

David C. John

David C. John is Deputy Director, Retirement Security Project and a Senior Research Fellow with the Thomas A. Roe Institute for Economic Policy Studies at the Heritage Foundation. He has been involved in Washington's top policy debates for almost 30 years and he continues that career as Heritage's lead analyst on issues relating to pensions, financial institutions, asset building, and Social Security reform. He has also commented on corporate governance and financial literacy.



John has written and lectured extensively on the importance of reforming the nation's retirement system. During this time, he has testified before a number of House and Senate committees on subjects ranging from Social Security and pension reform to improving the nation's flood insurance program. In 2001, he testified before the President's Commission to Strengthen Social Security, providing detailed analysis of how personal retirement accounts could be structured and regulated. John also testified before the House Budget Committee's Task Force on Social Security, explaining what the costs of transitioning to a system of Social Security personal retirement accounts might be as compared to the cost of running the current program.

In addition, John has testified before the House Ways and Means Committee on issues such as steps that should be taken to improve Social Security for women and minorities, how to increase the information that the public can receive about Social Security programs, and how the United Kingdom's pension system operates. He also testified before both the Senate Special Committee on Aging and the House Education and the Workforce Committee on proposals to strengthen the funding of defined benefit pension plans.

John came to The Heritage Foundation from the office of Rep. Mark Sanford, R-S.C. John was the lead author of Rep. Sanford's plan to reform Social Security by setting up a system of personal retirement accounts. John's Capitol Hill service also includes stints in the offices of Reps. Matt Rinaldo, R-N.J., and Rep. Doug Barnard Jr., D-Ga. While working for Barnard, John helped write one of the first bills that would have eliminated restrictions on banks to sell securities and insurance. He also authored a bill in 1981 that restarted the national commemorative coin program.

In the private sector, John was a Vice President specializing in public policy development at The Chase Manhattan Bank in New York. In addition, he worked for three years as Director of Legislative Affairs at the National Association of Federal Credit Unions, and worked as a senior legislative consultant for the Washington law firm of Manatt, Phelps & Phillips.

John earned a bachelor's degree in journalism, an MBA in finance, and a master's degrees in economics from the University of Georgia in Athens.

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