

CURRICULUM VITAE

Robert E. Litan

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Affiliations and Employment

- 2014- Partner, Korein Tillery law firm (St. Louis and Chicago), specializing in Antitrust and other complex business litigation
- 2017- Non-Resident Senior Fellow, The Brookings Institution, Washington, D.C.

Research on regulation, financial institutions, general economic policy
- 2019- Independent columnist on sports law and economics, The Athletic
- 2015-17 Adjunct Senior Fellow, Council on Foreign Relations

Overseeing a seminar series on how global cities can encourage Entrepreneurship; Research on trade and domestic adjustment to it
- 2015-17 Co-Chair, Insurance Reform Task Force, Bipartisan Policy Center
- 2014-15 Non-resident Senior Fellow, The Brookings Institution, Washington, D.C.

Authoring studies of regulation, financial institutions and entrepreneurship
- 2015- Visiting Senior Policy Scholar, Georgetown University, McDonough School of Business, Center for Business & Public Policy
- 2014-16 Regular Contributor, *Wall Street Journal* “Think Tank” Blog
- 2014-18 Special Consultant, Economists, Inc., Washington, D.C.
- 2012-14 Director of Research, Bloomberg-Government, Washington, D.C.

Oversaw a team of analysts covering business impact of federal governmental decisions; authoring weekly columns on a wide range of policy topics behind the BGov paywall (and sometimes for Bloomberg.com).

2007-09 Contributing Editor, *Inc Magazine*

2003-12 Vice President, Research and Policy, Ewing Marion Kauffman Foundation

Oversaw multi-million dollar research grant program and related personnel Relating to the Economics and Law of Economic Growth, Innovation And Entrepreneurship; Member of the Senior Management Team

2003-12 Non-Resident Senior Fellow, Economic Studies Program, The Brookings Institution

Organizer and Editor, Annual Conference on International Financial Issues, with the Tokyo Club (2003-11)

Director, AEI-Brookings Joint Center on Regulatory Studies (1998-2007)

Co-Editor, The Brookings-Wharton Papers on Financial Services (1997-2003)

1996-2003 Vice President and Director, Economic Studies Program and Cabot Family Chair in Economics, The Brookings Institution

Responsible for supervising the Institution's economic research program, its 26 scholars and support staff, and for administering and raising funds for a \$9 million annual research program; continuing research on financial institutions, trade, and legal and economic issues relating to the information revolution

1995-96 Associate Director, U.S. Office of Management Budget -- Responsible for budgets and clearance of policy for five cabinet agencies (Commerce, HUD, Justice, Treasury and Transportation) and most of the independent agencies of the U.S. Government (requiring supervision of approximately 70 professional staff)

1993-95 Deputy Assistant Attorney General, Antitrust Division, Department of Justice -- Supervision of approximately 150 attorneys and paralegals in non-merger civil antitrust investigations; Developing DOJ policy on regulatory issues; Active participation in the development of the Administration's policies on telecommunications, trade and various regulatory issues

- 1984-1993 Senior Fellow, Economic Studies Program; Director (1987-92), Center for Economic Progress and Employment; and Director (1992-93), Center for Law, Economics, and Politics, The Brookings Institution, Washington, D.C., -- Research and writing on financial institutions; international trade; and regulatory policy.
- 1982-90 Powell, Goldstein, Frazer & Murphy, law firm, Washington, D.C.: Senior Associate (1982-84); Partner (1984); Of Counsel (1984-90) -- Attorney specializing in administrative law, antitrust, banking, energy, international trade, and legal issues generally involving law and economics.
- 1979-1982 Arnold & Porter, law firm, Washington, D.C., Associate.
- 1977-1979 President's Council of Economic Advisers, Executive Office of the President, Washington, D.C. Regulatory and Energy Specialist; principal staff for the Regulatory Analysis Review Group; handled selected legal issues for the Council.
- 1974-1976 Peabody, Rivlin, Lambert & Meyers - summer legal associate.
- 1972-1973 The Brookings Institution, Washington, D.C. - research assistant to Dr. Arthur M. Okun.
- 1970-1971 Peat, Marwick, Mitchell & Co., Wichita, Kansas - two summers as an intern tax accountant.

Board/Advisory Committee Memberships and Other Affiliations

- 2019- Niskanen Policy Center, Board of Advisors
- 2018-20 Technology Advisory Board, Lead Bank, Kansas City
- 2015-18 Board member (2015-17) and then President (2017-18) of Success for Kansas Students (non-profit educating Kansas citizens about K-12 achievement and Opportunities for parental choice of schools for their children)
- 2014- American Antitrust Institute, Washington, D.C.
- 2015-19 Member, President's Council, Wichita State University
- 2013-19 Member, Domestic Grants Advisory Board, Smith Richardson Foundation
- 2013- Member, Research Advisory Board, Committee for Economic Development

Previously 2007-2012, 1999-2001

2011-12 Bush Institute, Dallas Texas, Bush Fellow (on the Institute’s “4% Growth Project”)

2012 Member, Advisory Group, OECD Entrepreneurial Studies Initiative (2012-14)

2011- Co-Chair, National Academy of Sciences Panel on Measuring Innovation

2011-12 Member, Advisory Board, Filene Institute (credit union research organization)

2010-12 Member, International Financial Advisory Board, The Principal Group

2009-10 Member, Pew Task Force on Financial Reform

2009-12 Member, Advisory Committee, Goldman Sachs’ 10,000 Small Businesses Initiative’

2008-09 Member, Advisory Committee on Voluntary Foreign Aid (of the U.S. Agency For International Development)

2007-08 Member Panelist, National Academy of Sciences, Study on the Use of Scientific Evidence

2007-09 Member, Research Advisory Board, Center for Audit Quality

2005-07 Co-Chairman, Financial Industry Regulatory Authority (FINRA, formerly NASD) Ahead of the Curve Advisory Group

2004 -07 Member, Proxy Governance Council, Folio Fn

1996-2012 Member, Shadow Financial Regulatory Committee; Co-Chairman 1998-2002

2000- 02 Juniper Financial, Board of Advisers

2000-01 Double Click, Inc., Board of Privacy Advisers

1999-2009 Milken Review (Board of Editors)

1999-2001 American Antitrust Institute, Board of Advisers

1997-98 Chairman, National Research Council Committee on Disaster Loss Estimation (And co-author of The Impacts of Natural Disasters: A Framework for Loss Estimation).

- 1996 Department of Defense, Defense Sciences Board, Member of Task Force on Vertical Integration in the Defense Industry
- 1993-94 Department of Defense, Defense Sciences Board, Member of Task Force on Mergers within the Defense Industry
- 1991-93 Chairman, Editorial Advisory Board, Public Policy Studies Series for the Insurance Information Institute.
- 1991-92 Presidential-Congressional Commission on the Causes of the Savings and Loan Crisis (Member)
- 1988-90 Conference Board of Canada Financial Institutions Group (Advisory Board).
- 1988-90 Foundation for Change (Board of Directors).
- 1988-89 Member of Advisory Board to Office of Technology Assessment Study on Technological Change in Banking and Securities Markets.

Awards

- 2016 Wichita State University Board of Trustees Annual Award (for engagement with the University)
- 2011 Inaugural Massey Price for Excellence in Research in Capital Markets and Innovation awarded by the University of Texas Law School
- 2001 Zale Award for Excellence in Public Policy, Stanford University
- 1976 Felix S. Cohen Prize for best essay in legal philosophy, Yale Law School
- 1970-72 University of Pennsylvania; Thouron Fellowship for Graduate Study in Great Britain (which was not used); Royal Society of Arts Silver Medal (National award given to selected outstanding graduating seniors in the U.S.); Class of 1946 Award (given by the University to an outstanding graduating senior); William D. Gordon Award (given by the Wharton School to the graduating senior with the highest scholastic average); Beta Gamma Sigma Award (given by the Wharton School to the graduating senior with the highest scholastic average); Albert A. Berg Scholarship Award, 1971, 1972, (given each year by the Wharton Faculty to an outstanding upperclassman in the Wharton School).

Teaching

2010	Command General Staff College, Ft. Leavenworth Co-taught course on economic growth in post-conflict situations
2003-10	Teacher of law and economics to state judges as part of the AEI-Brookings Judicial Education Program (later Northwestern Law School)
1993	Taught principles of Western banking to Russian bankers (under a Treasury Department grant administered by KPMG Peat Marwick)
1989-90 1986-87	Yale Law School - Visiting Lecturer in Law (Banking).
1976-1977	Yale University - Lecturer in Economics (taught Economics and Law; and Elementary Macroeconomics; both large lecture courses).
1975-1976	Yale University - Instructor in Economics (taught two sections of Elementary Micro and Macroeconomics).

Consulting Relationships

2020-	EconOne, Washington, D.C.
2014-18	<u>Special Consultant</u> , Economists, Inc., Washington, D.C.
2011-12	<u>Senior Consultant</u> , Global Economics Group, Washington, D.C. (Antitrust Issues)
2008-12 issues)	<u>Senior Consultant</u> , Navigant Economics (Antitrust, general economic issues)
2006-08	<u>Senior Consultant</u> , Criterion Associates (and later "Empiris"), Washington, D.C. (Antitrust, general economic issues)
2004-08 1999-2002	<u>Senior Consultant</u> , Charles River Associates (antitrust and financial issue <u>Special Consultant</u> , Analysis Group (Economic consulting firm)
1996-2002	<u>Special Consultant</u> , Economists, Inc. (Economic consulting firm)

Education

- 1987 Yale University: Ph.D. in Economics. Dissertation: An Economic Inquiry Into the Expansion of Bank Powers. (Dissertation Committee: Professors Richard Levin, Merton Peck and James Tobin).
- 1977 Yale University: J.D. (1977), Extra-curricular Activities: Yale Legislative Services, Barrister's Union; Employment, Consulting and Teaching 1973-1977
- 1976 Yale University: M. Phil. in Economics, Distinction in Ph.D. oral examinations (international trade and finance, industrial organization).
- 1968-72 Wharton School of Finance and Commerce, University of Pennsylvania: B.S. Economics, summa cum laude (Valedictorian); Major - Finance; Minors - Accounting, Statistics and Mathematics.
- Extra-curricular Activities: Chairman, Activities Council (major student government body); Executive Editor of Wharton Account (major undergraduate business magazine); Vice-President of Debate Council; 2 years in intercollegiate debate; President, Beta Gamma Sigma; Friars Senior Honor Society; Beta Alpha Psi; Employment in Electrical Engineering Library (4 years); basketball team manager (freshman year).

Publications

Books

- Resolved: Debate Can Revolutionize Education and Help Save Our Democracy (Brookings Institution, October 2020)
- Financial Crises and Policy Responses: A Market-Based View from the Shadow Financial Regulatory Committee (2016, American Enterprise Institute).
- The Good Economy (with Bo Cutter and Dane Stangler, 2016, Roosevelt Institute and the Kauffman Foundation).
- The Trillion Dollar Economists (Wiley, Fall 2014)
- The Need for Speed: Broadband Policy for the 21st Century, Brookings Institutions Press (with Hal Singer, February, 2013).
- Better Capitalism. Yale University Press, 2012 (with Carl Schramm)
- Good Capitalism, Bad Capitalism, and the Economics of Growth And Prosperity. Yale University Press, 2007 (with William Baumol and Carl Schramm)
- Competitive Equity: A Better Way to Organize Mutual Funds AEI Press, 2007 (with Peter Wallison)
- Worldwide Financial Reporting: The Development and Future of Accounting Standards Oxford University Press, 2006

- (with George Benston, Michael Bromwich and Alfred Wagenhofer,
Financial Statecraft, Yale University Press, 2006 (with Benn Steil)
Named by Library Journal as one of the two best business Books of 2006
- Following The Money: The Enron Failure and the State of Corporate Disclosure, AEI-Brookings Joint Center on Regulatory Studies, 2003 (with George Benston, Michael Bromwich and Alfred Wagenhofer)
- Protecting the American Homeland (Brookings Institution Press, 2002, With other Brookings co-authors)
- Sticking Together: The Israeli Experiment in Pluralism (Brookings Institution Press, 2002, with Yaakov Kop)
- Beyond The Dot.Coms (Brookings Institution Press, 2001, with Alice Rivlin)
- The GAAP Gap: Corporate Disclosure in the Internet Age (AEI-Brookings Joint Center on Regulatory Studies, 2000).
- None of Your Business: World Data Flows, Electronic Commerce, and The European Privacy Directive (with Peter Swire), Brookings (1998)
- Globaphobia: Confronting Fears About Open Trade (with Gary Burtless, Robert Lawrence and Robert Shapiro), Brookings, Progressive Policy Institute, and the Twentieth Century Fund, 1998
- American Finance for the 21st Century (with the assistance of Jonathan Rauch), U.S. Department of the Treasury (1997) and Brookings (1998)
- Going Digital! (with William Niskanen), Brookings Institution Press and the Cato Institute (1998)
- Footing The Bill For Superfund Cleanups (with Don Fullerton, Paul Portney and Kate Probst), Brookings Institution and Resources for the Future, 1995
- Financial Regulation in the Global Economy (with Richard Herring), Brookings Institution, 1994
- Growth With Equity: Economic Policymaking For The Next Century (with Martin Baily and Gary Burtless), Brookings Institution, 1993.
- Physical Damage and Human Loss: The Economic Impact of Earthquake Mitigation Measures (with Frederick Krimgold, Karen Clark, and Jayant Khadilkar), Insurance Information Institute, 1992.
- The Future of American Banking (with James Barth and R. Dan Brumbaugh, Jr.), W. E. Sharpe, 1992.
- The Revolution in U.S. Finance, Brookings Institution, 1991.
- What Should Banks Do?, Brookings Institution, 1987.
- Saving Free Trade: A Pragmatic Approach (with Robert Z. Lawrence),

Brookings Institution, 1986.

Reforming Federal Regulation (with William D. Nordhaus), Yale University Press, 1983.

Books Edited

The Law and Entrepreneurship, co-editor with Anthony Luppino, (Edward Elgar Press, 2013)

The World in Crisis: Insights from Six Shadow Financial Regulatory Committees (e-book, available at www.aei.org and the Financial Institutions Center at the Wharton School, 2011).

Growing Old: Paying for Retirement and Institutional Money Management After the Financial Crisis, Co-editor with Yasayuki Fuchita and Richard Herring (Brookings Institution Press, 2011)

Rules for Growth: Promoting Innovation and Growth Through Legal Reform (Kauffman Foundation, 2011)

Handbook on Law, Innovation and Growth (Edward Elgar Press, 2011).

After the Crash: The Future of Finance. Co-editor with Yasuyuki Fuchita And Richard Herring (Brookings Institution Press, 2010)

Moving Money: The Future of Consumer Payments, Co-editor with Martin Baily (Brookings Institution Press, 2009)

Entrepreneurship and Openness: Theory and Evidence, co-editor with David B. Audretsch and Robert Strom (Edward Elgar, 2009)

Pooling Money: The Future of Mutual Funds, co-editor with Yasuyuki Fuchita (Brookings Institutions Press, 2008)

Building Inclusive Financial Systems: A Framework for Financial Access, co-editor with Michael S. Barr and Anjali Kumar (Brookings Institution Press, 2007)

New Financial Instruments and Institutions: Opportunities and Policy Challenges, co-editor, with Yasayuki Fuchita (Brookings Institution Press, 2007)

Financial Gatekeepers: Can They Protect Investors?', co-editor, with Yasayuki Fuchita (Brookings Institution Press, 2006)

Finance Crises: Lessons from the Past, Preparation for the Future, co-editor, with Gerard Caprio, James A. Hanson (Brookings Institution Press, 2005)

The Future of State-Owned Financial Institutions, co-editor, with Gerald Caprio, Jonathan Fiechter and Michael Pomerleano (Brookings Institution Press, 2004)

The Future of Domestic Capital Markets in Developing Countries, co-editor With Michael Pomerleano and V. Sundararajan (Brookings Institution Press, 2003).

United We Serve: National Service and the Future of Citizenship, co-editor With E.J. Dionne and Kayla Meltzer Drogosz (Brookings Institution Press, 2003)

The Future of North American Integration, co-editor with Peter Hakim

- (Brookings Institution Press, 2002)
- Financial Sector Governance: The Roles of the Public and Private Sectors, editor with Michael Pomerleano and V. Sundararajan (Brookings, IMF and World Bank, 2002)
- Open Doors: Foreign Participation in Financial Systems in Developing Countries, editor with Paul Masson and Michael Pomerleano (Brookings, IMF and World Bank, 2001)
- The Economic Payoff from the Internet Revolution (Brookings Institution Press, 2001, with Alice Rivlin)
- Managing Financial and Corporate Distress: Lessons from Asia, editor with Charles Adams and Michael Pomerleano (World Bank, IMF, and Brookings Institution, 2000)
- Finance in Emerging Markets: The Crisis in Emerging Markets (with Michael Pomerleano and Alison Harwood), World Bank and Brookings Institution, 1999.
- Assessing Bank Reform: FDICIA One Year Later (with George G. Kaufman), Brookings Institution, 1993.
- Verdict: Assessing The Civil Jury System, Brookings Institution, 1993.
- Down in the Dumps: Administration of the Unfair Trade Laws (with Richard Boltuck), Brookings Institution, 1991.
- The Liability Maze: The Impact of Liability Law on Safety and Innovation, co-editor (with Peter Huber), Brookings Institution, 1991.
- American Living Standards: Threats and Challenges, (co-editor with Robert Z. Lawrence and Charles L. Schultze and author of two chapters), Brookings Institution, 1988.
- Liability: Perspectives and Policy, (co-editor and co-author of two chapters, with Clifford M. Winston), Brookings Institution, 1988.

Articles

- “On Climate Resilience, Time – past time – to toughen up,” *Milken Institute Review*, Third Quarter 2021 (with John Fleming)
- “Point, Counterpoint,” *Pennsylvania Gazette*, January/February, 2021, https://thepenngazette.com/pdfs/PennGaz0121_issue.pdf.
- “Scalpel not an Axe: Updating Antitrust and Data Laws to Spur Competition” (Progressive Policy Institute, 2018), https://www.progressivepolicy.org/wp-content/uploads/2018/09/PPI_AntitrustandDataLaws_2018.pdf.
- “Good and Bad Lessons in Finance from New Information,” Chapter 15 In Douglas D. Evanoff, A.G. Malliaris, and George Kauffman, *Public Policy & Financial Economics* (World Scientific, 2018)
- “Universal Wage Insurance and Lifetime Retraining: Good Ideas Whose Time Has Come,” *Milken Institute Review*, Fourth Quarter, 2016
- “A Winning Trade Policy for the United States,” *A CFR Discussion Paper*,

- September 28, 2016 (with Edward Alden), available at: https://rap.cfr.org/trade/winning-trade-policy-united-states/.DanaInfo=www.cfr.org+p38341?cid=otr-marketing_use-WinningTradePolicyPaper/.
- “America’s Brewing Debt Crisis: What Dodd-Frank Didn’t Fix,” *Foreign Affairs*, September/October 2016
- “Entrepreneurship, Innovation, and Antitrust,” *Report on Antitrust and Entrepreneurship*, American Antitrust Institute, July 2016, <http://www.antitrustinstitute.org/sites/default/files/Litan.pdf> and *Antitrust Bulletin*, <https://journals.sagepub.com/doi/abs/10.1177/0003603X16673946>
- “Startup Slowdown: How the U.S. Can Regain Its Entrepreneurial Edge,” *Foreign Affairs*, January/February 2015
- “The Political Economy of Regulation after the Crisis,” in Alan Blinder, Andrew Lo, and Robert M. Solow, eds., *Rethinking the Financial Crisis* (Russell Sage Foundation, 2013).
- “Baseball’s Answer to Growth,” in Brendan Miniter, *The 4% Solution* (George W. Bush Institute, 2012)
- “Think of Start-ups As Shots on Goal,” *Harvard Business Review*, June 2012
- “Net Neutrality is Bad Broadband Regulation,” in Aaron S. Edlin and Joseph E. Stiglitz, *The Economists’ Voice 2.0: The Financial Crisis, Health Care Reform and More* (Columbia University Press, 2012) (with Hal J. Singer)
- “The Four Types of Capitalism, Innovation and Economic Growth,” in Dennis C. Mueller, ed., *The Oxford Handbook of Capitalism* (Oxford University Press, 2012, with William Baumol and Carl Schramm)
- “Excess Licensing Requirements are a Burden on Society,” *Harvard Business Review*, April 2012
- “An Empirical Analysis of Aftermarket Transactions by Hospitals,” *The Journal of Contemporary Health Law and Policy*, Vol. 28, No. 1, Fall 2011 (with Hal J. Singer and Anna Birkenbach)
- “The Current State of Data on Science and Engineering Workforce, And Commercial Innovation,” in Kaye Husbands Fealing, et al, Eds, *The Science of Science Policy* (Stanford Business Books, 2011) (with E.J. Reedy and Michael Teitelbaum)
- “Innovative Entrepreneurship and Policy: Toward Initiation and Preservation of Growth,” in Giorgio Calcagnini and Ilario Favaretto, eds., *The Economics of Small Businesses* (Physica-Verlaug, 2011) (with William Baumol and others)
- “Universities and Economic Growth: The Importance of Academic Entrepreneurship,” in Kauffman Task Force on Law, Innovation And Growth, *Rule for Growth* (Kauffman Foundation, 2011).

- “No-Cost Stimulus,” January-February, *American Interest*, Jan-Feb, 2011
- “Addressing the Next Wave of Internet Regulation: Toward a Workable Principle for Nondiscrimination,” *Regulation & Governance*, Vol. 4, 2010 (with Robert Hahn and Hal Singer)
- “Broken compensation structures and health care costs,” *Harvard Business Review*. <https://hbr.org/2010/10/broken-compensation-structures>, October 6, 2010 (with Hal Singer).
- “The Case for Entrepreneurship in R&D in the Pharmaceutical Industry,” *Nature Reviews/Drug Discovery*, September, 2010 (with Frank L. Douglas, V.K. Narayanan, and Lesa Mitchell)
- “An Entrepreneurial Recovery,” *Wilson Quarterly*, Spring 2010 (with Carl Schramm)
- “Origins of the Financial Crisis”, in Robert W. Kolb, ed., *Lessons from the Financial Crisis* (John Wiley, 2010) (with Martin Baily and Matthew S. Johnson)
- “A Faster Path from Lab to Market,” *Harvard Business Review*, January-February 2010 (with Lesa Mitchell)
- “Regulating Systemic Risk,” in Laurence B. Siegel and Rodney N. Sullivan, *Insights into the Global Financial Crisis* (CFA Institute, December 2009)
- “Whither Financial Reform?”, *The Economist’s Voice*, Vol. 6, Issue 11, Article 8 (December 2009).
- “Getting Systemic Risk Regulation Right: An Agenda for the US,” *Central Banking*, Vol. XIX, No. 4, May 2009
- “Capitalism: Growth Miracle Maker, Growth Saboteur,” in Acs, Audretsch and Strom, eds., *Entrepreneurship, Growth and Public Policy* ((Cambridge University Press, 2009) (with William Baumol and Carl Schramm)
- “The Growth Solution,” *The American*, July/August 2008 (with Carl Schramm)
- “From the Special Issue Editors: Technology Commercialization and Entrepreneurship,” Introduction to Special Issue of *The Journal Of Product Innovation and Management*, 2008 (with Michael Song)
- “Can Europe Compete?” *Commentary*, Sept/Oct 2007 (with Carl Schramm)
- “Commercializing University Innovations: Alternative Approaches,” in Adam B. Jaffe, Josh Lerner and Scott, eds., *Innovation Policy And The Economy* (with Lesa Mitchell and E. J. Reedy, NBER, 2007)
- “The University As Innovator: Bumps In The Road,” *Issues in Science And Technology*, Summer 2007 (with Lesa Mitchell and E.J. Reedy)
- “The Economics of Wireless Net Neutrality,” *Journal of Competition Law*

- And Economics*, Vol. 3, Issue 3, pp. 399-451, 2007
(with Robert Hahn and Hal Singer)
- “The Unintended Consequences of Net Neutrality Regulation,” *Journal of Telecommunications and High Technology Law* (with Hal Singer, 2007).
- “The President’s New Executive Order on Regulation,” *The Economist’s Voice*, April 2007 (with Robert W. Hahn)
- “Polling the Risk Takers: What Entrepreneurs Really Want the Government To Do,” *Ripon Forum*, February/March 2007 (with Carl Schramm)
- “Capital Ideas,” *The American Interest*, September/October 2006
(with Carl Schramm)
- “Preparing for Future “Katrina’s”, *Brookings Policy Brief*, No. 150, March, 2006
- “Sharing and Reducing The Costs of Natural Catastrophes,” *Brookings Occasional Paper*, March 2006
- “The Future of Charge Card Networks,” Working Paper 06-03, February 2006, AEI-Brookings Joint Center for Regulatory Studies (with Alex Pollock)
- “Urgent: Wal-Mart Needs a Foreign Policy,” *Foreign Policy*, November/December, 2005
- “Seventeen Workers, and \$60 million in Sales.” *Inc. Magazine*, November 2005 (with Carl Schramm)
- “Foreign Students Who Study Engineering Deserve Citizenship,” *Inc. Magazine*, October 2005 (with Carl Schramm)
- “Why Democracy is America’s Second Most Valuable Export,” *Inc. Magazine*, September 2005 (with Carl Schramm)
- “A Fairer Deal for America’s Workers in a New Era of Offshoring,” *Brookings Trade Forum*, 2005 (with Lael Brainard and Nicholas Warren)
- “Insuring America’s Workers in a New Era of Offshoring,” *Brookings Policy Brief*, No. 143, July 2005 (with Lael Brainard and Nicholas Warren)
- “Sold! Sold! Sold! But what’s the brokerage fee?, *The Milken Review*, 4th Quarter, 2005, with Robert Hahn and Jesse Gurman
- “Counting Regulatory Benefits and Costs: Lessons for the US and Europe,” *Journal of International Economic Law*, Vol. 8, No. 2, pp. 473-508, 2005 (With Robert Hahn)
- “Corporate Disclosure in a Global Age: Next Steps,” in Tokyo Club Papers, Volume 16, 2004
- “Universal Broadband Access: Implementing President Bush’s Vision,” *Policy Review*, 2004, No. 127 (with Robert Crandall, Robert Hahn, And Scott Wallsten)
- “The Future of State-Owned Financial Institutions,” Brookings Conference Report #18, September, 2004 (with Gerald Caprio, et al).

- “Internet Telephones: Hanging up on Regulation?”, The Milken Review, March 2004 (with Robert Crandall, Robert Hahn and Scott Wallsten).
- “Offshoring Service Jobs: Bane or Boon and What to Do”, *Brookings Policy Brief*, April 2004 (with Lael Brainard); also published in *CES Ifo Forum*, Summer 2004.
- “The Uncertain Future of the Telecommunications Industry,” *Brookings Policy Brief*, January 2004 (with Roger G. Noll)
- “Why the Government Should Not Regulate Internet Telephony,” AEI-Brookings Joint Center working paper (with Bob Crandall, Scott Wallsten and Robert Hahn), 2003.
- “Beyond GAAP,” *Regulation*, Fall 2003, (with Peter J. Wallison)
- “A Global Economic Agenda for the United States,” in Henry Aaron, et al., eds., Agenda for the Nation (Brookings, 2003) (with Lael Brainard)
- “Financial Conglomerates: The Future of Finance?”, Brookings Policy Brief, Conference Report #14, April 2003 (with Richard J. Herring)
- “Governance in an Integrated Global Economy,” The Brookings Review, Spring 2003 (with Carol Graham)
- “The Bigger They Are, The Harder They Fall: The Cost of the Crisis in Corporate Governance,” Milken Review, First Quarter, 2003 (with Carol Graham and Sandip Sukhtankar)
- “No Stepping Back: America’s International Economic Agenda for 2003-05,” The Brookings Review, Winter 2003 (with Lael Brainard)
- “The Telecom Crash: What To Do Now?”, Brookings Policy Brief, November, 2002
- “Constitutional Issues in Information Privacy,” Michigan Technology and Telecommunications Law Review, Winter, 2003 (with Fred Cate)
- “The Case for Universal Service,” Brookings Review, Fall 2002
- “Fixing Corporate Disclosure After Enron,” The Milken Institute Review, Third Quarter, 2002
- “The Bigger They Are, The Harder They Fall: A Ballpark Estimate of the Cost of the Crisis in Corporate Governance,” Brookings Policy Brief, July 2002 (with Carol Graham and Sandip Sukhtankar)
- “Strengthening Financial Sector Governance in Emerging Markets,” Brookings Conference Report, July 2002 (with Michael Pomerleano and V. Sundararajan).
- “A Complicated Intersection: Public Action to Protect Private Property,” The Brookings Review, Summer 2002 (with Peter Orszag)
- “The Enron Failure and the State of Corporate Disclosure”, Brookings Policy Brief, April 2002

- “The Future of Securities Markets,” Brookings Conference Report, March 2002
- “Antitrust Policy in the Clinton Administration,” in Jeffrey A. Frankel and Peter Orszag, American Economic Policy in the 1990s (MIT Press, 2002) (with Carl Shapiro)
- “Diversity in Israel: Lessons for the United States”, Brookings Review, Winter 2002 (with Yaakov Kop)
- “The Internet, New and Old Economics, and Implications for Asia,” in Li Luoili, ed., New Economy & Asia, Proceeding of International Think Tank Forum 2001
- “Projecting the Economic Impact of the Internet”, The CAPCO Institute Journal of Financial Transformation, July 2001, No. 2
- “Economics: Global Finance,” in P.J. Simmons and Chantal de Jonge Oudraat, eds., Managing Global Issues: Lessons Learned (Carnegie Endowment for International Peace, 2001).
- “The GAAP Gap: Corporate Disclosure in the Internet Age,” University of West Los Angeles Law Review, 2001 (with Peter Wallison)
- “Foreign Participation in Financial Systems in Developing Countries” Brookings Conference Report, #6, June 2001 (with Paul Masson And Michael Pomerleano)
- “Effective Property Rights and Economic Development: Next Steps,” Brookings-Wharton Papers on Financial Services, 2001 (with Hernando De Soto)
- “Central Bank Supervision in the Digital Age,” in Anthony Santomero, Staffan Viotti and Anders Vredin, Challenges for Central Banking (North Holland, 2001)
- “The Data Paradox”, Gallup Management Journal, Spring 2001
- “The Need for More Information on Predatory Lending”, ABA Bank Compliance, May/June 2001
- “Projecting the Economic Impact of the Internet”, American Economic Review, Papers and Proceedings, May 2001.
- “A Prescription to Relieve Worker Anxiety”, Brookings Policy Brief, March 2001 (with Lori G. Kletzer)
- “Think Again: The Internet Economy”, Foreign Policy, March-April 2001
- “Antitrust and the New Economy,” University of Pittsburgh Law Review, Vol. 62, No. 3, 2001
- “Law and Policy in the Internet Age”, Duke Law Journal, February 2001
- “Accepting Foreign Capital: Lesson from Recent Crises,” Development Outreach, Fall 2000
- “The Economy and the Internet: What Lies Ahead? Brooking Conference Report #4, December 4, 2000 (with Alice Rivlin)
- “The Need for a New Financial Architecture,” The International Economy, November/December 2000 (with Tony Santomero)
- “Technology and America’s Good Times”, The Brookings Review,

Winter 2000

- “The First Microsoft Case”, in Simon J. Evenett, Alexander Lerhmann, and Benn Steil, eds., Antitrust Goes Global (The Brookings Institution Press, 2000).
- “Trade Policy: What Next?”, Brookings Review, Fall 2000.
- “Toward a Global Financial Architecture for the 21st Century” in Shahid Yusuf, Weiping Wu and Simon Evenett, Local Dynamics In An Era of Globalization (World Bank and Oxford Press, 2000).
- “Effective Structural Relief in US v. Microsoft” (with William D. Nordhaus), Computer Industry, ABA Section of Antitrust Law, Summer 2000
- “Catastrophe Insurance and Mitigating Disaster Losses: A Possible Happy Marriage?” Alcira Kreimer and Margaret Arnold, eds., Managing Disaster Risk in Emerging Economies, Disaster Risk Management Series, No.2, World Bank, 2000
- “International Bank Capital Standards: Next Steps”, in Joseph Bisignano, et al., eds., Global Financial Crises: Lessons from Recent Events (Bank for International Settlements and Federal Reserve Bank of Chicago, Kluwer Academic Publishers, 2000).
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Comments
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- Testimony on Repeal of New York's "Mini Glass-Steagall Act" before the Banking Committee of the New York State Legislature, January 26, 1988.
- Testimony on Proposed Financial Restructuring Legislation before the Senate Banking Committee, December 2, 1987.
- "Frameworks for Financial Product Deregulation," paper presented to the annual meetings of the Eastern Economic Association, March 1987.
- Testimony on "Financial Product Deregulation" before the Subcommittee on Commerce, Consumer and Monetary Affairs of the House Government Operations Committee, December 18, 1986.
- Testimony on "Reforming the U.S. Escape Clause" before the Trade Subcommittee of the House Ways and Means Committee, April 15, 1986.
- Testimony on "Legislative Veto and the Chadha Decision" before the Senate

Subcommittee on Administrative Practice and Procedure of the Senate Judiciary Committee, July 1983.

Regular speeches, seminars on entrepreneurship, banking, insurance, international trade and regulatory issues before academic, government and other professional audiences.

Bloomberg Publications (Sample)

Business Week, August, 2012, Bright Idea
 Paying for Sandy, Bloomberg.com home page, October 31
 Regulation in a second Obama Term, BGov Insight, November 7
 Business Implications of Deficit Reduction, BGov Study, December (with 3 BGov co-authors), 4 separate studies
 Economic Intelligence briefings based on deficit studies, 4 in December, 2012
 Obama/Bohener Plans Similar in Size, December 13, Insight (with Chris Payne)
 What it will take to get a deficit deal, Bloomberg.com, December 19, 2012
 Small Deal makes Big Deal Less Likely, BGovInsight, January 3, 2013
 Deficit Reduction: Serial Small Ball, Bloomberg.com, January 7, 2013
 Futurization of Swaps, BGov Commentary, January 16, 2013
 Some Chance for a Business Tax Deal, Bloomberg.com, January 24, 2013
 An Indirect way of limiting Too-Big-to-Fail, Bloomberg.com, January 24, 2013
 "Fundamental Change in Medicare will come -- eventually", ABA Experience, Vol. 22, No. 3, 2013
 Immigration and Innovation (paper for presentation at Stanford Research Institute conference, to be presented, March, 2013)
 "Obama and Bush Rules: Review from OIRA Record" (with Miguel Garrido, Study, February 5, 2013
 "Obama's Climate Challenge," Bloomberg.com, February 6, 2013.
 "Wal-Mart Bribery Scandal Shows US Anti-Corruption Push," Bloomberg.com BGov Brief, February 25, 2013
 "Broadband Policy Options" (with Afzal Bari), BGov, March 7, 2013.
 "Competition, Not Regulation, Is the Key to Faster Broadband," Bloomberg.com, March 11/12, 2013
 "Budget Games the US Economy," BWealth, March 2013
 "4% Growth Will Reduce the Deficit, but Hard to Achieve," Bloomberg.com, March 18, 2013 and BGov Insight (under a different name)
 "Rise of Online Courses Promises to Reshape US Higher Education," BGov Study, April 2-3, 2013
 "Obama Budget Not DOA," April 10, 2013 (with Loren Duggan)
 "Budget Gridlock," Bloomberg Black (for wealth clients), Q1, 2013
 "Will Immigration Overhaul Jump Start Entrepreneurship?", BGov Blg, April 19, 2013; Bloomberg.com, April 24, 2013
 "California May Join EU in Two-Front Internet Privacy Push," Bloomberg.com, May 1,

2013

A BGov Blog on the Unemployment Numbers, May 4, 2013

"The other Reinhart-Rogoff Debate", BGov (outside paywall) blog, May 8, 2013

"The Rush to End Too-Big-To-Fail," Bloomberg Analysis, May 14, 2013

"The Benefits of a US-EU Trade Deal," Bloomberg.com, May 29, 2013

"Not so fast on Too-Big-To-Fail," BGov Blog (with Chris Payne), June 4, 2013

"Can Genes Really Be Patented?", Bloomberg.com, June 14, 2013

"Cool Summer Can't Ease Political Heat: BGOV Executive Outlook," June 21, 2013

Significant Consulting Assignments

2020	Report on Trade Credit Insurance (supported by Atradius, Coface, and Euler Hermes)
2015	Capital Group (report with Hal Singer on proposed DOL Fiduciary Rule)
2011-12	American Bankers Association (report on bank supervision with John D. Hawke)
2011	Various banks (reports on Fed's proposed debit interchange fee rules)
2007	American Insurance Association (report on homeowners' insurance)
2007	Chamber of Commerce (report on impact of the U.S. legal system on Foreign direct investment)
2006-07	Financial Services Roundtable (study director for Blue Ribbon Commission On Mega-Catastrophes; primary author for study on Pandemic Flu)
2005	Committee on Capital Markets Regulation and Its Effects on U.S. Competitiveness (Author of section on Enforcement and Liability)
2006	Big Six Global Accounting Firms (assistance in preparing report on future of financial reporting)
2005	Securities Industries Association (report on financial services trade in the WTO Trade Negotiations)
2002-03	American Bankers Association (reports on predatory lending and credit card Regulation)
2002-03	NCAA (preparing report with Sebago on college athletic spending)
2001	World Bank (prepared report on Internet Commerce in Asia, with Robert Crandall)

- 2001 Monetary Authority of Singapore (prepared paper on trends in international finance)
- 2000-01 U.S. Department of the Treasury (prepared two Congressionally mandated reports On The Community Reinvestment Act, with the Harvard Joint Center on Housing Policy Studies)
- 2000 Arbitrator in electric power transmission dispute (East Coast v. PJM); Federal Deposit Insurance Corporation (expert witness in thrift goodwill cases)
- 1999 American Bankers Association (prepared report on ATM fees); Federal Deposit Insurance Corporation (expert witness in thrift goodwill cases); World Bank (prepared background paper on global finance for the World Development Report)
- 1998 Main Writer for the Report of the President's Commission to Study Capital Budgeting
- 1996-97 U.S. Department of the Treasury (prepared Congressionally mandated report on the future of the financial services industry and its regulation)
- 1996-97 Antitrust Division of the Department of Justice (on telecommunications issues)
- 1993 Federal Home Loan Bank of San Francisco (prepared report on the future role of the Federal Home Loan Bank System)
- 1990 Financial Institutions Subcommittee of the House Banking Committee (prepared report on the condition of the Federal Deposit Insurance Corporation with James R. Barth and R. Dan Brumbaugh, Jr.).
- 1987-92 Oxford Analytica (British News Service) -- regular contributor of reports on the U.S. banking and thrift industries.
- 1987 Senate Judiciary Committee -- organized hearings for the Chairman on antitrust and competitiveness issues, authored report on antitrust policy for the Committee.
- 1985-89 Institute for Liberty and Democracy, Lima Peru - legal and economic consulting on deregulation matters generally, including financial institutions issues.
- 1975-76 National Academy of Sciences - consultant to the Modeling Resources Group of the Committee on Nuclear and Alternative Energy Systems (CONAES).

Date of Birth: May 16, 1950

Spouse: Margaret
Children: Ari and Alisa
Grandchildren: Atticus, Melanie and Yael