



SPEAKER BIOS

Cognitive Models

Michael S. Wogalter is a Professor Emeritus of Psychology at North Carolina State University (Raleigh), having “retired” in 2013 after serving on its faculty for over 20 years. Previously, he was on the faculties of Rensselaer Polytechnic Institute and the University of Richmond. Dr. Wogalter’s main research areas include hazard communication, human-technology systems interaction, cognitive ergonomics, and forensic human factors. He has authored more than 350 publications, including books, journal articles, and conference proceeding articles, and has participated as a consultant in several hundred legal cases involving the analysis of human perception, cognition, and warnings. He holds a Ph.D. degree in Human Factors/Engineering Psychology from Rice University, a master’s degree in Experimental Psychology from the University of South Florida, and a bachelor’s degree in Psychology from the University of Virginia.

Evaluation Procedures and Methods

Ilana Westerman is the CEO of Create with Context, Inc. She spearheaded The Digital Trust Initiative, an ongoing effort to build trust between businesses and their customers regarding the acquisition and use of personal data, initially sponsored by Visa, AOL, Verizon, Yahoo! and the Future of Privacy Forum. Through this work, Create with Context has observed, interviewed, and surveyed more than 15,000 consumers globally in order to learn about their attitudes toward and awareness of digital data collection. Prior to co-founding Create with Context in 2005, Ms. Westerman worked on IBM’s web presence for the Nagano Olympics and was one of the early members of Yahoo!, where she helped build the Yahoo! UX team. She has also shared her passion for context-driven design as an Adjunct Professor at San Jose State University.

Craig Andrews is a Professor and the Charles H. Kellstadt Chair in Marketing at Marquette University. His research focuses on advertising, labeling and public health issues, including the effectiveness of tobacco health warnings in reducing adolescent smoking intentions, and how front-of-package nutrition symbols and redesigned pharmacy leaflet information is comprehended by consumers. Dr. Andrews has served as a Social Scientist at the FDA’s Center for Tobacco Products, as a Senior Scholar at the FDA’s Center for Food Safety and Applied Nutrition, and as a Consumer Research Specialist at the FTC where he earned an Award for Meritorious Service. He was Editor of the Journal of Public

Policy & Marketing, a member of the Behavior Change Expert Panel for the National Youth Anti-Drug Media Campaign, and is a co-author of Advertising, Promotion, and Other Aspects of Integrated Marketing Communications. Dr. Andrews' work has appeared in leading journals in marketing and public health, including the Journal of Marketing, Journal of Marketing Research, Journal of Consumer Research, Journal of Public Policy & Marketing, Journal of Advertising, Tobacco Control, and the American Journal of Public Health.

Your Attention Please!

Nathaniel J. Evans is an Assistant Professor in the Grady College's Department of Advertising and Public Relations at the University of Georgia. Dr. Evans' research has examined consumers' processing, understanding, and evaluation of covert and non-traditional advertising formats, including advergames, branded apps, in-game advertising, and native advertising, with a focus on public policy implications. His research framework can be applied to regulatory and policy related topics in advertising, marketing, communication and health. Dr. Evans' work has been published in the Journal of Advertising, Journal of Interactive Advertising, Journal of Current Issues and Research in Advertising, Television and New Media, and Health Affairs. The research presented was funded in part by the American Academy of Advertising.

Mariea Grubbs Hoy is a Professor of Advertising at the University of Tennessee. Dr. Hoy's research interests include disclosures, online privacy, covert advertising, direct-to-consumer drug advertising, and children's advertising. She has published in journals including the Journal of Public Policy & Marketing, Journal of Advertising, Journal of Consumer Affairs, and Journal of Current Issues and Research in Advertising. Dr. Hoy presented at the 2007 FTC Negative Options Marketing Workshop. She has also won the University of Tennessee Alumni Association Teaching Award. Dr. Hoy received a Ph.D. in Marketing from Oklahoma State University.

David A. Hyman is the H. Ross and Helen Workman Chair in Law and Professor of Medicine at the University of Illinois, where he directs the Epstein Program in Health Law and Policy. He focuses his research and writing on the regulation and financing of health care, and on empirical law and economics. He teaches or has taught health care regulation, civil procedure, insurance, medical malpractice, law & economics, professional responsibility, and tax policy. While serving as Special Counsel to the FTC, Dr. Hyman was principal author and project leader for the first joint report issued by the FTC and the Department of Justice, "Improving Health Care: A Dose of Competition." He has published widely in student edited law reviews and peer reviewed medical, health policy, law, and economics journals. Dr. Hyman received an M.D. and a J.D. from the University of Chicago.

Rebecca Balebako conducts policy analysis on privacy and cyber security at RAND Corporation. Her doctoral work at Carnegie Mellon University in Engineering and Public Policy included work on usable privacy controls for smartphones. Dr. Balebako was previously a software engineer at technology

startups and universities. The research presented was funded by the National Science Foundation and by a John and Claire Bertucci Fellowship.

Comprehension

Daniel Goldstein is a Principal Researcher at the Microsoft Research Lab in New York City, a division of Microsoft Corp. Previously he was an Assistant Professor of Marketing at the London Business School and taught or researched at Yahoo Research, Columbia University, Stanford University, Harvard University, and Germany's Max Planck Institute, where he was awarded the Otto Hahn Medal in 1997. Dr. Goldstein is President of the Society for Judgment and Decision Making, which is the largest academic organization in Behavioral Economics. He sits on the Academic Advisory Board of the United Kingdom's Behavioral Insights Team (aka the "Nudge Unit"). He received a Ph.D. in Psychology from the University of Chicago.

Elizabeth Howlett is a Professor of Marketing at the Sam M. Walton College of Business, University of Arkansas, Fayetteville. Dr. Howlett's research focuses on consumers' use and understanding of product information disclosures. She has published extensively in top marketing, consumer behavior, and public policy journals. Dr. Howlett is also a special government employee serving as a Food and Drug Consultant for the Risk Communication Advisory Committee. The research presented was funded in part by Healthy Eating Research, A Robert Wood Johnson Foundation.

Susan Kleimann founded the Kleimann Communication Group in 1997. Her company has been involved in numerous projects to develop and test large high-impact documents. Dr. Kleimann's work often focuses on the juncture of public policy and documents intended to convey that policy to consumers. She oversaw the development and testing of the Model Financial Privacy Notice, now used by nearly every U.S. financial institution. More recently, Dr. Kleimann led the development and testing of the Loan Estimate and Closing Disclosure (or TRID) for the Consumer Financial Protection Bureau. Dr. Kleimann also serves as the Chair of the Center for Plain Language and works with the International Working Group to develop international standards on plain language, including the need for evaluation as central to those standards. Dr. Kleimann received her Ph.D. from the University of Maryland, College Park. The research presented was funded by the Consumer Financial Protection Bureau.

Joel R. Reidenberg is the Stanley D. and Nikki Waxberg Chair and Professor of Law at Fordham University where he directs the Center on Law and Information Policy. Dr. Reidenberg served as the inaugural Microsoft Visiting Professor of Information Technology Policy at Princeton University and continues to serve as a visiting research affiliate of Princeton's Center for Information Technology Policy. Dr. Reidenberg is a principal investigator on the Usable Privacy Project (<http://usableprivacy.org>). He is a member of the American Law Institute (ALI) and an Advisor to the ALI's Principles of Law of Data Privacy project. The research presented was funded in part by the National Science Foundation and the National Security Agency.

Impact on Decision Making and Behavior

Lillian Ablon is an information scientist at the RAND Corporation and a Professor at the Pardee RAND Graduate School. She conducts technical and policy research on cybersecurity, emerging technologies, privacy and security in the digital age, computer network operations, digital exhaust, and the human element. Recent research topics include consumer attitudes towards data breach notifications; black markets for cybercrime tools and stolen data as well as white, grey, and black markets for zero-day exploits; social engineering and open source intelligence; methods for zero-day vulnerability detection; tools and technologies for greater cyber situational awareness; and privacy concerns with digital identity. Prior to joining RAND, Ms. Ablon worked with cutting-edge technologies in cryptography, network exploitation and vulnerability analysis, and mathematics. She won a black badge at DEFCON21 and holds degrees in mathematics from Johns Hopkins University and the University of California, Berkeley. The research presented was funded by the RAND Corporation's Institute for Civil Justice.

Idris Adjerid is an Assistant Professor at the Mendoza College of Business. His research concentrates on the economics of information systems and personal information, with a focus on applications of behavioral economics to privacy decision making. His work has been published in Management Science, the IEEE Journal on Privacy and Security, and various conference proceedings. He received a Ph.D. in Information Systems from the Heinz College of Public Policy at Carnegie Mellon University. The research presented was funded in part by the National Science Foundation, the Alfred P. Sloan Foundation, and the Carnegie Corporation of New York.

Ginger Zhe Jin is the Director of the FTC's Bureau of Economics and is responsible for supervising economic analysis for the FTC's antitrust and the consumer protection missions and advising the Commission on economic policy matters. Dr. Jin is a Professor of Economics at the University of Maryland and a Research Associate at the National Bureau of Economic Research. Most of her research focuses on information asymmetry among economic agents and ways to overcome this information problem. She has examined restaurant food safety, health insurance, prescription drugs, online trading, online reviews, regulatory inspection, scientific innovation, air quality, blood donation, and the intrafamilial interaction between parents and children. In October 2014, Dr. Jin co-founded Hazel Analytics, an analytics company that promotes the use of open government data. The research presented was funded in part by the National Science Foundation, the Net Institute, the Alfred P. Sloan Foundation, and the National Bureau of Economic Research.

Adair Morse is an Associate Professor of Finance at the Haas School of Business at the University of California, Berkeley. Her research spans three areas of finance: household finance, corruption, and asset management, with the unifying theme of focusing on topics useful for leveling economic playing fields. Dr. Morse has a particular interest in household debt and welfare. The disclosure design appearing in her Brattle Prize-winning joint work has been adopted into banking regulation by U.S. states and Canadian provinces. The idea of the design is that information disclosure should be timely

and tailored to how people make financial decisions, especially incorporating any cognitive biases. In another joint work, Dr. Morse used household bank credit to infer the level of tax evasion in Greece, making contributions both to the use of finance as an indicator for income and to the measurement of tax evasion. Her other noteworthy publications in household finance include work on the effect of income inequality on consumption, the welfare consequence of payday loans, and crowdfunding.

Case Studies

Colin Campbell is an Assistant Professor of Marketing at Kent State University. His research examines online marketing, with a specific focus on social media and innovative advertising forms. Dr. Campbell is particularly interested in research that both develops theory and informs marketing and advertising practice. His work has appeared in outlets such as the *Journal of Advertising Research*, the *Journal of Advertising*, and *California Management Review*.

Sarah J. Farnsworth serves as the Vice President of Scientific Affairs for PEGUS Research, a contract research organization based in Salt Lake City that specializes in designing and implementing consumer research and clinical studies to support prescription-to-over-the-counter switch efforts. These studies determine if consumers are able to accurately comprehend important directions and warnings on product labeling, and then apply this understanding in order to use the product safely. The mission of this work is to safely increase access to medicines and have a positive impact on public health. Dr. Farnsworth received her Ph.D. in Neuroscience from the University of Utah, and serves as an Adjunct Professor of Psychology and Neuroscience at Weber State University in Ogden, Utah. The research presented was funded by Chattem, Inc., a Sanofi Company.

Manoj Hastak is Professor in the Department of Marketing at the Kogod School of Business, American University. He has published extensively in scholarly marketing publications including the *Journal of Consumer Research*, *Journal of Public Policy & Marketing*, and *Journal of Advertising*. Dr. Hastak has served as a consultant on consumer perception issues for a number of federal agencies (e.g., FTC, FDA, USDOJ, CFPB, HUD). He is a two-time recipient of the Thomas C. Kinnear award for the best article published in the *Journal of Public Policy & Marketing*. He currently serves as Associate Editor of the *Journal of Public Policy & Marketing*, is a former member of the editorial board of *Psychology & Marketing*, and has organized and chaired numerous academic conferences including the 2007 Marketing and Public Policy Conference and the 1999 Society for Consumer Psychology Conference. Dr. Hastak received his Ph.D. in Business Administration from the Pennsylvania State University. Some of the research presented was funded by the Federal Trade Commission.

Heidi Johnson is a Research Analyst on the Decision Making and Behavioral Studies team at the Consumer Financial Protection Bureau. She manages the division's research agenda on disclosure, a strategic initiative to invest in research that explores the factors that influence a disclosure's efficacy, how to use different methodologies to study disclosure, and the market effects of disclosure. Ms.

Johnson's work at the Bureau includes consumer research on overdraft and other financial products. She received a Master's degree in Public Policy from the Harvard Kennedy School.

The Future of Disclosures?

Serge Egelman is the Research Director of the Usable Security & Privacy Group at the International Computer Science Institute and leads the Berkeley Laboratory for Usable and Experimental Security at the University of California, Berkeley. Dr. Egelman's research focuses on the intersection of privacy, computer security, and human behavior, with the specific aims of better understanding how people make decisions surrounding their privacy and security and creating data-driven improvements to systems and interfaces. This has included research on social networking privacy, access controls, authentication mechanisms, web browser-security warnings, and privacy-enhancing technologies. His work has received multiple best paper awards, including multiple ACM CHI Honorable Mentions, the 2012 Symposium on Usable Privacy and Security Distinguished Paper Award for his work on smartphone application permissions, and the 2012 Information Systems Research Best Published Paper Award for his work on consumers' willingness to pay for online privacy. He received his Ph.D. from Carnegie Mellon University and prior to that was an undergraduate at the University of Virginia. The research presented was funded by the National Science Foundation and the Department of Homeland Security.

Tamar Krishnamurti is an Assistant Research Professor of Engineering and Public Policy at Carnegie Mellon University. She is an early-career scientist with 10 years of experience in the field of behavioral decision research. Dr. Krishnamurti approaches complex decision-making landscapes by applying basic knowledge to the design of communications and behavioral interventions that assist people in making more informed choices in areas as diverse as maternal health and energy conservation. Dr. Krishnamurti conducts research, both domestically and internationally, with a focus on vulnerable populations. She is dedicated to accessible science communication and her op-eds have appeared in popular publications, such as the New York Times and Huffington Post. Dr. Krishnamurti received a Ph.D. in Behavioral Decision Research from Carnegie Mellon University. The research presented was funded by ICON plc and the Swedish Foundation for Humanities and Social Sciences (Riksbankens Jubileumsfond) Program on Science and Proven Experience.

Florian Schaub is an Assistant Professor in the School of Information at the University of Michigan. Dr. Schaub's research focuses on empowering users to effectively manage their privacy in complex socio-technological systems. His research interests include privacy, human-computer interaction, mobile and ubiquitous computing, and the Internet of Things. Before joining the University of Michigan faculty, Dr. Schaub was a postdoctoral fellow in the School of Computer Science at Carnegie Mellon University. He received a doctoral degree and Diplom in Computer Science from the University of Ulm, Germany, and a Bachelor in Information Technology from Deakin University, Australia. The research presented was

funded in part by the National Science Foundation, the Defense Advanced Research Projects Agency, the Air Force Research Laboratory, Google, Inc., Yahoo! Inc., and the Carlsberg Foundation.