

Stephen Roll

Research Assistant Professor
Center for Social Development
George Warren Brown School of Social Work
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Education

The Ohio State University, Columbus, OH
John Glenn College of Public Affairs
Ph. D. in Public Affairs
Major Fields: *Public Policy Analysis & Public Economics*; Minor Field: *Economics*

Indiana University, Bloomington, IN
College of Arts and Sciences
Bachelor of Arts (Honors), December 2007
Economics and English Literature

Teaching and Research Fields

Asset Building, Behavioral Economics, Financial Security, Credit Counseling, Public Policy Analysis, Policy and Program Implementation, Program Evaluation

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

Professional Experience

- 2016-Present** **Research Assistant Professor**
Center for Social Development
George Warren Brown School of Social Work
Washington University in St. Louis
- 2012-2016** **Research Assistant for Dr. Stephanie Moulton**
John Glenn College of Public Affairs
The Ohio State University
- 2011** **Research Assistant for Dr. Jason Seligman**
John Glenn College of Public Affairs
The Ohio State University
- 2010-2011** **Research Assistant**
Nationwide Advanced Institute for Policy Analysis
Columbus, OH
- 2008 – 2010** **Senior Research Analyst and Client Consultant**
The Nielsen Company; BASES
Cincinnati, OH
- 2005 – 2007** **Resident Assistant**
Indiana University
Bloomington, IN

Publications

Roll, S., Moulton, S., & Sandfort, J. (Forthcoming). “A Comparative Analysis of Two Streams of Implementation Research.” *Journal of Public and Nonprofit Affairs*.

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

Sandfort, J., Roll, S., & Moulton, S. (2014) “Assessing Policy and Program Implementation Research.” *Academy of Management Proceedings*. Academy of Management.

Roll, S., & 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.

Working Papers and Manuscripts Under Review

Grinstein-Weiss, M., Cryder, C., Despard, M., Roll, S., Perantie, D. C., Oliphant, J. E., Ariely, D. The Role of Choice Architecture in Promoting Saving at Tax Time: Evidence from a Large-scale Field Experiment

Roll, S. & Moulton, S. (under review). “The Impact of Credit Counseling on Consumer Outcomes: Evidence from a National Demonstration Program.” Submitted to the *Journal of Consumer Affairs*.

Russell, B. D., Roll, S. P., Perantie, D. C., & Grinstein-Weiss, M. (under review). “Encouraging Tax-Time Savings with a Low-Touch, Large-Scale Intervention: Evidence from the Refund to Savings Experiment.” Submitted to the *Journal of Consumer Affairs*.

Roll, S. “The Constructs of Financial Health: An Analysis of Self-Reported Financial Behavior and Its Relationship to Measures of Financial Risk.”

Roll, S. “Credit Counseling in Innovative Non-Profits: The Impact on Consumer Credit Outcomes.” (Dissertation research)

Roll, S. “The Impact of Institutional Access on Savings Behavior.”

Roll, S. “Unpacking Policy Implementation: The Impact of Frontline Worker Engagement on Household Financial Outcomes.” (Dissertation research)

Research Briefs

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 No. 17-01). St. Louis, MO: Washington University, Center for Social Development.

Perantie, D. C., Roll, S., 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.

Roll, S., 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.

Roll, S., 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.

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.

Professional Publications & Technical Reports

Grinstein-Weiss, M., deRuyter, A., Roll, S., Oliphant, J. E., & Holub, K. (2017) The Development of the Refund to Savings Initiative. The Financial Consumer Agency of Canada, March 2017.

Roll, S. & Moulton, S. (2017). "Automated Reminders and Financial Behaviors Among Credit Counseling Clients." Program Evaluation for the National Foundation for Credit Counseling, February 2017.

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.

Moulton, S., Loibl, C., Haurin, D. R., Collins, J. M., Roll, S., 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>

Roll, S., 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.

Roll, S. (2015). "Sharpen Your Financial Focus: Program Evaluation and Long-Term Consumer Credit Impacts." Program Evaluation for the National Foundation for Credit Counseling, December 2015.

Collins, J.M., O'Rourke, C., Roll, S., & Moulton, S. (2015). "Emergency Savings Needs Assessment." Concept Paper for United Way of Central Ohio, September 2015.

Roll, S. (2011). "Company-Owned Life Insurance: A Synopsis and Analysis of Contemporary Policy Reforms." Policy Brief for Nationwide Insurance, April 2011.

Scholarly Conference Presentations

Grinstein-Weiss, M., Cryder, C., Despard, M., Perantie, D. C., Oliphant, J.E., Ariely, A., & Roll, S. (2016). Choice Architecture and Tax Refund Savings: A Large-scale Field Experiment. The Association for Public Policy and Management.

Roll, S. (2016). "The Impact of Credit Counseling on Consumer Outcomes: Evidence from a National Demonstration Program." Presentation at the Cherry Blossom Financial Education Institute.

Roll, S. (2015). "Unpacking Policy Implementation: The Impact of Frontline Worker Engagement on Household Financial Outcomes." Presentation at the *Midwest Public Affairs Conference*.

Roll, S. (2015). “Unpacking Policy Implementation: The Impact of Frontline Worker Engagement on Household Financial Outcomes.” Presentation at the *Public Management Research Conference*.

Roll, S. (2014). “Integrating and Advancing Policy & Program Implementation Research.” Presentation at the *Midwest Public Affairs Conference*.

Roll, S. & Sandfort, J. (2013). “Integrating and Advancing Policy & Program Implementation Research.” Presentation at the *Association for Public Policy and Management Conference*.

Invited Presentations

Roll, S. (2016). Refund to Savings: Building financial security at tax time. National Conference on Financial Literacy, November 16, Moncton, New Brunswick, Canada.

Roll, S. & Moulton, S. (2015). “Synchrony Financial and the NFCC: A Strong Collaboration.” Invited presentation at **Synchrony Financial**. August 13, 2015.

Roll, S. & Moulton, S. (2015). “Sharpen Your Financial Focus: Preliminary Results.” Invited presentation for the **Consumer Financial Protection Bureau**. January 15, 2015.

Moulton, S. & Roll, S. (2014). “The National Foundation for Credit Counseling: The Sharpen Alliance Meeting.” Invited webinar presentation at **The National Foundation for Credit Counseling**. March 5, 2014.

S. Roll. (2011). “Company-Owned Life Insurance: A Synopsis and Analysis of Contemporary Policy Reforms.” Invited presentation at **Nationwide Insurance**. April 27, 2011.

Research Funding & Contracts

01/2017-03/2017. Refund to Savings Canada. **The Financial Consumer Agency of Canada**. (\$15,000).

Co-PI: Michal Grinstein-Weiss

Co-PI: Stephen Roll

07/2016-12/2016. Delaying Tax Refunds for Earned Income Tax Credit and Additional Child Tax Credit Claimants. **Intuit, Inc.** (\$15,000).

PI: Elaine Maag

Co-I's: Stephen Roll and Janie Oliphant

03/2014-12/2016. *Sharpen Your Financial Focus* Program Evaluation. **National Foundation for Credit Counseling**. (\$142,000).

Co-PI: Stephen Roll

Co-PI: Stephanie Moulton

03/2015-09/2015. Target Population Analysis and Program Consultation. **United Way of Central Ohio.** (\$20,000).

PI: Michael Collins

Co-I's: Stephanie Moulton, Collin O'Rourke, Stephen Roll

7/2015-11/2015. Program Evaluation e-Case Development. **The Hubert Project.** (\$3,000).

PI: Stephen Roll

Selected Media Coverage

Krieger, A. (2016, December 31st). [United Way: New tax law could delay your refund.](#) *The Des Moines Register.*

Krieger, A. (2016, December 31st). [United Way: New tax law could delay your refund.](#) *Pensacola News Journal.*

Carns, Ann. (2017, January 4th). [For Earned-Income Credit Filers, Refunds Will Be Later.](#) *The New York Times.*

Schoenherr, N. (2017, January 12th). [Home delinquency rates lower among ACA households.](#) *The Source.*

Huffman, M. (2017, January 16th). [Researchers find unintended result of health insurance.](#) *Consumer Affairs.*

Schoenherr, N. (2017, January 27th). [Study: Tax-return delay could hurt low-income families.](#) *The Source.*

Schoenherr, N. (2017, January 27th). [Tax-return delay could hurt low-income families, study shows.](#) *Phys.org.*

Schoenherr, N. (2017, January 30th). [Claiming these tax credits will delay your refund check.](#) *Futurity.*

Weisbaum, H. (2015, July 13th). [Survey: Military Families Carry More Debt, Have Fewer Assets than Civilians.](#) *NBC News.*

Editorials and Blog Posts

Gallagher, E. A. & Roll, S. P. (2017, January 12th). [Obamacare has Benefits that Extend Beyond the Hospital—and into Housing.](#) *New America Weekly.*

Roll, S. (2016, July 6th). [Evaluation Outside the Classroom.](#) *The Hubert Project.*

Selected Honors

2014 Best Paper Proceedings

Academy of Management, for paper, “Integrating and Advancing Policy & Program Implementation Research,”

Editorial Activities

Reviewer, *The Journal of Consumer Affairs*, 2016-Present

Reviewer, *American Review of Public Administration*, 2014-Present

Reviewer, *The Hubert Project*, 2015-Present

Professional Service Activities

Judge, **National Foundation for Credit Counseling Awards of Excellence**, 2016

President, **Glenn College Colloquium Series**, 2015-2016

Financial Literacy Consultant, **Wallethub.com**, 2015

Treasurer, **John Glenn School of Public Affairs Colloquium Series**, 2011-2015

Selected Extracurricular & Community Service

Volunteer Tutor, **Boys and Girls Club**, Newport, KY, 2009-2010

Editorial Intern, *Indiana Review*, Bloomington, IN, 2007