinco, Alex, +Samuel M. Hartzmark, and +Abigail B. Sussman. (2022). A New Test of Risk Factor Relevance. *Journal of Finance*.

* SIX Best Paper Award Swiss Society for Financial Market Research, 2021

Howard, R. Chuck, David J. Hardisty, Abigail B. Sussman, and Marcel Lukas. (2022). Understanding and Neutralizing the Expense Prediction Bias: The Role of Accessibility, Typicality, and Skewness. *Journal of Marketing Research*.

Hirshman, Samuel, and Abigail B. Sussman. (2022). Minimum Payments Alter Debt Repayment Strategies across Multiple Cards. *Journal of Marketing*.

Trueblood, Jennifer S., Abigail B. Sussman, and Daniel O'Leary. (2022). The Role of Risk Preferences in Messaging about COVID-19 Vaccine Take-up. *Social Psychological and Personality Science*.

Trueblood, Jennifer S. and Abigail B. Sussman. (2021). When a Gain Becomes a Loss: The Effect of Wealth Predictions on Financial Decisions. *Cognition*.

±Sussman, Abigail B., ±Anna Paley, and Adam L. Alter. (2021). How and Why Our Eating Decisions Neglect Infrequently Consumed Foods. *Journal of Consumer Research*.

+Homonoff, Tatiana, +Rourke L. O'Brien and +Abigail B. Sussman. (2021). Does Knowing Your FICO Score Change Financial Behavior? Evidence from a Field Experiment with Student Loan Borrowers. *Review of Economics and Statistics*, 103 (2), 236–250.

Zhang, Shirley, [†]Abigail B. Sussman and [‡]Christopher Hsee. (2021). The Dragging-Down Effect: Consumer Decisions in Response to Price Increases. *Journal of Consumer Research*, 47(5), 772–786.

Sussman, Abigail B., and Daniel M. Oppenheimer. (2020). The Effect of Effects on Effectiveness: A Boon-Bane Asymmetry. *Cognition*, 199, 104240.

[†]Hartzmark, Samuel and [†]Abigail B. Sussman. (2019). Do Investors Value Sustainability? A Natural Experiment Examining Rankings and Fund Flows, *Journal of Finance*, 74(6), 2789-2837.

* BNP Paribas Best Paper Award 2018

* Moskowitz Prize 2018

* Research Affiliates Best Paper Award 2018

Greenberg, Adam, Abigail B. Sussman, and Hal E. Hershfield. (2019). Financial Product Sensitivity Predicts Financial Health. *Journal of Behavioral Decision Making*.

Zhang, C. Yiwei, and Abigail B. Sussman. (2018). Perspectives on Mental Accounting: An Exploration of Budgeting and Investing, *Financial Planning Review*, 1(1-2):e1011.

*Adapted from: The Role of Mental Accounting in Household Spending and Investing Decisions. In C. Chaffin (Ed.), *Client Psychology*. New York: Wiley.

Sussman, Abigail B., and Shannon M. White. (2018). Negative Responses to Taxes: Causes and Methods for Mitigation. *Policy Insights in Behavioral and Brain Sciences*, 5(2), 224-231.

Madrian, Brigitte, Hal E. Hershfield, Abigail B. Sussman, Saurabh Bhargava, Jeremy Burke, Scott A. Huettel, Julian Jamison, Eric J. Johnson, John Lynch, Stephan Meier, Scott Rick, Suzanne B. Shu (2017). Behaviorally informed policies for household financial decisionmaking. *Behavioral Science and Policy*.

Sussman, Abigail B. (2017). Valence in context: Asymmetric reactions to realized gains and losses. *Journal of Experimental Psychology: General*, 146(3), 376-394.

Sussman, Abigail B., Daniel M. Oppenheimer, and Matthew LaMonaca (2017). Reconciling compensatory and noncompensatory models of cue weighting: A causal model approach. *Journal of Behavioral Decision Making*, 30, 626-646.

Sussman, Abigail B. and Rourke L. O'Brien (2016). Knowing when to spend: Unintended financial consequences of earmarking to encourage savings. *Journal of Marketing Research*, 53 (October), 790-803.

Hershfield, Hal E., Abigail B. Sussman, Rourke L. O'Brien, and Christopher J. Bryan (2015). Leveraging psychological insights to encourage the responsible use of consumer debt. *Perspectives on Psychological Science*, 10, 749-752.

±Sussman, Abigail B., ±Eesha Sharma, and Adam L. Alter (2015). Framing charitable donations as exceptional expenses increases giving. *Journal of Experimental Psychology: Applied*, 2(21).

Olivola, Christopher Y., and Abigail B. Sussman (2014). Many behavioral tendencies associated with right-leaning (conservative) political ideologies are malleable and unrelated to negativity. Response to Hibbing et al. *Behavioral and Brain Sciences*, 37(3), 323-324.

Sussman, Abigail B., Sangeet S. Khemlani, and Daniel M. Oppenheimer (2014). Latent scope bias in categorization. *Journal of Experimental Social Psychology*, 52 (1), 1-8.

Sussman, Abigail B., Kristina Petkova, and Alexander Todorov (2013). Competence ratings in the US predict presidential election outcomes in Bulgaria. *Journal of Experimental Social Psychology*, 49 (4), 771-775.

Sussman, Abigail B., and Adam L. Alter (2012). The exception is the rule: Underestimating and overspending on exceptional expenses. *Journal of Consumer Research*, 39 (December), 800-814.

Olivola, Christopher Y., Abigail B. Sussman, Konstantinos Tsetsos, Olivia Kang, and Alexander Todorov (2012). Republicans prefer Republican-looking leaders: Political facial stereotypes predict candidate electoral success among right-leaning voters. *Social Psychological and Personality Science*, 3 (September), 605-613.

Sussman, Abigail B., and Eldar Shafir (2012). On assets and debt in the psychology of perceived wealth. *Psychological Science*, 23 (1), 101-108.

Sussman, Abigail B., and Christopher Y. Olivola (2011). Axe the tax: Taxes are disliked more than equivalent costs. *Journal of Marketing Research*, 48 (November), 91-101.

Khemlani, Sangeet S., Abigail B. Sussman, and Daniel M. Oppenheimer (2011). Harry Potter and the sorcerer's scope: Latent scope biases in explanatory reasoning. *Memory and Cognition*, 39 (3), 527-535.

BOOK CHAPTERS

Sussman, Abigail B., Yusu Wang, and Anastasiya Apalkova (2022). Financial Decision Making. In C. Lambertson, D. Rucker, and S. Spiller (Eds.), *Cambridge Handbook of Consumer Psychology*. New York: Cambridge University Press.

Zhang, C. Yiwei and Abigail B. Sussman (2018). The Role of Mental Accounting in Household Spending and Investing Decisions. In C. Chaffin (Ed.), *Client Psychology*. New York: Wiley.

Olivola, Christopher Y. and Abigail B. Sussman (2016). Taxes and Consumer Behavior. In D. Rucker, C. Lamberton, and M. Norton (Eds.), *Cambridge Handbook of Consumer Psychology*. New York: Cambridge University Press.

WORKING PAPERS

+ Author order alphabetical. ‡ Equal author contribution.

[Batista, Rafael, Ella Mao, and Abigail Sussman. A Psychological Account of Co-Holding: Why Some Choose to Simultaneously Save and Borrow \(under revision\)](#)

[Bartels, Daniel M., Nicholas R. Herzog, and Abigail B. Sussman. Distinguishing Between Anchors and Targets](#)

[Hartzmark, Samuel M., and Abigail B. Sussman. Eliciting Expectations.](#)

[White, Shannon M., Abigail B. Sussman, and Dustin Beckett. A Preference for Costly Complexity](#)

* SCP Best Competitive Paper Award Finalist, 2019

[+Bergman, Abigail, +Alex Chincó, +Samuel M. Hartzmark, and +Abigail B. Sussman. Survey Curious? Start-Up Guide and Best Practices for Running Surveys and Experiments Online.](#)

Sussman, Abigail B. and Christopher Olivola. Tax Aversion Replicated, Revisited across Political Administrations in the United States. ([OSF link here](#))

INVITED TALKS

Consumer Financial Protection Bureau (September, 2024)

University of St. Andrews (virtual; January, 2024)

Stanford University (May 2023)

Ohio State Marketing Camp (March, 2023)

Vanderbilt Marketing Camp (April 2023)

Duke University (March, 2023)

University of Leeds, Centre for Decision Research (November, 2022)

JP Morgan Chase AI Research (July, 2022)

MIT (April, 2022)

University of Texas at Austin, Behavioral Science Colloquium (virtual; March, 2022)

University of Southern California (March 2022)

Cornell Johnson Marketing Camp (virtual; October, 2021)

Boston College Consumer Finance Conference (May, 2021)

Georgetown University, McDonough School of Business (April, 2021)

Data Colada Seminar Series (April, 2021)

Northwestern University, Kellogg School of Business (February, 2021)

University of Washington, Foster School of Business (February, 2021)
 University of California Berkeley, Haas School of Business (October, 2020)
 University of Toronto, Rotman School of Management (October, 2020)
 Carnegie Mellon University, Center for Behavioral Decision Research (October, 2020)
 UCLA, Anderson School of Management (January, 2020)
 Columbia University, Columbia Business School (November, 2019)
 University of Pennsylvania, the Wharton School, Marketing (October, 2019)
 New York University, Stern School of Business (April, 2019)
 SPSP JDM Pre-conference, Portland, Oregon (February, 2019)
 Harvard University, Harvard Kennedy School (November, 2018)
 University of Pennsylvania, the Wharton School, OID (October, 2018)
 Dartmouth, Household Finance Seminar (October, 2018)
 Certified Financial Planning Board Academic Research Colloquium Keynote (February, 2018)
 Yale University, Interdisciplinary Behavioral Sciences Workshop (January, 2018)
 Washington University in St. Louis, Olin Business School (October, 2017)
 Harvard University, Harvard Business School, NOM (January, 2017)
 Federal Reserve/George Washington University GFLEC, Financial Literacy Seminar (May, 2016)
 Northwestern University, Kellogg School of Management (March, 2016)
 Stanford University, Stanford Graduate School of Business (January, 2016)
 Consumer Financial Protection Bureau, Office of Research (November, 2015)
 Yale-IPA Researcher Gathering on Advancing Financial Inclusion (May 2015)
 London Business School (April, 2015)
 Cornell University, Behavioral Economics and Decision Research (April, 2015)
 University of Pennsylvania, the Wharton School, Marketing (April, 2015)
 University of Michigan, Ross School of Business (November, 2013)
 Columbia University, Columbia Business School (January, 2013)
 UCLA, Anderson School of Management (November, 2012)
 UCSD, Rady School of Management (November, 2012)
 New York University, Stern School of Business (October, 2012)
 Northwestern University, Kellogg School of Management (October, 2012)
 University of Chicago, Booth School of Business (October, 2012)
 Harvard University, Harvard Business School, Marketing (October, 2012)
 Carnegie Mellon University, Tepper School of Business (October, 2012)
 University of Colorado, Leeds School of Business (September, 2012)
 Duke University, Fuqua School of Business (September, 2012)
 University of Toronto, Rotman School of Management (September, 2012)
 University of Pennsylvania, the Wharton School, OPIM (January, 2012)
 Stanford University, Stanford Graduate School of Business (January, 2012)

HONORS & AWARDS

- AMA-EBSCO-RRBM Award for Responsible Research in Marketing (2024)
- Beatrice Foods Co. Faculty Scholar (2014-2017, 2021- present)
- Marketing Science Institute Scholar (2023)
- Association for Consumer Research Early Career Award (2021)

- Journal of Consumer Research Outstanding Reviewer Award (2021)
- SIX Best Paper Award Swiss Society for Financial Market Research (2021)
- Best Competitive Paper Award Finalist at SCP (2019)
- Research Affiliates Best Paper Award (2018)
- Moskowitz Prize (2018)
- BNP Paribas Best Paper Award (2018)
- True North Communications, Inc. Faculty Scholar (2017-2021)
- Charles M. Harper Faculty Fellow (2013-2014)
- Finalist, TIAA-CREF Paul A. Samuelson Award for outstanding scholarly writing on lifelong financial security (2012)
- Association for Consumer Research Travel Grant (2012)
- Fellowship of Woodrow Wilson Scholars (2011-2013)
- Marion J. Levy Fellowship in Social Policy (2011-2012)
- Woodrow Wilson School Preceptor Award for outstanding teaching (2011)
- First-place Student Poster Award for presentation at the annual meeting of SJDm (2009)
- Fellowship from the Joint Degree Program in Psychology and Social Policy (2009-2013)
- Merit Prize, Princeton University (2008-2009)
- Member of Omicron Delta Epsilon, The International Honor Society for Economics (2004)
- Graduation Honors in Cognitive Science, Brown University (2004)
- *Magna Cum Laude*, Brown University (2004)

TEACHING

- Business with Purpose (MBA), University of Chicago, Spring 2024 - present
- Marketing Strategy (MBA), University of Chicago, Spring 2014 - 2023
- Adv Mktg Theory: Behavioral Science Approach (PhD), University of Chicago, Spring 2016, Spring 2018, Fall 2018, Spring 2021
- Marketing Literature Seminar (PhD), University of Chicago, Fall 2014; Winter 2017
- Behavioral Finance (PhD) Guest Lecture, University of Chicago, Spring 2017-2019, 2021

DOCTORAL COMMITTEE MEMBER

First placement in parentheses

- Nicholas Herzog, expected 2025
- Rafael Batista, expected 2025; co-chair with Sendhil Mullainathan
- Danny Katz, 2024; co-chair with Daniel Bartels (Northeastern University)
- Minkwang Jang, 2024 (Singapore Management University)
- Shweta Desiraju, 2023
- Akshina Banerjee, 2023 (University of Michigan)
- Sam Hirshman, 2020; co-chair w/Richard Thaler (University of Colorado-Boulder)
- Shannon White, 2020; chair (Meta)
- Shirley Zhang, 2019; co-chair w/Christopher Hsee (American Express)
- Jirs Meuris, University of Pittsburgh, 2018 (University of Wisconsin-Madison)
- Yanping Tu, 2015 (University of Florida)

EDITORIAL BOARDS

- *Journal of Consumer Research*
 - Editorial Review Board Member (2018-present)
- *Journal of Experimental Psychology: General*, Associate (Action) Editor (2022-2024)
- *Policy Insights from Behavioral and Brain Sciences*, SJDM Guest Editor (2023)
- *Journal of the Association for Consumer Research Making*, Guest Editor, Issue on Financial Decision Making (2023)
- *Financial Planning Review*, Editorial Board Member (2017-present)

OTHER SERVICE

- *Policy Committee*, Member, Chicago Booth (2024-present)
- *Rustandy Center for Social Sector Innovation*, Faculty Advisory Council (2024-present)
- *Behavioral Decision Research in Management Conference*, Organizing Committee (2024)
- *Society for Judgment and Decision Making (SJDM)*
 - *Past-President* (2023-present); *President* (2022-2023); *President-Elect* (2021-2022)
 - *Executive Board*, Elected Member (2018-2021)
 - *Conference Program Committee*, Chair (2021-2022); Member (2018-2022)
 - *Women in SJDM*, Annual Event Co-organizer (2017-2020)
- *Consumer Financial Protection Bureau*, Academic Research Council Member (2023-present)
- *Association for Consumer Research Conference*, Associate Editor (2021, 2022)
- *Society for Consumer Psychology*, Program Committee (2019-2020, 2022)
- *Consumer Financial Protection Bureau's Research Conference*, Scientific Committee (2021, 2024)
- *Behavioral Approaches to Financial Decision-Making Conference*, Co-founder (2019-present)

AFFILIATIONS

- University of Chicago
 - BFI Program in Behavioral Economics Research (2024-present)
 - Cognitive Science Program (2024-present)
- Behavior Change for Good Initiative, Affiliated Scientist (2019-present)
- Harvard Sustainability, Transparency, and Accountability Research (STAR) Lab, Research Affiliate (2019-present)
- Morningstar, Behavioral Science Advisory Board Member (2015-present)
- ideas42, Research Affiliate (2014-present)