# Scott D. Schuh

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## **Education**

Johns Hopkins University, 1992 Ph.D., M.A. (economics)
California State University, Sacramento, 1985
Arizona Automotive Institute, 1981 Ph.D., M.A. (economics)
B.A. (economics and journalism)
Diploma

# **Work experience (selected)**

- West Virginia University, Associate Professor, 2018–
- Federal Reserve Bank of Boston, 1997–2018
  - Director and Economist, Consumer Payments Research Center (CPRC), 2008–2018
  - Senior Economist and Policy Advisor, 2005-
  - Assistant VP, 2002–2005
  - Senior Economist, 2000–2002
  - Economist, 1997–2000
- Boston University, Lecturer, 2012–2014
- Boston College, Adjunct Professor, 2004
- Board of Governors of the Federal Reserve System, Economist, 1991–1997
- Johns Hopkins University, Adjunct Professor, 1996
- U.S. Census Bureau, 1988–2003
  - Research Associate, Boston (MA) Regional Data Center, 1997–2003
  - Research Associate, Center for Economic Studies, Suitland MD, 1988–1997
  - Statistician, 1990–1991
- University of Maryland, Research Assistant, 1986–1990
- Johns Hopkins University, Teaching Assistant, 1988–1989
- President Reagan's Council of Economic Advisers, Staff Economist, 1987–1988
- Congressional Budget Office, Intern, 1987
- Johns Hopkins University, Research Assistant, 1986–1987
- U.S. Department of Interior, Intern, 1986
- The Wall Street Journal, San Francisco Bureau, Intern, 1984
- The Sacramento Bee, Sports Correspondent, 1983–85

#### **Books and edited volumes**

*Job Creation, Job Destruction, and International Competition* (with Michael W. Klein and Robert K. Triest), Kalamazoo, MI: Upjohn Institute for Employment Research, 2003.

**Beyond Shocks: What Causes Business Cycles?** (edited with Jeffrey C. Fuhrer), Federal Reserve Bank of Boston Conference Series No. 42, 1998.

*Job Creation and Destruction* (with Steven J. Davis and John C. Haltiwanger), Cambridge, MA: MIT Press, 1996.

## **Current working papers**

- "Credit Cards, Credit Utilization, and Consumption" (with Scott L. Fulford), <u>WVU Working Paper 19-07</u>, updated Mar 2024. *Resubmitted (2<sup>nd</sup> time) @ Journal of Monetary Economics*.
- "Are U.S. States' Banks Unique?" (with Eduardo Minuci), <u>WVU Working Paper 22-03</u>, updated Apr 2024. *Submitted to Contemporary Economic Policy*.
- "Sovereign Wealth Fund Investments and Bank Risk" (with Ruiyuan Chen and Eduardo Minuci), unpublished working paper, Apr 2024. Last presented: SEA Meetings (Nov 2023).
- "U.S. Consumers' Adoption and Use of Bitcoin" (with Cody Adams; prior version with Oz Shy), unpublished working paper, Oct 2023. Last presented: Economics of Payments XII (Oct 2023).
- "Learning-by-Doing, Productivity, and Growth: New Evidence on the Link between Micro and Macro Data" (with Brad Humphreys and Corey Williams), WVU Working Paper 24-02, Jan 2024.
- "This Is What's in Your Wallet...and Here's How You Use It" (with Tamas Briglevics), <u>WVU Working Paper 20-04</u>, updated Jul 2023. *Under revision*. Last presented: Midwest Macro Meetings (May 2023); AEA Meetings (Jan 2023).
- "New Evidence on Consumption and Income Dynamics from a Consumer Payment Diary," (with Shaun Gilyard), unpublished working paper, Dec 2023. Last presented: AEA Meetings (Jan 2024); NBER "Innovative Data in Household Finance: Opportunities and Challenges" (Dec 2022).
- "Starting from Scratch: A Multi-Modal Approach to Fully Integrated Household Financial Statements," (with Robert M. Townsend), unpublished working paper, Mar 2021. Last presented: AEA Meetings (Jan 2021).
- "Is the Taylor Rule Still an Adequate Representation of Monetary Policy in Macroeconomic Models?" (with James Dean), <u>WVU Working Paper 21-05</u>, updated Sep 2023. *Under revision*. Last presented: AEA Meetings (Jan 2023).

# **Peer-reviewed publications**

- "Revolving and Convenience Use of Credit Cards: Evidence from U.S. Credit Bureau Data" (with Scott L. Fulford), *Journal of Money, Credit, and Banking*, 55(7), October 2023, 1667-1701. https://doi.org/10.1111/jmcb.13023.
- "Costs and Benefits of Building Faster Payment Systems: The U.K. Experience and Implications for the United States," (with Claire Greene, Marc Rysman, and Oz Shy). *Journal of Financial Transformation*, #47, April 2018, 51-66.
- "Integrated Household Financial Surveys: An Assessment of U.S. Methods and an Innovation" (with Krislert Sampranathak and Robert M. Townsend), *Economic Inquiry*, 56(1), January 2018, 50-80. https://doi.org/10.1111/ecin.12489
- "Measuring Consumer Expenditures with Payment Diary Surveys," *Economic Inquiry*, 56(1), January 2018, 13-49. https://doi.org/10.1111/ecin.12485

- "U.S. Consumer Cash Use, 2012-2015: An Introduction to the Diary of Consumer Payment Choice" (with Claire Greene and Shaun O'Brien), *International Cash Conference 2017: The War on Cash: Is there a Future for Cash?* Deutsche Bundesbank, 2017.
- "Monetary Policy and the Role of Inventory Investment" (with Margarita Rubio), *Applied Economics Letters*, 24(21), December 2017, 1605-1612. https://doi.org/10.1080/13504851.2017.1363855
- "New Innovations in Payments" (with Marc Rysman), in Shane Greenstein, Josh Lerner, and Scott Stern eds., *NBER Innovation Policy and the Economy*, vol. 17, 27-48. Chicago: The University of Chicago Press, 2017.
- "Consumer Cash Usage: A Cross-Country Comparison with Payment Diary Survey Data" (with John Bagnall, David Bounie, Kim Huynh, Anneke Kosse, Tobias Schmidt, and Helmut Stix), *International Journal of Central Banking*, 12(4), December 2016, 1–62. https://www.ijcb.org/journal/ijcb16q4a1.pdf
- "How Do Speed and Security Influence Consumers' Payment Behavior?" (with Joanna Stavins), *Contemporary Economic Policy*, 34(4), October 2016, 595–613. https://doi.org/10.1111/coep.12163
- "Explaining Consumer Adoption and Use of Payment Instruments," (with Sergei Koulayev, Marc Rysman and Joanna Stavins), *The RAND Journal of Economics*, 47(2), Summer 2016, 293–325. https://doi.org/10.1111/1756-2171.12129
- "An Initial Look at How the Electronic Payments Transformation Is Changing Consumer Payments, (with Tamas Briglevics), in *International Cash Conference 2014: The usage, cost and benefits of cash revisited*, Deutsche Bundesbank, 2014, 391–401.
- "Measuring Household Spending and Payment Habits: The Role of 'Typical' and 'Specific' Time Frames in Survey Questions," (with Marco Angrisani and Arie Kapteyn), in Christopher D. Carroll, Thomas F. Crossley, and John Sabelhaus, eds., *Improving the Measurement of Consumer Expenditures*, 414–440. Chicago: NBER and The University of Chicago Press, 2015.
- "How Consumers Pay: Adoption and Use of Payments" (with Joanna Stavins), *Accounting and Finance Research*, 2(2), May 2013, 1–21. <a href="https://doi.org/10.5430/afr.v2n2p1">https://doi.org/10.5430/afr.v2n2p1</a>
- "An Economic Analysis of the 2010 Proposed Settlement between the Department of Justice and Credit Card Networks," (with Oz Shy, Joanna Stavins, and Robert K. Triest), *Journal of Competition Law and Economics*, 8(1), March 2012, 107–144. https://doi.org/10.1093/joclec/nhr020
- "Input and Output Inventories in General Equilibrium," (with Matteo Iacoviello and Fabio Schiantarelli), *International Economic Review*, 52(4), November 2011, 1179–1213. https://doi.org/10.1111/j.1468-2354.2011.00664.x
- "Why Are (Some) Consumers (Finally) Writing Fewer Checks? The Role of Payment Characteristics," (with Joanna Stavins), *Journal of Banking and Finance*, 34(8), August 2010, 1745–1758. https://doi.org/10.1016/j.jbankfin.2009.09.018
- "Frontier Policy Issues in Consumer Payment Behavior," (with Joanna Stavins), *Journal of Payments Strategy and Systems*, 3(4), Winter 2009, 333–348.

- "Productivity and U.S. Macroeconomic Performance: Interpreting the Past and Predicting the Future with a Two-Sector Real Business Cycle Model," (with Peter N. Ireland), *Review of Economic Dynamics*, 11(3), July 2008, 473–492. https://doi.org/10.1016/j.red.2007.10.001
- "Interest Sensitivity and Volatility Reductions: Cross-Section Evidence," (with F. Owen Irvine), *International Journal of Production Economics*, 108(1–2), July 2007, 31–42.
- "Inventory Investment and Output Volatility," (with F. Owen Irvine), *International Journal of Production Economics*, 93-94(4), January 2005, 75–86.
- "Job Creation, Job Destruction, and the Real Exchange Rate" (with Michael W. Klein and Robert K. Triest), *Journal of International Economics*, 59(2), March 2003, 239–265.
- "Monetary Policy, Housing, and Heterogeneous Regional Markets" (with Michael Fratantoni), *Journal of Money, Credit, and Banking*, 35(4), August 2003, 557–589.

  <a href="https://www.jstor.org/stable/3649901">https://www.jstor.org/stable/3649901</a>
- "The Evolution of Regional Manufacturing Employment: Gross Job Flows within and between Firms and Industries," (with Robert K. Triest), *New England Economic Review*, Third Quarter, 2002, 35–53).
- "Input and Output Inventories" (with Brad R. Humphreys and Louis J. Maccini), *Journal of Monetary Economics*, 47(2) April 2001, 347–375
- "An Evaluation of Recent Macroeconomic Forecasting Errors," *New England Economic Review*, January/February 2001, 35–56.
- "The Role of Firms in Job Creation and Destruction in U.S. Manufacturing" (with Robert K. Triest), *New England Economic Review*, March/April 2000, 29–44.
- "Gross Job Flows and Firms," (with Robert K. Triest). 1999 Proceedings of the American Statistical Association, Government Statistics Section, 13–22.
- "Gross Job Flows between Plants and Industries," (with John C. Haltiwanger), *New England Economic Review*, March/April 1999, 41–64.
- "Beyond Shocks: What Causes Business Cycles? An Overview," (with Jeffrey C. Fuhrer), *New England Economic Review*, 1998 (November/December), 3–23.
- "Untangling the Causes of Recession," (with Robert K. Triest), *Federal Reserve Bank of Boston Regional Review*, 8(4), 1998:Q4, 5.
- "Job Reallocation and the Business Cycle: New Facts for an Old Debate," (with Robert K. Triest), in Jeffrey C. Fuhrer and Scott Schuh, eds., *Beyond Shocks: What Causes Business Cycles?* Federal Reserve Bank of Boston Conference Series, No. 42, 1998, 271–337.
- "Review of *Industrial Evolution in Developing Countries*, Mark J. Roberts and James R. Tybout, eds., *Journal of Economic Literature*, 36(2), June 1998, 946–48.
- "Small Business and Job Creation: Dissecting the Myth and Reassessing the Facts," (with Steven J. Davis and John C. Haltiwanger), reprinted in *Small Business Economics: An International Journal*, 8(4), August 1996, 297–315.

- "Estimating the Linear-Quadratic Inventory Model: Maximum Likelihood versus Generalized Method of Moments," (with Jeffrey C. Fuhrer and George R. Moore), *Journal of Monetary Economics*, 35(1), February 1995, 115–57.
- "Small Business and Job Creation: Dissecting the Myth and Reassessing the Facts," (with Steven J. Davis and John C. Haltiwanger), abridged version in *Business Economics*, 29(3), July 1994, 13–21.
- "Small Business and Job Creation: Dissecting the Myth and Reassessing the Facts," (with Steven J. Davis and John C. Haltiwanger), in Lewis C. Solomon and Alec R. Levenson, eds., *Labor Markets*, *Employment Policy, and Job Creation*, Boulder, CO: Westview Press, 1994, 169–199.
- "Published versus Sample Statistics from the ASM: Implications for the LRD," with Steven J. Davis and John C. Haltiwanger. *1990 Proceedings of the American Statistical Association*, Business and Economic Statistics Section.

#### Other working papers

- "Cross-Country Evidence on Inflation and the Quantity Theory of Money after COVID-19" (with Zejun Jiang), unpublished working paper, Jul 2023.
- "U.S. Consumer Demand for Cash in the Era of Low Interest Rates and Electronic Payments," (with Tamas Briglevics), FRB Boston Working Paper 2013-23; updated Jan 2018. Expired revise & resubmit @ Journal of Monetary Economics. Last presented: Midwest Macroeconomics Meetings (May 2019).
- "U.S. Consumer Cash Use, 2012 and 2015: An Introduction to the Diary of Consumer Payment Choice" (with Claire Greene and Shaun O'Brien), Federal Reserve Bank of Boston *Research Data Report* No. 2017-6. *Expired revise & resubmit @ Contemporary Economic Policy*. Last presented: Deutsche Bundesbank International Conference on Household Finance (May 2018).
- "How Exposure to Identity Theft Affects Consumer Payment Behavior: Evidence from the Wendy's Restaurant Data Breach" (with Zachary Rodriguez), unpublished working paper, Oct 2021.
- "Who Gains and Who Loses from Credit Card Payments? Theory and Calibrations," (with Oz Shy and Joanna Stavins), *FRB Boston Public Policy Discussion Paper* 2010-3; updated 2019. Last presented: Boulder Summer Conference on Household Financial Decision Making (May 2019)
- "Matching Consumer Survey Data with Credit Bureau Data," (with Allison Cole and Joanna Stavins), unpublished working paper, Jan 2018.
- "Homing in Payment Instrument Choice" (with Tamas Briglevics and David Zhang), unpublished working paper, Dec 2017.

# **Federal Reserve publications (payments)**

- "The 2016 Diary of Consumer Payment Choice," (with Claire Greene and Stavins), FRB Boston Research Data Report 17-7, 2017.
- "The 2015 Survey of Consumer Payment Choice: Summary Results," (with Claire Greene and Joanna Stavins), FRB Boston Research Data Report 17-3, 2017.

- "The 2014 Survey of Consumer Payment Choice: Summary Results," (with Claire Greene and Joanna Stavins), FRB Boston Research Data Report 16-3, 2016.
- "The 2013 Survey of Consumer Payment Choice: Summary Results," (with Joanna Stavins), FRB Boston Research Data Report 15-4, 2015.
- "U.S. Consumers' Holdings and Use of \$100 Bills," FRB Boston Research Data Report 14-3, 2014.
- "The 2011 and 2012 Surveys of Consumer Payment Choice," (with Joanna Stavins), FRB Boston Research Data Report 14-1, 2014.
- "The 2010 Survey of Consumer Payment Choice," (with Kevin Foster and Hanbing Zhang), FRB Boston Research Data Report 13-3, 2013.
- "The 2009 Survey of Consumer Payment Choice," (with Kevin Foster, Erik Meijer, and Michael A. Zabek), FRB Boston Public Policy Discussion Paper 11-1, 2011.
- "The 2008 Survey of Consumer Payment Choice," (with Kevin Foster, Erik Meijer, and Michael A. Zabek), FRB Boston Public Policy Discussion Paper 09-10, 2009.
- "Summary of the Workshop on Consumer Behavior and Payment Choice," (with Joanna Stavins), Federal Reserve Bank of Boston Public Policy Discussion Paper 08-5, 2008.
- "Consumer Behavior and Payment Choice: 2006 Conference Summary," (with Margaret Carten, Dan Littman, and Joanna Stavins), *Federal Reserve Bank of Boston Public Policy Discussion Paper* 07-4, 2007.
- "The Boston Fed Study of Consumer Behavior and Payment Choice: A Survey of Federal Reserve System Employees," (with Marques Benton, Krista Blair, and Marianne Crowe), Federal Reserve Bank of Boston Public Policy Discussion Paper 07-1, 2007.
- "Consumer Behavior and Payment Choice: A Conference Summary," (with Marianne Crowe and Joanna Stavins), Federal Reserve Bank of Boston Public Policy Discussion Paper 06-1, 2006.

# Other unpublished papers

- "Is the U.S. an Implicit Inflation Targeter?" (with Nicola Lostumbo), November 2008.
- "The Roles of Co-movement and Inventory Investment in the Reduction of Output Volatility," (with F. Owen Irvine), Federal Reserve Bank of Boston Working Paper 05-9, 2005; revised November 2007.
- "A Factor Model Interpretation of the Decline in GDP Volatility," (with F. Owen Irvine), September 2007.
- "Understanding the Job-Loss Recovery" (with David DeRemer, Jeffrey C. Fuhrer, Kristina Johnson, Jane Sneddon Little, Radoslav Raykov, Geoffrey M.B. Tootell, Robert Triest, and Anne van Grondelle), Federal Reserve Bank of Boston Public Policy Brief No. 04-1,
- "Permanent and Temporary Job Flows and the Real Exchange Rate," (with Michael W. Klein and Robert K. Triest), October 2003.

- "Detrending and Inventory Behavior" (with Brad R. Humphreys), June 2001.
- "Macroeconomic Implications of the Relationship between Plant and Industry Gross Job Flows," (with John C. Haltiwanger), October 1998.
- "Evidence on the Link between Firm-Level and Aggregate Inventory Behavior," Federal Reserve Board Finance and Economics Discussion Series No. 1996-46, Nov. 1996.
- "Credit Market Conditions and Inventory Investment," (with Louis J. Maccini), Jan. 1995.
- "Specification and Estimation of the New FRB/MPS Quarterly Macroeconomic Model," (with Patrick Kennedy and David Reifschneider), Jan. 1995.
- "Job Flows, Worker Flows, and Unemployment Over the Business Cycle," (with Steven J. Davis and John C. Haltiwanger), Nov. 1994.
- "Microeconomic Inventory and Production Dynamics and the Representative Firm," Aug. 1992.
- "Inventory Models and Aggregation: An Investigation with Company-Level M3 Data," Census Advisory Committee of the American Economic Association, April 1991.

# **Selected conference participation**

### National Bureau of Economic Research (NBER)

- Summer Institute, regular participant (various sessions), 1990–
- Economic Fluctuations Meetings, occasional participant, 1990–
- Household Finance (HF) Meetings, regular participant, 2010-
- Universities Conference, 2008

#### Recent conference presentations and discussions

- Workshop on Household Financial Stability: Data, Metrics, and Missing Pieces, Consumer Financial Protection Bureau (CFPB), Nov 2023
- Midwest Macroeconomics Meetings
  - o Spring 2023 (Clemson U)
  - o Spring 2019 (U Georgia)
- NBER Household Finance (HF)
  - o Innovative Data in Household Finance: Opportunities and Challenges, Dec 2022
- American Economic Association Annual Meeting
  - o AEASTAT Annual Meeting 2024 Innovations in Economic Measurement
  - o AEA online poster session, 2022
  - AEASTAT Annual Meeting online 2021 New Approaches to Measuring Comprehensive and Fully Integrated Household Financial Statements at the Micro and Macro Levels
- Economics of Payments
  - o XII, Board of Governors of the Federal Reserve, Oct 2023
  - o XI, Bank of Canada, Oct 2022
  - o X. Bank of Finland online, Oct 2021
  - o IX, Bank for International Settlements, Nov 2018
- 2<sup>nd</sup> Conference on Consumer Finance and Macroeconomics, Federal Reserve Bank of Philadelphia, Nov 2021

- Workshop on Credit Card Lending and Payments, Federal Reserve Bank of Philadelphia, Sep 2020
- WEAI Annual Conference, San Francisco, June-July 2019
- Boulder Summer Conference on Household Decision Making, University of Colorado, May 2019
- Midwest Macroeconomics Meeting, University of Georgia, May 2019
- Retail Payments Workshop, Bank of Canada, Ottawa, Ontario, Oct 2018
- Federal Reserve Bank of Atlanta, Jun 2018
- European Workshop on Household Finance, CEPR, Copenhagen, April 2017
- War on Cash: Is There a Future for Cash? Deutsche Bundesbank International Cash Conference, April 2017
- New Perspectives on Consumption Measures, STICERD, London School of Economics, Dec 2016
- Conference on Electronic Money and Payments, Bank of Canada, Nov 2016
- WEAI Annual Meetings, Portland OR, Jun 2016
- Retail Payments: Mapping Out the Road Ahead, De Nederlandshe Bank (DNB) Conference, Amsterdam, April 2016
- Game Change, Incremental Step, or Passing Fad: Monitory Virtual Currency at the Federal Reserve, Federal Reserve Bank of San Francisco, December 2015
- Payment System Modernization: Opportunities and Challenges, Canadian Payments Association and Bank of Canada, Ottawa ON, October 2015
- Boulder Summer Conference on Household Decision Making, University of Colorado, May 2015
- The Economics of Payments Improvement, Federal Reserve Bank of Atlanta, March 2015
- WEAI Annual Meetings, Denver CO, June 2014
- Conference on Household Finance and Consumption, European Central Bank, Frankfurt, October 2013
- The Future of Retail Payments: Opportunities and Challenges, European Central Bank and Australian National Bank, Vienna, May 2012

#### Conference organization

- Frontiers of Measuring Household Economic Behavior, Federal Reserve Bank of Boston, 2015
- Economics of Payments VII, Federal Reserve Bank of Boston, 2014
- Consumer Behavior and Payment Choice, Federal Reserve Bank of Boston, 2005-2006
- Beyond Shocks, Federal Reserve Bank of Boston Conference Series No. 42, 1998

## Session organization

- "New Approaches to Measuring Comprehensive and Fully Integrated Household Financial Statements at the Micro and Macro Levels," (with Robert M. Townsend), AEASTAT Annual Meeting/ASSA meetings, 2021
- "Consumer Payment Behavior: Rational or Irrational Behavior?" American Economic Association/ASSA meetings, co-organizer, 2008
- "Consumer Payment Behavior: Rational or Irrational Behavior?" Western Economic Association meetings, co-organizer and chair, 2007
- "Inventory Research," International Society for Inventory Research (ISIR)/ASSA meetings 1995, 2002

## **Teaching experience**

### West Virginia University

- Principles of Macroeconomics (BA), 2020-present
- Advance Macroeconomic Theory II (PhD), 2019-present
- Advance Macroeconomic Theory III (PhD), 2021-present

- Monetary Theory I (PhD), 2018-present
- Money & Banking (BA), 2018

#### **Boston University**

- Financial Intermediation (MA), 2013-2014
- Money & Banking (BA), 2012

#### **Boston College**

- Math for Economists (PhD), 2004

## Johns Hopkins University

- Principles of Macroeconomics (BA), 1996

# **Grants and awards**

- Research Award, WVU Economics Department, 2022
- WVU Summer Research Salary Support, 2021 (\$13,000)
- WVU Summer Research Salary Support, 2019 (\$13,000)
- WVU College of Business and Economics Research Grant, Spring 2018 (\$14,000)

# Selected professional service

Member, American Economic Association (AEA), 1991– Member, Western Economic Association International (WEAI), 2019-Member, International Banking, Economics, and Finance Association (IBEFA), 2019-Federal Reserve Bank of Boston Fed Challenge judge and advisor, 1998–2008

Referee for: American Economic Review; Econometrica; Quarterly Journal of Economics, Journal of Monetary Economics; International Economic Review; Review of Economic Studies; Review of Economics and Statistics; Journal of Money, Credit, and Banking; Quantitative Economics; International Journal of Central Banking, Journal of Business and Economic Statistics; Economics Letters; Journal of Business; Journal of Macroeconomics; Journal of Labor Economics; Journal of International Economics; Journal of Banking and Finance; Contemporary Economic Policy; Labour Economics; Journal of Productivity Analysis; National Science Foundation; Journal of Business; Journal of Applied Econometrics; Small Business Economics; Managerial and Decision Economics; Southern Economic Journal of Financial Services Research; Journal of Consumer Affairs.

### Selected public service

## Community Service

- ➤ Wilmington Recreation Department, coach/assistant coach, 1997–2009
- ➤ Wilmington Youth Soccer Association, coach/assistant coach, 1999–2006
- ➤ Wilmington Little League, coach/assistant coach, 1998–2002

Gordon Conwell Theological Seminar, Center for Urban and Ministerial Education, Roxbury (MA)

• Board of Advisors, 2003–2017

#### Lexington (MA) Christian Academy

- Lecturer, 2008-2009 (Economics, high school level)
- President, Booster's Club, 2005-2006