

CONTRIBUTORS

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WILLIAM G. GALE is the Arjay and Frances Miller Chair in Federal Economic Policy in the Economic Studies Program at the Brookings Institution. His research focuses on tax policy, fiscal policy, pensions, and saving behavior. He is director of the Retirement Security Project. He is also codirector of the Tax Policy Center, a joint venture of the Brookings Institution and the Urban Institute. From 2006 to 2009, he served as vice president of Brookings and director of the Economic Studies Program. Gale is the author of *Fiscal Therapy: Curing America's Debt Addiction and Investing in the Future* (Oxford University Press, 2019).

J. MARK IWRY is a nonresident senior fellow at Brookings and a visiting scholar at the Wharton School. Iwry served as senior adviser to the secretary of the Treasury for national retirement and health policy (2009–2017). He previously served as the benefits tax counsel at Treasury, a partner at Covington & Burling, and research professor at Georgetown University. Iwry has worked with members of Congress, their staffs, and numerous other organizations to develop retirement policy initiatives and reforms, including 401(k) automatic

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