

Curriculum Vitae

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Contact and Personal Information

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Date of Birth:	October 7, 1950
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Current Position

Senior Research Fellow, Thomas A. Roe Institute for Economic Policy Studies,
The Heritage Institute (since 1998)
Deputy Director, Retirement Security Project

Employment

1995-1998	Representative Mark Sanford
1992-1995	Director of Legislative Affairs, National Association of Federal Credit Unions
1989-1992	Representative Matt Rinaldo
1987-1989	Senior Legislative Consultant, Manatt, Phelps & Phillips LLP
1983-1987	Vice President Specializing in Public Policy Development, Chase Manhattan Bank
1978-1983	Representative Doug Barnard

Education

1972	BA, Journalism, University of Georgia
1977	MBA, Finance, University of Georgia
1977	MA, Economics, University of Georgia

Edited Volumes

Automatic: Changing the Way America Saves (with J. Mark Iwry, David C. John, and Lina Walker). Brookings Institution Press. 2009.

Articles and Research Papers

“Pursuing Universal Retirement Security Through Automatic IRAs” (with J. Mark Iwry). Retirement Security Project, July 2009.

“National Retirement Savings Systems in Australia, Chile, New Zealand and the United Kingdom: Lessons for the United States” (with Ruth Levine). Retirement Security Project, July 2009.

“Increasing Annuitization of 401(k) Plans with Automatic Trial Income” (with William G. Gale, J. Mark Iwry, and Lina Walker). Hamilton Project Discussion Paper. June 2008.

“Responsible Way to Reconcile the House and Senate Budget Resolutions” (with Brian M. Riedl, William W. Beach, Nina Owcharenko, Ben Lieberman). April 6, 2005.

“How Today's Social Security Works.” March 2, 2005.

“How to Fix Social Security.” November 17, 2005.

“The Top 10 Myths About Social Security Reform.” September 30, 2004.

“Using Social Security Personal Retirement Accounts to Create Family Nest Eggs.” September 10, 2004.

“Peace of Mind in Retirement: Making Future Generations Better Off by Fixing Social Security.” Center for Data Analysis Report. (with William W. Beach, Alfredo B. Goyburu, Ralph A. Rector, Ph.D., Kirk A. Johnson, Ph.D., and Thomas Bingel). September 10, 2004.

“Providing Social Security Benefits in the Future: A Review of the Social Security System and Plans to Reform It.” March 25, 2004.

“Treasury Department Proposal for Defined Benefits Includes Important Reforms.” August 7, 2003.

“Pathway to Economic Growth and Tax Reform: Eliminating the Double Tax on Dividends.” (with Daniel J. Mitchell, Ph.D., Norbert J. Michel) March 28, 2003.

“Answering the Top 10 Myths About Social Security Reform.” November 19, 2002.

“Continued Bear Markets Do Not Hurt the Case for Social Security Retirement Accounts.” September 16, 2002.

“Congress Should Follow Sound Principles in Reforming Accounting Industry.” July 9, 2002.

“More Education, Not More Regulation, Is Needed to Help Workers.” February 28, 2002.

“Social Security Commission Report Shows Value and Feasibility of Individual.” January 11, 2002.

“The New Kolbe-Stenholm Plan: A Solid Framework for Reforming Social Security.” September 10, 2002.

“The Social Security Right to Know Act: Telling the Truth About the Future.” May 19, 2000.

“Time to Retire the Social Security Earnings Test.” (with Rea S. Hederman, Jr.) February 25, 2000.

“Structuring and Regulating Individual Social Security Accounts.” January 21, 2000.

“Gramm-Leach-Bliley Act (S. 900): A Major Step Toward Financial Deregulation.” October 28, 1999.

“Another Bold Step Forward: The Bipartisan Senate Social Security Reform Plan.” June 23, 1999.

“Four Steps to Improve the Prospects of Social Security Reform.” (with Gareth G. Davis). May 26, 1999.

“Kolbe-Stenholm Proposal: A Firm Foundation for Social Security Reform.” May 10, 1999.

“The Costs of Managing Individual Social Security Accounts.” (with Gareth G. Davis). December 3, 1998.

Lectures

“Reforming Sarbanes-Oxley: How to Restore American Leadership in World Capital Markets.” (with the Honorable Tom Feeney, Alex J. Pollok) The Heritage Foundation. February 21, 2007.

Testimony

“Increasing Retirement Security Through Automatic IRAs.” Committee on Finance. United States Senate. July 29, 2006

“Appropriate Investments for Social Security Personal Retirement Accounts.” Committee on Banking, Housing and Urban Affairs. United States Senate. June 14, 2005.

“Building Assets for Low-Income Families.” Committee on Finance. United States Senate. April 28, 2005.

“Fixing Social Security.” Special Committee on Aging. United States Senate. February 3, 2005.

“The Pension Under funding Crisis: How Effective Have Funding Reforms Been?” Education and Workforce Committee. United States House of Representatives. October 29, 2003.

“America's Pensions: The Next Saving and Loan Crisis?” Select Committee on Aging. United States Senate. October 14, 2003.

“The Social Security Government Pension Offset.” June 27, 2000.

“The Costs of Transitioning To a Solvent Social Security System.” (with William W. Beach). Committee on the Budget. United States House of Representatives. July 13, 1999.

Commentary

“The Other 71 million” (with J. Mark Iwry). The Washington Times. March 8, 2006.

“Don't Place Stock In Big Labor.” Pittsburgh Tribune Review. April 12, 2005.

“Should Social Security be reformed with personal accounts?” Upfront Magazine. March 30, 2005.

“Social Security's Inevitable Future.” Knight Rider Tribune Newswire. March 24, 2005.

“Why Personal Accounts Would Work.” Knight Rider Tribune Newswire. March 17, 2005.

“Fixing Social Security.” Fox News.com. February 16, 2005.

“Social Security's Fictitious Trust Fund” (with Brian Riedl). Knight Rider Tribune Newswire. November 10, 2004.

“Social Security Personal Accounts? Yes!” New York Daily News. October 31, 2004.

“Pomp and Bad Circumstance.” [Knight Rider Tribune Newswire](#). June 3, 2004.

“Let's Not Overreact.” [USA Today](#). November 5, 2003.

“Social Security Reform: It's Alive.” [Knight Rider Tribune Newswire](#). November 11, 2002.

“A No-Account Law.” [Knight Rider Tribune Newswire](#). August 7, 2002.

“Accounting Scandals: The Bottom Line.” [Scripps Howard Newswire](#). July 12, 2002.

“Social Security: The Crisis is Real.” [Knight Rider Tribune Newswire](#). April 26, 2002.

“A Second Look at Social Security's "Trust Fund"”. [Knight Rider Tribune Newswire](#). February 14, 2002.

“What are you for?” [Knight Rider Tribune Newswire](#). January 17, 2002.

“Missing the Point on Social Security.” [Knight Rider Tribune Newswire](#). August 31, 2001.

“Social Security Debate: Heat Without Light.” [Knight Rider Tribune Newswire](#). August 16, 2001.

“Social Security's No Accounts.” [Knight Rider Tribune Newswire](#). July 25, 2001.

“Social Security Reform: No Quick Fix.” [Knight Rider Tribune Newswire](#). March 14, 2001.

“Do-it-yourself Social Security Reform.” [Knight Rider Tribune Newswire](#). October 11, 2000.

“Boca Bound.” [Knight Rider Tribune Newswire](#). April 18, 2000.

“It Was a Very Good Year ... For Others.” [Knight Rider Tribune Newswire](#). January 19, 2000.

“A Banking Bill Only an Activist Could Hate.” [Bridge News](#). November 2, 1999.

“Social Security's Deception.” [Knight Rider Tribune Newswire](#). September 28, 1999.

“Raising the Wage Cap No Painless Solution to Social Security’s Fiscal Woes” (with Rea S. Hederman, Jr.). Heritage Web Memo #1319. January 23, 2007.

“Pension Protection Act's Special Treatment for Airlines and Other Industries Merits a Veto.” Heritage Web Memo # 1182. July 28, 2006.

“Real Estate Investment Bill Risks Slippery Slope for Thrift Savings Plan.” Heritage Web Memo #1155. July 12, 2006.

“Avoiding the Next Taxpayer Bailout: A Strong Pension Bill or No Pension Bill.” Heritage Web Memo #1056. May 3, 2006.

“Medicare and Social Security: Big Entitlement Costs on the Horizon” (with Robert E. Moffit, Ph.D.). Heritage Web Memo #1054. May 1, 2006.

“Fix the National Flood Insurance Program to Reduce Future Losses.” Heritage Web Memo #936. December 13, 2005.

“Special Treatment for Airlines Flaws a Strong Senate Pension Bill.” Heritage Web Memo #872. October 5, 2005.

“Guaranteeing Retirees' Social Security Benefits: An Important First Step Toward Reform.” Heritage Web Memo #864. September 27, 2005.

“Voinovich Repeats Bill Clinton's Mistake.” Heritage Web Memo #858. September 22, 2005.

“The House Pension Reform Bill: A Good, But Not Perfect, Start” (with Rea S. Hederman, Jr.). Heritage Web Memo #867. July 28, 2006.

“AmeriSave: Recycled Good Ideas that Avoid the Main Problem.” Heritage Web Memo #807. July 27, 2005.

“Beyond Just Social Security: The Need To Fix Our Pension System.” Heritage Web Memo #792. July 12, 2005.

“DeMint Plan Uses the Social Security Surplus for Retirement Instead of More Federal Spending.” Heritage Web Memo #773. June 24, 2005.

“Are Pensions the Next Fiscal Crisis?” (with Tim Kane, Ph.D., and Rea S. Hederman, Jr.). Heritage Web Memo #756. June 7, 2005.

“Bush's Progressive Indexation Plan: A Key Step to Preserve Social Security” (with Stuart Butler). Heritage Web Memo #733. May 2, 2005.

“A Guide to the 2005 Social Security Trustees' Report.” Heritage Web Memo #702. March 24, 2005.

“Social Security's Inevitable Future.” Heritage Web Memo #696. March 21, 2005.

“Raising Returns on Trust Fund Bonds: Simple, Easy To Explain, and Completely Wrong.” Heritage Web Memo #695. March 17, 2005.

“Add-On Accounts: At Best, a Bad Fix for Social Security.” Heritage Web Memo #686. March 14, 2005.

“Michael Kinsley's "Meathead Proposition" Reveals Why Actors Make Poor Financial Advisors.” Heritage Web Memo #677. March 4, 2005.

“Raising the Social Security Payroll Tax Cap Does Not Fix Social Security.” Heritage Web Memo #667. February 16, 2005.

“PRA Basics: How the President's Plan Prevents Unfair Double-Dipping.” Heritage Web Memo #654. February 5, 2005.

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“Would Social Security Reform Lead to a 40 Percent Cut in Benefits?” (with Keith Miller). Heritage Web Memo #652. February 4, 2005.

“Bold and Responsible: The President's Plan To Improve Retirement Security.” Heritage Web Memo #650. February 3, 2005.

“The President Should Take Charge on Social Security Reform.” Heritage Web Memo #636. January 10, 2005.

“Manipulating Numbers: The Mythical \$940 Billion Fee for Social Security Personal Retirement Accounts.” Heritage Web Memo #573. September 24, 2004.

“The Seven Principles of Social Security Reform.” Heritage Web Memo #557. September 2, 2004.

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“Passing the Buck on Postal Pensions.” Heritage Web Memo #444. March 12, 2004.

“Senate Pension Agreement Paves the Way for a Taxpayer Bailout.” Heritage Web Memo #405. January 27, 2004.

“Social Security Reform: And Now for the Hard Part.” Heritage Web Memo #393. January 21, 2004.

“Time for Congress to Improve the National Flood Insurance Program.” Heritage Web Memo #369. November 14, 2003.

“Congress Should Improve Workers' Access to Better Advice for Retirement Investing.” Heritage Executive Memorandum #903. October 15, 2003.

“Congress Should Revive KidSave as an Innovative Step Toward Better Retirement Security.” Heritage Executive Memorandum #899. September 17, 2003.

“Six Important Rules for Real Social Security Reform.” Heritage Executive Memorandum #884. May 29, 2003.

“Social Security Reform Must Protect the Benefits of the Disabled.” Heritage Executive Memorandum #883. May 28, 2003.

“Telling Americans the Truth About Social Security: The Straight Talk About Social Security Act.” Heritage Executive Memorandum #866. March 19, 2003.

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“President Bush's Tax Plan Would Improve the Ability to Deal with Future Social Security Deficits.” Heritage Executive Memorandum #858. February 6, 2003.

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“Congress Should Follow Sound Principles in Reforming Accounting Industry Practices.” Heritage Web Memo #124. July 8, 2002.

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“Guaranteeing Retirees' Social Security Benefits: An Important First Step Toward Reform.” Heritage Executive Memorandum #804. March 8, 2002.

“A Responsible Solution for the Problems Facing Terrorism Insurance.” Heritage Executive Memorandum #790. November 14, 2001.

“The Myth of 40 Percent Benefit Reductions Under Social Security Reform.” Heritage Executive Memorandum #768. August 21, 2001.

“Congress Should Give Retirees a Guarantee to Their Social Security Benefits.”
Heritage Executive Memorandum #761. July 26, 2001.

“Bear Markets Do Not Hurt the Case for Social Security Retirement Accounts.”
Heritage Executive Memorandum #742. May 1, 2001.

“A Commission Must Avoid the Wrong Social Security Debate: It's Not About Trust Funds.” Heritage Executive Summary #741. April 26, 2001.

“The Straight Talk About Social Security Act: Telling Americans the Truth About Social Security Benefits.” Heritage Executive Memorandum #728. March 13, 2001.

“Protecting Benefits for the Disabled in Social Security Reform.” Heritage Executive Memorandum #722. February 26, 2001.

“Six Rules for Real Social Security Reform.” Heritage Executive Memorandum #717.
February 6, 2001.

“KidSave: An Innovative Step Toward Better Retirement Security.” Heritage Executive Memorandum #704. October 27, 2000.

“How Railroad Retirement Investment Scheme Threatens Social Security Reform.”
Heritage Executive Memorandum #698. October 4, 2000.

“Congress Should Give Retirees a Guarantee to Their Social Security Benefits.”
Heritage Executive Memorandum #681. June 12, 2000.

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Heritage Executive Memorandum. February 8, 2000.

“Clinton's Newest Social Security Plan: From Bad to Worse.” Heritage Executive Memorandum #633. October 28, 1999.

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“President Clinton's Flawed Universal Savings Account Program.” Heritage Executive Memorandum #593. April 29, 1999.

“The Wrong Social Security Debate: It Is Not About Trust Funds.” Heritage Executive Memorandum # 586. April 2, 1999.

“Hard Questions Remain for the Social Security Lockbox.” Heritage Executive Memorandum #585. March 29, 1999.

“The Mueller Social Security Report Is Flawed” (with Gareth G. Davis). Heritage Executive Memorandum #583. March 25, 1999.

“Five Rules for Real Social Security Reform.” Heritage Executive Memorandum #570. March 12, 1999.

“Clinton's Bait-and-Switch Social Security Plan.” Heritage Executive Memorandum #570. February 5, 1999.

“One Cheer for Clinton's Social Security Plan.” Heritage Executive Memorandum. January 20, 1999.

“CRS Report Says Government Investment Won't Save Social Security.” Heritage Executive Memorandum #565. December 21, 1998.

“Why Americans Should Own Their Social Security Retirement Benefits.” Heritage Executive Memorandum #562. December 11, 1998.

Media Appearances

Airline Pensions. “CNBC: Morning Call.” June 19, 2006.

SEC and Investments. “CNBC: Morning Call” May 4, 2006.

Airline Pensions. “PBS: Nightly Business Report” March 13, 2006.

The Pension System. “CNBC: Powerlunch” December 22, 2005.

Raising the Retirement Age. “NBC” May 3, 2005.

Fixing Social Security. “NBC” January 11, 2005.

Future of Social Security. “Bloomberg TV” August 27, 2004.

Cuts in Social Security Benefits. “CBS” February 28, 2004.

Sending Benefits South of the Border. “MSNBC” December 11, 2003.

The U.S.-Mexico Totalization Agreement. “CNN” December 11, 2003.

Terrorism and the Market. “CNNfn” August 4, 2003.

529 Pitfalls and Restrictions. “CNN” May 28, 2003.

Nukes and Wall Street. “Fox News” January 14, 2003.

Fines for Corporate Conflicts of Interest. "CNN" November 26, 2002.

Effect of the Resignation of SEC Chairman Harvey Pitt on Markets. "CNNfn"
November 6, 2002.

The Resignation of SEC Chairman Harvey Pitt. "CNNfn" November 1, 2002.