

Stephen Roll, Ph. D.

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Education

The Ohio State University, John Glenn College of Public Affairs

Ph. D. in Public Affairs, May 2016

Major Fields: *Public Policy Analysis & Public Economics*; Minor Field: *Economics*

Indiana University, College of Arts and Sciences

Bachelor of Arts (Honors), December 2007

Major Fields: *Economics, English Literature*

Professional Experience

2022-Present	Associate Director of Research <i>Social Policy Institute, Washington University in St. Louis</i>
2016-Present	Research Assistant Professor <i>Brown School, Washington University in St. Louis</i>
2010-2016	Research and Teaching Assistant <i>John Glenn College of Public Affairs, The Ohio State University</i>
2008-2010	Senior Research Analyst and Client Consultant <i>The Nielsen Company BASES</i>

Peer-Reviewed Publications

1. Despard, M., & **Roll, S. P.** (In Press). Income Loss and Financial Distress during COVID-19: The Protective Role of Liquid Assets. *Journal of Financial Counseling and Planning*.
2. **Roll, S. P.**, Constantino, S., Hamilton, L., Miller, S., Bellisle, D., Despard, M. (In Press). How Would Americans Respond to Direct Cash Transfers? Results from Two Survey Experiments. *Social Service Review*.
3. **Roll, S. P.**, Despard, M., Grinstein-Weiss, M. & Bufe, S. (In Press). Emergency savings among persistently poor households: Evidence from a field experiment. *Social Work Research*.
4. Chun, Y., **Roll, S. P.**, Miller, S., Larimore, S., Lee, H., & Grinstein-Weiss, M. (2022). Racial and Ethnic Disparities in Housing Instability during the COVID-19 Pandemic: The Role of Assets and Income Shocks. *Journal of Economics, Race, and Policy*.
5. Despard, M., **Roll, S. P.**, Grinstein-Weiss, M., Hardy, B., Oliphant, J. (2022). Overcoming Low Rates of Tax Refund Saving: The Importance of Incentives to Build Emergency Savings. *Journal of Consumer Affairs*.
6. Shannon, M., Acri, M., **Roll, S. P.**, & Grinstein-Weiss, M. (2022). To File or Not to File: Assessing the Tax Filing Behaviors of Ambetter Marketplace Members. *The American Journal of Managed Care*, 28 (11).
7. Grinstein-Weiss, M., Pinto, O., Kondratjeva, O., **Roll, S. P.**, Bufe, S., & Schwartz-Tayri, T. (2022). Early enrollment and participation in the Savings for Every Child program: evidence from the program rollout. *Social Security*, 116 (Hebrew).
8. Ferris, D., **Roll, S. P.**, Huang, J., Mathews, K., Ragain, T., Simpson, K., Jabbari, J., Gilbert, K., Frank, T., Rothman, S. (2022). Addressing Food Security to improve Maternal Health with a 'Food as Medicine' Prescription Program. *Journal of Public Health Research*.
9. Graham, C., Hamilton, B. H., Chun, Y., **Roll, S. P.**, Ross, W., Joynt-Maddox, K. E., & Grinstein-Weiss, M. (2022). Coping with COVID-19: Implications of Differences in Resilience across Racial Groups for Mental Health and Well-Being. *PLOS One*.
10. Moreland-Russell, S., Jabbari, J., Ferris, D., **Roll, S. P.** (2022). At Home and on the Brink: Parents' Mental Health during COVID-19. *International Journal of Environmental Research and Public Health*.

11. Auguste, D., **Roll, S. P.**, & Despard, M. (2022). The Precarity of Self-employment among Low- and Moderate-income Households. *Social Forces*.
12. Jabbari, J., **Roll, S. P.**, Bufe, S., Chun, Y. (2022). Cut Me Some Slack! Slack Resources and Technology-Mediated Human Capital Investments in Entrepreneurship. *International Journal of Entrepreneurial Behavior & Research*.
13. Jabbari, J., **Roll, S. P.**, Bufe, S., & McKay, J. (2022). "Take my word for it": Group Texts and Testimonials Enhance State and Federal Student Aid Applications. *Journal of Behavioral and Experimental Economics*.
14. Kondratjeva, O., **Roll, S. P.**, Despard, M., & Grinstein-Weiss, M. (2022). The Impact of Tax Refund Delays on the Experience of Hardship Among Lower-Income Households. *Journal of Consumer Policy*, 1-42.
15. **Roll, S. P.**, Kondratjeva, O., Grinstein-Weiss, M., Chun, Y., Despard, M. (2021). Household Spending Patterns and Hardships during COVID-19: A Comparative Study of the U.S. and Israel. *Journal of Family and Economic Issues*.
16. Hardy, B., Hokayem, C., & **Roll, S. P.** (2021). Crashing without a Parachute: Racial and Educational Disparities in Unemployment during COVID-19. *Annals of the American Academy of Political and Social Science*, 698(1), 39-67.
17. Jabbari, J., Chun, Y., Nandan, P., McDermott, L., Frank, T., Ferris, D., Moreland-Russell, S., **Roll, S. P.** (2021). It Shouldn't take a Pandemic to increase School Meal Access for Low-Income Students: A Two-Step Floating Catchment Area Analysis of School Meal Access during COVID-19. *International Journal of Environmental Research and Public Health*, 18(21).
18. Grinstein-Weiss, M., **Roll, S. P.**, Jabbari, J., Chun, Y. (2021). Race, Ethnicity, and Household Hardship during the COVID-19 Pandemic: The Mediating Role of Liquid Assets. *Annals of the American Academy of Political and Social Science*, 698(1), 68-87.
19. Bufe, S., **Roll, S. P.**, Kondratjeva, O., Skees, S., & Grinstein-Weiss, M. (2021). Financial Shocks and Financial Well-Being: Which Factors Help Build Financial Resiliency in Lower-Income Households? *Social Indicators Research*.
20. **Roll, S. P.**, Kondratjeva, O., Bufe, S., Grinstein-Weiss, M. (2021). Promoting Public Retirement Savings Accounts during Tax Filing: Evidence from a Field Experiment. *Journal of Pension Economics & Finance*.
21. Despard, M., Taing, V., Weaver, A., **Roll, S. P.**, & Grinstein-Weiss, M. (2021). Material hardship among lower-income households: The role of liquid assets and place. *Journal of Poverty*.
22. Kondratjeva, O., **Roll, S. P.**, Despard, M. R., & Grinstein-Weiss, M. (2021). The Impact of State Earned Income Tax Credit Expansions on Material and Medical Hardships. *Journal of Consumer Affairs*.
23. **Roll, S. P.**, Kondratjeva, O., Bufe, S., Grinstein-Weiss, M., Skees, S. (2021). Assessing the Short-Term Stability of Financial Well-Being in Low- and Moderate-Income Households. *Journal of Family and Economic Issues*.
24. **Roll, S. P.**, Grinstein-Weiss, M., Gallagher, E., & Cryder, C. (2020). Can Pre-Commitment Increase Savings Deposits? Evidence from a Tax-Time Field Experiment. *Journal of Economic Behavior & Organization*, 180.
25. Haran-Rosen, M., Pinto, O., Kondratjeva, O., **Roll, S. P.**, Huseynli, A., Grinstein-Weiss, M. (2020). Household Savings Decisions in Israel's Child Savings Program: The Role of Demographic, Financial, and Intrinsic Factors. *Journal of Family and Economic Issues*, 42(2), 368-386.
26. Kondratjeva, O., **Roll, S. P.**, Bufe, S., Grinstein-Weiss, M. (2020). Using Financial Tips to Guide Debt Repayment: Experimental Evidence from Low- and Moderate-Income Tax Filers. *Journal of Behavioral and Experimental Economics*, 90.
27. **Roll, S. P.** & Moulton, S. (2019). Credit Counseling and Consumer Credit Trajectories. *Economic Inquiry*, 57(4).
28. **Roll, S. P.** & Moulton, S. (2019). The Impact of Automated Reminders on Credit Outcomes: Results from an Experimental Pilot Program. *Journal of Consumer Affairs*, 53(4).
29. Grinstein-Weiss, M., Pinto, O., Kondratjeva, O., **Roll, S. P.**, Bufe, S., Barkali, N., & Gottlieb, D. (2019). How do Households Choose to Invest in a Universal Child Savings Program? Evidence from Israel. *Children and Youth Services Review*, 101.
30. Grinstein-Weiss, M., Kondratjeva, O., **Roll, S. P.**, Pinto, O., & Gottlieb, D. (2019). The Saving for Every Child Program in Israel: An Overview of a Universal Asset-Building Program. *Asia Pacific Journal of Social Work and Development*, 29(1).
31. **Roll, S. P.**, Russell, B. D., Perantie, D. C., & Grinstein-Weiss, M. (2018). Encouraging Tax-Time Savings with a Low-Touch, Large-Scale Intervention: Evidence from the Refund to Savings Experiment. *Journal of Consumer Affairs*, 53(1).
32. **Roll, S. P.**, Moulton, S., & Sandfort, J. (2017). A Comparative Analysis of Two Streams of Implementation Research. *Journal of Public and Nonprofit Affairs*, 3(1).

33. **Roll, S. P.** (2016). The Sharpen Your Financial Focus Evaluation: Managing Complexity and Stakeholders. E-case study for *The Hubert Project*. Available at <http://www.hubertproject.org/hubert-material/405/>

Book Chapters

1. **Roll, S. P.**, Grinstein-Weiss, M., Steensma, J., & deRuyter, A. (2022). Developing Financial Assets for Lower-Income Households. In Rank, M. R., & Yadama, G. N., *Towards a Livable Life: A 21st Century Agenda for Social Work*. Oxford: Oxford University Press. China Social Sciences Press. (In Chinese. The original work in English was published by Oxford University Press in 2020).
2. **Roll, S. P.**, & Grinstein-Weiss, M. (2021). A Golden Moment: Using Tax Refunds to Build Savings and Promote Economic Mobility. In Boshara, R., & Rademacher, I., *Brief Essays on Best Ideas to Build Wealth—For Everyone*. St. Louis: Federal Reserve.
3. Grinstein-Weiss, M., Kondratjeva, O., **Roll, S. P.**, Pinto, O., & Gottlieb, D. (2020). The Saving for Every Child Program in Israel: An overview of a universal asset-building policy. In Sherraden, M., Huang, J., & Zou, L., *Inclusive Child Development Accounts: Toward Universality and Progressivity*. New York: Routledge.
4. **Roll, S. P.**, Grinstein-Weiss, M., Steensma, J., & deRuyter, A. (2020). Developing Financial Assets for Lower-Income Households. In Rank, M. R., & Yadama, G. N., *Towards a Livable Life: A 21st Century Agenda for Social Work*. Oxford: Oxford University Press.
5. **Roll, S. P.**, & Thomas, N. (2013). The Progress of Association: Tracing the Ideas of Mary Parker Follett Through the Present. In J. C. Raadschelders, & B. Fry, *Mastering Public Administration (Third Edition)*. Washington, DC: CQ Press.

Manuscripts under Review

1. Auguste, D., **Roll, S. P.**, & Despard, M. (Revise & Resubmit). Democratizing the Economy or Introducing Economic Risk? Gig Work During the COVID-19 Pandemic. *Work & Occupations*.
2. Jabbari, J., Jackson, J., **Roll, S. P.**, & Grinstein-Weiss, M. (Revise & Resubmit). Pinching pennies or money to burn? The role of grit in financial behaviors. *Social Psychology*.
3. Jabbari, J., **Roll, S. P.**, Auguste, D., & Zheng, H., Heller, O. Did Reskilling during the COVID-19. Pandemic Increase Life Satisfaction, Optimism, and Entrepreneurship? Evidence from a Longitudinal Survey. *Journal of Family and Economic Issues*
4. Chenoweth, E., Lee, H., Hamilton, B., Papageorge, N., Roll, S. P., Zahn, M. (Under Review). Who Protests, What Do They Protest, and Why? *American Economic Review: Insights*.
5. Hamilton, L., Bellisle, D., Brugger, L., **Roll, S. P.**, Fox-Dichter, S., Pitman, E. (Under Review). "It Saved Us": Parent Perspectives of the 2021 Expanded Child Tax Credit. *Children & Youth Services Review*.
6. **Roll, S. P.**, Chun, Y., Kondratjeva, O., & Bufe, S. Prevention, Resolution, or Counseling: Testing Three Approaches to Preventing Debt Payment Delinquencies in a Large-Scale Field Experiment. *Behavioral Science & Policy*.
7. Jabbari, J., **Roll, S. P.**, Despard, M., & Hamilton, L. (Under Review). Experimental Evidence on Consumption, Saving, and Family Formation Responses to Student Debt Forgiveness. *Socius*.
8. Jabbari, J., **Roll, S. P.**, Hamilton, L., Anglum, J. C. (Under Review). The Child Tax Credit, Educational Investments, and the American Dream: A Moderated-Mediation Analysis. *Sociological Science*.
9. Jabbari, J., Terada, T., Zheng, H., & **Roll, S. P.** (Under Review). Student Loan Policies and Payments during the COVID-19 Pandemic: Closing the Gap or Widening Inequalities? *Journal of Student Financial Aid*.
10. Ferris, D., **Roll, S. P.**, Ragain, T., Huang, J., Mathews, K., Simpson, K., Gilbert, K., Frank, T., & Jabbari, J. (Under Review). Improving Food Security, Maternal Health, and Birth Outcomes Through FreshRx: A "Food Is Medicine" Intervention. *American Journal of Health Promotion*.
11. Bartosiak, A., Loibl, C., Zheng, H., & **Roll, S. P.** (Under Review). To What Extent did Social Media Use Contribute to Financial Hardship One Year into the COVID-19 Pandemic? The Role of Fear of Missing Out. *International Journal of Consumer Studies*.
12. Hamilton, L., Despard, M., **Roll, S. P.**, Bellisle, D., Hall, C. A., & Wright, W. (Under Review). Does Frequency or Amount Matter? Testing the Perceptions of Four Universal Basic Income Proposals. *Social Sciences*.
13. Kondratjeva, O., Schwartz-Tayri, T., Bufe, S., **Roll, S. P.**, Gal, J., & Grinstein-Weiss, M. (Under Review). Did Government Benefits Help Israeli Households Avoid Hardship during COVID-19? Evidence from a National Survey. (Under Review). *Journal of International and Comparative Social Policy*.

14. Miller, S., Brown, T., **Roll, S. P.**, & Grinstein-Weiss, M. (Under Review). Examining the Relationship between Assets, Hardships, and Civic Engagement: Evidence from the 2020 Protests. *Journal of Sociology & Social Welfare*.
15. Jabbari, J., **Roll, S. P.**, Ridenour, N. (Under Review). Covid-19 Pandemic Loneliness, Emotional Distress, and Perceived Physical and Mental Health: A Structural Equation Model. *Health & Social Care in the Community*.

Research Funding & Contracts

Co-Principal Investigator, Activating Inclusive Growth in St. Louis Mastercard Center for Inclusive Growth (Co-PIs: Grinstein-Weiss, Ferris), \$1,499,258	01/2023-12/2024
Co-Principal Investigator, Workforce Economic Inclusion and Mobility Project: Strengthening Economic Opportunities for LMI Workers JPMorgan Chase Foundation (Co-PIs: Grinstein-Weiss, Despard), \$1,581,000	12/2022-11/2025
Co-Principal Investigator, The 2021 Expanded Child Tax Credit and Children and Youth with Special Health Care Needs Boston University Catalyst Center (Co-PI: Hamilton), \$49,250	10/2022-02/2023
Co-Principal Investigator, Examining Social Mobility and Equity in Certificate and Apprenticeship Programs Smith Richardson Foundation (Co-PIs: Chun, Jabbari), \$325,000	08/2022-07/2024
Co-Principal Investigator, Project Community Connections, Inc. Cash Transfer Pilot Project Community Connections, Inc. (Co-PI: Hamilton), \$138,039	07/2022-06/2025
Principal Investigator, Field Experiments to Promote Positive Financial Behaviors Metlife Foundation, \$175,000	06/2022-06/2023
Co-Investigator, Wealth Building in U.S. Habitat Partner Families. Habitat for Humanity International (PI: Chun), \$316,003	04/2022-09/2023
Co-Investigator, WIC Expansion Demonstration Missouri Foundation for Health (PI: Jabbari), \$60,000	07/2021-09/2022
Co-Investigator, Georgia Resilience and Opportunity Fund Program Evaluation Give Directly (PI: Hamilton), \$280,000	06/2021-06/2023
Principal Investigator, Employment, Financial, and Wellbeing Effects of the 2021 Expanded Child Tax Credit Humanity Forward & Annie E. Casey Foundations (Co-PI: Hamilton), \$266,000	06/2021-06/2022
Principal Investigator, Building on Benefits for Frontline Healthcare Workers Prudential Foundation, \$400,000	05/2021-04/2022
Co-Investigator, LaunchCode's Prison & Reentry Program Expansion Ascendium (PI: Jabbari), \$125,000	01/2021-12/2023
Principal Investigator, Rebuilding from the COVID-19 Crisis JPMorgan Chase Foundation (Co-PIs: Grinstein-Weiss, Frank-Miller), \$600,000	09/2020-06/2022
Co-Investigator, Examining the Economic Impacts of and Policy Responses to the COVID-19 Pandemic. Comparative Longitudinal Evidence from Israel and the U.S. The McDonnell Academy (PI: Grinstein-Weiss), \$20,000	07/2020-06/2021

Principal Investigator, The Socio-Economic Impacts of COVID-19 on Children, Youth, and Families The Annie E. Casey Foundation (Co-PI: Grinstein-Weiss), \$100,000	07/2020-12/2020
Co-Investigator, Enhancing Israel's Saving for Every Child Program Using Behavioral Interventions National Insurance Institute of Israel (PI: Grinstein-Weiss), \$42,600	02/2020-01/2022
Co-Principal Investigator, Refund to Savings Intervention in Canada Financial Consumer Agency of Canada (Co-PI: Grinstein-Weiss), CA\$39,513	02/2020-12/2020
Co-Principal Investigator, Mastercard Founding Sponsorship Grant Mastercard Foundation (Co-PIs: Ferris, Jabbari, Grinstein-Weiss), \$1,500,000	02/2020-02/2023
Co-Investigator, Free and Reduced Price Breakfast in Missouri Schools Operation Food Search (PI: Ferris), \$38,872	10/2019-09/2022
Co-Principal Investigator, Evaluation Support for the Financial Solutions Lab Financial Health Network (Co-PIs: Despard, Grinstein-Weiss), \$367,408	11/2018-12/2020
Co-Principal Investigator, Field Experiments to Promote Positive Financial Behaviors Metlife Foundation (Co-PI: Grinstein-Weiss), \$1,200,585	05/2019-04/2022
Principal Investigator, The FreshRx Program Evaluation Operation Food Search, \$400,000	03/2019-03/2022
Principal Investigator, Developing and Disseminating New Research on Financial Capability at Tax Time Prosperity Now, \$190,000	02/2019-12/2019
Co-Principal Investigator, Improving Financial Well-Being through Tax Filing and the Workplace JPMorgan Chase Foundation (Co-PIs: Despard, Grinstein-Weiss), \$385,000	01/2019-06/2020
Principal Investigator, Family Financial Networks and Income Volatility Consumer Financial Protection Bureau, \$22,446	10/2018-04/2019
Co-Investigator, Social Impact Nudgeathon—Applying Insights from Behavioral Economics to Improve Program Outcomes American Jewish Joint Distribution Committee (PI: Grinstein-Weiss), \$103,753	07/2018-12/2020
Co-Principal Investigator, Evaluating and Enhancing the Universal Child Savings Program in Israel Global Programs Faculty Research Fund (Co-PI: Grinstein-Weiss), \$3,500	04/2018-04/2019
Principal Investigator, Assessing Financial Well-Being Over Time in a Low-Income Population The Annie E. Casey Foundation, \$64,000	10/2017-03/2019
Co-Investigator, Envisioning Homeownership The National Foundation for Credit Counseling (PI: Campbell), \$3,750	04/2017-08/2017
Co-Investigator, Refund to Savings The Annie E. Casey Foundation (PI: Grinstein-Weiss), \$100,000	02/2017-01/2018

Co-Investigator, Refund to Savings Support Intuit, Inc. (PI: Grinstein-Weiss), \$750,000	01/2017-12/2021
Co-Principal Investigator, Refund to Savings Canada The Financial Consumer Agency of Canada (Co-PI: Grinstein-Weiss), \$15,000	01/2017-03/2017
Co-Investigator, Delaying Tax Refunds for Earned Income Tax Credit and Additional Child Tax Credit Claimants Intuit, Inc. (Co-PIs: Grinstein-Weiss, Maag), \$85,000	07/2016-12/2016
Co-Principal Investigator, <i>Sharpen Your Financial Focus</i> Program Evaluation National Foundation for Credit Counseling (Co-PI: Moulton), \$142,000	03/2014-12/2016
Co-Investigator, Target Population Analysis and Program Consultation United Way of Central Ohio (PI: Collins), \$20,000	03/2015-09/2015
Principal Investigator, Program Evaluation e-Case Development The Hubert Project, \$3,000	07/2015-11/2015

Proposed Research Funding

Co-Investigator, Does it pay to Credential? Assessing Credential Quality and Equity Through the NSC & Equifax Lumina Foundation (PI: Jabbari), \$475,000	2023-2025
Co-Principal Investigator, Financial Inclusion and Economic Mobility Innovations Wells Fargo (Co-PIs: Grinstein-Weiss, Jabbari, Chun), \$5,000,000 (est.)	2023-2026
Co-Principal Investigator, Evaluating a Randomized Controlled Trial of Unconditional Cash Transfers for Unhoused Individuals in Atlanta The Arnold Foundation (Co-PI: Hamilton), \$331,106	2023-2026
Co-Principal Investigator, Does Guaranteed Income Facilitate Wealth and Credit Building among Black Households in Georgia? The Robert Wood Johnson Foundation (Co-PI: Hamilton), \$293,983	2023-2026
Co-Principal Investigator, Designing Savings Accounts to Promote Asset Building for Individuals with Disabilities: Experimental Evidence on ABLE Accounts Sandell Foundation (Co-PI: Ferris), \$20,000 (est.)	2023-2024

Research Briefs

1. **Roll, S. P.**, Hamilton, L., & Chun, Y. (2022). *Expanded Child Tax Credit Payments Have Not Reduced Employment*. Social Policy Institute: Washington University in St. Louis.
2. Despard, M., Bufe, S., **Roll, S. P.**, & Kristensen, K. (2021). *Employment Changes During COVID-19*. Social Policy Institute: Washington University in St. Louis.
3. Bufe, S., **Roll, S. P.**, Kristensen, K., & Zhao, D. (2021). *Use of Public Benefits Over the First Year of the Pandemic*. Social Policy Institute: Washington University in St. Louis.
4. Muñoz-Rivera, A., Jabbari, J., **Roll, S. P.**, & Grinstein-Weiss, M. (2021). *Impact of COVID-19 on Households with Children*. Social Policy Institute: Washington University in St. Louis.
5. **Roll, S. P.**, Bufe, S., Chun, Y., & Grinstein-Weiss, M. (2021). *The Socioeconomic Impacts of COVID-19 Study: Survey Methodology Report*. Social Policy Institute: Washington University in St. Louis.
6. Fox-Dichter, S., Chun, Y., **Roll, S. P.**, & Kristensen, K. (2021). *Housing Hardships During COVID-19*. Social Policy Institute: Washington University in St. Louis.

7. **Roll, S. P.**, Chun, Y., Brugger, L., & Hamilton, L. (2021). *How are families in the US using their Child Tax Credit payments? A 50 state analysis*. Social Policy Institute: Washington University in St. Louis.
8. Hamilton, L., **Roll, S. P.**, Despard, M., Maag, E., & Chun, Y. (2021). *Employment, Financial and Well-being Effects of the 2021 Expanded Child Tax Credit*. Social Policy Institute: Washington University in St. Louis.
9. Fox-Dichter, S., Ryan, M., Kondratjeva, O., & **Roll, S. P.** (2020). *Strategies for debt reduction: Comparing financial tips and financial counseling* (SPI Research Brief No. 20-03). Social Policy Institute at Washington University in St. Louis.
10. Hampton, J., **Roll, S. P.**, & Grinstein-Weiss, M. (2020). *How do the lives of participants in a housing mobility program change after they move? A case study of the mobility connection program*. (SPI Research Brief No. 20-01). St. Louis, MO: Washington University, Social Policy Institute.
11. Kondratjeva, O., **Roll, S. P.**, Mantsura, O., Miretski, P., Statland-Vaintraub, O., Brumbaum, H., Tikotsky, A., & Grinstein-Weiss, M. (2020). *Improving the take-up of homecare services among Holocaust survivors in a Jewish charitable organization*. (SPI Research Brief No. 20-02). Social Policy Institute at Washington University in St. Louis.
12. Bufe, S., Sun, S., **Roll, S. P.**, Kondratjeva, O., & Grinstein-Weiss, M. (2019). *How do changing financial circumstances relate to financial well-being? Evidence from a national survey*. (SPI Research Brief No. 19-02). St. Louis, MO: Washington University, Social Policy Institute.
13. Sun, S., **Roll, S. P.**, Kondratjeva, O., Bufe, S., & Grinstein-Weiss, M. (2019). *Assessing the short-term stability of financial well-being in low- and moderate-income households*. (SPI Research Brief No. 19-01). St. Louis, MO: Washington University, Social Policy Institute.
14. Sun, S., **Roll, S. P.**, Kondratjeva, O., & Grinstein-Weiss, M. (2018). *Financial Well-Being in Low- and Moderate-Income Households: How Does It Compare to the General Population?* (SPI Research Brief). St. Louis, MO: Washington University, Social Policy Institute.
15. Davison, G., **Roll, S. P.**, Taylor, S. H., & Grinstein-Weiss, M. (2018). *The state of state EITCs: An overview and their implications for low- and moderate-income households* (CSD Research Brief). St. Louis, MO: Washington University, Center for Social Development.
16. **Roll, S. P.**, Mitchell, D. S., Holub, K., Bufe, S., & Grinstein-Weiss, M. (2017). *Responses to and repercussions from income volatility in low- and moderate-income households: Results from a national survey* (Issue Brief). Washington, DC: Aspen Institute and Center for Social Development.
17. **Roll, S. P.**, Mitchell, D. S., Bufe, S., Lynne, G., & Grinstein-Weiss, M. (2017). *The experience of volatility in low- and moderate-income households: Results from a national survey* (Issue Brief). Washington, DC: Aspen Institute and Center for Social Development.
18. Gallagher, E. A., Gopalan, R., Grinstein-Weiss, M., **Roll, S. P.**, & Davison, G. (2017). *Home delinquency rates are lower among ACA Marketplace households: Evidence from a natural experiment* (CSD Research Brief). St. Louis, MO: Washington University, Center for Social Development.
19. Perantie, D. C., **Roll, S. P.**, Oliphant, J., Guo, S., & Grinstein-Weiss, M. (2016). *Coping with a Crisis: Examining the Financial Resources Available to Lower-Income Households in an Emergency*. (CSD Research Brief). St. Louis, MO: Washington University, Center for Social Development.
20. **Roll, S. P.**, Taylor, S. H., & Grinstein-Weiss, M. (2016). *Financial anxiety in low- and moderate-income households: Findings from the Household Financial Survey*. (CSD Research Brief). St. Louis, MO: Washington University, Center for Social Development.
21. **Roll, S. P.**, Oliphant, J. E., & Perantie, D. C. (2016, July). *The rationality of overwithholding: Tax refund preferences among Refund to Savings participants*. (CSD Research Brief). St. Louis, MO: Washington University, Center for Social Development.
22. Despard, M. R., **Roll, S. P.**, Perantie, D. C., Oliphant, J. E., & Grinstein-Weiss, M. (2016, July). *The role of health insurance in the financial lives of lower income households*. (CSD Research Brief). St. Louis, MO: Washington University, Center for Social Development.

Legal Briefs

1. Addo, A. A., Baker, D., Charron-Chenier, R., Despard, M., Hamilton, D., Houle, J., Ross, M., **Roll, S. P.**, Seamstr, L., Shapiro, T. (2022). *Amicus Brief on Student Debt Forgiveness for Biden, Jr., v Nebraska et al*. Submitted to the Supreme Court of the United States.

Professional Publications, Technical Reports, & Conference Proceedings

1. Hamilton, L., **Roll, S. P.**, Despard, M., Maag, E., Chun, Y., Brugger, L., & Grinstein-Weiss, M. (2022). The Impacts of the 2021 Expanded Child Tax Credit on Family Employment, Nutrition, and Financial Well-being. Research report for *Brookings*.
2. Boshara, R., & **Roll, S. P.** (2021). Matched Savings Evidence. Memo for the White House Domestic Policy Council.
3. Despard, M., & **Roll, S. P.** (2021). COVID-19 Job and Income Loss and Financial Distress: The Protective Role of Liquid Assets. *Consumer Interests Annual*, 67.
4. Grinstein-Weiss, M., Kondratjeva, O., & **Roll, S. P.** (2020). Enrollment and Participation Trends in Israel's Universal Child Development Account Program. Research report for *Brookings*.
5. Thompson, R., Wiedrich, K., Hernandez, M., **Roll, S. P.**, Chun, Y., Lucas, T. (2020). Evaluating Tax Time Savings Interventions and Behaviors. Report for Prosperity Now.
6. **Roll, S. P.**, Kondratjeva, O., & Grinstein-Weiss, M. (2019). Financial Well-Being: Measuring Financial Perceptions and Experiences in Low- and Moderate-Income Households. Research report for *Brookings*.
7. Bufe, S., Kondratjeva, O., **Roll, S. P.**, Hardy, B., & Grinstein-Weiss, M. (2019). Heterogeneous Effects of Refund Savings on Participation in the Gig Economy: Findings from a Field Experiment. *Consumer Interests Annual*, 65.
8. **Roll, S. P.**, Grinstein-Weiss, M., & Despard, M. (2019). Long-term Impacts of Online tax-time Savings Interventions: Effects Among Persistently Poor and Resource-constrained Households. *Consumer Interests Annual*, 65.
9. Kondratjeva, O., **Roll, S. P.**, Bufe, S., & Grinstein-Weiss, M. (2019). Providing Financial Tips to Low- and Moderate-Income Tax Filers: Awareness, Usage, and Usefulness. *Consumer Interests Annual*, 65.
10. Hampton, J., **Roll, S. P.**, Oliphant, J., & Grinstein-Weiss, M. (2019). Mobility Connection Participant Survey. Report for Mobility Connection.
11. Davison, G., Covington, M., Kondratjeva, O., **Roll, S. P.**, & Grinstein-Weiss, M. (2018). VITA Tax Preparer's Toolkit 2.0: Expanding Financial Capability at Tax Time (CSD Toolkit No. 18-26). St. Louis, MO: Washington University, Center for Social Development.
12. **Roll, S. P.**, Davison, G., Grinstein-Weiss, M., Despard, M. R., & Bufe, S. (2018). Refund to Savings 2015-2016: Field Experiments to Promote Tax-Time Saving in Low- and Moderate-Income Households. (CSD Research Report 18-15). St. Louis, MO: Washington University, Center for Social Development.
13. Davison, G., **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S. (2018). Sample Trainings to Promote myRA at VITA Sites. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, January 2018.
14. Davison, G., **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S. (2018). Messaging Strategies to Promote myRA. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, January 2018.
15. Campbell, C., **Roll, S. P.**, Hernandez, C. (2017). NFCC Envisioning Homeownership Research Survey. The National Foundation for Credit Counseling, September 2017.
16. Grinstein-Weiss, M., deRuyter, A., **Roll, S. P.**, Oliphant, J. E., & Holub, K. (2017) The Development of the Refund to Savings Initiative. The Financial Consumer Agency of Canada, March 2017.
17. **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S., & Davison, G. (2017) Leveraging TaxSlayer to Promote myRA Enrollment. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, June 2017.
18. **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S., & Davison, G. (2017). Promoting myRA at VITA Sites: Final report. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, July 2017.
19. **Roll, S. P.** & Moulton, S. (2017). Automated Reminders and Financial Behaviors Among Credit Counseling Clients. Program Evaluation for the National Foundation for Credit Counseling, February 2017.
20. Maag, E., **Roll, S. P.**, & Oliphant, J. E. (2016). Delaying Tax Refunds for Earned Income Tax Credit and Additional Child Tax Credit Claimants. Tax Policy Center.
21. Moulton, S., Loibl, C., Haurin, D. R., Collins, J. M., **Roll, S. P.**, Kondratjeva, O., & Shi, W. Aging in Place: Analyzing the Use of Reverse Mortgages to Preserve Independent Living Summary Report of Survey Results (March 15, 2016). Available at SSRN: <http://ssrn.com/abstract=2749368>
22. **Roll, S. P.**, Oliphant, J., Perantie, D., & Grinstein-Weiss, M. (2016). Assessing the Retirement Needs of Low- and Moderate-Income Households and Interest in the myRA Program: A Comprehensive Report from the Refund to Savings Initiative. Report for U.S. Department of the Treasury, Financial Empowerment Innovation Fund, July 2016.

23. **Roll, S. P.** (2015). Sharpen Your Financial Focus: Program Evaluation and Long-Term Consumer Credit Impacts. Program Evaluation for the National Foundation for Credit Counseling, December 2015.
24. Collins, J. M., O'Rourke, C., **Roll, S. P.**, & Moulton, S. (2015). Emergency Savings Needs Assessment. Concept Paper for United Way of Central Ohio, September 2015.
25. Sandfort, J., **Roll, S. P.**, & Moulton, S. (2014). Assessing Policy and Program Implementation Research. *Academy of Management Proceedings*. Academy of Management.
26. **Roll, S. P.** (2011). Company-Owned Life Insurance: A Synopsis and Analysis of Contemporary Policy Reforms. Policy Brief for Nationwide Insurance, April 2011.

Working Papers

1. Chenoweth, E., Hamilton, B. H., Lee, H., Papageorge, N. W., **Roll, S. P.**, Zahn, M. V. Who Protests, What Do They Protest, and Why? *NBER Working Paper* (w29987).
2. Kondratjeva, O., **Roll, S. P.**, Mantsura, O., Miretski, P., Statland-Vaintraub, O., Miller, S., Brumbaum, H., Tikotsky, A., & Grinstein-Weiss, M. Improving Uptake of Homecare Services Among Holocaust Survivors: Evidence from a Field Experiment.
3. Gallagher, E. A., Blascak, N., **Roll, S. P.**, Grinstein-Weiss, M. Health Insurance Subsidies as an Income Stabilizer: A Regression Discontinuity Analysis of the Affordable Care Act.
4. Bufe, S., **Roll, S. P.**, Kondratjeva, O., Pollack, H., & Grinstein-Weiss, M. Designing Savings Accounts to Promote Asset Building for Individuals with Disabilities: Experimental Evidence on ABLE Accounts.
5. Kondratjeva, O., **Roll, S. P.**, Bufe, S., Brumbaum, H., & Grinstein-Weiss, M. What Strategies Do LMI Households Use for Debt Repayment? A Qualitative Analysis.
6. Jabbari, J., Chun, Y., Huang, W., & Roll, S. P. Disaggregating the effects of STEM education and apprenticeships on economic mobility: Evidence from the LaunchCode program.

Scholarly Conference Presentations

1. Hamilton, L., **Roll, S. P.**, Despard, M., Chun, Y., Brugger, L., & Grinstein-Weiss, M. (2022). The Impacts of the 2021 Expanded Child Tax Credit on Family Employment, Nutrition, and Financial Well-Being. Panel presentation at *Society for Social Work and Research Conference*. Phoenix, AZ.
2. Zheng, H., Despard, M., **Roll, S. P.**, & Grinstein-Weiss, M. (2023). COVID-19 Related Job Loss and Early Withdrawals from Retirement Accounts: Mediation By Financial Hardships and Subjective Financial Wellbeing. Panel presentation at *Society for Social Work and Research Conference*. Phoenix, AZ.
3. Auguste, D., **Roll, S. P.**, & Despard, M. (2022). Democratizing the Economy or Introducing Economic Risk? Gig Work During the COVID-19 Pandemic. Panel presentation at *Association for Policy Analysis and Management Research Conference*. Washington, D. C.
4. Ferris, D., **Roll, S. P.**, Ragain, T., Huang, J., Mathews, K., Simpson, K., Gilbert, K., Frank, T., & Jabbari, J. (2022). Improving Food Security, Maternal Health, and Birth Outcomes Through FreshRx: A "Food Is Medicine" Intervention. Panel presentation at *Association for Policy Analysis and Management Research Conference*. Washington, D. C.
5. Hamilton, L., **Roll, S. P.**, Despard, M., Maag, E., Chun, Y., & Brugger, L. (2022). The Impacts of the 2021 Expanded Child Tax Credit on Family Employment, Nutrition, and Financial Well-Being. Panel presentation at *Association for Policy Analysis and Management Research Conference*. Washington, D. C.
6. Jabbari, J., **Roll, S. P.**, Despard, M., & Hamilton, L. (2022). What Difference Would It Make? Experimental Evidence on Student Loan Forgiveness and Household Behaviors. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
7. Hamilton, L., **Roll, S. P.**, Despard, M., Maag, E., Chun, Y., Brugger, L., & Grinstein-Weiss, M. (2022). "Consumer Choice and Employment Effects of the 2021 Expanded Child Tax Credit. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
8. Jabbari, J., Chun, Y., Nandan, P., McDermott, L., Frank, T., Ferris, D., Moreland-Russell, S., & **Roll, S. P.** (2022). It Shouldn't Take a Pandemic to Increase School Meal Access for Low-Income Students: A Two-Step Floating Catchment Area Analysis of School Meal Access during COVID-19. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Austin, TX.

9. **Roll, S. P.**, Despard, M. D., & Brugger, L. (2022). COVID-19 Job and Income Loss and Financial Distress: The Protective Role of Liquid Assets. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Austin, TX.
10. Chun, Y., Roll, S. P., Miller, S., Larimore, S., Lee, H., & Grinstein-Weiss, M. (2022). Racial Disparities in Housing Instability during the COVID-19 Pandemic: The Role of Assets and Income Shocks. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Austin, TX.
11. Skees, S., & **Roll, S. P.** (2021). Blood Plasma Sales and Liquidity in LMI Households. Panel presentation at *Society for Social Work and Research Conference*. Online.
12. Skees, S., & **Roll, S. P.** (2021). Measuring the Relationship between COVID-19-Related Shocks and Financial Well-Being. Panel Presentation at *Society for Social Work and Research Conference*. Online.
13. Kondratjeva, O., **Roll, S. P.**, Brumbaum, H., Bufe, S., & Grinstein-Weiss, M. (2020). How Do Low-Income Households Manage Their Finances? Evidence from the US Household Financial Survey. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Online.
14. Skees, S., & **Roll, S. P.** (2020). Blood Plasma Sales and Liquidity in LMI Households. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Online.
15. Bufe, S., **Roll, S. P.**, Kondratjeva, O., Pollack, H., & Grinstein-Weiss, M. (2020). Designing Savings Accounts to Promote Asset Building for Individuals with Disabilities. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Online.
16. **Roll, S. P.**, Russell, B. D., Perantie, D. C., & Grinstein-Weiss, M. (2020). Encouraging Tax-Time Savings with a Low-Touch, Large-Scale Intervention: Evidence from the Refund to Savings Experiment. Awards presentation at *American Council on Consumer Interests Conference*. Online.
17. Grinstein-Weiss, M., Kondratjeva, O., Huseynli, A., **Roll, S. P.**, Haran, M., Gottlieb, D. (2020). Demographic, Financial, and Motivational Household Characteristics and Participation in the National Child Savings Program in Israel. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
18. **Roll, S. P.**, Grinstein-Weiss, M., Kondratjeva, O., & Bufe, S. (2019). Promoting Retirement Savings Accounts during Tax Filing: Evidence from a Field Experiment. Panel Presentation at *Society for Judgment and Decisionmaking Conference*. Montreal, CA.
19. Kondratjeva, O., **Roll, S. P.**, Mantzura, O., Grinstein-Weiss, M. (2019). The Impact of Changing Enrollment Procedures on the Take-Up of Homecare Services among Holocaust Survivors. Poster Presentation at *Society for Judgment and Decisionmaking Conference*. Montreal, CA.
20. **Roll, S. P.**, Kondratjeva, O., Bufe, S., Grinstein-Weiss, M., Skees, S. (2019). Assessing the Short-Term Stability of Financial Well-Being in Low- and Moderate-Income Households. Panel Presentation at *Association for Public Policy and Management Conference*. Denver, CO.
21. **Roll, S. P.**, Grinstein-Weiss, M., Kondratjeva, O., & Bufe, S. (2019). Promoting Retirement Savings Accounts during Tax Filing: Evidence from a Field Experiment. Panel Presentation at *Association for Public Policy and Management Conference*. Denver, CO.
22. Kondratjeva, O., **Roll, S. P.**, Bufe, S., & Grinstein-Weiss, M. (2019). Designing Effective Financial Tips to Guide Debt Repayment: Experimental Evidence from Low- and Moderate-Income Tax Filers. Panel Presentation at *Association for Public Policy and Management Conference*. Denver, CO.
23. Kondratjeva, O., **Roll, S. P.**, Despard, M., & Grinstein-Weiss, M. (2019). The Impact of Tax Refund Delays on the Experience of Hardship and Unsecured Debt. Panel Presentation at *Association for Public Policy and Management Conference*. Denver, CO.
24. Bufe, S., **Roll, S. P.**, Kondratjeva, O., Hardy, B., & Grinstein-Weiss, M. (2019). Does Savings Affect Participation in the Gig Economy? Evidence from a Tax Refund Field Experiment. Panel Presentation at *Association for Public Policy and Management Conference*. Denver, CO.
25. Kondratjeva, O., **Roll, S. P.**, Bufe, S., & Grinstein-Weiss, M. (2019). Designing Effective Financial Tips to Guide Debt Repayment: Experimental Evidence from Low- and Moderate-Income Tax Filers. Panel Presentation at *American Council on Consumer Interests Conference*. Washington, D.C.
26. Bufe, S., **Roll, S. P.**, Kondratjeva, O., Hardy, B., & Grinstein-Weiss, M. (2019). How Do Refund Savings Affect Household Participation in the Gig Economy? Evidence from Low- and Moderate-Income Households. Panel Presentation at *American Council on Consumer Interests Conference*. Washington, D.C.
27. **Roll, S. P.**, Despard, M., Grinstein-Weiss, M. (2019). Long-term Impacts of Online Tax-time Savings Interventions: Effects among Persistently Poor and Resource Constrained Households. Panel Presentation at *American Council on Consumer Interests Conference*. Washington, D.C.

28. Kondratjeva, O., **Roll, S. P.**, Bufe, S., & Grinstein-Weiss, M. (2019). Designing Effective Financial Tips to Guide Debt Repayment: Experimental Evidence from Low- and Moderate-Income Tax Filers. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
29. **Roll, S. P.**, Grinstein-Weiss, M., Kondratjeva, O., & Bufe, S. (2019). Promoting Retirement Savings Accounts during Tax Filing: Evidence from a Field Experiment. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
30. Sun, S., **Roll, S. P.**, Kondratjeva, O., Grinstein-Weiss, M. (2019). Assessing the Stability of Financial Well-Being in a Low- and Moderate-Income Population. Panel presentation at *Society for Social Work and Research Conference*. San Francisco, CA.
31. Bufe, S., Kondratjeva, O., **Roll, S. P.**, Grinstein-Weiss, M., & Despard, M. R. (2019). Designing Effective Financial Tips to Guide Debt Repayment: Experimental Evidence from Tax Refund Recipients. Panel presentation at *Society for Social Work and Research Conference*. San Francisco, CA.
32. **Roll, S. P.**, Bufe, S., Kondratjeva, O., & Grinstein-Weiss, M. (2019). Heterogeneous Effects of Savings on Participation in the Gig Economy. Panel presentation at *Society for Social Work and Research Conference*. San Francisco, CA.
33. Despard, M. R., **Roll, S. P.**, Grinstein-Weiss, M. (2019). Refund Deferral Preferences Among Earned Income Tax Credit Recipients: Policy Implications. Panel presentation at *Society for Social Work and Research Conference*. San Francisco, CA.
34. **Roll, S. P.**, & Moulton, S. M. (2019). The Impact of Automated Reminders on Credit Outcomes among Credit Counseling Clients: Results from an Experimental Pilot Program. Panel presentation at *Society for Social Work and Research Conference*. San Francisco, CA.
35. Kondratjeva, O., **Roll, S. P.**, Despard, M. R., Grinstein-Weiss, M. (2019). The Impact of State Earned Income Tax Credit Expansions on Material and Medical Hardships. Panel presentation at *Society for Social Work and Research Conference*. San Francisco, CA.
36. **Roll, S. P.**, Kondratjeva, O., Bufe, S., Despard, M., Grinstein-Weiss, M. (2018). Designing Effective Financial Tips to Guide Debt Repayment: Experimental Evidence from Tax Refund Recipients. Poster presentation at *Society for Judgment and Decisionmaking*. New Orleans, LA.
37. **Roll, S. P.**, Grinstein-Weiss, M., Cryder, C., Gallagher, E., & Bufe, S. (2018). Can Pre-Commitment Increase Savings Deposits? Evidence from a Tax Time Field Experiment. Presentation at *Society for Judgment and Decisionmaking*. New Orleans, LA.
38. Bufe, S., **Roll, S. P.**, Kondratjeva, O., & Grinstein-Weiss, M. (2018). Heterogeneous Effects of Savings on Participation in the Gig Economy. Poster presentation at *Society for Judgment and Decisionmaking*. New Orleans, LA.
39. Despard, M., Grinstein-Weiss, M., & **Roll, S. P.** (2018). Tax-Time Saving Among EITC Recipients: Results of a Large-Scale Experiment Informed by Behavioral Economics. Presentation at *The Association for Public Policy and Management Research Conference*. Washington, D. C.
40. **Roll, S. P.**, Grinstein-Weiss, M., Cryder, C., & Gallagher, E. (2018). Can Pre-Commitment Increase Savings Deposits? Evidence from a Tax Time Field Experiment. Presentation at *The Association for Public Policy and Management Research Conference*. Washington, D. C.
41. Bufe, S., **Roll, S. P.**, Kondratjeva, O., & Grinstein-Weiss, M. (2018). Heterogeneous Effects of Savings on Participation in the Gig Economy. Presentation at *The Association for Public Policy and Management Research Conference*. Washington, D. C.
42. Kondratjeva, O., **Roll, S. P.**, Despard, M., & Grinstein-Weiss, M. (2018). The Impact of State Earned Income Tax Credit Expansions on Material and Medical Hardships. Presentation at *The Association for Public Policy and Management Research Conference*. Washington, D. C.
43. Davison, G., Bufe, S., **Roll, S. P.**, Kondratjeva, O., & Grinstein-Weiss, M. (2018). ABLE Accounts and the Financial Lives of Low- and Moderate-Income Individuals with Disabilities. Presentation at *The Association for Public Policy and Management Research Conference*. Washington, D. C.
44. Grinstein-Weiss, M., Pinto, O., Kondratjeva, O., **Roll, S. P.**, Bufe, S., Barkali, N., & Gottlieb, D. (2018, May). How do Households Choose to Invest in a Universal Child Savings Program? Evidence from Israel. Poster presentation at *Boulder Summer Conference on Consumer Financial Decision Making*. Boulder, CO.
45. Kondratjeva, O., **Roll, S. P.**, Despard, M., & Grinstein-Weiss, M. (2018, May). The Impact of State Earned Income Tax Credit Expansions on Material and Medical Hardships. Poster presentation at *Boulder Summer Conference on Consumer Financial Decision Making*. Boulder, CO.

46. **Roll, S. P.**, Grinstein-Weiss, M., Cryder, C., & Gallagher, E. (May, 2018). Can Pre-Commitment Increase Savings Deposits? Evidence from a Tax Time Field Experiment. Presentation at *Boulder Summer Research Conference on Consumer Financial Decisionmaking*. Boulder, CO.
47. **Roll, S. P.**, Huang, J., Shanks, T. (2018). Child Development Accounts: A Universal and Progressive Asset-Building Policy for Economic Equality. Roundtable Discussion at *Society for Social Work and Research*. Washington, D. C.
48. Bufe, S., **Roll, S. P.**, Despard, M., Grinstein-Weiss, M. (2018). How Deep in Debt? How Levels of Unsecured Debt Affect Hardship Among Low- and Middle-Income Households. Presentation at *Society for Social Work and Research*. Washington, D. C.
49. Grinstein-Weiss, M., **Roll, S. P.**, Bufe, S., Kondratjeva, O., Shach, R., Pinto, O., Barkali, N., Wasserstein, C., Gottlieb, D., Shemeltzer, M., Gal, J. (2018). The Israeli Child Savings Account Program: Early Analysis on Implementation and Participation. Presentation at *Society for Social Work and Research*. Washington, D. C.
50. **Roll, S. P.**, Grinstein-Weiss, M., Cryder, C., Despard, M. (2017). Do the Effects of a Low-Touch Tax Time Savings Intervention Persist? Evidence from the Refund to Savings Initiative. Presentation at *Society for Judgment and Decisionmaking*. Vancouver, Canada.
51. Bufe, S., **Roll, S. P.**, Grinstein-Weiss, M., Despard, M. (2017). How Deep in Debt? How Levels of Unsecured Debt Affect Hardship Among Low- and Middle-Income Households. Presentation at *Association for Public Policy and Management*. Chicago, IL.
52. **Roll, S. P.**, Mitchell, D., Bufe, S., Lynne, G., Grinstein-Weiss, M. (2017). The Experience of Volatility in Low- and Moderate-Income Households: Results from a National Survey. Presentation at *Association for Public Policy and Management*. Chicago, IL.
53. **Roll, S. P.**, & Moulton, S. (2017). The Impact of Automated Reminders on Credit Outcomes among Credit Counseling Clients: Results from an Experimental Pilot Program. Presentation at *Boulder Summer Research Conference on Consumer Financial Decision Making*. Boulder, CO.
54. Grinstein-Weiss, M., Cryder, C., Despard, M., Perantie, D. C., Oliphant, J.E., Ariely, A., & **Roll, S. P.** (2016). Choice Architecture and Tax Refund Savings: A Large-scale Field Experiment. Presentation at *The Association for Public Policy and Management Research Conference*. Washington, D. C.
55. **Roll, S. P.** (2016). The Impact of Credit Counseling on Consumer Outcomes: Evidence from a National Demonstration Program. Presentation at the *Cherry Blossom Financial Education Institute*. Washington, D. C.
56. **Roll, S. P.** (2015). Unpacking Policy Implementation: The Impact of Frontline Worker Engagement on Household Financial Outcomes. Presentation at the *Midwest Public Affairs Conference*. Milwaukee, WI.
57. **Roll, S. P.** (2014). Integrating and Advancing Policy & Program Implementation Research. Presentation at the *Midwest Public Affairs Conference*. Milwaukee, WI.
58. **Roll, S. P.** & Sandfort, J. (2013). Integrating and Advancing Policy & Program Implementation Research. Presentation at the *Association for Public Policy and Management Conference*. Washington, D. C.

Invited Presentations

1. **Roll, S. P.** (2022). The Economic Well-Being of Older Americans. *Presentation for course S15-5011: Human Behavior*.
2. **Roll, S. P.** (2022). The Impacts of the 2021 Expanded Child Tax Credit on Family Employment, Nutrition, and Financial Well-Being. *Automatic Benefits for Children Coalition*.
3. **Roll, S. P.** (2022). The Impacts of the 2021 Expanded Child Tax Credit on Family Employment, Nutrition, and Financial Well-Being. *Consumer Financial Protection Bureau*.
4. **Roll, S. P.** (2022). Building Effective Matched Savings Programs: Key Lessons from the Field. *Consumer Financial Protection Bureau*.
5. Hamilton, L., & **Roll, S. P.** (2021). How are Families Using the Expanded Child Tax Credit? Evidence from Two National Studies. *U.S. Senate Joint Economic Committee*.
6. Hamilton, L., & **Roll, S. P.** (2021). How are Families Using the Expanded Child Tax Credit? Evidence from Two National Studies. *White House Domestic Policy Council*.
7. **Roll, S. P.** (2021). Volatility and Resilience in Financial Well-Being: Evidence from Two Studies on Low-Income Households. *American Association of Retired Persons*.
8. **Roll, S. P.** (2021). Financial Distress and Balance Sheets During the COVID-19 Pandemic. Lunch & Learn for *Consumer Financial Protection Bureau*.

9. **Roll, S. P.** (2021). Tax Time Savings Cohort Initiative Research Presentation. *Consumer Financial Protection Bureau*.
10. **Roll, S. P.** (2020). COVID-19, Child Care, and School Openings. *Coalition on Human Needs*.
11. **Roll, S. P.** (2020). COVID-19, Child Care, and School Openings. *Partnership for America's Children*.
12. **Roll, S. P.**, & Kondratjeva, O. (2020). Designing and Testing Debt Management Rules of Thumb for the Refund to Savings Initiative. *Intuit*.
13. **Roll, S. P.** (2019). New Research on Financial Capability at Tax Time. VITACon. *Prosperity Now*.
14. Bufe, S., & **Roll, S. P.** (2019). New Research on Financial Capability at Tax Time. Tax Time Savings Initiative Partner Convening. *Consumer Financial Protection Bureau*.
15. **Roll, S. P.** (2018). Refund to Savings: Building Financial Security at Tax Time. *Canada Revenue Agency*.
16. **Roll, S. P.** (2017). Anchored Messaging to Promote Savings. Tax Time Savings Initiative Partner Convening. *Consumer Financial Protection Bureau*.
17. **Roll, S. P.** (2017). An Overview of Income Volatility in Missouri and Nationwide. Finance Forward Panel Discussion. *The Aspen Institute*.
18. **Roll, S. P.** (2017). An Overview of Income Volatility in Missouri and Nationwide. Finance Forward Roundtable Discussion. *The Aspen Institute*.
19. **Roll, S. P.** (2017). Examining the Financial Lives of Low- to Moderate-Income Households: Evidence for the Household Financial Survey. *Intuit*.
20. **Roll, S. P.**, Frank-Miller, E. (2017). Promoting Tax Time Savings at VITA Sites. *U.S. Department of the Treasury*.
21. **Roll, S. P.** (2017). Anchored Messaging to Promote Savings. Tax Time Savings Initiative Partner Convening. *Consumer Financial Protection Bureau*.
22. **Roll, S. P.** (2016). Refund to Savings: Building Financial Security at Tax Time. National Conference on Financial Literacy. *Financial Consumer Agency of Canada*.
23. **Roll, S. P.** & Moulton, S. (2015). Sharpen Your Financial Focus: Preliminary Results. Consumer Financial Protection Bureau.
24. Moulton, S. & **Roll, S. P.** (2014). The National Foundation for Credit Counseling: The Sharpen Alliance Meeting. *The National Foundation for Credit Counseling*.
25. **Roll, S. P.** (2011). Company-Owned Life Insurance: A Synopsis and Analysis of Contemporary Policy Reforms. *Nationwide Insurance*.

Events Organized

1. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau. July, 2022.
2. How Can We Promote Economic Security in Vulnerable Populations? Panel at *Association for Public Policy and Management Conference*. November, 2019.
3. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau and the Federal Reserve Bank of St. Louis. June, 2019.
4. Exploring Financial Well-Being in America and Its Role in Financial Capability Initiatives. Convened by the Consumer Financial Protection Bureau, the Center for Social Development, and Prosperity Now. Symposium organized for the *Prosperity Summit*. September, 2018.
5. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau and the Federal Reserve Bank of St. Louis. June, 2018.
6. Is Credit a Burden or a Lifeline for Vulnerable Populations? Panel at *Society for Social Work and Research*. January, 2018.
7. When Does Debt Become a Burden? Understanding Debt "Tipping Points" and their Implications for Household Welfare. Panel at *Association for Public Policy and Management*. November, 2017.
8. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau and the Federal Reserve Bank of St. Louis. June, 2017.

Selected Media Coverage

1. Lowrey, A. (2022, December 12th). [The Child Tax Credit Was a Little Too Subtle](#). *The Atlantic*.
2. Dauphinais, S. (2022, November 14th). [Tightening abortion laws reignite conversation around a permanent Child Tax Credit](#). *Indianapolis Recorder*.

3. Baer, J. (2022, August 26th). [Retirement Plans Poised to Benefit From Student Loan Forgiveness](#). *The Wall Street Journal*.
4. Reinecke, C. (2022, February 19th). [With the support of the child tax credit, some parents launched businesses last year](#). *CNBC*.
5. Napolitano, E. (2022, January 28th). [What's Happening with the Child Tax Credit](#). *Forbes Advisor*.
6. Turner, C. (2022, January 27th). [The expanded child tax credit briefly slashed child poverty. Here's what else it did](#). *National Public Radio – Morning Edition*.
7. McAdams, D., & Ross, D. (2022, January 22nd). [Put Partisan Politics aside — The Child Tax Credit Must Be Renewed Immediately](#). *The Hill*.
8. Trattner, C. (2022, January 14th). [Joe Manchin Worried Child Tax Credit Would Lead to Smaller Workforce, but Job Numbers Rose](#). *Newsweek*.
9. Ensign, R. L., & Rubin, R. (2022, January 3rd). [Monthly Child-Tax-Credit Payments Cease, Ending Cushion for Family Budgets](#). *The Wall Street Journal*.
10. PBS NewsHour. (2021, December 15th). [Child Tax Credit Benefit Launched during COVID Nears Lapse](#). *PBS NewsHour*.
11. Zhou, Li. (2021, December 14th). [Allowing the Expanded Child Tax Credit to Expire Would Be a Major Mistake](#). *Vox*.
12. U.S. Senate Joint Economic Committee. (December 12th, 2021). [Six Months of Advance CTC Payments Have Dramatically Reduced Childhood Poverty and Improved Family Finances](#). *U.S. Senate Joint Economic Committee*.
13. Yahoo News. (2021, December 8th). [U.S. Census Data Shows Child Tax Credit Promotes Work, Entrepreneurship](#). *Yahoo News*.
14. Glum, J. (2021, November 16th). [Missed the Final Child Tax Credit Deadline? You Can Still Get Your Money From the IRS](#). *St. Louis Post-Dispatch*.
15. KRCU Public Radio. (2021, November 3rd). [Calls To Shore Up Child Tax Credit Long-Term In 'Build Back Better' Act](#). *KRCU Public Radio*.
16. Zhou, Li. (2021, October 27th). [Democrats May Let the Best Weapon against Child Poverty Fade Away](#). *Vox*.
17. Turman, J., & Ewall-Wice, S. (2021, October 21st). [Democrats Are Pushing for Permanent Monthly Child Tax Credit Payments. They Might Have to Settle for a One-Year Extension](#). *CBS News*.
18. Smith, K. A. (2021, October 20th). [Will The New Child Tax Credit Be Extended? Millions Of Families Anxiously Await Action](#). *Forbes Advisor*.
19. Jean-Pierre, K. (2021, October 15th). [Press Gaggle by Principal Deputy Press Secretary Karine Jean-Pierre En Route Hartford, CT](#). *White House Press Briefing*.
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27. Ruff, C. (2020, November 12th). [Women In St. Louis Worry About Their Careers As They Step Back To Care For Their Families](#). *St. Louis Public Radio*.
28. Whiteside, A. (2020, August 27th). [Covid-19: Time to look at where we are going](#). *BizNews*.
29. Altus, A. (2020, August 17th). [How to Deal with Debt while Unemployed](#). *OppoLoans*.
30. Wartik, N. (2020, August 10th). [Quarantine Envy Got You Down? You're Not Alone](#). *The New York Times*.
31. Schoenherr, N. (2020, April 14th). [WashU Expert: What tax refunds tell us about use of CARES payments](#). *The Source*.

32. Keshner, A. (2020, February 12th). [‘No, people aren’t just blowing it’ — how taxpayers spend their refund money is both encouraging and troubling.](#) *Marketwatch.*
33. Thompson, R. (2020, January 21st). [News Flash: People Do Save Some of Their Tax Refund, but They Could Be Saving More.](#) *Prosperity Now.*
34. Schoenherr, N. (2019, July 9th). [Credit counseling can lead to significant reduction in consumer debt.](#) *The Source.*
35. Schoenherr, N. (2019, April 19th). [Participation is high in Israel’s universal CDA program, the first in the world.](#) *The Source.*
36. Ward, L. (2017, September 10th). [Spending Too Much? Don’t Bother Using Electronic Reminders.](#) *The Wall Street Journal.*
37. Woolley, S. (2017, February 22nd). [More of This Year’s Tax Refund Will Pay Down Debt.](#) *Bloomberg Quint.*
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39. Schoenherr, N. (2017, January 30th). [Claiming these tax credits will delay your refund check.](#) *Futurity.*
40. Schoenherr, N. (2017, January 27th). [Tax-return delay could hurt low-income families, study shows.](#) *Phys.org.*
41. Huffman, M. (2017, January 16th). [Researchers find unintended result of health insurance.](#) *Consumer Affairs.*
42. Schoenherr, N. (2017, January 12th). [Home delinquency rates lower among ACA households.](#) *The Source.*
43. Carrns, Ann. (2017, January 4th). [For Earned-Income Credit Filers, Refunds Will Be Later.](#) *The New York Times.*
44. Krieger, A. (2016, December 31st). [United Way: New tax law could delay your refund.](#) *The Des Moines Register.*
45. Weisbaum, H. (2015, July 13th). [Survey: Military Families Carry More Debt, Have Fewer Assets than Civilians.](#) *NBC News.*

Editorials and Blog Posts

1. Chun, Y., Hauptert, T., Roll, S.P., Fox-Dichter, S. R., & Grinstein-Weiss, M. (2022). [Did the Pandemic Advance New Suburbanization?](#) *Brookings.*
2. Jabbari, J., Hamilton, L., **Roll, S. P.**, & Grinstein-Weiss, M. (2021). [The new Child Tax Credit does more than just cut poverty.](#) *Brookings.*
3. **Roll, S. P.**, Jabbari, J., & Grinstein-Weiss, M. (2021). [Student debt forgiveness would impact nearly every aspect of people’s lives.](#) *Brookings.*
4. Ricketts, L., & **Roll, S. P.** (2021). [Racial and ethnic disparities in housing distress during the pandemic.](#) *St. Louis Federal Reserve – On the Economy.*
5. Grinstein-Weiss, M., Kondratjeva, O., & **Roll, S. P.** (2020). [Enrollment and participation trends in Israel’s universal child development account program.](#) *Brookings.*
6. Roll, S. P., & Grinstein-Weiss, M. (2020). [Did CARES Act benefits reach vulnerable Americans? Evidence from a National Survey.](#) *Brookings.*
7. Despard, M., Grinstein-Weiss, M., Chun, Y., & **Roll, S. P.** (2020). [COVID-19 job and income loss leading to more hunger and financial hardship.](#) *Brookings.*
8. Graham, C., Chun, Y., Grinstein-Weiss, M., **Roll, S. P.**, & Frimpong, K. (2020). [Resilience in the face of a pandemic: COVID weighs unevenly across racial lines.](#) *Brookings.*
9. **Roll, S. P.**, & Chun, Y. (2020). [Safe, affordable child care is a right, not a privilege.](#) *SPI Blog.*
10. **Roll, S. P.**, & Bufe, S. (2020). [Messaging matters when it comes to COVID-19 economic impact payments.](#) *SPI Blog.*
11. **Roll, S. P.** (2020). [What tax refunds tell us about how households might use economic impact payments.](#) *SPI Blog.*
12. **Roll, S. P.**, Kondratjeva, O., & Grinstein-Weiss, M. (2019). [Financial well-being: Measuring financial perceptions and experiences in low- and moderate-income households.](#) *Brookings American Well-Being Project.*

13. Gallagher, E. A. & **Roll, S. P.** (2017, January 12th). [Obamacare has Benefits that Extend Beyond the Hospital—and into Housing](#). *New America Weekly*.
14. **Roll, S. P.** (2016, July 6th). [Evaluation Outside the Classroom](#). *The Hubert Project*.

Research Appointments

- | | |
|--------------|--|
| 2022-Present | Faculty Affiliate, Family Economic Policy Lab, Appalachian State University |
| 2019 | Visiting Scholar, Consumer Financial Protection Bureau |

Teaching Appointments

- | | |
|------|--|
| 2015 | Guest Lecturer
John Glenn College of Public Affairs
The Ohio State University, Columbus, OH
PA 6000 – Public Policy Formulation and Implementation |
| 2013 | PA 2110 – Introduction to Public Affairs
High School Internship Program – Contemporary Public Policy |
| 2012 | Associate Instructor
PA 200 - Introduction to Public Affairs |
| 2012 | Teaching Assistant
PA 834 - Public Budgeting
PA 730 – Public Finance |
| 2011 | Teaching Assistant
PA 200 – Introduction to Public Affairs |

Selected Honors

1. American Council on Consumer Interests Financial Planning Paper Award, for paper “Income Loss and Financial Distress during COVID-19: The Protective Role of Liquid Assets”, 2021.
2. American Council on Consumer Interests Best Paper Award, for paper “Encouraging Tax-Time Savings with a Low-Touch, Large-Scale Intervention: Evidence from the Refund to Savings”, 2020.
3. Association for Public Policy and Management 40 for 40 Award, 2018
4. Academy of Management Best Paper Proceedings, for paper “Integrating and Advancing Policy & Program Implementation Research”, 2014.

Editorial Activities

1. Reviewer, *Social Indicators Research*
2. Reviewer, *Social Service Review*
3. Reviewer, *PLOS One*
4. Reviewer Board, *International Journal of Environmental Research and Public Health*
5. Reviewer, *Health Affairs*
6. Reviewer, *Journal of Economics and Business*
7. Reviewer, *Families in Society*
8. Reviewer, *Journal of Financial Services Marketing*
9. Reviewer, *Economic Inquiry*
10. Reviewer, *The Campbell Collaborative*
11. Reviewer, *The Journal of Economic Psychology*
12. Reviewer, *Global Social Welfare*

13. Reviewer, *The Journal of Public Administration Research & Theory*
14. Reviewer, *The Journal of Economic Behavior & Organization*
15. Reviewer, *The Journal of Consumer Affairs*
16. Reviewer, *The Hubert Project*
17. Reviewer, *American Review of Public Administration*

Professional Service Activities

1. Member, Brown School Social Policy Committee, 2022-Present
2. Member, Automatic Benefits for Children Coalition, 2022-Present
3. Research Reviewer, Abt Associates, 2022
4. Leadership Team, Social Policy Institute, 2018-Present
5. Strategic Planning Task Force Member, Brown School, 2019-2020.
6. Leadership Council, Center for Excellence in Financial Counseling, 2018-Present
7. Advisory Board, Greenpath Financial Wellness, 2018
8. Research Reviewer, Institute for Consumer Money Management, 2017-2018
9. Advisor, Consumer Financial Protection Bureau, 2017-2021
10. Expert Advisor, The Aspen Institute, 2017-2018
11. Judge, National Foundation for Credit Counseling Awards of Excellence, 2016
12. President, Glenn College Colloquium Series, 2015-2016
13. Financial Literacy Consultant, Wallethub.com, 2015
14. Treasurer, John Glenn School of Public Affairs Colloquium Series, 2011-2015