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Melvin Stephens Jr.

H. John Heinz III School of Public Policy and Management
Carnegie Mellon University
5000 Forbes Avenue
Pittsburgh, PA 15213

Internet: mstep@cmu.edu
office phone: (412) 268-5945
fax number: (412) 268-5339

Education

Ph.D. Economics, University of Michigan 1998
B.A. Economics and Mathematics, University of Maryland 1992

Professional Experience

H. John Heinz III School of Public Policy and Management, Carnegie Mellon University: 2006-present
Raymond John Wean Foundation Career Development Associate Professor of Economics
H. John Heinz III School of Public Policy and Management, Carnegie Mellon University: 2005-2006
Raymond John Wean Foundation Career Development Assistant Professor of Economics
H. John Heinz III School of Public Policy and Management, Carnegie Mellon University: 2000-2005
Assistant Professor of Economics
National Bureau of Economic Research: 2001-present
Faculty Research Fellow in Labor Studies
University of Michigan Population Studies Center: 1998-2000
Post-Doctoral Research Fellow
University of Michigan Department of Economics: Winter 1999,
Visiting Assistant Professor Fall 1999

Awards and Grants

“Are Individuals Prepared for Retirement? Five Decades of Retirement Surveys,”
National Institutes of Health (with Steven Haider) 2006–2008
“Household Savings and Retirement: Expectations and Realizations,”
University of Michigan Retirement Research Center (with Steven Haider) 2005–2006
“The Impact of the 1972 Social Security Increase on Household Consumption,”
University of Michigan Retirement Research Center 2003–2004
“The Relationship Between Food Assistance, the Value of Food Acquired, and Household
Food Security,”
Small Grants Program, Joint Center for Poverty Research (with Beth Daponte) 2002–2003
“Retirement Expectations and the Retirement Savings Puzzle,”
Sandell Grant Award, Center for Retirement Research, Boston College 2002–2003
“A Theoretical and Empirical Re-examination of an Income Maintenance Experiment,”
Carnegie Mellon Faculty Development Grant 2000
“Incidence and Impact of Involuntary Job Loss for Older Workers,”
Michigan Exploratory Center on Aging Pilot Project Award (with Steven Haider) 1998
John E. Parker Memorial Prize in Labor Economics and Human Resources for
“Worker Displacement and The Added Worker Effect” 1998
Rackham (U-M Graduate School) Merit Fellow 1993–1998
National Achievement Scholar 1988–1992
Maryland State Distinguished Scholar 1988-1992

Refereed Publications

- “The Consumption Response to Predictable Changes in Discretionary Income: Evidence from the Repayment of Vehicle Loans”
The Review of Economics and Statistics, May 2008, vol.90, n.2, p.241-252
(See also *National Bureau of Economic Research Working Paper #9976*)
- “Are There Treatment Duration Differences in the Seattle and Denver Income Maintenance Experiments?”
The B.E. Journal of Economic Analysis & Policy: Vol. 7 : Iss. 1 (Contributions), Article 58, 2007
- “Is There a Retirement-Consumption Puzzle? Evidence Using Subject Retirement Expectations” (with Steven Haider)
The Review of Economics and Statistics, May 2007, 89(2): 247-264
(See also *National Bureau of Economic Research Working Paper #10257* and *Center for Retirement Research at Boston College WP# 2003-15 (Earlier version)*)
- “Abortion Legalization and Adolescent Substance Use” (with Kerwin Charles)
The Journal of Law and Economics, October 2006, vol. 49, no. 2, p.481-505
Summarized in the March 2003 *NBER Digest*
(See also *National Bureau of Economic Research Working Paper #9193*)
- “Paycheque Receipt and the Timing of Consumption”
The Economic Journal, August 2006, vol. 116, issue 513, p.680-701
(See also *National Bureau of Economic Research Working Paper #9356*)
- “The Impact of Separate Taxation on the Intra-Household Allocation of Assets: Evidence from the UK” (with Jennifer Ward-Batts)
Journal of Public Economics, August 2004, vol.88, n.9-10, p.1989-2007
(See also *National Bureau of Economic Research Working Paper #8380*)
- “Job Displacement, Disability, and Divorce” (with Kerwin Charles)
Journal of Labor Economics, April 2004, vol.22, n.2, p.489-522
(See also *National Bureau of Economic Research Working Paper #8578*)
- “Job Loss Expectations, Realizations, and Household Consumption Behavior”
The Review of Economics and Statistics, February 2004, vol.86, n.1, p.253-269
(See also *National Bureau of Economic Research Working Paper #9508*)
- “‘3rd of the Month’: Do Social Security Recipients Smooth Consumption Between Checks?”
The American Economic Review, March 2003, vol.93, n.1, p.406-422
(See also *National Bureau of Economic Research Working Paper #9135*)
- “Worker Displacement and the Added Worker Effect”
Journal of Labor Economics, July 2002, vol.20, n.3, p.504-537
(See also *National Bureau of Economic Research Working Paper #8260*)
- “The Long-Run Consumption Effects of Earnings Shocks”
The Review of Economics and Statistics, February 2001, vol.83, n.1, p.28-36

Other Publications

- “Rates for Vehicle Loans: Race and Loan Source” (with Kerwin Charles and Erik Hurst)
The American Economic Review Papers and Proceedings, May 2008, vol.98, n.2, p.315-320
- “The Level and Composition of Consumption Over the Business Cycle: The Role of ‘Quasi-Fixed’ Expenditures” (with Kerwin Charles)
in *Working and Poor: How Economic and Policy Changes Are Affecting Low-Wage Workers* (eds., Rebecca Blank, Sheldon Danziger, and Robert Schoeni), Russell Sage Press, 2006.
(See also *National Bureau of Economic Research Working Paper #12388*)

Completed Working Papers

- “Can Governments Help Households Smooth Consumption?
Evidence from Japanese Public Pension Benefits” (with Takashi Unayama)
- “Why is Consumption Smooth at Retirement in Japan?” (with Takashi Unayama)
- “How Accurate Are Expected Retirement Savings?” (with Steve Haider)
Michigan Retirement Research Center WP 2006-128
- “Subjective Discount Rates and Household Behavior” (with Erin Krupka)
- “The Impact of the 1972 Social Security Benefit Increase on Household Consumption”
Michigan Retirement Research Center WP 2005-095
- “The Relationship between Food Assistance, the Value of Food Acquired,
and Household Food Security” (with Beth Daponte)
Joint Center for Poverty Research Working Paper 351
- “The Impact of Displacement on Older Workers” (with Steven Haider)
RAND Labor and Population Program Working Paper 01-13

Presentations

- 2008: AEA Meetings, RAND
- 2007: University of Chicago - Harris School
- 2006: AEA Meetings, Houston, Retirement Research Consortium Conference, Texas A&M
- 2005: British Columbia, Illinois, Institute for Research on Poverty, Toronto, UNC-Greensboro
- 2004: Case Western Reserve, Dartmouth, Federal Reserve Board, Syracuse, Washington
- 2003: AEA meetings, Bureau of Labor Statistics, Maryland, MIT, NBER Fall Labor Studies,
Retirement Research Consortium Conference, Virginia, Wesleyan
- 2002: Federal Reserve Bank of New York, Michigan
- 2001: AEA meetings, Chicago-GSB, Institute for Fiscal Studies, NBER Summer Institute
- 2000: AEA meetings, Carnegie Mellon, Dartmouth, MEA meetings, Michigan State, Toronto,
UC-Davis, UC-Santa Barbara
- 1999: NBER Summer Institute
- 1998: Federal Reserve Board, Kentucky, RAND, South Carolina, SUNY-Stony Brook,
UNC-Greensboro, Urban Institute

Professional Affiliations and Service

- Editorial Board: The B.E. Journals in Economic Analysis and Policy, 2006–present
- Referee: *American Economic Journal: Macroeconomics, The American Economic Review, Canadian Journal of Economics, Contemporary Economic Policy, Economic Development and Cultural Change, Economic Journal, European Economic Review, Growth and Change, Journal of Business and Economic Statistics, Journal of Human Resources, Journal of Labor Economics, Journal of Political Economy, Journal of Public Economics, Journal of the European Economic Association, Labour Economics, Oxford Economic Papers, Quarterly Journal of Economics, The Review of Economics and Statistics, The Scandinavian Journal of Economics*
- Reviewer: Center for Economic Studies (U.S. Census Bureau), National Institute on Aging, National Science Foundation, Social Sciences and Humanities Research Council of Canada
- Member: American Economic Association, Royal Economic Society, Society of Labor Economists
- Organizer: “Recent Developments in Understanding Job Loss”
session at the 2003 AEA Meetings

Professional Affiliations and Service (continued)

Moderator and Discussant: “Determinants and Consequences of Income Inequality”
session at the 2004 PAA Meetings

Discussant: “The Impact of Home Energy Costs on Health-Related Expenditures”
by Julie Cullen, Leora Friedberg, and Catherine Wolfram at the 2002 AEA Meetings
“The Response of Consumer Spending and Debt to Tax Rebates”
by Sumit Agarwal, Chunlin Liu, and Nicholas Souleles at the 2004 AEA Meetings
“Household Expenditure and the Income Tax Rebates of 2001”
by David Johnson, Jonathan Parker, and Nicholas Souleles at the 2005 AEA Meetings
“Do Payday Loans Cause Bankruptcy?”
by Paige Marta Skiba and Jeremy Tobacman at the 2008 AEA Meetings

Appearances in Popular Media

“Case study: timing of paydays” *The Times of London*, July 2006.
Brief summary of “Paycheque Receipt and the Timing of Consumption.”

“Consumer Spirits Decline to Levels Last Seen in '93”
by Greg Ip. *The Wall Street Journal*, February 26, 2003. p.A3, A10
Brief mention of “Job Loss Expectations, Realizations, and Household Consumption Behavior.”

“Lost Job, Lost Spouse” by Margaret Popper. *BusinessWeek*, December 17, 2001. p.26
Brief summary of “Job Displacement, Disability, and Divorce.”