

## EITAN DAVID RUDE

Anderson School of Management  
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### EDUCATION

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**University of California, Los Angeles – Anderson School of Management** Los Angeles, CA  
Ph.D., Marketing (Behavioral) Expected Jun. 2027  
Committee: Hal Hershfield (Co-Chair), Franklin Shaddy (Co-Chair),  
Craig Fox, Stephen Spiller, Cassie Mogilner Holmes

**The University of Chicago – The College** Chicago, IL  
A.B. (with Honors), Economics & Public Policy Studies (dual major) Jun. 2017

### RESEARCH INTERESTS

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Judgment and Decision Making, Consumer Behavior, Uncertainty, Fairness, Financial Decision Making, Intertemporal Choice, Trade-Offs, Public Policy

### PEER-REVIEWED PUBLICATIONS & MANUSCRIPTS UNDER REVIEW

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Rude, E.D., & Shaddy, F. (2024). “People Endorse Harsher Policies in Principle Than in Practice: Asymmetric Beliefs About Which Errors to Prevent Versus Fix.” *Psychological Science*, 35(5), 529-542. <https://doi.org/10.1177/09567976241228504>

- Winner of the [Society for Judgment and Decision Making](#)’s 2023 [Hillel Einhorn New Investigator Award](#)

Rude, E.D., Shiri, A., Affonso, F.M., Hershfield, H.E., & Fox, C.R. “Credibility of More vs. Less Precise Predictions Depends on the Perceived Nature of Uncertainty.” Conditionally Accepted at the *Journal of Experimental Psychology: General*.

Rude, E.D., Shaddy, F., & Hershfield, H.E. “Pricing Insurance, Fairly.” Under Review at the *Journal of Consumer Research*. **[Job Market Paper]**

### WORKING PAPERS & RESEARCH IN PROGRESS (\*denotes equal authorship)

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Rude, E.D., Reiff, J.S., & Hershfield, H.E. “Ripple Effects: Associations Between Life Shocks and Connectedness to the Future Self.” Working Paper.

Rude, E.D.\*, Dolifka, D.D.\*, & Spiller, S.A. “Perceived Portfolio Performance and Consumer Behavior.” Data Collection In Progress.

Rude, E.D., Low, A., Pataranutaporn, P., Yin, P., Archiwaranguprok, C., Albrecht, C., & Hershfield, H.E. “What Do People Think About When They Think About Retirement?” Data Collection In Progress.

Rude, E.D., & Shaddy, F. “Encouraging and Discouraging Behavior with Prices vs. Quantities.” Data Collection In Progress.

Rude, E.D. & Spiller, S.A. “Conditional Thinking and Consensus Judgments.” Data Collection In Progress.

### **ACADEMIC HONORS AND AWARDS**

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Fellow, AMA-Sheth Doctoral Consortium, Jun. 2025

Hillel Einhorn New Investigator Award, Society for Judgment and Decision Making, Nov. 2023

Honors, Marketing Area PhD Comprehensive Exam, Aug. 2023

Dean’s List, The University of Chicago, Sep. 2013 – Jun. 2017

University Scholarship, The University of Chicago, Sep. 2013 – Jun. 2017

Intel Science Talent Search Semifinalist, Society for Science and the Public, Jan. 2013

### **COMPETITIVE RESEARCH GRANTS**

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Morrison Center for Marketing & Data Analytics **(\$5,050)**, Oct. 2025

Morrison Center for Marketing & Data Analytics **(\$3,000)**, Aug. 2025

Morrison Center for Marketing & Data Analytics **(\$2,750)**, Oct. 2024

Morrison Center for Marketing & Data Analytics **(2 Grants; \$9,068)**, Oct. 2023

Laurence and Lori Fink Center for Finance **(\$10,000)**, Nov. 2022

Morrison Center for Marketing & Data Analytics **(3 Grants; \$10,100)**, Oct. 2022

Laurence and Lori Fink Center for Finance **(\$5,000)**, Nov. 2021

### **ORGANIZED SYMPOSIA**

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Rude, E.D. (2026). “The Price is...Right? Novel Perspectives on Pricing and Valuation,” *Society for Consumer Psychology Annual Conference*, San Diego, CA

Rude, E.D., & Carney, S.V. (2024). “Novel Perspectives on Consumer Judgments Under Uncertainty,” *Association for Consumer Research Annual Conference*, Paris, FR

Rude, E.D. (2023). "Asymmetries in Consumer Judgment," *Society for Consumer Psychology Annual Conference*, San Juan, PR

## **CONFERENCE PRESENTATIONS**

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Rude, E.D., Shaddy, F., & Hershfield, H.E. (2026). "Pricing Insurance, Fairly," flash talk presented at the Behavioral Decision Research in Management Conference, New York, NY

Rude, E.D., Shaddy, F., & Hershfield, H.E. (2026). "Pricing Insurance, Fairly," paper presented at the Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO

Rude, E.D., Shaddy, F., & Hershfield, H.E. (2026). "Pricing Insurance, Fairly," special session paper presented at the Society for Consumer Psychology Annual Conference, San Diego, CA

Rude, E.D., Shaddy, F., & Hershfield, H.E. (2025). "Pricing Insurance, Fairly," competitive paper presented at the Society for Judgment and Decision Making Annual Conference, Denver, CO

Rude, E.D., Shaddy, F., & Hershfield, H.E. (2025). "Pricing Insurance, Fairly," working paper presented at the Association for Consumer Research Annual Conference, Washington, DC

Rude, E.D., Shaddy, F., & Hershfield, H.E. (2025). "Pricing Insurance, Fairly," extended talk presented at the 2025 California Schools Conference, Los Angeles, CA

Rude, E.D., Shiri, A., Affonso, F.M., Hershfield, H.E., & Fox, C.R. (2025). "Preferences for Point versus Range Predictions Vary with the Perceived Nature of Uncertainty," paper presented at the Haring Symposium, Bloomington, IN

Rude, E.D., Hershfield, H.E., Affonso, F.M., Shiri, A., & Fox, C.R. (2025). "Evaluating Point and Range Predictions Under Epistemic vs. Aleatory Uncertainty," special session paper presented at the Society for Consumer Psychology Annual Conference, Las Vegas, NV

Rude, E.D., Hershfield, H.E., Affonso, F.M., Shiri, A., & Fox, C.R. (2024). "Evaluating Point and Range Predictions Under Epistemic vs. Aleatory Uncertainty," special session paper presented at the Association for Consumer Research Annual Conference, Paris, FR

Rude, E.D., Hershfield, H.E., Affonso, F.M., Shiri, A., & Fox, C.R. (2024). "Evaluating Point and Range Predictions Under Epistemic vs. Aleatory Uncertainty," flash talk presented at the 2024 California Schools Conference, San Diego, CA

Rude, E.D., Fox, C.R., & Hershfield, H.E. (2024). “Evaluating Point and Range Predictions Under Epistemic vs. Aleatory Uncertainty,” working paper presented at the Society for Consumer Psychology Annual Conference, Nashville, TN

Rude, E.D., & Shaddy, F. (2023). “People Endorse Harsher Policies in Principle Than in Practice: Asymmetric Beliefs About Which Errors to Prevent Versus Fix,” Hillel Einhorn New Investigator Award Address at the Society for Judgment and Decision Making Annual Conference, San Francisco, CA

Rude, E.D., Fox, C.R., & Hershfield, H.E. (2023). “Evaluating Point and Range Predictions Under Epistemic vs. Aleatory Uncertainty,” competitive paper presented at the Society for Judgment and Decision Making Annual Conference, San Francisco, CA

Rude, E.D., Dolifka, D.D., & Spiller, S.A. (2023). “Company-Level Mental Accounting for Investment Returns,” working paper presented at the Association for Consumer Research Annual Conference, Seattle, WA

Rude, E.D., & Shaddy, F. (2023). “Asymmetric Reactions to Erroneous Punishments and Rewards,” special session paper presented at the Society for Consumer Psychology Annual Conference, San Juan, PR

Rude, E.D., & Shaddy, F. (2022). “Asymmetric Reactions to Erroneous Punishments and Rewards,” competitive paper presented at the Society for Judgment and Decision Making Annual Conference, San Diego, CA

Rude, E.D., & Shaddy, F. (2022). “Asymmetric Reactions to Erroneous Punishments and Rewards,” special session paper presented at the Association for Consumer Research Annual Conference, Denver, CO

## **INVITED TALKS**

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University of Warwick, Behavioural Science Lab

Jan. 2024

## **REVIEWING & PROFESSIONAL SERVICE**

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### **Reviewing**

- 2025 Society for Consumer Psychology Annual Conference
- 2025 Association for Consumer Research Annual Conference

### **Professional Service**

- Student Representative, Society for Judgment and Decision Making (2025 – 2026)

- Student Co-Organizer, California Schools Conference (2025)
- Student Organizer, UCLA Anderson School of Management Admitted Students Day (2024)

## **PROFESSIONAL AFFILIATIONS**

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Association for Consumer Research (ACR)

American Marketing Association (AMA)

Society for Consumer Psychology (SCP)

Society for Judgment and Decision Making (SJDM)

## **TEACHING EXPERIENCE**

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### **Teaching Assistant**

- Marketing Management (MGMT/EX/MGMTFE 411), Prof. Franklin Shaddy, Winter 2025
- Marketing Management (MGMT/EX/MGMTFE 411), Prof. Franklin Shaddy, Spring 2024
- Consumer Behavior (MGMT 263A), Prof. Stephen Spiller, Winter 2023
- Marketing Strategy and Planning (MGMT 260B), Prof. Andres Terech, Winter 2023

## **SELECTED COURSEWORK**

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### **Selected Behavioral Coursework**

- Judgment and Decision Making (Prof. Craig Fox)
- Consumer Behavior (Prof. Aimee Drolet Rossi)
- Behavioral Economics (Prof. Keith Chen)
- Social Psychology (Prof. Benjamin Karney)
- Cognitive Psychology (Prof. Keith Holyoak)

### **Selected Quantitative Coursework**

- Applied Analysis for Behavioral Research (Prof. Stephen Spiller)
- Theory in Quantitative Marketing (Prof. Robert Zeithammer)
- Empirical Research in Quantitative Marketing (Prof. Brett Hollenbeck)
- Introduction to Multilevel Modeling (Prof. Craig Enders)
- Demand Estimation in Quantitative Marketing (Prof. Elisabeth Honka)

### **Selected Methods Coursework**

- Research Methods in Social Psychology (Profs. Naomi Eisenberger & Martie Haselton)
- Field Research in Organizations and Management (Prof. Hengchen Dai)
- Research Methods in Behavioral Marketing (Prof. Stephen Spiller)

## **WORK EXPERIENCE**

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### **PricewaterhouseCoopers Advisory Services LLC**

Senior Associate, Management Consulting

Summer Associate Intern, Management Consulting

Chicago, IL

Oct. 2017 – Jun. 2021

Jun. 2016 – Aug. 2016

### **United States Securities & Exchange Commission**

Data Analyst Intern, Center for Risk & Quantitative Analytics

Washington, DC

Jun. 2015 – Aug. 2015

## **APPENDIX A: REFERENCES**

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**Hal Hershfield** (Co-Advisor)

Professor of Marketing, Behavioral Decision Making, and Psychology  
University of California, Los Angeles – Anderson School of Management  
[hal.hershfield@anderson.ucla.edu](mailto:hal.hershfield@anderson.ucla.edu)

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**Franklin Shaddy** (Co-Advisor)

Associate Professor of Marketing and Behavioral Decision Making  
University of California, Los Angeles – Anderson School of Management  
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**Craig Fox**

Professor of Behavioral Decision Making, Management, Psychology, and Medicine  
University of California, Los Angeles – Anderson School of Management  
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## **APPENDIX B: SELECTED ABSTRACTS**

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### **Pricing Insurance, Fairly** (with Franklin Shaddy and Hal E. Hershfield; under review at the *Journal of Consumer Research*) **[Job Market Paper]**

Insurance is one of the oldest and most ubiquitous financial products, and numerous industries rely on healthy insurance markets to function. Actuarially, insurance premiums largely depend on the likelihood of making claims (“risk levels”) and the size of potential claims (“coverage needs”). Consequently, when risk levels and coverage needs increase — e.g., when the frequency and severity of natural disasters increase due to climate change — so too should premiums. Yet consumers typically believe it is *unfair* for insurers to increase premiums, triggering a host of market distortions (and even market failure). How, then, do consumers believe insurance should be priced? Across 10 preregistered experiments ( $N = 6,379$ ), we show that consumers view it as less fair for insurers to increase premiums when *risk levels* increase than when *coverage needs* increase, holding expected value constant. Additionally, we explore the implications of this distinction for purchase intentions, the acceptability of price discrimination, and support for insurance mandates. Finally, we propose a novel mechanism to explain these beliefs: risk levels may feel less personally controllable than coverage needs. As such, our work not only sheds new light on the psychology of insurance but also offers new insights into the antecedents of price fairness.

### **Credibility of More vs. Less Precise Predictions Depends on the Perceived Nature of Uncertainty** (with Amin Shiri, Felipe Affonso, Hal E. Hershfield, and Craig R. Fox; conditionally accepted at the *Journal of Experimental Psychology: General*)

People expressing uncertain values frequently offer point predictions or intervals of varying widths (e.g., “I’d say your investment will earn \$6,000” versus “I’d say your investment will earn \$5,000–\$7,000”). Interestingly, prior research has drawn conflicting conclusions concerning the credibility of more versus less precise predictions. We resolve this inconsistency by identifying a key moderator: the perceived nature of uncertainty. Specifically, we find that more precise predictions are more credible under epistemic (“knowable”) uncertainty because they convey experts’ degree of confidence. Under aleatory (“random”) uncertainty, however, less precise predictions are more credible — if they are within reasonable bounds — because they convey experts’ assessments of outcome variability. These results inform literatures on both the communication of uncertainty and the interpretation of confidence intervals.

**People Endorse Harsher Policies in Principle Than in Practice: Asymmetric Beliefs About Which Errors to Prevent Versus Fix** (with Franklin Shaddy; published in *Psychological Science*)

Countless policies are crafted with the intention of punishing all who do wrong or rewarding only those who do right. However, this requires accommodating certain mistakes: some who do not deserve to be punished might be, and some who deserve to be rewarded might not be. Six preregistered experiments ( $N = 3,484$  U.S. adults) reveal that people are more willing to accept this trade-off in principle, before errors occur, than in practice, after errors occur. The result is an asymmetry such that for punishments, people believe it is more important to prevent false negatives (e.g., criminals escaping justice) than to fix them, and more important to fix false positives (e.g., wrongful convictions) than to prevent them. For rewards, people believe it is more important to prevent false positives (e.g., welfare fraud) than to fix them, and more important to fix false negatives (e.g., improperly denied benefits) than to prevent them.