

# LISA ZAVAL

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## CURRENT POSITION

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**Postdoctoral Research Fellow** 2014-2016  
Columbia University, New York  
Center for Decision Sciences (CDS) at Columbia Graduate School of Business  
Center for Research on Environmental Decisions in Department of Psychology

## EDUCATION

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**Ph.D, Psychology** 2009-2014  
Columbia University, New York  
Dissertation: "Decision Architecture and Implicit Time Horizons"  
Foci: Judgment and Decision Making, Consumer Behavior

**B.A, Neuroscience** 2007  
Middlebury College, Vermont  
*Phi Beta Kappa*, Highest Honors

## RESEARCH INTERESTS

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Judgment and decision making, consumer behavior, choice architecture, sustainability and conservation behavior, affective forecasting, financial decision making

## GRANTS

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Cognitive and Emotional Sources of Wisdom in Decision Making Across the Lifespan.  
**National Institutes of Health**, (1R01AG044941) \$320,000. 2012-2014. *Supported research on cognitive and emotional determinants of financial decision making across the lifespan.*

Doctoral Dissertation Improvement Grant in Decision, Risk and Management Sciences:  
Affective Forecasting Across the Lifespan. (SES1325510) **National Science Foundation**,  
\$12,880. 2013-2015. *Supported research on age differences in affective forecasting for future consumption.*

SocialSci Participant Pool Award, (01W13SS4051), \$3,500. 2013-2014. *Supported research on sustainability and conservation consumption.*

## PEER REVIEWED MANUSCRIPTS

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*Selected abstracts included in the appendix*

- Zaval, L.** & Cornwell, J.M. (in press) “Heuristic reasoning, information processing and perceptions of climate change.” *Oxford Encyclopedia of Climate Change Communication*.
- Zaval, L.**, Markowitz, E., & Weber, E. U. (2015). “How will I be remembered? Conserving the Environment for the Sake of One’s Legacy.” *Psychological Science*. 26(2), 231-236. [Selected press coverage: [Huffington Post](#), [Forbes](#), [Psychology Today](#), [Washington Post](#)]
- Li, Y., Gao, J., Enkavi, Z., **Zaval, L.**, Weber, E. U., & Johnson, E.J. (2015). “Cognitive Ability and Knowledge Predict Real-World Financial Outcomes.” *Proceedings of the National Academy of Sciences*. 112(1), 65-69. [Selected press coverage: [Consumer Affairs](#), [Insurance News Net](#), [Medical daily](#), [USA Today](#)]
- Zaval, L.**, Keenan, E., Weber, E. U., & Johnson, E. J. (2014). “How warm days increase belief in global warming.” *Nature: Climate Change*, 4(2), 143-147. [Selected press coverage: [Bloomberg News](#), [Discovery News](#), [Scientific American](#), [The New Yorker](#), [US News and World Report](#)]
- Petrovic, N., Madrigano, J., & **Zaval, L.** (2014) “Motivating Mitigation: When health matters more than climate change.” *Climatic Change*, 126(1-2), 245-254.
- Li, Y., Johnson, E.J., & **Zaval, L.** (2011). “Local Warming: Daily Variation in Temperature Affects Beliefs and Concern about Climate Change.” *Psychological Science*, 22(4), 454-459. [Selected press coverage: [Discovery News](#), [New York Times](#), [Psychology Today](#), [Scientific American](#), [Wall Street Journal](#)]
- Zaval, L.** and Gureckis, T.M. (2010). The Impact of Perceptual Aliasing on Exploration and Learning in a Dynamic Decision Making Task in Ohlsson, S. and Catrambone, R. (Eds), *Proceedings of the 32nd Annual Conference of the Cognitive Science Society*, 162-168.

## PEER REVIEWED CHAPTERS

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- Zaval, L.**, Weber, E.U., Li, Y., & Johnson, E.J. (2015). “Complementary Contributions of Fluid and Crystallized Intelligence to Decision Making Across the Life Span” in T.M Hess, C. J. Strough & C.E. Lockenhoff (Eds.), *Aging and Decision-Making: Empirical and Applied Perspectives*. (pp. 149-168). New York: Elsevier

## MANUSCRIPTS SUBMITTED/ IN PREPARATION

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- Zaval, L.**, Li, Y., E.J. Johnson. “Affective forecasting for future consumption improves across the life span.” (Under second round review at *Journal of Consumer Research*).

**Zaval, L.,** & Weber, E.U. “Green and Graying” (Under Review).

Schneider, C., **Zaval, L.,** Markowitz, E., Weber, E.U. “Using anticipated emotions to promote sustainable decisions today.” (Under Review).

Orlove, B., Milch, K., **Zaval, L.,** Brugger, J., Dunbar, K., Jurt, C., Ungemach, C. & Bu, Y. “Economic and social changes associated with glacier retreat: A cross cultural analysis” (Under Review).

“Behavioral strategies to increase customer acceptance of demand response energy programs.” With Pacific Gas & Electric Company, Karlin, B., Forster, H., Lupkin, L. & Weber, E.U. (In progress)

“Using a social media app to disrupt habitual behavior.” With Lee, J., & Wu, J., Pfirman, S. (In progress).

“Eliciting support for choice architecture disclosure.” With Jachimowicz, J & Johnson, E.J. (In progress).

## **OTHER PUBLICATIONS & REPORTS**

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Markowitz, E., & **Zaval, L.** (Jan. 2016). “Op-Ed; Here’s the secret to making people care about climate change: Make them think about their legacy.” *The Washington Post*.

**Zaval, L.,** & Cornwell, J.M. (2015). “Effective education and communication strategies to promote environmental engagement: The role of social-psychological mechanisms”. In *The United Nations Educational, Scientific and Cultural Organization 2016 Global Monitoring Report*.

Center for Research on Environmental Decisions & ecoAmerica. (2014). *Connecting on Climate: Guide for Effective Climate Change Communication*. New York, NY and Washington, D.C. [Contributed as an **editor**]

## **SELECTED CONFERENCE PAPERS & PRESENTATIONS**

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*\*presenter*

Invited talks: Decision architecture and sustainable consumption

- Invited talk presented at First Athens Behavioral and Experimental Economics and Social Science workshop, Athens, Greece (2016, May)\*
- Invited roundtable discussant, *World Bank Group*, Washington, DC (2015, April)\*

Cognitive ability and knowledge predict real-world financial outcomes

- Talk presented at the Consumer Financial Protection Bureau Conference, Washington, DC (2015, May)
- Talk presented at Society for Judgment and Decision Making, Long Beach, California (2014, Nov.)

- Talk presented at the Association for Consumer Research North American Conference, Baltimore, MD (2014, Oct.)
- Poster presented at Summer Conference for Consumer Decision Making, Boulder, CO (2014, May)

#### Leveraging future orientation to drive sustainable consumption

- Talk presented at Society for Judgment and Decision Making, St. Chicago, IL (2015, Nov.)\*
- Symposium talk presented at the Association for Psychological Science Annual Convention, New York, NY (2015, May)\*
- Talk presented at the Behavior, Energy and Climate Change Conference, Sacramento, CA (2015, Oct.)

#### Behavioral programs for utility companies

- Talk to be presented at the Behavior, Energy and Climate Change Conference, Baltimore, MD (2016, Oct.)

#### Choice architecture awareness

- Poster presented at Society for Judgment and Decision Making, St. Chicago, IL (2015, Nov.)

#### Political affiliation and message framing

- Talk presented at the Behavior, Energy and Climate Change Conference, Sacramento, CA (2013, Nov.)
- Poster presented at the American Association for the Advancement of Science, Boston, MA (2013, Feb.)\*

#### Affective forecasting in consumer decision making across the lifespan

- Poster presented as part of NIH-funded Symposium “Mechanisms of Motivation, Cognition, and Aging Interactions”, Washington, D.C. (2013, May)\*
- Talk presented at the 13<sup>th</sup> Annual Social and Personality Psychology Four-College Conference, New Haven, CT (2012, April)\*
- Poster presented at Society for Judgment and Decision Making, St. Minneapolis, MN (2011, Nov.)\*

#### Green and Graying

- Talk presented at Society for Judgment and Decision Making, Toronto, Canada (2013, Nov.)\*

#### Constructed Belief and Bias in Environmental Preference

- Talk presented at the 120<sup>th</sup> Annual Convention of the American Psychological Association, Orlando, FL (2012, Aug.)\*
- Talk presented at the Behavior, Energy and Climate Change Conference, Washington, D.C (2011, Dec.)\*
- Invited talk for roundtable at The 10<sup>th</sup> Annual Nature Ecology Society Colloquium, New York, NY (2011, March)\*

- Poster presented at Society for Judgment and Decision Making, St. Louis, MI (2010, Nov.)\*

#### Perceptual Aliasing in a Dynamic Decision Making Task

- Talk presented at the 32nd Annual Meeting of the Cognitive Science Society, Portland, OR (2010, May)\*
- Poster presented at Multidisciplinary Symposium on Reinforcement Learning, Montreal, Canada (2009, May)\*

## HONORS & AWARDS

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Faculty Fellowship, Columbia University Psych Dept.	2009-14
Research Travel Award, Columbia University Psych Dept.	2009-13
Invited Participant, Harvard Kennedy School Center for Public Leadership Behavioral Science Workshop, Cambridge, MA.	2013
Columbia Psychology Departmental award for Recipient of NSF Doctoral Dissertation Research grant	2013
Invited Participant and NIH travel grant, RAND Summer Institute for the Mini-Med Workshop and the Workshop on Aging, Santa Monica, CA	2012
Student Fellow, Precourt Energy Efficiency Center (Stanford University)	2011
Honorable Mention, National Science Foundation Graduate Research Fellowship	2010
Elected to Phi Beta Kappa	2007
Honors Thesis Senior Research Supplement Award, Middlebury College	2007

## TEACHING INTERESTS

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Consumer Behavior, Behavioral Decision Making, Marketing Research

## TEACHING EXPERIENCE (COLUMBIA UNIVERSITY)

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<b>Instructor:</b> Thinking and Decision Making (instructor rating 4.5/5)	Summer 2014
<b>Instructor:</b> The Science of Psychology (instructor rating 4.6/5)	Summer 2013-14
<b>Lab Instructor:</b> Experimental Methodology	Spring 2014
<b>Teaching Assistant:</b> Mind, Brain and Behavior (Fall, 2012); Social Psychology (Summer, 2012); Developmental Psychology (Spring, 2012); The Science of Psychology (Fall, 2011); Clinical Neuropsychology (Summer, 2011); Mind, Brain & Behavior (Spring, 2011); The Science of Psychology (Spring, 2010)	

## PROFESSIONAL EXPERIENCE

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<b>Science Advisor</b> , SEE Change Institute, LLC Venice, CA	2015-present
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<b>Consultant</b> , United Nations (Educational, Scientific and Cultural Organization), Paris, France	2015
<b>Consultant</b> , Ipsos Market Research (Neuroscience & Emotion Centre of Excellence) New York, NY	2014
<b>Consultant</b> , Marketing Evolution New York, NY	2012-2014
<b>Research Assistant</b> , Computation and Cognition Lab New York University, Department of Psychology, New York, NY	2008-2009
<b>Research Assistant</b> , JHL Research Institute of Aging Jewish Home Lifecare, New York, NY	2007-2008

## ACADEMIC REFERENCES

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### **Eric J. Johnson**

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### **Ye Li**

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## APPENDIX: ABSTRACTS OF SELECTED RESEARCH PAPERS

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**Zaval, L., Li, Y., & Johnson, E.J.** Affective forecasting for future consumption improves across the life span (*Under second round review at Journal of Consumer Research*)

Affective forecasting plays a major role in consumer choice but its accuracy suffers from many systematic errors. Yet, little is known about how forecasting accuracy changes over the adult life span. We present four studies that investigate age differences in consumers' ability to forecast how they will feel about upcoming events (e.g., receiving a gift basket). We show that affective forecasting improves across the life span: Older adults are less likely than younger adults to wrongly predict that their affective response to an event will be less intense if the event occurs later in time—a reduction of *future anhedonia*. We find this improvement for predictions about money as well as consumer goods. An examination of underlying factors suggests that this age difference is driven by age-related increases in the perceived psychological connectedness between one's current and future self. Further, we show that age differences in future anhedonia may underlie older adults' more patient temporal discounting. These results have implications for age-related changes in an array of consumer judgments including product evaluation, consumer satisfaction, and purchase regret.

**Zaval, L., Markowitz, E., & Weber, E. U.** (2015). How will I be remembered? Conserving the Environment for the Sake of One's Legacy. *Psychological Science*. 26(2), 231-236.

Long time horizons and social distance are viewed as key psychological barriers to proenvironmental action, particularly regarding climate change. We suggest that these challenges can be turned into opportunities by making salient long-term goals and motives, thus shifting preferences between the present self and future others. We tested whether individuals' motivation to leave a positive legacy can be leveraged to increase engagement with climate change and other environmental problems. In a pilot study, we found that individual differences in legacy motivation were positively associated with proenvironmental behaviors and intentions. In a subsequent experiment, we demonstrated that priming legacy motives increased donations to an environmental charity, proenvironmental intentions, and climate-change beliefs. Domain-general legacy motives represent a previously understudied and powerful mechanism for promoting proenvironmental behavior.

Li, Y., Gao, J., Enkavi, Z., **Zaval, L.**, Weber, E. U., & Johnson, E.J. (2015). Cognitive Ability and Knowledge Predict Real-World Financial Outcomes. *Proceedings of the National Academy of Sciences*. 112(1), 65-69.

Age-related deterioration in cognitive ability may compromise the ability of older adults to make major financial decisions. We explore whether knowledge and expertise

accumulated from past decisions can offset cognitive decline to maintain decision quality over the life span. Using a unique dataset that combines measures of cognitive ability (fluid intelligence) and of general and domain-specific knowledge (crystallized intelligence), credit report data, and other measures of decision quality, we show that domain-specific knowledge and expertise provide an alternative route for sound financial decisions. That is, cognitive aging does not spell doom for financial decision-making in domains where the decision maker has developed expertise. These results have important implications for public policy and for the design of effective interventions and decision aids.

**Zaval, L.,** Keenan, E.A., Johnson, E.J., & Weber, E.U. (2014). How Warm Days Increase Belief in Global Warming, *Nature Climate Change*, 4, 143-147.

Climate change judgments can depend on whether today seems warmer or colder than usual, termed the local warming effect. Although previous research has demonstrated that this effect occurs, studies have yet to explain why or how temperature abnormalities influence global warming attitudes. A better understanding of the underlying psychology of this effect can help explain the public's reaction to climate change and inform approaches used to communicate the phenomenon. Across five studies, we find evidence of attribute substitution, whereby individuals use less relevant but available information (for example, today's temperature) in place of more diagnostic but less accessible information (for example, global climate change patterns) when making judgments. Moreover, we rule out alternative hypotheses involving climate change labeling and lay mental models. Ultimately, we show that present temperature abnormalities are given undue weight and lead to an overestimation of the frequency of similar past events, thereby increasing belief in and concern for global warming.

## **DISSERTATION**

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### **'Decision Architecture and Implicit Time Horizons'**

Committee: E.U. Weber, E.J. Johnson, E.T. Higgins, R. Gonzalez, K. N. Ochsner

Recent research on judgment and decision making emphasizes *decision architecture*, the task and contextual features of a decision setting that influence how preferences are constructed. In a series of three papers, this dissertation considers architectural features related to the intertemporal structure of the decision setting that influence cognition, motivation, and emotion, and include modifications of (i) informational, (ii) experiential, (iii) procedural, and (iv) emotional environments. This research also identifies obstacles to decision making, whether that obstacle is an individual difference (e.g., age-related change in emotional processing) or a temporary state (e.g., a change in motivational focus, or sensitivity to irrelevant features of the decision setting). Papers 1 and 2 focus on decision architecture related to *environmentally-relevant* decisions, investigating how structural features of the decision task can trigger different choice processes and behavior. Paper 1 explores a potential mechanism behind constructed preferences relating to climate change belief and explores why these preferences are sensitive to normatively irrelevant features of the judgment context, such as transient



outdoor temperature. Paper 2 examines new ways of emphasizing time and uncertainty with the aim of turning psychological obstacles into opportunities, accomplished by making legacy motives more salient to shift preferences from present-future and self-other trade-offs at the point of decision making. Paper 3 examines how the temporal horizon of a decision setting influences predicted future preferences within the domain of affective forecasting. In addition, Paper 3 explores how individual and situational differences might affect the match (or mismatch) between predicted and experienced outcomes by examining differences in forecasting biases among older versus younger adults. Taken together, these three papers aim to encourage individuals to make decisions that are not overshadowed by short-term goals or other constraints, with the aim of producing actionable modifications for policy-makers in the presentation of information relevant to such decisions.