
Stephen Roll, Ph. D.

Assistant Professor, Brown School
Director of Research, Center for Social Development
Washington University in St. Louis
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Academic Appointments

2025-Present	Research Director <i>Center for Social Development, Washington University in St. Louis</i>
2023-Present	Assistant Professor <i>Brown School, Washington University in St. Louis</i>
2024-2025	Associate Director of Research and Policy Innovation <i>Center for Social Development, Washington University in St. Louis</i>
2023-2025	Co-Director <i>Social Policy Institute, Washington University in St. Louis</i>
2022-2023	Associate Director of Research <i>Social Policy Institute, Washington University in St. Louis</i>
2016-2023	Research Assistant Professor <i>Brown School, Washington University in St. Louis</i>

Education

The Ohio State University, John Glenn College of Public Affairs

Ph. D. in Public Policy & Management, 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*

Peer-Reviewed Publications

Italics denote student author

1. Combs, T., Ferris, D., Oesterly, A., Gilbert, A., Mersiehazen, E., Regassa, A., Frank, T., Jabbari, J., Roll, S. P., & Moreland-Russell, S. (In Press). Assistance Needed in Aisle 1: Engaging Retailers to Increase WIC Redemption. *American Journal of Health Promotion*.
2. Ibrahim, H., Brugger, L., Lee, J., **Roll, S. P.**, & Berns, A. (2026). Disparities in economic hardships among immigrant households during Covid-19: evidence from a national survey. *Children and Youth Services Review*, 109185. <https://doi.org/10.1016/j.childyouth.2026.109185>
3. Zhang, G., Woronkowicz, J., **Roll, S.P.**, Noonan, D., Hamilton, L., & Cowan, S. K. (In Press). Empowering Artistic Labor: How Guaranteed Income Enhances Intrinsic Motivation and Fosters Human Flourishing. *World Development Perspectives*. <https://doi.org/10.1016/j.wdp.2026.100778>

4. **Roll, S. P.**, Hamilton, L., Brugger, L., Beckelman, T., Hill, A., & Johnson, J. (2026). Addressing Food and Nutrition Insecurity among Black Households in Georgia Through Guaranteed Income. *Health Affairs*, 45(2) 209-217. <http://doi.org/10.1377/hlthaff.2025.00613>
5. Bartosiak, A., Loibl, C., Zheng, H., & **Roll, S. P.** (2026). 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. *Journal of Consumer Affairs*, 60(1).
6. Brugger, L., **Roll, S. P.**, Despard, M., & Miller, S. (2026). Safety Net(works): Informal Financial Support Networks and Material Hardship during the COVID-19 Pandemic. *Journal of Family and Economic Issues*. <https://doi.org/10.1007/s10834-025-10073-5>
7. Brugger, L., Bellisle, D., Maag, E., Udani, A., **Roll, S. P.**, Hamilton, L., & Lee, J. (2025). Child Tax Credit Utilization in Immigrant Households: A Focus on Child Investment and College Funds. *SN Business & Economics*, 5(9), 109. <https://doi.org/10.1007/s43546-025-00871-2>
8. Brugger, L., Parker, C., Hamilton, L., Baughman, A., Jarzombek, C., Comeau, M., & **Roll, S. P.** (2025). Staying Afloat: How Families Raising Children with Disabilities Used the Expanded Child Tax Credit. *Journal of Disability Policy Studies*, 36(3), 187-196. <https://doi.org/10.1177/10442073251368340>
9. Stanhope, K., Lewis, Q., Brugger, L., Hamilton, L., **Roll, S. P.**, Rollins, L., & Zewde, N. (2025). Improvements in stress and sleep following 24-months of Guaranteed Income, results from a randomized trial among Black women in Georgia. *Annals of Epidemiology*, 114, 1-6. <https://doi.org/10.1016/j.annepidem.2025.12.010>
10. Despard, M., Hageman, S. A., & **Roll, S. P.** (2025). Medical Debt, Financial Risk Factors, and Deferred Care among Low-wage Workers. *Health Affairs Scholar*, 3(11), qxaf196. <https://doi.org/10.1093/haschl/qxaf196>
11. Gilbert, A., Frank, T., McDermott, L., Walden, N., Jabbari, J., **Roll, S. P.**, & Ferris, D. (2025). Access and Satisfaction in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC): Differences across Race, Ethnicity, Income, and Urbanicity among Missouri Residents. *Food and Nutrition Bulletin*, 46(2-3), 114-122. <https://doi.org/10.1177/03795721251323312>
12. Ferris, D., **Roll, S. P.**, Huang, J., Mathews, K., Ragain, T., Simpson, K., ... & Frank, T. (2025). Improving Maternal Health and Birth Outcomes through FreshRx: A Food-is-Medicine Intervention. *American Journal of Health Promotion*, 39(1), 114-121. <https://doi.org/10.1177/08901171241249278>
13. Jabbari, J., Chun, Y., Huang, W., & **Roll, S. P.** (2025). Disaggregating the Effects of STEM Education and Apprenticeships on Economic Mobility: Evidence From the LaunchCode Program. *Educational Evaluation and Policy Analysis*, 47(1), 135-158. <https://doi.org/10.3102/0162373723119998>
14. Marotta, P. L., Leach, B. C., Hutson, W. D., Caplan, J. M., Lohmann, B., Hughes, C., Banks, D., **Roll, S. P.**, ... & Heimer, R. (2024). A Place-based Spatial Analysis of Racial Inequities in Overdose in St. Louis County Missouri, United States. *International Journal of Drug Policy*, 134, 104611. <https://doi.org/10.1016/j.drugpo.2024.104611>
15. **Roll, S. P.**, Ferris, D., Bufe, S., & Kondratjeva, O. (2024). Designing Savings Accounts to Promote Asset Building for Individuals with Disabilities: Experimental Evidence on ABE Accounts. *Journal of Disability Policy Studies*, 36(3), 165-175. <https://doi.org/10.1177/10442073241304109>
16. Jabbari, J., **Roll, S. P.**, & Brugger, L. (2024). Asking for a Friend: Reminders and Incentives for Crowdfunding College Savings. *Journal of Behavioral and Experimental Economics*, 113, 102305. <https://doi.org/10.1016/j.socec.2024.102305>
17. Zheng, H., **Roll, S. P.**, & Despard, M. (2024). Job Loss During COVID-19 and Early Retirement Withdrawals: A Moderated-Mediation Analysis. *Journal of Consumer Affairs*, 58(3), 715-741. <https://doi.org/10.1111/joca.12598>
18. **Roll, S. P.**, Bufe, S., Kondratjeva, O., Chun, Y., & Despard, M. (2024). Prevention, Resolution, or Counseling: Testing Three Approaches to Reducing Debt Payment Delinquencies in a Large-Scale Field Experiment. *Journal of Consumer Affairs*, 58(3), 742-762. <https://doi.org/10.1111/joca.12597>
19. Jabbari, J., Terada, T., Zheng, H., & **Roll, S. P.** (2024). Student Loan Policies and Payments during the COVID-19 Pandemic: Closing the Gap or Widening Inequalities? *Journal of Student Financial Aid*, 53(2), 3. <https://doi.org/10.55504/0884-9153.1804>
20. Auguste, D., **Roll, S. P.**, & Despard, M. (2024). Democratizing the Economy or Introducing Economic Risk? Gig Work During the COVID-19 Pandemic. *Work & Occupations*, 51(4), 550-606. <https://doi.org/10.1177/07308884231202032>
21. Despard, M., & **Roll, S. P.** (2024). Job Loss and Financial Distress during COVID-19: The Protective Role of Liquid Assets. *Journal of Financial Counseling and Planning*, 35(2), 157-172. <https://doi.org/10.1891/JFCP-2022-0048>
22. **Roll, S. P.**, Zheng, H., Hamilton, L., Despard, M., Chun, Y. (2024). The Impacts of the Child Tax Credit on Financial Resilience and the Use of High-Cost Financial Resources: Evidence from a Panel Survey. *Journal for the Society of Social Work and Research*. <https://doi.org/10.1086/731836>

23. Jabbari, J., Jackson, J., **Roll, S. P.**, & Grinstein-Weiss, M. (2024). Pinching Pennies or Money to Burn? The Role of Grit in Financial Behaviors. *Social Psychology*, 55(2), 101-115. <https://doi.org/10.1027/1864-9335/a000545>
24. Jabbari, J., **Roll, S. P.**, McQueen, A., & Ridenour, N. (2024). Covid-19 Pandemic Loneliness, Emotional Distress, and Perceived Physical and Mental Health: A Structural Equation Model. *Nursing Open*, 11(3). <https://doi.org/10.1002/nop2.2125>
25. Miller, S., **Roll, S. P.**, Brown, C. T., & Brugger, L. (2024). Which Side (of the Balance Sheet) Are You On? Household Financial Resources and Participation in the 2020 Protests. *The Journal of Sociology & Social Welfare*, 50(4).
26. Hamilton, L., Bellisle, D., Brugger, L., **Roll, S. P.**, Fox-Dichter, S., & Pitman, E. (2024). "It Saved Us": Parent Perspectives of the 2021 Expanded Child Tax Credit. *SN Social Sciences*, 4(2), 26. <https://doi.org/10.15453/0191-5096.4671>
27. Jabbari, J., **Roll, S. P.**, Auguste, D., & Zheng, H., Heller, O. (2023). Did Reskilling during the COVID-19. Pandemic Increase Life Satisfaction, Optimism, and Entrepreneurship? Evidence from a Longitudinal Survey. *Journal of Family and Economic Issues*, 45, 410-429. <https://doi.org/10.1007/s10834-023-09906-y>
28. Jabbari, J., **Roll, S. P.**, Hamilton, L., Anglum, J. C. (2023). The Child Tax Credit, Educational Investments, and the American Dream: A Moderated-Mediation Analysis. *Socius*, 9. <https://doi.org/10.1177/23780231231181899>
29. Jabbari, J., **Roll, S. P.**, Despard, M., & Hamilton, L. (2023). Student Debt Forgiveness and Economic Stability, Social Mobility, and Quality-of-Life Decisions: Results from a Survey Experiment. *Socius*, 9. <https://doi.org/10.1177/23780231231196778>
30. Frank, T. L., Jabbari, J., **Roll, S. P.**, Ferris, D., Terada, T., Gilbert, A., & McDermott, L. (2023). Connecting the Dots between Barriers to WIC Access and Adult and Child Food Insecurity: A Survey of Missouri Residents. *Nutrients*, 15(11), 2496. <https://doi.org/10.3390/nu15112496>
31. Hamilton, L., Despard, M., **Roll, S. P.**, Bellisle, D., Hall, C. A., & Wright, W. (2023). Does Frequency or Amount Matter? Testing the Perceptions of Four Universal Basic Income Proposals. *Social Sciences* 12(3), 133. <https://doi.org/10.3390/socsci12030133>
32. **Roll, S. P.**, Constantino, S., Hamilton, L., Miller, S., Bellisle, D., Despard, M. (2023). How Would Americans Respond to Direct Cash Transfers? Results from Two Survey Experiments. *Social Service Review* 97(1), 92-129. <https://doi.org/10.1086/723522>
33. **Roll, S. P.**, Despard, M., Grinstein-Weiss, M. & Bufo, S. (2023). Emergency Savings among Persistently Poor Households: Evidence from a Field Experiment. *Social Work Research*, 47(1) 34-49. <https://doi.org/10.1093/swr/svac028>
34. Despard, M., **Roll, S. P.**, Grinstein-Weiss, M., Hardy, B., Oliphant, J. (2023). Can Behavioral Nudges and Incentives Help Lower-income Households Build Emergency Savings with Tax Refunds? Evidence from Field and Survey Experiments. *Journal of Consumer Affairs*, 57(1), 245-263. <https://doi.org/10.1111/joca.12498>
35. 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*, 6(2), 63-81. <https://doi.org/10.1007/s41996-022-00109-5>
36. Shannon, M., Aciri, M., **Roll, S. P.**, & Grinstein-Weiss, M. (2022). Predictors of and Barriers to Receipt of Advance Premium Tax Credits. *The American Journal of Managed Care*, 28 (11). <https://doi.org/10.37765/ajmc.2022.89262>
37. Grinstein-Weiss, M., Pinto, O., Kondratjeva, O., **Roll, S. P.**, Bufo, 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). <https://doi.org/10.1016/j.childyouth.2019.03.048>
38. Ferris, D., **Roll, S. P.**, Huang, J., Mathews, K., Ragain, T., Simpson, K., Jabbari, J., Gilbert, K., Frank, T., & Rothman, S. (2022). Does a Food Insecurity Intervention Improve Perinatal Outcomes for Mother and Child? A Randomized Control Study Protocol of the Fresh Rx: Nourishing Healthy Starts Program. *Journal of Public Health Research*, 11(2). <https://doi.org/10.1177/22799036221102496>
39. 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*, 17(5). <https://doi.org/10.1371/journal.pone.0267583>
40. 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*, 19(9). <https://doi.org/10.3390/ijerph19095586>
41. Auguste, D., **Roll, S. P.**, & Despard, M. (2022). The Precarity of Self-employment among Low- and Moderate-income Households. *Social Forces*, 101(3), 1081-1115. <https://doi.org/10.1093/sf/soab171>

42. Jabbari, J., **Roll, S. P.**, Bufo, S., Chun, Y. (2022). Cut Me Some Slack! Slack Resources and Technology-Mediated Human Capital Investments in Entrepreneurship. *International Journal of Entrepreneurial Behavior & Research*, 28(5), 1310-1346. <https://doi.org/10.1108/IJEBR-10-2020-0731>
43. Jabbari, J., **Roll, S. P.**, Bufo, 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*, 98. <https://doi.org/10.1016/j.socec.2022.101864>
44. 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*, 45(2), 239-280. <https://doi.org/10.1007/s10603-021-09501-4>
45. Despard, M., Taing, V., Weaver, A., **Roll, S. P.**, & Grinstein-Weiss, M. (2022). Material Hardship among Lower-income Households: The Role of Liquid Assets and Place. *Journal of Poverty*, 26(5), 361-384. <https://doi.org/10.1080/10875549.2021.1925801>
46. **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*, 43, 261-281. <https://doi.org/10.1007/s10834-021-09814-z>
47. 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. <https://doi.org/10.1177/00027162211069429>
48. Jabbari, J., Chun, Y., Nandan, P., McDermott, L., Frank, T., Ferris, D., Moreland-Russell, S., **Roll, S. P.** (2021). How Did School Meal Access Change during the COVID-19 Pandemic? A Two-Step Floating Catchment Area Analysis of a Large Metropolitan Area. *International Journal of Environmental Research and Public Health*, 18(21). <https://doi.org/10.3390/ijerph182111350>
49. 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. <https://doi.org/10.1007/s41996-022-00109-5>
50. Bufo, 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*, 161, 379-407. <https://doi.org/10.1007/s11205-021-02828-y>
51. **Roll, S. P.**, Kondratjeva, O., Bufo, S., Grinstein-Weiss, M. (2021). Promoting Public Retirement Savings Accounts during Tax Filing: Evidence from a Field Experiment. *Journal of Pension Economics & Finance*, 22(1), 88-115. <https://doi.org/10.1017/S1474747221000317>
52. Kondratjeva, O., **Roll, S. P.**, Despard, M. R., & Grinstein-Weiss, M. (2021). The Impact of State Earned Income Tax Credit Increases on Material and Medical Hardship. *Journal of Consumer Affairs*, 55(3), 872-910. <https://doi.org/10.1111/joca.12382>
53. **Roll, S. P.**, Kondratjeva, O., Bufo, 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*, 43, 100-127. <https://doi.org/10.1007/s10834-021-09760-w>
54. **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, 357-380. <https://doi.org/10.1016/j.jebo.2020.10.011>
55. 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. <https://doi.org/10.1007/s10834-020-09724-6>
56. Kondratjeva, O., **Roll, S. P.**, Bufo, 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. <https://doi.org/10.1016/j.socec.2020.101612>
57. **Roll, S. P.** & Moulton, S. (2019). Credit Counseling and Consumer Credit Trajectories. *Economic Inquiry*, 57(4), 1981-1996. <https://doi.org/10.1111/ecin.12802>
58. **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), 1693-1724. <https://doi.org/10.1111/joca.12252>
59. Grinstein-Weiss, M., Pinto, O., Kondratjeva, O., **Roll, S. P.**, Bufo, S., Barkali, N., & Gottlieb, D. (2019). Enrollment and Participation in a Universal Child Savings Program: Evidence from the Rollout of Israel's National Program. *Children and Youth Services Review*, 101, 225-238. <https://doi.org/10.1016/j.childyouth.2019.03.048>

60. 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), 20-33. <https://doi.org/10.1080/02185385.2019.1574600>
61. **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), 87-125. <https://doi.org/10.1111/joca.12194>
62. **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), 3-22. <https://doi.org/10.20899/jpna.3.1.3-22>
63. **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.**, Elliott, D., Smith, S., Quick, A., Brugger, L., Davis, S., & Hamilton, L. (2024). Does Guaranteed Income Build Assets for Black Women? Evidence from the In Her Hands Program. In *Using Wealth and Income Policies to Forge a New Social Contract: Giving People Something to Live For*. University of Michigan, School of Social Work, Center on Assets, Education, and Inclusion
2. **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).
3. **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.
4. 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.
5. **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.
6. **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. **Roll, S. P.**, Zhang, G., Zheng, H., *Liu, J.*, & Despard, M. (Revise & Resubmit). Wage Theft, Precarious Work, and Financial Hardship Among Low-Wage Workers. *Journal of Consumer Affairs*.
2. **Roll, S. P.**, Hamilton, L., Zheng, H., Davis, S., Brugger, L., *Quick, A., Smith, S., Elliott, D., Dobill, A.*, & Zhang, G. (Revise & Resubmit). Guaranteed Income and the Financial Well-Being of Black Women: Evidence from the In Her Hands Pilot. *Journal of Economics, Race, & Policy*.
3. **Roll, S. P.**, Despard, M., Zhang, G., & *DeHorn, G.* (Revise & Resubmit). Work and Savings Disincentives in Public Programs: Evidence from a Nationally Representative Survey of Low-Wage Workers. *Journal for the Society of Social Work and Research*.
4. Chenoweth, E., Hamilton, B. H., Lee, H., Papageorge, N. W., **Roll, S. P.**, Zahn, M. V. (Revise & Resubmit). Who Protests, What Do They Protest, and Why? *American Sociological Review*.
5. Ferris, D., Jabbari, J., **Roll, S. P.**, *Frank, T.*, Gilbert, A., Terada, T., & McDermott, L. (Revise & Resubmit). Can WIC Expansions Increase Fresh Fruit and Vegetable Consumption? Experimental Evidence from Missouri. *Public Health Nutrition*.
6. Jabbari, J., Palmer, D., Chun, Y., Udoh, E., Mei, X., & **Roll, S. P.** (Revise & Resubmit). Technology Apprenticeships and Labor Market Outcomes. *Journal of Vocational Education and Training*.
7. Despard, M., & **Roll, S. P.** (Under Review). Financial Assistance and Health Hardship. *JAMA Internal Medicine*.
8. **Roll, S. P.**, Zhang, G., Chun, Y., *DeHorn, G.*, & Despard, M. (Under Review). Measuring Administrative Burdens in SNAP and Medicaid: Evidence on Access, Hardship, and Implementation. *Journal of Behavioral Public Administration*.

9. Conroy, S., Zheng, H., **Roll, S. P.**, & Despard, M. (Under Review). Volatility or Variability? Redirecting the Management Conversation on Pay Volatility. *Journal of Consumer Affairs*.
10. Jabbari, J., Chun, Y., Mei, X., & **Roll, S. P.** (Under Review). Elevators, Escalators, or Walkways? Examining the Relative and Heterogenous Financial Returns to Non-Degree Credentials and Degree Programs. *American Education Research Journal*.
11. Zhang, G., Jabbari, J., Despard, M., Mei, X., Chun, Y., & **Roll, S. P.** (Under Review). Beyond Earnings Premia: Debt-Adjusted Returns to Postsecondary Education. *Economics of Education Review*.
12. Despard, M., Zhang, G., & **Roll, S. P.** (Under Review). Medicaid Administrative Burden among Low-Wage Workers: Implications for Impending Work Requirements. *JAMA Network Open*.

Research Funding & Contracts

Co-Principal Investigator, Advancing Family Economic Mobility Through Data for Public Good Parents as Teachers, \$200,000	09/2026-08/2027
Co-Principal Investigator, How Do Early Asset-Building Policies Shape Educational Success? An 18-Year Experimental Test Brady Education Foundation (Co-PIs: Huang, Sherraden), \$311,796	07/2026-06/2029
Principal Investigator, Inclusive Financial Security for All: Towards Life-Long Wealth-Building Policies and Practices Prudential Foundation, \$360,000	12/2025-11/2027
Co-Investigator, Assessing Community Benefit Agreements' Effects on Neighborhood Characteristics and Displacement (ACEND) Robert Wood Johnson Foundation (PI: Davis), \$874,708	06/2025-05/2028
Co-Principal Investigator, Does Participation in Parents-As-Teachers Increase Social Mobility? A Feasibility Study Parents as Teachers (Co-PI: Jabbari), \$60,000	02/2025-01/2026
Principal Investigator, St. Louis Junior Bonds Evaluation James S. McDonnell Foundation & Edward Jones, \$598,830	01/2025-12/2034
Co-Principal Investigator, Colorado Family Affordability Tax Credit Evaluation Gary Community Ventures (Co-PIs: Hamilton and Zhang), \$325,243	02/2025-01/2028
Principal Investigator, Understanding How Young Adult Workers are Affected by Benefits Cliffs and Asset Limits Annie E. Casey Foundation, \$38,500	02/2025-08/2025
Co-Principal Investigator, In Her Hands Nutrition Study Phase 2 Center for Science in the Public Interest (Co-PI: Hamilton), \$50,000	01/2025-12/2025
Principal Investigator, Credit Impacts of the Alaska Permanent Fund Dividend NYU Cash Transfer Lab, \$12,496	07/2024-06/2025
Co-Principal Investigator, Support for Evaluating the Impact of a Supplemental Income Program on Children's Academic Outcomes Annie E. Casey Foundation (Co-PI: Jabbari), \$80,000	09/2024-12/2025
Co-Investigator, From Translation to Transformation: Medically Tailored Meals and Food-is-Medicine Approaches for Reducing Health Disparities in	

Diabetes Management Washington University in St. Louis Center for Diabetes Translation Research (PI: Ferris), \$50,000	03/2024-02/2025
Co-Principal Investigator, The Impact of Economic Inequality on Chronic Disease Risk Factors Washington University in St. Louis Here & Next (Tier 2) (Co-PIs: Chun, Davis, Levi-Gayle), \$50,000	01/2024-12/2024
Co-Principal Investigator, Nourishing Healthy Starts Operation Food Search (Co-PI: Ferris), \$150,000	10/2023-03/2026
Co-Principal Investigator, Retirement with Dignity: Challenges and Opportunities for the Secure 2.0 Act Prudential Foundation (Co-PIs: Brugger, Despard), \$385,000	10/2023-03/2025
Co-Investigator, WIC Expansion Demonstration Phase 2 Missouri Foundation for Health (PI: Ferris), \$60,000	09/2023-09/2024
Co-Principal Investigator, Creatives Rebuild New York Mixed Methods Evaluation Proposal Creatives Rebuild New York (Co-PI: Hamilton), \$582,855	07/2023-12/2024
Co-Principal Investigator, In Her Hands Nutrition Study Center for Science in the Public Interest (Co-PI: Hamilton), \$50,000	06/2023-12/2023
Co-Principal Investigator, American Rescue Plan Act Guaranteed Basic Income Data and Evaluation Proposal City of St. Louis (Co-PI: Dougherty), \$299,999	08/2023-08/2025
Co-Principal Investigator, Does Guaranteed Income Facilitate Wealth and Credit Building among Black Households in Georgia? The Robert Wood Johnson Foundation (Co-PI: Hamilton), \$315,243	06/2023-05/2025
Co-Principal Investigator, Does Guaranteed Income Facilitate Wealth and Credit Building Among Black Households in Georgia? Washington Center for Equitable Growth (Co-PI: Hamilton), \$40,000	06/2023-05/2024
Co-Principal Investigator, Does it pay to Credential? Assessing Credential Quality and Equity Through the NSC & Equifax Lumina Foundation (Co-PIs: Chun, Jabbari), \$475,000	05/2023-10/2025
Principal Investigator, Does Reducing Financial Strain Improve Preventive Health Behaviors, Sleep, and Stress? Evidence from a Guaranteed Income Program for Black Women in Georgia Brown School Faculty Research Pilot Funds, \$97,500	06/2023-06/2025
Co-Investigator, Understanding the impact of COVID-19 on health equity and mortality of among formerly incarcerated people returning to the community in St. Louis with opioid use disorders (PI: Marotta) Brown School Faculty Research Pilot Funds, \$100,000	03/2023-02/2025
Co-Principal Investigator, Activating Inclusive Growth in St. Louis Mastercard Center for Inclusive Growth (Co-PI: Ferris), \$1,499,258	01/2023-12/2024
Principal Investigator, Workforce Economic Inclusion and Mobility Project:	

Strengthening Economic Opportunities for LMI Workers JPMorgan Chase Foundation, \$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-Principal 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-Principal Investigator, Georgia Resilience and Opportunity Fund Program Evaluation Give Directly (Co-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	02/2020-02/2023

Mastercard Foundation (Co-PIs: Ferris, Jabbari, Grinstein-Weiss), \$1,500,000	
Co-Investigator, Free and Reduced Price Breakfast in Missouri Schools Operation Food Search (PI: Ferris), \$38,872	10/2019-09/2022
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-Principal Investigator, Evaluation Support for the Financial Solutions Lab Financial Health Network (Co-PIs: Despard, Grinstein-Weiss), \$367,408	11/2018-12/2020
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, The Effects of the Affordable Care Act on Household Financial Security The Russell Sage Foundation Presidential Award (PI: Gallagher), \$34,994	03/2018-10/2019
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-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
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

Proposed Research Funding

Principal Investigator, Administrative Burden, Benefits Cliffs, and Economic Mobility After the One Big Beautiful Bill Act Arnold Ventures (Co-PI: Despard), \$750,000	01/2027-12/2028
Co-Principal Investigator, Can Early Wealth-Building Policy Reduce Racial Inequality in Educational Attainment? An 18-Year Experimental Test of Child Development Accounts William T. Grant Foundation (Co-PIs: Huang, Sherraden), \$514,964	07/2027-06/2029
Principal Investigator, Pathways to Prosperity: Entrepreneurship, Wealth-Building, and Equitable Economic Mobility Among Arts-based Microbusiness Owners Kauffman Foundation (Co-PI: Zhang), \$773,077	03/2027-02/2030
Principal Investigator, Artistic Capabilities, Organizational Supports, and Economic Mobility Wallace Foundation (Co-PI: Zhang), \$300,000	01/2027-12/2028
Co-Principal Investigator, Changes to Financial Wellbeing and Cardiometabolic Health During and Following Pregnancy National Institutes of Health (PI: Stanhope), \$390,161	01/2027-12/2032

Research Briefs

1. **Roll, S. P.**, & Despard, M. (2026). [When the safety net becomes a barrier: Administrative burdens in SNAP and Medicaid](#) (CSD Research Brief No. 26-30). Washington University, Center for Social Development.
2. **Roll, S. P.**, & Despard, M. (2026). [When getting ahead means falling behind: Work and savings disincentives in public benefits](#) (CSD Research Brief No. 26-31). Washington University, Center for Social Development.
3. Despard, M., & **Roll, S. P.** (2026). [Innovations in financial services for low-wage workers](#) (CSD Research Brief No. 26-36). Washington University, Center for Social Development.
4. Despard, M., & **Roll, S. P.** (2026). [Essential employer benefits for low-wage workers](#) (CSD Research Brief No. 26-35). Washington University, Center for Social Development.
5. **Roll, S. P.**, Liu, J., & Zhang, G. (2026). [Connected, confident, and cautious: Gen Z's emerging financial life](#) (CSD Research Brief No. 26-45). Washington University, Center for Social Development.
<https://doi.org/10.7936/nthw-d322>
6. Hamilton, L., **Roll, S. P.**, Stith, L., & Zhang, G. (2026). [Colorado's FATC has the strongest anti-poverty impact of all U.S. refundable credits](#). Appalachian State University, Family Economic Policy Lab, and Washington University, Center for Social Development.
7. Kulkarni, A., Brugger, L., **Roll, S. P.**, Zhang, G., & Despard, M. (2026). [Examining patterns in childcare utilization for low-wage workers and their access to government and employer-based childcare supports](#) (CSD Research Brief No. 26-03). Washington University, Center for Social Development.
8. **Roll, S. P.**, Zhang, G., & Despard, M. (2026). [Barriers to entry, barriers to exit: Exploring the relationship between administrative burdens and work disincentives in public benefits programs](#) (CSD Research Brief No. 26-07). Washington University, Center for Social Development.

9. Despard, M., **Roll, S. P.**, Fuzi, K., Atkinson, A., & Overton, L. (2026). [Workforce economic inclusion and stability in the United States and United Kingdom: Summary findings](#) (CSD Research Summary No. 26-06). Washington University, Center for Social Development.
10. Liu, J., **Roll, S. P.**, & Despard, M. (2026). [Digital financial innovations, investment behaviors, and the financial well-being of low-wage workers](#) (CSD Research Brief No. 26-05). Washington University, Center for Social Development.
11. Despard, M., Zhang, G., & **Roll, S. P.** (2026). [Employment stability and security of low-wage workers in the United States](#) (CSD Research Brief No. 26-01). Washington University, Center for Social Development.
12. Hamilton, L., **Roll, S. P.**, Brugger, L., & Despard, M. (2025). [Does the Financial Services Sector Meet the Needs of Guaranteed Income Recipients? Evidence from the In Her Hands Program](#). Appalachian State University, Family Economic Policy Lab.
13. Chy, S., Zheng, H., **Roll, S. P.**, & Despard, M. (2025). [Buy-Now-Pay Later and Alternative Financial Service Use among Low-wage Workers](#) (CSD Research Brief No. 25-28). Washington University, Center for Social Development.
14. Huang, J., Clancy, M. M., Sherraden, M., & **Roll, S. P.** (2025). [“Check-the-Box” Enrollment will Limit Participation in Trump Accounts: Lessons from Asset-building Research](#) (CSD Policy Brief No. 25-43). Washington University, Center for Social Development.
15. **Roll, S. P.**, Despard, M., & Zhang, G. (2025). [Public Benefits Cliffs and Asset Limits Harm the Economic Mobility of Young Adult Workers](#) (CSD Research Brief No. 25-47). Washington University, Center for Social Development.
16. Zheng, H., **Roll, S. P.**, & Despard, M. (2025). [Financial Shocks, Emergency Savings, and Hardship among Low-wage Workers](#) (CSD Research Brief No. 25-48). Washington University, Center for Social Development.
17. **Roll, S. P.**, Despard, M., & Chun, Y. (2025). [The Experience of Administrative Burdens in SNAP and Medicaid: New Evidence from a Nationally Representative Survey of Low-wage Workers](#) (CSD Research Brief No. 25-52). Washington University, Center for Social Development.
18. Zhang, G., **Roll, S. P.**, & Despard, M. (2025). [Is Public Website Design an Administrative Burden? The Case of SNAP](#) (CSD Research Brief No. 25-54). Washington University, Center for Social Development.
19. **Roll, S. P.**, Despard, M., Chun, Y., & Gilbert, K. (2025). [Racial and Ethnic Differences in Experiencing Administrative Burdens in Public Benefit Programs](#) (CSD Research Brief No. 25-55). Washington University, Center for Social Development.
20. Allee, H., Anderson, G., Barth, R., Brugger, L., Chiang, M., Dobill, A., Hamilton, L., Moore, A., Rolf, L., **Roll, S. P.**, & Zhang, G. (2025). [The Impacts of the St. Louis Guaranteed Basic Income Program on Quality of Life](#) (Evaluation Brief No. 3). Washington University, Center for Social Development and Brown School Evaluation Center.
21. Allee, H., Anderson, G., Barth, R., Brugger, L., Chiang, M., Dobill, A., Hamilton, L., Moore, A., Rolf, L., **Roll, S. P.**, & Zhang, G. (2025). [The Impacts of the St. Louis Guaranteed Basic Income Program on Credit Health](#) (Evaluation Brief No. 2). Washington University, Center for Social Development and Brown School Evaluation Center.
22. Allee, H., Anderson, G., Barth, R., Brugger, L., Chiang, M., Dobill, A., Hamilton, L., Moore, A., Rolf, L., **Roll, S. P.**, & Zhang, G. (2025). [The Impacts of the St. Louis Guaranteed Basic Income Program on Economic Security](#) (Evaluation Brief No. 1). Washington University, Center for Social Development and Brown School Evaluation Center.
23. Brugger, L., Nixon, A. J., Kulkarni, A., Despard, M., & **Roll S. P.** (2025). [Hardships Increase as Households Rely More on Gig Work](#) (CSD Research Brief No. 25-67). Washington University, Center for Social Development.
24. Zhang, G., **Roll, S. P.**, & Despard, M. (2025). [The Relationship between Agency Understaffing and Administrative Burdens in Medicaid and SNAP](#) (CSD Research Brief No. 25-53). Washington University, Center for Social Development.
25. **Roll, S. P.**, Miller, S., & Despard, M. (2025). [The Impact of Benefits Cliffs and Asset Limits on Low-Wage Workers: New Evidence from a Nationally Representative Survey](#) (CSD Research Brief No. 25-07). Center for Social Development.
26. **Roll, S. P.**, Despard, M., & Miller, S. (2025). [Savings Incentives and the SECURE 2.0 Act: New Evidence on Employer-Sponsored Emergency Savings Accounts and the Saver’s Match](#) (CSD Research Brief No. 25-12). Center for Social Development.
27. **Roll, S. P.**, Despard, M., & Zhang, G. (2025). [Matching Student-Debt Payments with Retirement Contributions Has High Appeal for Low-Wage Workers: Implications for SECURE 2.0](#) (CSD Research Brief No. 25-13). Center for Social Development.
28. **Roll, S. P.**, Despard, M., & Miller, S. (2025). [Auto-Enrollment, Auto-Escalation, and the Need for Retirement Plan Portability: Implications for SECURE 2.0](#) (CSD Research Brief No. 25-11). Center for Social Development.

29. **Roll, S. P.**, Despard, M., & Miller, S. (2025). [Retirement Plan Access among Low-Wage Workers in 2024: Implications for SECURE 2.0](#) (CSD Research Brief No. 25-10).
30. Brugger, L., Despard, M., Miller, S., & **Roll, S. P.** (2025). [What Jobs Offer \(and don't Offer\) Benefits to Low-wage Workers? Evidence from a Nationally Representative Survey](#) (CSD Research Brief No. 25-37). Washington University, Center for Social Development.
31. Cowan, S., Dobill, A., Hamilton L., Hobby, E., Islam, T., **Roll, S. P.**, & Zhang, G. (2025). [Guaranteed Income for Artists Impact Study: Spending Patterns](#). Creatives Rebuild New York.
32. Cowan, S., Dobill, A., Hamilton L., Hobby, E., Islam, T., **Roll, S. P.**, & Zhang, G. (2025). [Guaranteed Income for Artists Impact Study: Financial Well-being](#). Creatives Rebuild New York.
33. Cowan, S., Dobill, A., Hamilton L., Hobby, E., Islam, T., **Roll, S. P.**, & Zhang, G. (2025). [Guaranteed Income for Artists Impact Study: Health and Well-being](#). Creatives Rebuild New York.
34. Cowan, S., Dobill, A., Hamilton L., Hobby, E., Islam, T., **Roll, S. P.**, & Zhang, G. (2025). [Guaranteed Income for Artists Impact Study: Community and Family Impacts](#). Creatives Rebuild New York.
35. Baughman, A., Brugger, L., Comeau, M., Hamilton, L., Jarzombek, C., Parker, C., & **Roll, S. P.** (2023). [Expanded Child Tax Credit Payments Supported Families Raising Children with Disabilities](#). Catalyst Center at Boston University.
36. **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.
37. Despard, M., Bufe, S., **Roll, S. P.**, & Kristensen, K. (2021). [Employment Changes During COVID-19](#). Social Policy Institute: Washington University in St. Louis.
38. 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.
39. 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.
40. **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.
41. Fox-Dichter, S., Chun, Y., **Roll, S. P.**, & Kristensen, K. (2021). [Housing Hardships During COVID-19](#). Social Policy Institute: Washington University in St. Louis.
42. **Roll, S. P.**, Chun, Y., Brugger, L., & Hamilton, L. (2021). [How are Families in the U.S. Using their Child Tax Credit Payments? A 50 State Analysis](#). Social Policy Institute: Washington University in St. Louis.
43. 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.
44. 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.
45. 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.
46. 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.
47. 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.
48. 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.
49. 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.
50. **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.

51. **Roll, S. P.**, Mitchell, D. S., Bufo, 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.
52. 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.
53. 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.
54. **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.
55. 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, Court Testimony, & Policy Memos

1. Expert Witness, *Tumlin V St. Louis City*. Provided testimony on behalf of St. Louis City to overturn injunction freezing guaranteed income payments in St. Louis.
2. 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.
3. Boshara, R., & **Roll, S. P.** (2021). Matched Savings Evidence. Memo for the White House Domestic Policy Council.

Professional Publications, Technical Reports, & Conference Proceedings

1. Chun, Y., Chy, S., Evans, L., Mei, X., & **Roll, S. P.** (2026). [Paths to stability and wealth: Evidence from the Habitat for Humanity Wealth Building Project](#) (CSD Research Report No. 26-40). Washington University, Center for Social Development, and Habitat for Humanity International.
2. Da Camarra, S., Ford, B., Goldin, N., Hamilton, L., Wallace, Q. L., **Roll, S. P.**, Stith, L., & Zhang, G. (2026). [Colorado Family Affordability Tax Credit: Year one evaluation report](#). Appalachian State University, Family Economic Policy Lab, and Washington University, Center for Social Development.
3. **Roll, S. P.** (2025). [Employers & Benefits Cliffs: Five Years of Field Learnings about Benefits Cliffs with Employers](#). Foreword for Leap Fund Annual Report.
4. Brugger, L., Davis, S., Elliott, D., Hamilton, L., **Roll, S. P.**, Rollins, L., Smith, S., Quick, A., & Zewde, N. (2025). [In Her Hands Final Report](#). Georgia Resilience and Opportunity Fund & Give Directly.
5. Sprick, E., Despard, M., & **Roll, S. P.** (2025). [Moving Forward from SECURE 2.0: Building on the Law's Most Effective Provisions, Closing the Access Gap, and Reforming Social Security](#). Bipartisan Policy Center.
6. **Roll, S. P.**, Kondratjeva, O., & Bufo, S. (2024). [Refund to Savings Canada Pilot Study Evaluation](#). Financial Consumer Agency of Canada.
7. Brugger, L., Davis, S., Elliott, D., Hamilton, L., Quick, A., **Roll, S. P.**, Rollins, L., Smith, S., & Zewde, N. (2024). [In Her Hands First Year Research Summary](#). Family Economic Policy Lab.
8. Brugger, L., **Roll, S. P.**, Hamilton, L., Baughman, A., Comeau, M., Jarzombek, C., & Parker, C. (2023). ["It Helped Us More than I Could Have Imagined": How the 2021 Expanded Child Tax Credit Supported Families Raising Children with Disabilities](#). Catalyst Center at Boston University.
9. 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.
10. 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.
11. 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.
12. 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.

13. 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.
14. **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*.
15. 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.
16. **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.
17. 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.
18. 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.
19. **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.
20. Davison, G., **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S. (2018). Sample Trainings to Promote myRA at VITA Sites. U.S. Department of the Treasury, Financial Empowerment Innovation Fund, January 2018.
21. Davison, G., **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S. (2018). Messaging Strategies to Promote myRA. U.S. Department of the Treasury, Financial Empowerment Innovation Fund, January 2018.
22. **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S., & Davison, G. (2017) Leveraging TaxSlayer to Promote myRA Enrollment. U.S. Department of the Treasury, Financial Empowerment Innovation Fund, June 2017.
23. **Roll, S. P.**, Frank-Miller, E., Grinstein-Weiss, M., Bufe, S., & Davison, G. (2017). Promoting myRA at VITA Sites: Final report. U.S. Department of the Treasury, Financial Empowerment Innovation Fund, July 2017.
24. 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.
25. Moulton, S., Loibl, C., Haurin, D. R., Collins, J. M., **Roll, S. P.**, Kondratjeva, O., & Shi, W. (2016). [Aging in Place: Analyzing the Use of Reverse Mortgages to Preserve Independent Living Summary Report of Survey Results](#). Available at SSRN.
26. **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](#). U.S. Department of the Treasury, Financial Empowerment Innovation Fund, July 2016.
27. **Roll, S. P.** (2015). [Sharpen Your Financial Focus: Program Evaluation and Long-Term Consumer Credit Impacts](#). National Foundation for Credit Counseling.
28. Collins, J. M., O'Rourke, C., **Roll, S. P.**, & Moulton, S. (2015). Emergency Savings Needs Assessment. United Way of Central Ohio.
29. Sandfort, J., **Roll, S. P.**, & Moulton, S. (2014). [Assessing Policy and Program Implementation Research](#). *Academy of Management Proceedings*. Academy of Management.

Scholarly Conference Presentations

1. **Roll, S. P.**, Zhang, G., Chun, Y., DeHorn, G., & Despard, M. (2026). Administrative Burdens in SNAP and Medicaid: Prevalence, Determinants, and Consequences. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*.
2. Kim, S., Hamilton, L., & **Roll, S. P.** (2026). Paid Work and Unpaid Caregiving Under Guaranteed Income: Evidence from Georgia's Pilot. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
3. de Pierola, I., Kulkarni, A., Rothwell, D., & **Roll, S. P.** (2026). Child Care Subsidies, Employer-Provided Paid Sick Leave Eligibility, and Material Hardship. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
4. **Roll, S. P.**, Despard, M., & DeHorn, G. (2026). The Impact of Benefits Cliffs and Asset Limits on Low-Wage Workers: Evidence from a Nationally-Representative Survey. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
5. Chun, Y., **Roll, S. P.**, Mei, X., Chy, S. (2026). The Role of Affordable Homeownership in Asset and Credit Building: Evidence from a National Evaluation of Habitat for Humanity Programs. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.

6. Jabbari, J., Chun, Y., Mei, X., **Roll, S. P.** (2026). More Money for Less Time? Examining the Relative and Heterogenous Financial Returns to Non-Degree Credentials and Degree Programs. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
7. Despard, M., & **Roll, S. P.** (2026). Structural Barriers to Retirement Saving for Lower-Wage Workers: Pitfalls of the Secure 2.0 Act. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
8. Hageman, S., Despard, M., & **Roll, S. P.** (2026). Deferred Healthcare Among Lower-Wage Workers with Medical Debt and Chronic Health Conditions. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
9. Despard, M., **Roll, S. P.**, & Nixon, A. (2026). Precarious Employment and Mental Health Among Lower-Wage Workers in the U.S. Panel Presentation at *Society for Social Work and Research Conference*. Washington, D.C.
10. **Roll, S. P.**, Despard, M., Zhang, G., & Dehorn, G. (2025). The Impact of Work and Savings Disincentives on Low-Wage Workers: Evidence from a Nationally-Representative Survey. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Seattle, WA.
11. **Roll, S. P.**, Despard, M., Zhang, G., & Liu, J. (2025). Precarious Employment, Wage Theft, and Financial Health: Evidence from a Nationally Representative Survey. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Seattle, WA.
12. **Roll, S. P.**, Hamilton, L., Zheng, H., Zhang, G., Davis, S., Brugger, L., Quick, A., Smith, S., Elliott, D., & Dobill, A. (2025). Targeted Cash Transfers and Financial Well-Being: Findings from the In Her Hands and St. Louis GI Pilots. Panel Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*.
13. Zhang, G., Lee, B. K., **Roll, S. P.**, Hobby, E., Steedle, E., & Cowan, S. (2025). Universal Cash Transfers and Credit Outcomes: Evidence from the Alaska Permanent Fund Dividend. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
14. **Roll, S. P.**, Despard, M., & Zhang, G. (2025). The Impact of Benefits Cliffs and Asset Limits on Low-Wage Workers: Evidence from a Nationally-Representative Survey. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
15. **Roll, S. P.**, Chun, Y., Despard, M., Bufe, S., & Kondratjeva, O. (2024). Prevention, resolution, or counseling: Testing three approaches to reducing debt payment delinquencies in a large-scale field experiment. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
16. Hamilton, L., **Roll, S. P.**, Zheng, H., Brugger, L., Elliott, D., Smith, S., & Quick, A. (2024). Paydays, not Payday Loans: The Impacts of Guaranteed Income on High-Cost Financial Service Usage among Low-Income Black Women. Poster Presentation at *Boulder Summer Research Conference in Consumer Financial Decisionmaking*. Boulder, CO.
17. Hamilton, L., **Roll, S. P.**, Zheng, H., Brugger, L., Elliott, D., Smith, S., & Quick, A. (2024). Paydays, not Payday Loans: The Impacts of Guaranteed Income on High-Cost Financial Service Usage among Low-Income Black Women. Panel Presentation at *Society for Social Work Research Conference*. Seattle, WA.
18. **Roll, S. P.**, Hamilton, L., Zheng, H., & Despard, M. (2024). The Impacts of the Child Tax Credit on Financial Resilience and the Use of High-Cost Financial Resources. Panel Presentation at *Society for Social Work Research Conference*. Seattle, WA.
19. Jabbari, J., Chun, Y., Mei, E., **Roll, S. P.**, Palmer, D., & Udoh, E. (2024). How and Why Do Technology Apprenticeships Matter: Mixed-Methods Evidence from the Launchcode Program and Equifax. Panel Presentation at *Society for Social Work Research Conference*. Seattle, WA.
20. Brugger, L., Davis, S., Elliott, D., Hamilton, L., Quick, A., Roll, S. P., & Smith, S. (2024). Beyond Food Assistance: The Effects of Guaranteed Income on Food and Nutrition Security for Low-Income Black Families. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Washington, D. C.
21. **Roll, S. P.**, Hamilton, L., Zheng, H., & Despard, M. (2024). The Impacts of the Child Tax Credit on Financial Resilience and the Use of High-Cost Financial Resources. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Washington, D. C.
22. Jabbari, J., **Roll, S. P.**, Brugger, L. (2023). Asking for a Friend: Reminders and Incentives for Crowdsourcing College Savings. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Atlanta, GA.
23. Quick, A., Brugger, L., Chopin, V., Elliott, D., Hamilton, L., Paputseanos, T., **Roll, S. P.**, & Smith, S. (2023). Combatting the "Welfare Queen": Understanding the Experiences of Black Women in Public Assistance Programs. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Atlanta, GA.
24. Elliott, D., Brugger, L., Chopin, V., Hamilton, L., Paputseanos, T., Quick, A., **Roll, S. P.**, & Smith, S. (2023). "I Don't Want for Something That I Don't Have": Challenges and Compromises of Black Women Navigating an Inadequate Social Safety Net. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Atlanta, GA.

25. Brugger, L., Bellisle, D., Udani, A., Maag, E., & **Roll, S. P.** Immigrant Family Use of the Expanded Child Tax Credit. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Atlanta, GA.
26. **Roll, S. P.**, Chun, Y., Kondratjeva, O., Bufo, S., & Despard, M. (2023). Prevention, Resolution, or Counseling: Testing Three Approaches to Preventing Debt Payment Delinquencies in a Large-Scale Field Experiment. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Atlanta, GA.
27. Smith, S., Brugger, L., Chopin, V., Elliott, D., Hamilton, L., Paputseanos, T., Quick, A., & **Roll, S. P.** (2023). The "Strong Black Woman": Physical and Mental Health of Low-Income Black Women in Georgia in the Absence of Medicaid Expansion. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Atlanta, GA.
28. Jabbari, J., Chun, Y., Huang, W., & **Roll, S. P.** (2023). Disaggregating the Effects of STEM Education and Apprenticeships on Economic Mobility: Evidence from the Launchcode Program. Panel Presentation at *Association for Policy Analysis and Management Research Conference*. Atlanta, GA.
29. **Roll, S. P.**, Chun, Y., Kondratjeva, O., & Bufo, S. (2023). Prevention, Resolution, or Counseling: Testing Three Approaches to Preventing Debt Payment Delinquencies in a Large-Scale Field Experiment. Panel Presentation at *American Council on Consumer Interests Conference*. Las Vegas, NV.
30. Zheng, H., Despard, M. R., & **Roll, S. P.** (2023). COVID-19 Related Job Loss and Early Withdrawals from Retirement Accounts: Mediation by Financial Hardships and Subjective Financial Well-being. Panel Presentation at *American Council on Consumer Interests Conference*. Las Vegas, NV.
31. Hamilton, L., **Roll, S. P.**, Despard, M., Chun, Y., Brugger, L., & Grinstein-Weiss, M. (2023). 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.
32. 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.
33. 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.
34. 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.
35. 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.
36. 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.
37. 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.
38. 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.
39. **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.
40. 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.
41. 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.
42. 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.

43. 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.
44. 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.
45. 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.
46. **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.
47. 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.
48. **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.
49. 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.
50. **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.
51. **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.
52. 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.
53. 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.
54. 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.
55. 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.
56. 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.
57. **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.
58. 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.
59. **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.
60. 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.

61. Bufo, 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.
62. **Roll, S. P.**, Bufo, 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.
63. 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.
64. **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.
65. 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.
66. **Roll, S. P.**, Kondratjeva, O., Bufo, 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.
67. **Roll, S. P.**, Grinstein-Weiss, M., Cryder, C., Gallagher, E., & Bufo, 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.
68. Bufo, 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.
69. 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.
70. **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.
71. Bufo, 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.
72. 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.
73. Davison, G., Bufo, 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.
74. Grinstein-Weiss, M., Pinto, O., Kondratjeva, O., **Roll, S. P.**, Bufo, 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.
75. 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.
76. **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.
77. **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.
78. Bufo, 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.

79. 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.
80. **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.
81. 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.
82. **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.
83. **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.
84. 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.
85. **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.
86. **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.
87. **Roll, S. P.** (2014). Integrating and Advancing Policy & Program Implementation Research. Presentation at the *Midwest Public Affairs Conference*. Milwaukee, WI.
88. **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 Lectures & Presentations

1. **Roll, S. P.** & Despard, M. (2026). How Benefits Systems Shape Workers' Economic Decisions. *Federal Reserve of St. Louis*.
2. **Roll, S. P.** (2026). Wealth for Whom: Will Trump Accounts Benefit the Working Class? *Working Class Insights Forum*.
3. Hamilton, L. & **Roll, S. P.** (2026). Early Impacts of Colorado's Family Affordability Tax Credit. *Colorado Department of Early Childhood Family Voice Council*.
4. **Roll, S. P.** (2026). The Impact of Benefits Cliffs and Asset Limits on Low-Wage Workers: Evidence from a Nationally-Representative Survey. *Federal Reserve of Atlanta*.
5. **Roll, S. P.** (2025). Administrative Burdens and Public Trust. *Aspen Institute Benefits21 Leadership Forum*.
6. **Roll, S. P.** (2025). The Impact of Benefits Cliffs and Asset Limits on Low-Wage Workers: Evidence from a Nationally-Representative Survey. *Leap Fund*.
7. Miller, S., Despard, M., & **Roll, S. P.** (2025). The SECURE 2.0 Act and the Saver's Match: Can Incentives Overcome Inertia and Friction? *Saver's Match Working Group*.
8. **Roll, S. P.** (2025). Four Ways of Looking at a Guaranteed Income Program. *West Coast Poverty Research Center*.
9. **Roll, S. P.** (2024). Savings Innovations and Asset Limits for Low-Wage Workers. *Aspen Institute Benefits21 Leadership Forum*.
10. Hamilton, L. & **Roll, S. P.** (2024). In Her Hands Year 1 Findings. *Robert Wood Johnson Foundation: Policies for Action*.
11. **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*.
12. **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*.
13. **Roll, S. P.** (2022). Building Effective Matched Savings Programs: Key Lessons from the Field. *Consumer Financial Protection Bureau*.
14. 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*.

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

Events Organized

1. *Mitigating Economic Risk among Vulnerable Workers in the U.S. and U.K.*, with the Center for Household Assets and Savings Management. January, 2026.
2. *How Employers are Tackling Mobility Blockers in Public Benefit Programs*, with the Aspen Institute. May, 2025.
3. *New Insights on SECURE 2.0: Charting the Path for Retirement Policy Opportunities*, with the Bipartisan Policy Center. March, 2025.
4. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau. July, 2024.
5. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau. July, 2023.
6. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau. July, 2022.
7. How Can We Promote Economic Security in Vulnerable Populations? Panel at *Association for Public Policy and Management Conference*. November, 2019.
8. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau and the Federal Reserve Bank of St. Louis. June, 2019.
9. 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.
10. *Tax Time Savings Initiative Partner Convening*, with the Consumer Financial Protection Bureau and the Federal Reserve Bank of St. Louis. June, 2018.

11. *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. Lee, M. (2026, August 14). ['It's the economy, stupid' may solve Social Security woes, experts say](#). *USA Today*.
2. Schoenherr, N. (2026, July 29). [Public Benefits 'Cliffs' can Trap Low-Wage Workers, Study Finds](#). *Wash U – The Source*.
3. Okun, E. (2026, July 4). [Republicans Bank on a Trump Accounts Boost](#). *Politico*.
4. Miller, C. (2026, July 2). [Many Children Don't Have 'Trump Accounts.' Some Are Missing Out on \\$1,000](#). *The New York Times*.
5. De Visé, D. (2026, May 10). [What if the Government Just Gave Every Baby a \\$1,000 'Trump Account'?](#) *USA Today*.
6. Carrns, A. (2026, March 20). [The I.R.S. Is Phasing Out Paper Checks. Here's How to Speed Your Refund](#). *The New York Times*.
7. Sullivan, P. (2026, March 17). [Investigating the Impact of Guaranteed Income on Mental Health and Sleep](#). *EPITalk Podcast*.
8. Coltrain, N. (2026, February 9). [Colorado's family-oriented tax credits gave 'light and hope' to one mom — but costs make their future uncertain](#). *Denver Post*.
9. Coltrain, N. (2025, December 31st). [Study says new Colorado family tax credits cut child poverty by nearly 41%. Can the state afford to keep them going?](#) *Denver Post*.
10. Schoenherr, N. (2025, December 9th). [St. Louis guaranteed basic income pilot improved financial stability, study finds](#). *Wash U - The Source*.
11. First Alert 4 Staff. (2025, December 8th). [St. Louis releases report on Guaranteed Basic Income Program](#). *KMOV*.
12. Phillips, N. (2025, December 8th). [St. Louis' guaranteed basic income pilot showed some uplift](#). *St. Louis Magazine*.
13. Delkamiller, N. (2025, December 8th). [\\$500 monthly payments helped St. Louis families — then a lawsuit and a tornado hit](#). *NPR Midwest Newsroom*.
14. Fenten, S. (2025, November 17th). [Barriers block SNAP and Medicaid users from keeping vital benefits, survey finds](#). *St. Louis Public Radio*.
15. Schoenherr, N. (2025, November 11th). [Low-wage workers face significant barriers accessing SNAP, Medicaid](#). *Wash U – The Source*.
16. Carrns, A. (2025, May 10th). [How to Deal With Economic Uncertainty? Emergency Savings Are a Start](#). *The New York Times*.
17. Cuffie-Peterson, M. (2024, September 19th). [How an Innovative Cash Program Supported New York Artists, Particularly Caregivers](#). *Ms. Magazine*.
18. Demsas, J. (2024, June 18th). [Who Really Protests, and Why?](#) *The Atlantic – Good on Paper (Podcast)*.
19. Demsas, J. (2024, May 10th). [The Problem With America's Protest Feedback Loop](#). *The Atlantic*.
20. Luttrell, A. (2024, February 6th). [They Thought We Were Ridiculous](#). *Podcast Interview*.
21. Pratt, T. (2023, August 13th). ['It helps with my stress': US basic income project shows signs of success](#). *The Guardian*.
22. Carrns, A. (2023, April 7th). [What to Do With Your Tax Refund? Save for Emergencies](#). *The New York Times*.
23. Lowrey, A. (2022, December 12th). [The Child Tax Credit Was a Little Too Subtle](#). *The Atlantic*.
24. Dauphinais, S. (2022, November 14th). [Tightening abortion laws reignite conversation around a permanent Child Tax Credit](#). *Indianapolis Recorder*.
25. DePillis, L., & DeParle, J. (2022, September 13th). [Pandemic Aid Cut U.S. Poverty to New Low in 2021, Census Bureau Reports](#). *The New York Times*.
26. Baer, J. (2022, August 26th). [Retirement Plans Poised to Benefit From Student Loan Forgiveness](#). *The Wall Street Journal*.
27. Reinecke, C. (2022, February 19th). [With the support of the child tax credit, some parents launched businesses last year](#). *CNBC*.
28. Napoletano, E. (2022, January 28th). [What's Happening with the Child Tax Credit](#). *Forbes Advisor*.

29. 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*.
30. McAdams, D., & Ross, D. (2022, January 22nd). [Put Partisan Politics aside — The Child Tax Credit Must Be Renewed Immediately.](#) *The Hill*.
31. Trattner, C. (2022, January 14th). [Joe Manchin Worried Child Tax Credit Would Lead to Smaller Workforce, but Job Numbers Rose.](#) *Newsweek*.
32. Ensign, R. L., & Rubin, R. (2022, January 3rd). [Monthly Child-Tax-Credit Payments Cease, Ending Cushion for Family Budgets.](#) *The Wall Street Journal*.
33. PBS NewsHour. (2021, December 15th). [Child Tax Credit Benefit Launched during COVID Nears Lapse.](#) *PBS NewsHour*.
34. Zhou, Li. (2021, December 14th). [Allowing the Expanded Child Tax Credit to Expire Would Be a Major Mistake.](#) *Vox*.
35. 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*.
36. Yahoo News. (2021, December 8th). [U.S. Census Data Shows Child Tax Credit Promotes Work, Entrepreneurship.](#) *Yahoo News*.
37. 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*.
38. KRCU Public Radio. (2021, November 3rd). [Calls To Shore Up Child Tax Credit Long-Term In 'Build Back Better' Act.](#) *KRCU Public Radio*.
39. Zhou, Li. (2021, October 27th). [Democrats May Let the Best Weapon against Child Poverty Fade Away.](#) *Vox*.
40. 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*.
41. Smith, K. A. (2021, October 20th). [Will The New Child Tax Credit Be Extended? Millions Of Families Anxiously Await Action.](#) *Forbes Advisor*.
42. Jean-Pierre, K. (2021, October 15th). [Press Gaggle by Principal Deputy Press Secretary Karine Jean-Pierre En Route Hartford, CT.](#) *White House Press Briefing*.
43. Singletary, M. (2021, September 28th). [The expanded child tax credit is working. Let's make it permanent.](#) *Washington Post*.
44. Trunksy, A. (2021, September 24th). [94% Of Parents Say Child Tax Credit Payments Allow Them To Work More. Study Shows.](#) *Daily Caller*.
45. Murillo, A. L. (2021, September 24th). [Child Tax Credit Payments Are Helping Families Cope With the Child Care Crisis.](#) *Money.com*.
46. Reinecke, C. (2021, September 23rd). [The Child Tax Credit Encourages Parents to Work, Study Finds.](#) *CNBC*.
47. The Majority Report with Sam Seder. (2021, June 7th). [Episode 65 - Student debt forgiveness.](#) *Peacock TV*.
48. Schoenherr, N. (2021, March 9th). [Comparing Pandemic Spending Patterns in U.S. and Israel.](#) *Wash U - The Source*.
49. Edwards, Z. (2021, March 1st). [Racial Capitalism and COVID-19.](#) *Monthly Review*.
50. 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*.
51. Whiteside, A. (2020, August 27th). [Covid-19: Time to look at where we are going.](#) *BizNews*.
52. Altus, A. (2020, August 17th). [How to Deal with Debt while Unemployed.](#) *OppoLoans*.
53. Wartik, N. (2020, August 10th). [Quarantine Envy Got You Down? You're Not Alone.](#) *The New York Times*.
54. Schoenherr, N. (2020, April 14th). [WashU Expert: What tax refunds tell us about use of CARES payments.](#) *Wash U - The Source*.
55. Keshner, A. (2020, February 12th). ['No, people aren't just blowing it' — how taxpayers spend their refund money is both encouraging and troubling.](#) *Marketwatch*.
56. Thompson, R. (2020, January 21st). [News Flash: People Do Save Some of Their Tax Refund, but They Could Be Saving More.](#) *Prosperity Now*.
57. Schoenherr, N. (2019, July 9th). [Credit counseling can lead to significant reduction in consumer debt.](#) *Wash U - The Source*.
58. Schoenherr, N. (2019, April 19th). [Participation is high in Israel's universal CDA program, the first in the world.](#) *Wash U - The Source*.

59. Ward, L. (2017, September 10th). [Spending Too Much? Don't Bother Using Electronic Reminders](#). *The Wall Street Journal*.
60. Woolley, S. (2017, February 22nd). [More of This Year's Tax Refund Will Pay Down Debt](#). *Bloomberg Quint*.
61. Mosendz, P. (2017, January 31st). [Cities Could Save Millions of Dollars by Preventing Evictions](#). *Bloomberg*.
62. Schoenherr, N. (2017, January 30th). [Claiming these tax credits will delay your refund check](#). *Futurity*.
63. Schoenherr, N. (2017, January 27th). [Tax-return delay could hurt low-income families, study shows](#). *Phys.org*.
64. Huffman, M. (2017, January 16th). [Researchers find unintended result of health insurance](#). *Consumer Affairs*.
65. Schoenherr, N. (2017, January 12th). [Home delinquency rates lower among ACA households](#). *Wash U - The Source*.
66. Carrns, Ann. (2017, January 4th). [For Earned-Income Credit Filers, Refunds Will Be Later](#). *The New York Times*.
67. Krieger, A. (2016, December 31st). [United Way: New tax law could delay your refund](#). *The Des Moines Register*.
68. Weisbaum, H. (2015, July 13th). [Survey: Military Families Carry More Debt, Have Fewer Assets than Civilians](#). *NBC News*.

Editorials and Blog Posts

1. Huang, J., & **Roll, S. P.** (2026). [Millions of Kids are Missing Out on a Big Financial Gift](#). *The Washington Post*.
2. Roll, S. P., Finders, J., & Hamilton, L. (2026). [Federal benefits cuts are looming – here's how Colorado is trying to protect families with children](#). *The Conversation*.
3. Chun, Y., Hauptert, T., **Roll, S. P.**, Fox-Dichter, S. R., & Grinstein-Weiss, M. (2022). [Did the Pandemic Advance New Suburbanization?](#) *Brookings*.
4. Jabbari, J., Hamilton, L., **Roll, S. P.**, & Grinstein-Weiss, M. (2021). [The new Child Tax Credit does more than just cut poverty](#). *Brookings*.
5. **Roll, S. P.**, Jabbari, J., & Grinstein-Weiss, M. (2021). [Student debt forgiveness would impact nearly every aspect of people's lives](#). *Brookings*.
6. Ricketts, L., & **Roll, S. P.** (2021). [Racial and ethnic disparities in housing distress during the pandemic](#). *St. Louis Federal Reserve – On the Economy*.
7. Grinstein-Weiss, M., Kondratjeva, O., & **Roll, S. P.** (2020). [Enrollment and participation trends in Israel's universal child development account program](#). *Brookings*.
8. **Roll, S. P.**, & Grinstein-Weiss, M. (2020). [Did CARES Act benefits reach vulnerable Americans? Evidence from a National Survey](#). *Brookings*.
9. 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*.
10. 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*.
11. **Roll, S. P.**, & Chun, Y. (2020). [Safe, affordable child care is a right, not a privilege](#). *SPI Blog*.
12. **Roll, S. P.**, & Bufe, S. (2020). [Messaging matters when it comes to COVID-19 economic impact payments](#). *SPI Blog*.
13. **Roll, S. P.** (2020). [What tax refunds tell us about how households might use economic impact payments](#). *SPI Blog*.
14. **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*.
15. Gallagher, E. A. & **Roll, S. P.** (2017, January 12th). [Obamacare has Benefits that Extend Beyond the Hospital—and into Housing](#). *New America Weekly*.
16. **Roll, S. P.** (2016, July 6th). [Evaluation Outside the Classroom](#). *The Hubert Project*.

Research Appointments

- | | |
|--------------|--|
| 2025-Present | Senior Policy Fellow, Clark-Fox Policy Institute, Washington University in St. Louis |
| 2022-Present | Faculty Affiliate, Family Economic Policy Lab, Appalachian State University |

2019

Visiting Scholar, Consumer Financial Protection Bureau

Teaching Appointments

2022-Present

Brown School, Washington University in St. Louis

Instructor

SPGN 6021– Economics of Social Welfare (3 Sections)

SWFN 5003 – Social, Economic, & Political Environment (2 Sections)

BSDC 9005 – Practicum in Teaching (1 Section)

BSDC 8501 – Independent Study (1 Section)

SWDT 6583 – Practicum in Research (4 Sections)

Guest Instructor

SWFN 5008 – Bridge to Brown

SWFN 5002 – Human Behavior

2023

Prison Education Program, Washington University in St. Louis

Women's Eastern Reception, Diagnostic and Correctional Center

Instructor

CAPS-POLSCI 337P – Economics and Morality (with Anna Shabsin)

2012

John Glenn College of Public Affairs, The Ohio State University

Associate Instructor

PA 200 – Introduction to Public Affairs

Student Mentorship

Dissertation Committees

1. **Haotian Zheng**, committee member
2. **Jihye Lee**, committee member
3. **Grace DeHorn**, committee member

Area Statement Committee

4. **Grace DeHorn**, committee member
5. **Haotian Zheng**, committee member

Research Practicum Supervisor

6. **Grace DeHorn** (PhD student)
7. **Geraldine Germain** (PhD candidate, University of Washington)
8. **Selina Miller** (PhD student)
9. **Haotian Zheng** (PhD candidate)
10. **Jun-Hong Chen** (PhD student)

Research Assistantship Supervisor

11. **Haotian Zheng** (PhD candidate)
12. **Tyler Frank** (PhD candidate)
13. **Sicong Sun** (PhD candidate)
14. **Anthony Nixon** (PhD student)
15. **Stephanie Skees** (PhD student)
16. **Selina Miller** (PhD student)
17. **Katie Havlovic** (MSW student)
18. **Jennifer Potts** (MSW student)
19. **Hannah Brumbaum** (MSW student)
20. **Jenna Hampton** (MSW student)
21. **Sydney Rothman** (MPH student)

22. **Jessica McKay** (MSW student)
23. **Aquira Foster** (MSW student)
24. **Jayden Liu** (Undergraduate)
25. **Amrita Kulkarni** (Undergraduate)

Selected Honors

1. AI Curriculum Corps Training Award, 2026
2. Provost Excellence in Research Award, 2026
3. Provost Impact Award, for project “Nourishing Healthy Starts”, 2026
4. Nominee for Association for Public Policy Analysis and Management Best Comparative Policy Paper Award, for paper “Universal Cash Transfers and Credit Outcomes: Evidence from the Alaska Permanent Fund Dividend”, 2025.
5. Arlene Rubin Stiffman Junior Faculty Research Award, for project “Evaluating the Impact of Guaranteed Income on Nutrition Security, Recreational Activities, and Diabetes Prevention in Low-Income Black Families and Children”, 2024.
6. Nominee for Society for Social Work and Research Social Policy Researcher Award, 2024.
7. 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.
8. 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.
9. Association for Public Policy and Management 40 for 40 Award, 2018
10. Academy of Management Best Paper Proceedings, for paper “Integrating and Advancing Policy & Program Implementation Research”, 2014.

Editorial Activities

1. Editorial Review Board, *Journal of Consumer Affairs*
2. Reviewer, *Journal of Financial Counseling and Planning*
3. Reviewer, *Policy Studies Journal*
4. Reviewer, *Health Affairs*
5. Reviewer, *JAMA Network Open*
6. Reviewer, *Journal of Policy Analysis & Management*
7. Reviewer, *Journal for the Society of Social Work & Research*
8. Reviewer, *Journal of Behavioral & Experimental Economics*
9. Reviewer, *Social Indicators Research*
10. Reviewer, *Journal of Family and Economic Issues*
11. Reviewer, *Social Service Review*
12. Reviewer, *PLOS One*
13. Reviewer Board, *International Journal of Environmental Research and Public Health*
14. Reviewer, *Health Affairs*
15. Reviewer, *Journal of Economics and Business*
16. Reviewer, *Families in Society*
17. Reviewer, *Journal of Financial Services Marketing*
18. Reviewer, *Economic Inquiry*
19. Reviewer, *The Campbell Collaborative*
20. Reviewer, *The Journal of Economic Psychology*
21. Reviewer, *Global Social Welfare*
22. Reviewer, *The Journal of Public Administration Research & Theory*
23. Reviewer, *The Journal of Economic Behavior & Organization*
24. Reviewer, *The Journal of Consumer Affairs*
25. Reviewer, *The Hubert Project*
26. Reviewer, *American Review of Public Administration*
27. Reviewer, *Journal of Health Politics, Policy, & Law*

Professional Service Activities

1. Member, Brown School Academic Progress Committee, 2026
2. Member, Social Work Grand Challenges Committee to Reduce Extreme Inequality, 2026-Present
3. Member, Washington University Discrimination and Harassment Hearing Committee, 2025-Present
4. Member, Brown School Goldbach Faculty Council, 2025-Present
5. Member, Goldbach Faculty Council Service Equity Subcommittee, 2025-Present
6. Member, Saver's Match Working Group, 2025
7. Founder, APPAM Social Policy Working Group, 2024-Present
8. Advisor, The Data Equity Project, 2024-2025
9. Advisor, Financial Consumer Agency of Canada, 2024
10. Member, Brown School Social Policy Curriculum Committee, 2023-Present
11. Member, Brown School PhD Admissions Committee, 2023-Present
12. Member, Brown School Social Policy Committee, 2022-2023
13. Member, Automatic Benefits for Children Coalition, 2022-Present
14. Research Reviewer, Abt Associates, 2022
15. Reviewer, National Science Foundation, 2021
16. Leadership Team, Social Policy Institute, 2018-2024
17. Strategic Planning Task Force Member, Brown School, 2019-2020
18. Leadership Council, Center for Excellence in Financial Counseling, 2018-2024
19. Advisory Board, Greenpath Financial Wellness, 2018
20. Research Reviewer, Institute for Consumer Money Management, 2017-2018
21. Advisor, Consumer Financial Protection Bureau, 2017-2021
22. Expert Advisor, The Aspen Institute, 2017-2018
23. Judge, National Foundation for Credit Counseling Awards of Excellence, 2016
24. President, Glenn College Colloquium Series, 2015-2016
25. Financial Literacy Consultant, Wallethub.com, 2015
26. Treasurer, John Glenn School of Public Affairs Colloquium Series, 2011-2015