WHO’S WHO
IN
SOCIAL SECURITY
SEPTEMBER, 2015

Amac
The Voice of Americans 50+
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In 1935, the Social Security Act created a number of major programs intended to provide an economic foundation for America’s families, from retirees to survivors, and from children to the disabled. Social Security is crucial to the well-being of the nearly 60 million beneficiaries depending on it, and will continue to be crucial for virtually every American in the future.

Over the past eight decades, the program has evolved to meet the changing needs of the country, and will undoubtedly continue to adjust along with the demographics of the American people. As we approach the 2016 presidential election cycle, it’s clear that Social Security will remain at the forefront of political platforms as they unfold and as America’s voters select their leadership for the years ahead.

Social Security’s primary components—the Old-Age, Survivors, and Disability Insurance (OASDI) and Supplemental Security Income (SSI) programs—are a formidable portion of our country’s economic picture, with annual payouts accounting for more than 40% of total Federal expenditures. Beyond the sheer size of this expenditure, however, is the even more staggering fact that the Trust Funds established to handle income and disbursements from Social Security are systematically moving toward exhaustion.

The Social Security Board of Trustees has projected that the Disability Income component of OASDI will be depleted in 2016, triggering automatic reductions of an estimated 20% in payments to its beneficiaries late in the year. The remainder of Social Security’s Trust Fund balances will run out by 2034, according to the Trustees, with the result being an estimated 25% reduction in benefits.

The Time for Action is Now!

Social Security in general has become a volatile issue, now and in the months and years ahead. The Association of Mature American Citizens (AMAC) has been in the forefront of a fight to bring solutions forth to address this impending crisis, and has taken the initiative to advance a legislative framework for a solution. As an action-oriented association, AMAC has put the well-being of its constituency at the top of its priority list, and has been resolute in its efforts to get the attention of lawmakers and the general public while there is still time to develop the most sensible solution to the problem.
Make no mistake about it...now is the time to take the steps that will ensure the stability of Social Security for future generations of Americans. Sooner rather than later is the catchphrase that must govern...the funding shortfalls cannot self-correct without action now.

In fact, the cost of waiting will far outweigh the effects of any tax increases that might be enacted.

**Tackling the Problem**

It’s a big undertaking...we know that. And there are legions of people involved in meeting the challenge. From the Congressional Representatives we’ve elected to resolve issues like this to the Social Security Administration officials who manage the myriad complexities of the program, there are countless names and faces enmeshed in the process to save the program, just as there are diverse professionals laboring to develop pathways to resolution. Like we said, it’s a big undertaking!

AMAC is focused squarely on protecting the interests of America’s seniors, and is committed to doing its part to promote the long-term solvency of Social Security. Similarly, the AMAC Foundation has dedicated a major part of its mission to promote a better understanding of Social Security issues for its constituency. These two goals have led to the creation of this “Who’s Who in Social Security” handbook for use as a guide in identifying the key players in the overall quest for a solution to Social Security’s dilemma. The material contained in this guide will serve to help point you to the people integral to the creation of any form of solution, and will provide additional insights into some of the proposed resolutions currently in play on this subject.

**Acknowledgements**

This “Who’s Who in Social Security” compilation reflects the efforts of AMAC and the AMAC Foundation in a continuing effort to provide education and assistance in resolving the Social Security crisis. AMAC’s Founder and President, Dan Weber, initiated the handbook’s creation earlier this year, and enlisted the support of key staff members to bring it to fruition, specifically:

- **Amy Ogan**, Executive Assistant to AMAC Dan Weber
- **Bonny Salmeri**, AMAC Delegate Program Assistant
- **Cathy (C. J.) Miles**, AMAC Certified Social Security Advisor
- **Gerry Hafer**, AMAC Foundation Executive Director
- **Sean Kennedy**, AMAC Assistant Research Analyst

Additional copies of this publication can be obtained by contacting Amy Ogan at 888-750-2622, or via email at info@amacfoundation.com.
Social Security Administration

The Social Security Administration (SSA) is an independent agency of the U.S. federal government, with a mission to “Deliver Social Security services that meet the changing needs of the public.” With a staff of almost 60,000 employees spread across more than 1,400 offices and embassy locations around the world and an online presence through socialsecurity.gov, the SSA is for many people the face of the federal government.

SSA’s headquarters is located in Woodlawn, Maryland and is responsible for 10 regional offices, 8 processing centers, approximately 1300 field offices, and 37 Teleservice Centers.

Oversight and management of SSA is accomplished through a hierarchical structure as shown in the charts that follow.
# Social Security Administration

www.ssa.gov

## OASDI Trustees

<table>
<thead>
<tr>
<th>Name</th>
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</thead>
<tbody>
<tr>
<td>Blahous III, Charles P.</td>
<td>Retirement and Personal Savings Commissioner – Bipartisan Policy Center</td>
</tr>
<tr>
<td>Burwell, Sylvia M.</td>
<td>Secretary of Health and Human Services</td>
</tr>
<tr>
<td>Colvin, Carolyn W.</td>
<td>Commissioner of Social Security</td>
</tr>
<tr>
<td>Perez, Thomas</td>
<td>Secretary of Labor</td>
</tr>
<tr>
<td>Reischauer, Robert D.</td>
<td>Retirement and Personal Savings Commissioner – Bipartisan Policy Center</td>
</tr>
<tr>
<td>Lew, Jacob J.</td>
<td>Secretary of the Treasury</td>
</tr>
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## Office of the Commissioner

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<th>Position</th>
<th>Name</th>
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<tbody>
<tr>
<td>Commissioner</td>
<td>Colvin, Carolyn W.*</td>
<td>410-965-3120</td>
</tr>
<tr>
<td>Chief of Staff</td>
<td>Rodgers, Stacey L.</td>
<td>410-965-2850</td>
</tr>
<tr>
<td>Executive Secretary</td>
<td>Bogle, Darlynda K.</td>
<td>410-966-9014</td>
</tr>
<tr>
<td>Chief Strategic Officer</td>
<td>Burrell, Ruby D.</td>
<td>410-965-1250</td>
</tr>
<tr>
<td>Counselor to the Commissioner</td>
<td>Cristau, Frank A.</td>
<td>800-772-1213</td>
</tr>
<tr>
<td>Director</td>
<td>Payne, Avis H.</td>
<td>410-965-2518</td>
</tr>
<tr>
<td>Director</td>
<td>Funk, Paul E.*</td>
<td>800-772-1213</td>
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## Office of the Chief Actuary

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<th>Position</th>
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<tr>
<td>Chief Actuary</td>
<td>Goss, Stephen C.</td>
<td>410-965-3000</td>
</tr>
<tr>
<td>Deputy Chief Actuary</td>
<td>Office of Short Range Estimates</td>
<td>Donkar, Eli N.</td>
</tr>
<tr>
<td>Deputy Chief Actuary</td>
<td>Office of Long Range Estimates</td>
<td>Wade, Alice H.</td>
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* Denotes member in acting position

Additional members of SSA are shown in Appendix 1
The Legislative Process

The primary duty of Congress is to administer the legislative process and, through this process, enact the laws that govern the country. To accomplish this, Congress annually considers thousands of individual bills via this process which, while somewhat complex, can be traced chronologically through these stages:

Step 1 – The Introduction
All bills must be sponsored and introduced by a member of Congress, although they can originate from a variety of sources.

Step 2 – Committee Referral
Once introduced, the bill is referred to the appropriate committee (in some cases, multiple committees) for study and assessment.

Step 3 – Subcommittee Review
Once assigned to a focused subcommittee, the bill is researched extensively and, where appropriate, subjected to public hearings.

Step 4 – Mark-up
Using the results of research and hearings, the bill is “marked-up” with changes and amendments and sent back to the referring committee.

Step 5 – Committee Action
Depending on the information provided by subcommittee, the referring committee may elect to take no action (letting the bill die) or vote on whether the bill will be ordered for reporting to the House or Senate. A committee report outlining the bill’s provisions and the committee’s position on it usually accompanies the bill.

Step 6 – Chamber Debate
Having survived committee review, the bill is next scheduled for debate on the chamber floor. At this stage, the bill can be either passed or defeated. If passed, the bill is now considered an “act.”

Step 7 – Chamber Exchange
If the bill is passed by the House, it is then referred to the Senate for analysis and debate. If passed in step 6 by the Senate, it is similarly referred to the House. If the chamber receiving the bill is already considering a similar bill, the additional analysis and debate is generally waived. In any event, the receiving chamber may at this point approve, reject, ignore, or modify the bill.

Step 8 – Bicameral Determination
If, after both chambers have debated the bill, there are substantial differences between the House and Senate versions, a bicameral conference committee is assigned responsibility for achieving reconciliation. The results are provided to both the House and the Senate for approval (both must approve an identical version of the bill). If there is no agreement at this point, the bill dies.
Step 9 – Presidential Review
The jointly approved bill is now sent to the president, becoming law if it is signed. The
president may allow the bill to sit unsigned for a 10-day period, which allows it to become
law if Congress is in session during the period. If Congress adjourns during the 10-day
unsigned period, the bill also dies (this is referred to as a “pocket veto”). The president may
also veto the bill at this point and return it to Congress for further analysis and re-submission.

Step 10 – Veto Override
If the president vetoes the bill, either directly or via a pocket veto, the rejection can be
overridden by Congress by re-voting. To become law after a veto, a bill must receive
affirmative votes from a two-thirds majority in both chambers.
The United States Senate

Section 3 of the United States Constitution dictates that each state has two senators, regardless of the size of its population. This approach gives equal representation to states regardless of population, and helps to preserve the sovereignty of each state. Accordingly, the Senate consists of 100 members, elected by popular vote for six-year, staggered terms. Since 1789, nearly 2,000 individuals have been a senator; of these, 16 have become U.S. presidents and 23 have been awarded the Presidential Medal of Freedom.

Listed in the following pages are those senate members having a direct relationship to legislative activities concerning Social Security.
The Senate Finance Committee
www.finance.senate.gov

Chairman
Hatch, Orrin G. (R – UT)
202-224-5251
www.hatch.senate.gov

Ranking Member
Wyden, Ron (D – OR)
202-224-5244
www.wyden.senate.gov

Committee Staffers

<table>
<thead>
<tr>
<th>Majority</th>
<th>Minority</th>
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<tbody>
<tr>
<td><strong>Republican Staff Director</strong></td>
<td><strong>Senior Domestic Policy Adviser</strong></td>
</tr>
<tr>
<td>Campbell, Christopher E.</td>
<td>Klouda, Thomas J.</td>
</tr>
<tr>
<td>202-224-4515</td>
<td>202-224-4515</td>
</tr>
<tr>
<td><a href="mailto:chris_campbell@hatch.senate.gov">chris_campbell@hatch.senate.gov</a></td>
<td><a href="mailto:tom_klouda@finance.senate.gov">tom_klouda@finance.senate.gov</a></td>
</tr>
<tr>
<td><strong>Republican Tax and Oversight Counsel</strong></td>
<td><strong>Staff Director</strong></td>
</tr>
<tr>
<td>Rutledge, Eugene (Preston)</td>
<td>Sheinkman, Joshua L.</td>
</tr>
<tr>
<td>202-224-4515</td>
<td>202-224-4515</td>
</tr>
<tr>
<td><a href="mailto:preston_rutledge@finance.senate.gov">preston_rutledge@finance.senate.gov</a></td>
<td><a href="mailto:joshua_sheinkman@finance-dem.senate.gov">joshua_sheinkman@finance-dem.senate.gov</a></td>
</tr>
<tr>
<td><strong>Chief Economist</strong></td>
<td></td>
</tr>
<tr>
<td>Wrase, Jeffrey M.</td>
<td></td>
</tr>
<tr>
<td>202-224-4515</td>
<td></td>
</tr>
<tr>
<td><a href="mailto:jeff_wrase@finance.senate.gov">jeff_wrase@finance.senate.gov</a></td>
<td></td>
</tr>
</tbody>
</table>
Subcommittee on Social Security, Pensions, and Family Policy
This subcommittee examines specific areas and issues related to the Finance Committee’s overall jurisdiction in the revenue area of Social Security.

Majority Members

Chairman - Heller, Dean (R - NV)
202-224-6244
www.heller.senate.gov

Isakson, Johnny (R - GA)
202-224-3643
www.isakson.senate.gov

Toomey, Patrick J. (R - PA)
202-224-4254
www.toomey.senate.gov

Scott, Tim (R - SC)
202-224-6121
www.scott.senate.gov

Minority Members

Ranking member
Brown, Sherrod (D - OH)
202-224-2315
www.brown.senate.gov

Schumer, Charles E.
(D - NY)
202-224-6542
www.schumer.senate.gov
Remaining Members of The Senate Finance Committee

### Majority Members

<table>
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<tr>
<td>Coats, Dan</td>
<td>R - IN</td>
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<td>202-224-5623</td>
<td><a href="http://www.coats.senate.gov">www.coats.senate.gov</a></td>
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<tr>
<td>Cornyn, John</td>
<td>R - TX</td>
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<td>202-224-2934</td>
<td><a href="http://www.cornyn.senate.gov">www.cornyn.senate.gov</a></td>
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<tr>
<td>Crapo, Mike</td>
<td>R - ID</td>
<td></td>
<td>202-224-6142</td>
<td><a href="http://www.crapo.senate.gov">www.crapo.senate.gov</a></td>
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<tr>
<td>Enzi, Michael B.</td>
<td>R - WY</td>
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<td>202-224-3424</td>
<td><a href="http://www.enzi.senate.gov">www.enzi.senate.gov</a></td>
</tr>
<tr>
<td>Cornyn, John</td>
<td>R - TX</td>
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<td>202-224-2934</td>
<td><a href="http://www.cornyn.senate.gov">www.cornyn.senate.gov</a></td>
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<tr>
<td>Portman, Rob</td>
<td>R - OH</td>
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<td>202-224-3353</td>
<td><a href="http://www.portman.senate.gov">www.portman.senate.gov</a></td>
</tr>
<tr>
<td>Roberts, Pat</td>
<td>R - KS</td>
<td></td>
<td>202-224-4774</td>
<td><a href="http://www.roberts.senate.gov">www.roberts.senate.gov</a></td>
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<tr>
<td>Thune, John</td>
<td>R - SD</td>
<td></td>
<td>202-224-2321</td>
<td><a href="http://www.thune.senate.gov">www.thune.senate.gov</a></td>
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### Minority Members

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<tr>
<td>Bennet, Michael F.</td>
<td>D - CO</td>
<td></td>
<td>202-224-5852</td>
<td><a href="http://www.bennet.senate.gov">www.bennet.senate.gov</a></td>
</tr>
<tr>
<td>Cantwell, Maria</td>
<td>D - WA</td>
<td></td>
<td>202-224-3441</td>
<td><a href="http://www.cantwell.senate.gov">www.cantwell.senate.gov</a></td>
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<tr>
<td>Cardin, Benjamin L.</td>
<td>D - MD</td>
<td></td>
<td>202-224-4524</td>
<td><a href="http://www.cardin.senate.gov">www.cardin.senate.gov</a></td>
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<tr>
<td>Menendez, Robert</td>
<td>D - NJ</td>
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<td>202-224-4744</td>
<td><a href="http://www.menendez.senate.gov">www.menendez.senate.gov</a></td>
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<tr>
<td>Stabenow, Debbie</td>
<td>D - MI</td>
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<td>202-224-4822</td>
<td><a href="http://www.stabenow.senate.gov">www.stabenow.senate.gov</a></td>
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Additional members of the Senate Finance Committee are shown in Appendix 2
Section 2 of the United States Constitution dictates that membership in the House of Representatives is apportioned to the population of each state, with each state having at least one seat. The decennial congressional district reapportionment process that follows each official census ensures that this representation stays in balance within its membership ceiling of 435 Representatives. These representatives are elected biannually for two-year terms, with elections held in even-numbered years.

19 House of Representatives members have also served as president, and 17 House Members have served on the U.S. Supreme Court.

With respect to legislative activity involving Social Security, the House has a specific responsibility as defined in the United States Constitution. Article I, Section 7 of the Constitution states that: “All bills for raising Revenue shall originate in the House of Representatives; but the Senate may propose or concur with Amendments as on other Bills.”

Listed in the following pages are those House of Representatives members having a direct relationship to legislative activities concerning Social Security.
The House Ways and Means Committee
www.waysandmeans.house.gov

Chairman
Ryan, Paul  (R – WI)
202-225-3031
www.paulryan.house.gov

Ranking Member
Levin, Sander  (D – MI)
202-225-4961
www.levin.house.gov

Ways and Means Committee Staffers

Ways and Means Committee Staffers

Staff Director
Meyer, Joyce Y.
202-225-3031
joyce.meyer@mail.house.gov

Democratic Chief Counsel and Staff Director
Mays, Janice A.
202-225-4021
janice.mays@mail.house.gov

Subcommittee Staffers

Subcommittee Staffers

Majority

Legislative Assistant
Hartman, Erich R.
202-225-9263
erich.hartman@mail.house.gov

Professional Staff Member
Hostetler, Margaret A.
202-225-9263
margaret.hostetler@mail.house.gov

Subcommittee Staff Director
McCann, Edward (Ted)
202-225-9263
ted.mccann@mail.house.gov

Professional Staff Director
Shuart, Amy
202-225-9263
amy.shuart@mail.house.gov

Minority

Subcommittee Staff Director
Klaiverkamp, Kathryn O.
202-225-4021
kathryn.olson@mail.house.gov

Professional Staff Member
Steiger, Morna M.
202-225-4021
morna.miller@mail.house.gov
Subcommittee on Social Security

The Subcommittee’s jurisdiction includes legislation and issues related to Social Security's retirement, survivors and disability programs, the Railroad Retirement program, and employment taxes and trust fund operations relating to those programs, including title II of the Social Security Act, Chapter 22 of the Internal Revenue Code (the Railroad Retirement Tax Act), as well as provisions in title VII and title XI of the Act involving the Old Age and Survivors' and Disability Insurance (OASDI) programs.

Majority Members

Chairman - Johnson, Sam (R – TX)
202-225-4201
www.samjohnson.house.gov

Brady, Kevin (R – TX)
202-225-4901
www.kevinbrady.house.gov

Dold, Bob (R – IL)
202-225-4835
www.dold.house.gov

Kelly, Mike (R – PA)
202-225-5406
www.kelly.house.gov
Majority Members (continued)

Reed, Tom (R – NY)
202-225-3161
www.reed.house.gov

Renacci, Jim (R – OH)
202-225-3876
www.renacci.house.gov

Young, Todd (R – IN)
202-225-5315
www.toddyoung.house.gov

Minority Members

Ranking Member
Becerra, Xavier (D – CA)
202-225-6235
www.becerra.house.gov

Blumenauer, Earl (D – OR)
202-225-4811
www.blumenauer.house.gov
Minority Members (continued)

Doggett, Lloyd (D – TX)
202-225-4865
www.doggett.house.gov

Larson, John (D – CT)
202-225-2265
www.larson.house.gov
# Remaining Members of the House Ways and Means Committee

## Majority Members

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<tr>
<td>Marchant, Kenny</td>
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<td>202-225-6605</td>
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</tr>
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<td>Noem, Kristi</td>
<td>R</td>
<td>SD</td>
<td>202-225-2801</td>
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<td>Paulsen, Erik</td>
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<td>MN</td>
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<td>Roskam, Peter</td>
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<td>Smith, Adrian</td>
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<td>NE</td>
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<td>Tiberi, Pat</td>
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## Minority Members

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<td>Crowley, Joseph</td>
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<tr>
<td>Kind, Ron</td>
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<td>Thompson, Mike</td>
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Additional members of the House Ways and Means committee are shown in Appendix 2.
Social Security Advisory Board Current Members

In 1994, when Congress passed legislation establishing Social Security Administration as an independent agency, it also created a seven-member bipartisan Board to advise the President, the Congress, and the Commissioner of Social Security on policies related to Social Security’s Old-Age, Survivors, and Disability Insurance (OASDI) and Supplemental Security Income (SSI) programs. Since its March 1995 launch, the Social Security Advisory Board (SSAB) has actively carried out its mission.

Historically, the SSAB was a key component of the decision to separate Social Security Administration from partisan politics. The Congressional Conference convened to settle differences on composition of the SSAB subsequently resolved that the seven-member panel would consist of three members appointed by the President, with no more than one from the same political party; two members appointed by the Speaker of the House, with no more than one from the same political party; and two members appointed by the President pro tempore of the Senate, again with no more than one from the same political party.

All SSAB members are appointed for six-year terms (staggered), and all are subject to Senate confirmation. The SSAB meets at least six times each year.

Former Members of the Social Security Advisory Board are shown in Appendix 3
Aaron, Henry J.
9/14 - 9/20

Senior Fellow at the Brookings Institution
Economic Studies Program, Director from 1990-96

PhD in Economics

Helped found the National Academy of Social Insurance and served as VP and Chair of the board

Chen, Lanhee
9/14 - 9/18

Research Fellow at the Hoover Institution

Provides policy and political commentary for Bloomberg, CNBC, FOX News, and MSNBC

Previously: Senior Official at the U.S. Department of Health and Human Services, and Visiting Fellow in Health Policy Studies at the Heritage Foundation

Cohen, Alan
9/14 - 9/16

Senior Fellow at the Center for American Progress

Previously: Senior Budget Advisor and Chief Counselor for Social Security for the U.S. Senate Committee on Finance
Hardy, Dorcas R.
4/02 - 9/16
Commissioner of Social Security 1986 – 1989
Chair of the Policy Committee for the 2005 White House Conference on Aging
Launched and hosted the TV programs “Financing Your Future” and “The Senior American”

Franks-Ongoy, Bernadette
1/13 – 9/18
Executive Director for Disability Rights Montana
Previously President of the National Disability Rights Network and member of Montana’s Equal Justice Task Force

Gokhale, Jagadeesh
11/09 - 9/15
Project Director with the UPenn-Wharton Public Policy Initiative
Previously Senior Fellow at the Cato Institute, and Visiting Scholar at the American Enterprise Institute
Main research focuses on macro and public economics, specializing on the effects of fiscal policy on future generations

Kennelly, Barbara B.
1/06 - 9/17
Served as President of the National Committee to preserve Social Security and Medicare from 2002-2011
17 years in the U.S. House of Representatives (Connecticut)
First woman to serve as Vice Chair of the House Democratic Caucus, and Chief Majority Whip
“Think Tanks” Active in the Social Security Arena

Subjects with the magnitude and breadth of Social Security require extensive, continual, and focused research on an extremely wide range of topics to ensure that all viewpoints and perspectives are given due consideration in the formulation of policy actions. Accordingly, a number of research institutes have evolved over the years in which highly-informed professionals delve into background issues on major subjects and craft thoroughly examined positions that policy makers often consider in laying out courses of action.

In the area of Social Security, there are several major, relevant organizations that perform this service for the general public. Their material is made available to interested parties as support for the decision-making process, as advocacy support for internal and external policy-making participants, and as general reference material for other researchers and members of the public seeking to fully understand Social Security at a greater depth.

This section identifies several notable research organizations that have some level of focus on Social Security, provides contact information for these organizations, summarizes the organizations’ scope or mission, and identifies the key players in each of the organizations relative to Social Security research. Biographical highlights on these individuals are included.

Please note that our compilation of key individuals in these organizations may have inadvertently omitted names of significant participants involved in Social Security matters. If so, please contact Amy Ogan at aogan@amacfoundation.com to have their information added for future editions.
AAF is a center-right, independent, nonprofit 501(c)(3) institute that provides actionable research and analysis on public policy such as debt, healthcare, taxes, immigration, etc. Its goals are to “inject forward-thinking ideas into the public debate that will build a better economic future, promoting innovative, free market solutions to create a smaller, smarter government.”

<table>
<thead>
<tr>
<th>Holtz-Eakin, Douglas</th>
<th>Gray, Gordon</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Director of Fiscal Policy</td>
</tr>
<tr>
<td>Twitter: @djheakin</td>
<td>Twitter: @GordonGrayDC</td>
</tr>
</tbody>
</table>

- Commissioner on Financial Crisis Inquiry Commission
- Chief Economist of President’s Council of Economic Advisors
- 6th Director of Congressional Budget Office – Assisted with MMA and Social Security reform
- President of DHE Consulting
- Senior Fellow at Peter G. Peterson Institute for International Economics
- Director of the Maurice R. Greenberg Center for Geoeconomic Studies
- Paul A. Volcker Chair in International Economics at the Council on Foreign Relations
- Visiting Fellow at numerous think tanks
- Serves on Boards of the Tax Foundation, National Economist Club, and the Research Advisory Board for the Center of Economic Development

- Expertise in Economy and Budget
- Senior Policy Advisor and Policy Director for Senator Rob Portman
- Deputy Director of Domestic and Economic Policy for Senator John McCain
- Several years with American Enterprise Institute
### Antos, Joseph
The Wilson H. Taylor Scholar in Health Care and Retirement Policy
202-862-5938
jantos@aei.org
@joeantos

- **Research focus:** The economics of health policy including the ACA; Medicare; the uninsured; the overall reform of the health care system and its financing; impact of health care expenditures on the federal budget policy
- **Previously Assistant Director for Health and Human Resources at the Congressional Budget Office**
- **Held Senior positions at:** U.S. Department of Health and Human Services; Office of Management and Budget; President’s Council of Economic Advisors
- **Other previous positions:** Commissioner of the Maryland Health Services Cost Review Commission; Health Advisor to CBO; Adjunct Professor of Emergency Medicine at George Washington University; Director of the Office of Research and Demonstrations; Deputy Director of the Office of the Actuary; Acting Associate Administrator for Management, Health Care Financing Administration; Health Financing Consultant to the World Bank and to the Organization for Economic Co-operation and Development in multiple countries

### Biggs, Andrew G.
Resident Scholar
202-862-5841
Andrew.bigs@aei.org

- **Research focus:** Social Security reform; State and local government pensions; public and private sector compensation
- **In 2013, appointed Co-Vice Chair by the Society of Actuaries of a blue ribbon panel tasked with analyzing the causes of underfunding in public pension plans and how governments can securely fund plans in the future**
- **Other previous positions:** Principal Deputy Commissioner at the SSA; Deputy Commissioner for policy at the SSA; Associate Commissioner for Retirement Policy at SSA; Associate Director, National Economic Council, White House; Social Security Analyst at Cato Institute; Staff Member of the President’s Campaign to Strengthen Social Security in 2001; Director of Research at the Congressional Institute
<table>
<thead>
<tr>
<th>Brill, Alex</th>
<th>Studies the impact of tax policy on the U.S. economy as well as the fiscal, economic, and political consequences of tax, budget, health care, retirement security issues, and trade policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Fellow</td>
<td>Also works on health care reform, pharmaceutical spending and drug innovation, and unemployment insurance reform</td>
</tr>
<tr>
<td>202-862-5931</td>
<td>Has testified before congress numerous times on tax policy, labor markets and unemployment insurance, Social Security reform, fiscal stimulus, the manufacturing sector, and biologic drug competition</td>
</tr>
<tr>
<td><a href="mailto:Alex.brill@aei.org">Alex.brill@aei.org</a></td>
<td>Previously served as: Policy Director and Chief Economist of the House Ways and Means Committee, White House Council of Economic Advisers, President’s Fiscal Commission, and Republican Platform Committee</td>
</tr>
<tr>
<td>@AlexBrill_DC</td>
<td></td>
</tr>
</tbody>
</table>

| Brooks, Arthur C.      | Also serves as the Beth and Ravenel Curry Scholar in Free Enterprise                                                                                                                             |
| President              | Main research: culture, politics, economic life in America, Social Entrepreneurship, philanthropy, and free enterprise                                                                            |
| 202-419-5213           | Authored books and articles on: role of government, fairness, economic opportunity, happiness, and the morality of free enterprise                                                               |
| Abrooks@aei.org        | Frequent guest on national television and radio talk shows                                                                                                                                        |
| @Arthurbrooks          | PhD and Master’s in Philosophy in Policy Analysis                                                                                                                                                |
|                        | Previously worked as Louis A. Bantle Professor of Business and Government Policy, Professor of Public Administration, Associate Professor of Public Administration, Consultant at the RAND Corporation, Assistant Professor of Public Administration and Economics, Doctoral Fellow at Rand Corporation, Professor of French Horn |
The BPC recently launched a Commission on Retirement Security and Personal Savings in October, 2014. They are a nonprofit, bipartisan organization that “drives principled solutions through rigorous analysis, reasoned negotiation and respectful dialogue.” They also work to “address the key challenges facing the nation. [Their] policy solutions are the product of informed deliberations by former elected and appointed officials, business and labor leaders, and academics and advocates who represent both ends of the political spectrum. The BPC is currently focused on health, energy, national and homeland security, the economy, housing, immigration, and governance.”

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Akabas, Shai</strong></td>
<td>Associate Director of Economic Policy</td>
<td>• Assisted Governor Jerome Powell in his work on the Federal Debt Limit in 2011&lt;br&gt;• Researched: entitlement reform, tax reform, and sequestration&lt;br&gt;• Previously worked as Satellite Office Director on NYC Mayor Bloomberg’s 2009 campaign for re-election</td>
</tr>
<tr>
<td><strong>Barth, Todd F.</strong></td>
<td>Retirement and Personal Savings Commissioner</td>
<td>• President of Bowers Properties, Inc. and Board member of Texas Teachers Retirement System</td>
</tr>
<tr>
<td><strong>Bell, Steve</strong></td>
<td>Senior Director of Economic Policy</td>
<td>• Previously served on staff of Senator Pete V. Domenici and as staff director for the Senate Budget Committee&lt;br&gt;• Nominated by President Reagan to be a member of the Federal Thrift Savings Plan Board&lt;br&gt;• Was a weekly legislative and political analyst at CNN for 10 years&lt;br&gt;• Principal of Steve Bell, LLC, a consulting firm</td>
</tr>
<tr>
<td><strong>Bingaman, Jeff</strong></td>
<td>Retirement and Personal Savings Commissioner</td>
<td>• Previously: New Mexico Senator, Chairman of the Senate Committee on Energy and Natural Resources, member of the Senate Committee on Finance, Senate Committee on Health, Education, Labor, and Pensions</td>
</tr>
<tr>
<td><strong>Blahous, Charles P.</strong></td>
<td>Retirement and Personal Savings Commissioner</td>
<td>• Public Trustee of Social Security/Medicare&lt;br&gt;• Research Fellow at Mercatus Center and Hoover Institution</td>
</tr>
<tr>
<td><strong>Bryant, John Hope</strong></td>
<td>Retirement and Personal Savings Commissioner</td>
<td>• Founder and CEO of Operation HOPE&lt;br&gt;• Member of the U.S. President’s Advisory Council on Financial Capability for Young Americans</td>
</tr>
</tbody>
</table>
### Bipartisan Policy Center (continued)

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Collins, Brian</strong></td>
<td>Senior Policy Analyst&lt;br&gt;Twitter: @BrianCPolicy</td>
<td>• Contributed to projects such as: health care payment and delivery system reform, financing of long-term care, retirement security, and analysis of federal budget policy and the statutory debt limit</td>
</tr>
<tr>
<td><strong>Conrad, Kent</strong></td>
<td>Co-Chair of BPC’s Commission on Retirement Security and Personal Savings</td>
<td>• North Dakota Senator for 26 years&lt;br&gt;• Was Chairman of the Senate Budget Committee&lt;br&gt;• Selected by TIME as one of “America’s 10 Best Senators” and rated by The American as one of the 10 most economically knowledgeable members of congress&lt;br&gt;• Father of the Simpson-Bowles Commission&lt;br&gt;• Currently part of the Campaign to Fix the Debt&lt;br&gt;• Previously served as: member of the National Commission on Fiscal Responsibility and Reform, member on the Committee on Finance, Chairman of the Subcommittee on Taxation, IRS Oversight, and Long-Term Growth, member of the Subcommittee on Fiscal Responsibility and Economic Growth, member of the Committee of Agriculture’s Subcommittee on Energy, Science and Technology, the Committee of Finance’s Subcommittee on Energy, Natural Resources, and Infrastructure, and served on the Senate Intelligence Committee</td>
</tr>
<tr>
<td><strong>Douglas, James H.</strong></td>
<td>Member of BPC’s Governors’ Council; Retirement and Personal Savings</td>
<td>• Former Governor of Vermont&lt;br&gt;• Top priority as Governor was to ensure Vermonters had access to high-quality, affordable health care&lt;br&gt;• Also served as chair of the National Governors Association, the President of the Council of State Governments, chairman of the New England Governors’ Conference and the Coalition of Northeastern Governors&lt;br&gt;• Previously elected as: Secretary of State, president of the National Association of Secretaries of State, State Treasurer, and president of the National Association of State Treasurers</td>
</tr>
<tr>
<td><strong>Dreier, David</strong></td>
<td>Retirement and Personal Savings Commissioner</td>
<td>• Former Representative of California, Chairman of the House Rules Committee, and Chairman of the Annenberg-Dreier Commission</td>
</tr>
<tr>
<td><strong>Fosler, Gail D.</strong></td>
<td>Retirement and Personal Savings Commissioner</td>
<td>• President of Gail Fosler Group, LLC&lt;br&gt;• Former President and Chief Economist of Conference Board</td>
</tr>
<tr>
<td><strong>Gale, William G.</strong></td>
<td>Retirement and Personal Savings Commissioner</td>
<td>• Co-Director of the Urban-Brookings Tax Policy Center&lt;br&gt;• Director of the Retirement Security Project&lt;br&gt;• Senior Fellow of Economic Studies</td>
</tr>
<tr>
<td>Name</td>
<td>Title</td>
<td>Bio</td>
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<td>-----------------------------</td>
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</tr>
</tbody>
</table>
| Ghilarducci, Teresa         | Retirement and Personal Savings Commissioner | • Professor at Bernard L. and Irene Schwartz Chair in Economic Policy Analysis at The New School  
• Director of the Schwartz Center for Economic Policy Analysis at The New School                                                                                                                                                                                                 |
| Gold, Alex                  | Policy Analyst                              | • Previously: Senior Research Assistant at the Brookings Institution’s Center on Children and Families                                                                                                                                                                                                                                  |
| Henrikson, C. Robert        | Retirement and Personal Savings Commissioner | • Former Chairman of the Board, President, and CEO of MetLife, Inc.                                                                                                                                                                                                                                                               |
| Hoagland, G. William        | Senior Vice President                       | • Helps direct and manage fiscal, health, and economic policy analyses for BPC  
• Previously served as: CIGNA Corporation’s VP of Public Policy, Director of Budget and Appropriations in the Office of Senate Majority Leader Bill Frist, staff member of the U.S. Senate Budget Committee, Administrator of the Department of Agriculture’s Food and Nutrition Service, and Special Assistant to the Secretary of Agriculture  
• Affiliate professor of Public Policy at the George Mason University  
• Board Member of the Committee for a Responsible Federal Budget, the National Academy of Social Insurance, and the National Advisory Committee to the Workplace Flexibility Commission | |
| Kijakazi, Kilolo            | Retirement and Personal Savings Commissioner | • Also an Institute Fellow at the Urban Institute                                                                                                                                                                                                                     |
| Lockhart III, James B.      | Co-Chair of BPC’S Commission on Retirement Security and Personal Savings | • Appointed by President George W. Bush as Deputy Commissioner and Chief Operation Officer of the SSA and then as Director and Chairman of the Oversight Board of the Federal Housing Finance Agency  
• Previously served as: Executive Director of the Pension Benefit Guarantee Corporation, Director of the Federal Housing Finance Agency, regulator of Fannie Mae, Freddie Mac and the twelve Federal Home Loan Banks, and it predecessor agency, the Office of Federal Housing Enterprise Oversight, Chairman of Federal Housing Finance Oversight Board, member of the Financial Stability Oversight Board, Secretary of Treasury and HUD, Chairman of SEC, Deputy Commissioner and COO of the SSA, Secretary to SSA Board of Trustees, and member of President Bush’s Management Council |

Bipartisan Policy Center  (continued)
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Background</th>
</tr>
</thead>
<tbody>
<tr>
<td>Madrian, Brigitte D.</td>
<td>Retirement and Personal Savings Commissioner</td>
<td>Aetna Professor of Public Policy and Corporate Management at Harvard University</td>
</tr>
<tr>
<td>Reischauer, Robert D.</td>
<td>Retirement and Personal Savings Commissioner</td>
<td>Previously: Director of the Congressional Budget Office, Public Trustee of Social Security/Medicare, Distinguished Institute Fellow and President Emeritus at the Urban Institute</td>
</tr>
<tr>
<td>Reuther, Alan</td>
<td>Retirement and Personal Savings Commissioner</td>
<td>Previously the Legislative Director for United Auto Workers</td>
</tr>
<tr>
<td>Salisbury, Dallas</td>
<td>Retirement and Personal Savings Commissioner</td>
<td>President and CEO of the Employee Benefit Research Institute</td>
</tr>
<tr>
<td>Schieber, Sylvester J.</td>
<td>Retirement and Personal Savings Commissioner</td>
<td>Independent Pensions Consultant, Former Chairman of the Social Security Advisory Board</td>
</tr>
<tr>
<td>Villaraigosa, Antonio</td>
<td>BPC Senior Fellow; Retirement and Personal Savings Commissioner</td>
<td>Former Mayor of Los Angeles, Chair of the 2012 Democratic National Convention, Was a Field Representative and Organizer for the United Teachers of Los Angeles, Was President of the LA chapter of the American Federation of Government Employees and the American Civil Liberties Union, Previously: Chairman LA County Metropolitan Transit Authority, Assembly seat representing most of Northeast LA, Distinguished Fellow at UCLA and U.S.C, As mayor, concentrated on education, public safety and transportation, advancements in economic development and the environment, As President of the U.S. Conference of Mayors, became national spokesman for educational reform and expended investment in America’s transportation infrastructure</td>
</tr>
</tbody>
</table>
Founded in 1916 in order to fill the void of a private organization dedicated to the study and research of efficient public service and policy issues. Focuses research “in the broad fields of economics, government administration and the political and social sciences.” Has helped research and reform tax policies as well as come up with ways to help less fortunate workers save for retirement with government assistance.

### Aaron, Henry J.
**Senior Fellow, Economic Studies**
- Health care expert
- Focuses on the reform of Medicare, Medicaid, Social Security, and tax and budget policies
- PhD in economics
- Helped found the National Academy of Social Insurance and served as VP and Chair of the board
- Served as Director of Economic Studies from 1990-1996

### Bosworth, Barry P.
**Senior Fellow, Economic Studies**
- Former presidential advisor
- Expert in fiscal and monetary policy, economic growth, capital formation, and Social Security

### Burtless, Gary
**Senior Fellow, Economic Studies**
Twitter: @gburtless
- Researches labor market policy, income distribution, population aging, social insurance, household saving, and the behavioral effects of taxes and government transfers
- Previously served as an economist with the U.S. Department of Labor
- PhD in economics

### Elliot, Douglas J.
**Fellow, Economic Studies and Initiative on Business and Public Policy**
- Expert on the financial sector and its regulation worldwide, and on pensions whether corporate, state, or local
- Founder of the Center On Federal Financial Institution
- Previously an investment banker for J.P. Morgan for 14 years

### Gale, William G.
**Co-Director, Urban-Brookings Tax Policy Center and Director, Retirement Security Project**
- Expert on tax policy, fiscal issues, pensions, and saving behavior
- Previously was an assistant professor in the Department of Economics at UCLA as well as Senior Economist for the Council of Economic Advisers under President George H. W. Bush

### Iwry, Mark
**Former Nonresident Senior Fellow**
- Created the Saver’s Credit that helped to reform the 401(k) and IRA systems
- Focuses research and work in retirement, pensions, and savings
- Also serves as a member of the Treasury Department and sits on the bar for the U.S. Supreme Court
Brookings Institute  
(continued)

| **John, David C.**  
Deputy Director,  
Retirement Security Project |
|---|
| • Focuses mainly on retirement saving and pensions  
• Senior Strategic Policy Advisor with AARP’s Public Policy Institute  
• Previously a Senior Research Fellow with the Thomas A. Roa Institute for Economic Policy Studies at the Heritage Foundation |

<table>
<thead>
<tr>
<th><strong>Wringstein, Michal Weiss</strong> – Nonresident Senior Fellow, Economic Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Works on policies to enhance financial security and improve household balance sheets</td>
</tr>
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</table>

| **Yasui, Yang**  
Nonresident Senior Fellow, Brookings-Tsinghua Center |
<table>
<thead>
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<tbody>
<tr>
<td>• Researcher on Chinese Social Security and pensions</td>
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</tbody>
</table>

Cato Institute  
www.cato.org  
1000 Massachusetts Ave, NW  
Washington, DC 20001  
202-842-0200

The Cato Institute proposes a private Social Security plan based on the work of Michael D. Tanner and José Piñera. This plan has been scored by the Social Security Administration as a permanent sustainable balance. The plan lets workers opt out of traditional Social Security and instead start investing in private accounts that will be invested and pay out upon retirement. The Cato Institute was founded in 1977 as a think tank focusing on the issues of individual liberty, limited government, free markets, and peace.

| **Piñera, José**  
Senior Fellow  
Twitter: @josepineraWorld  
www.josepinera.org |
|---|
| • Co-Chairman of Project on Social Security Choice  
• Founder/President of the International Center for Pension Reform  
• Leading authority on converting Social Security programs to asset accounts  
• Helped reform Chilean Social Security |

| **Tanner, Michael D.**  
Senior Fellow  
Twitter: @MTannerCato |
|---|
| • Helped launch the Project on Social Security Choice  
• Writer and speaker  
• Featured in most influential newspapers  
• Regularly appears on many network and cable news outlets |
Center for Economic and Policy Research
www.cepr.net
1611 Connecticut Ave, NW, Suite 400
Washington, DC 20009
202-293-5380

CEPR Researches the current state of Social Security and U.S. es its blog to correct misleading statements about it by government officials and politicians. The center was founded in 1999 in order to promote debate on important economic and social issues.

Baker, PhD, Dean
Co-Director/Founder
202-293-5380
baker@cepr.net @deanbaker13

- PhD in economics
- Previously worked at the World Bank, the Joint Economic Committee of the U.S. Congress, and the OECD’s Trade Union Advisory Council

Rosnick, David
Economist
rosnick@cepr.net @ViscidKonrad

- PhD in computer science and Master’s in economics
- Created ‘calculators’ that compare current Social Security benefits to the Bush Plan based on “Progressive Indexing”

Center on Budget and Policy Priorities
www.cbpp.org
820 First Street NE, Suite 510
Washington, DC 20002
202-408-1080
center@cbpp.org

Focuses on policies designed to reduce poverty and restore fiscal responsibility. They were formed in 1981 to analyze federal budget priorities. They examine the effects Social Security has on poverty and analyze reform proposals, looking at how the reforms will impact the long-term sustainability and how they will help in reducing poverty.

Ruffing, Kathy
Senior Fellow
ruffing@cbpp.org

- Specializes in federal budget issues
- 25 years’ experience analyzing federal debt, immigration, and Social Security at the Congressional Budget Office
- Previously worked for the Social Security Administration

Van de Water, Paul N.
Senior Fellow and Director of Policy Futures
vanderwater@cbpp.org @PaulVanderWater

- Specializes in Medicare, Social Security, and health coverage issues
- Previously President at the National Academy of Social Insurance and Assistant Deputy Commissioner for Policy at the Social Security Administration
- PhD in economics
The EBRI looks to contribute to, encourage, and enhance the development of employee benefit programs. They were founded in 1978 in order to conduct research as an education foundation for the private, government, and public sectors.

<table>
<thead>
<tr>
<th>Name</th>
<th>Specializes in</th>
<th>From</th>
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<tbody>
<tr>
<td>Achenbaum, W. Andrew</td>
<td>retirement issues</td>
<td>University of Houston</td>
</tr>
<tr>
<td>Allen, Steve</td>
<td>retirement issues</td>
<td>North Carolina State University</td>
</tr>
<tr>
<td>Benartzi, Schlomo</td>
<td>retirement issues</td>
<td>Anderson School at UCLA</td>
</tr>
<tr>
<td>Bernheim, Douglas</td>
<td>business economics and retirement</td>
<td>Stanford University</td>
</tr>
<tr>
<td>Bernstein, Merton C.</td>
<td>Retirement Issues</td>
<td>Washington University – St. Louis</td>
</tr>
<tr>
<td>Binstock, Robert H.</td>
<td>public and private policies</td>
<td>Case Western Reserve University</td>
</tr>
<tr>
<td>Brown, Jeffrey R.</td>
<td>Social Security, Private Pensions,</td>
<td>University of Illinois</td>
</tr>
<tr>
<td>Burkhauser, Richard</td>
<td>Annuitities, Life Insurance, and</td>
<td></td>
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<tr>
<td>Chang, Angela</td>
<td>Long-term Care Insurance</td>
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<tr>
<td>Chen, Yun-Ping</td>
<td>retirement issues</td>
<td>University of Massachusetts at Boston</td>
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<td>Clark, Robert L.</td>
<td>business economics and retirement</td>
<td>North Carolina State University</td>
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<tr>
<td>Cutler, Neal E.</td>
<td>health and retirement issues</td>
<td>Widener University</td>
</tr>
<tr>
<td>Name</td>
<td>Title</td>
<td>Specializes in</td>
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<tr>
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</tr>
<tr>
<td>DeBrock, Larry</td>
<td>Professor of Economics</td>
<td>business economics and retirement</td>
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<tr>
<td>Diamond, Peter A.</td>
<td>Professor</td>
<td>Social Security, Pensions, and Tax</td>
</tr>
<tr>
<td>Doescher, Tabitha</td>
<td>Professor</td>
<td>retirement issues</td>
</tr>
<tr>
<td>Engelhardt, Gary V.</td>
<td>Associate Professor</td>
<td>Health and Retirement Issues</td>
</tr>
<tr>
<td>Etheredge, Lynn M.</td>
<td>Consultant</td>
<td>health and retirement issues</td>
</tr>
<tr>
<td>Facciani, Gerald D.</td>
<td>Retired</td>
<td>health and retirement issues</td>
</tr>
<tr>
<td>Forman, Jonathan B.</td>
<td>Alfred P. Murrah Professor of Law</td>
<td>Tax Law &amp; Policy, Pension Law &amp; Policy, and Social Security</td>
</tr>
<tr>
<td>Fujiwara, Kiyoaki</td>
<td>Director</td>
<td>Social Security (US, Japan), Corporate Pension Systems &amp; Law, Labor Laws &amp; Markets, and Customs</td>
</tr>
<tr>
<td>Gruber, Jonathan</td>
<td>Professor</td>
<td>Social Insurance and health care</td>
</tr>
<tr>
<td>Gunderson, Morley</td>
<td>Director</td>
<td>Health and Retirement Issues, Senior Consultant, and National Pension Fund Association</td>
</tr>
<tr>
<td>Gustman, Alan L.</td>
<td>Loren Berry Professor of Economics</td>
<td>Economics of Retirement, Pensions, and Social Security</td>
</tr>
<tr>
<td>Hardock, Randolf</td>
<td>Attorney at Law</td>
<td>retirement issues</td>
</tr>
<tr>
<td>Hihara, Tomomi</td>
<td>Director</td>
<td>Health and Retirement Issues, Senior Consultant, and National Pension Fund Association</td>
</tr>
<tr>
<td>Name</td>
<td>Title/Role</td>
<td>Specializations</td>
</tr>
<tr>
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<tr>
<td>Holden, Karen C.</td>
<td>Professor</td>
<td>Specializes in Retirement, Widowhood and Divorce, From the University of Wisconsin</td>
</tr>
<tr>
<td>Hudson, Robert B.</td>
<td></td>
<td>Specializes in Retirement Issues, From Boston University School of Social Work</td>
</tr>
<tr>
<td>Korczyk, Sophie</td>
<td>President</td>
<td>Specializes in Retirement Issues, From Analytical Services</td>
</tr>
<tr>
<td>Langbein, John H.</td>
<td>Sterling Professor of Law &amp; Legal History</td>
<td>Specializes in Pension &amp; Employee Benefit Law, ERISA, and Trust Law, From Yale Law School</td>
</tr>
<tr>
<td>Lee, Jyi-Kwo</td>
<td>First Secretary</td>
<td>Specializes in Health and Retirement Issues, Taipei Economic and Cultural Representative</td>
</tr>
<tr>
<td>Newhouse, Joseph P.</td>
<td>John D. MacArthur Professor</td>
<td>Specializes in Health and Retirement Issues, From Harvard University – Health Policy &amp; Management</td>
</tr>
<tr>
<td>Paine, Tom</td>
<td>Retired</td>
<td>Specializes in Health and Retirement Issues</td>
</tr>
<tr>
<td>Perun, Pamela</td>
<td>Policy Director</td>
<td>Specializes in Pension, Health care, Social Security, Executive Compensation, and Phased Retirement, From the Aspen Institute</td>
</tr>
<tr>
<td>Pincus, Jeremy</td>
<td>Principal</td>
<td>Specializes in Long-Term Care Funding &amp; Planning Behavior, Longevity Risk to Retirement Financial Security, and Health Planning &amp; Behavior, From Forbes Consulting Group</td>
</tr>
<tr>
<td>Porterba, James</td>
<td>Department of Economics</td>
<td>Specializes in Health and Retirement Issues, From MIT</td>
</tr>
<tr>
<td>Quinn, Joseph F.</td>
<td>Chair, Department of Economics</td>
<td>Specializes in Retirement Issues, From Boston College</td>
</tr>
<tr>
<td>Rappaport, Anna M.</td>
<td>President</td>
<td>Specializes in Retirement &amp; Retirement Policy, Employer Pension Plans, Aging Workforce &amp; Phased Retirement, Demographics, Women’s Retirement Security, and Retiree Medical, From Anna Rappaport Consulting</td>
</tr>
<tr>
<td>Name</td>
<td>Position/Role</td>
<td>Specializes in</td>
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<tr>
<td>Reagan, Patricia</td>
<td>Associate Professor</td>
<td>Retirement Issues</td>
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<tr>
<td>Reinhardt, Uwe E.</td>
<td></td>
<td>Health and Retirement Issues</td>
</tr>
<tr>
<td>Reischauer, Robert D.</td>
<td>President</td>
<td>Medicare, Federal Budget, Social Security, Uninsured, and Health Care Cost Control</td>
</tr>
<tr>
<td>Rodrigues, Melvyn J.</td>
<td>Retired Director of Benefits Planning, ARCO</td>
<td>Health and Retirement Issues, Human Resources and Economics</td>
</tr>
<tr>
<td>Rosenbloom, Jerry</td>
<td>Department of Insurance &amp; Risk Management</td>
<td>Health and Retirement Benefits</td>
</tr>
<tr>
<td>Ruhm, Christopher</td>
<td>Department of Economics</td>
<td>Business Economics and Retirement</td>
</tr>
<tr>
<td>Savage, Terry</td>
<td>Writer</td>
<td>Retirement Issues</td>
</tr>
<tr>
<td>Schreitmueller, Richard G.</td>
<td>Independent Actuary</td>
<td>Retirement and Social Security</td>
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<tr>
<td>Shoven, John B.</td>
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<td>Retirement Issues</td>
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<tr>
<td>Shultz, Robert</td>
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<td>Retirement Issues</td>
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<tr>
<td>Skinner, Jonathan</td>
<td>Professor</td>
<td>Retirement Saving</td>
</tr>
<tr>
<td>Smeeding, Timothy M.</td>
<td>Distinguished Professor</td>
<td>Retirement Issues</td>
</tr>
<tr>
<td>Van Zante, Peter M.</td>
<td>Professor of Law</td>
<td>Health and Retirement Issues</td>
</tr>
<tr>
<td>Williamson, Samuel</td>
<td>Professor and Director</td>
<td>Retirement Issues</td>
</tr>
<tr>
<td>Witte, Hazel</td>
<td>Vice President</td>
<td>Health and Retirement Issues</td>
</tr>
</tbody>
</table>
The Heritage Foundation was founded in 1973 in order to formulate and promote conservative public policies based on the principles of free enterprise, limited government, individual freedom, traditional American values, and a strong national defense. They have formed their own proposal to fix Social Security that they call “Saving the American Dream” which can be seen at the following site: www.savingthedream.org.

| Boccia, Romina | Boccia, Romina
Research Fellow and Research Manager
- Expert on Social Security and Retirement Security
- Focuses on federal spending and the national debt
- Previously served as Assistant Director of the Roe Institute, Policy Analyst at the Independent Women’s Forum, and interned at the Cato Institute’s Center for Trade Policy Studies |

| Burton, David R. | Burton, David R.
Senior Fellow, Economic Policy
- Focuses on tax matters, securities law, entitlements, and regulatory and administrative law issues
- Was General Counsel at the National Small Business Association and Chief Financial Officer and General Counsel at Alliance for Retirement Prosperity |

The Hoover Institution stands for the principles of individual, economic, and political freedom. They aggregate information and articles posted by other institutions then research and post their findings.

| Blahous, Charles | Blahous, Charles
Research Fellow
- Public Trustee for the Social Security and Medicare Programs
- Specializes in economic policy, including: retirement security, entitlements, and health care reform
- Previously: Executive Director of the President’s Commission to Strengthen Social Security, and leader of the Alliance for Worker Retirement Security |
<table>
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<th>The Hoover Institution (continued)</th>
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<tbody>
<tr>
<td><strong>Chen, Lanhee J.</strong></td>
</tr>
<tr>
<td>Research Fellow</td>
</tr>
<tr>
<td>• Focuses on health policy and retirement security policy</td>
</tr>
<tr>
<td>• Appointed by President Obama to serve as member of the Social Security Advisory Board</td>
</tr>
<tr>
<td>• Previously: Senior Official at the U.S. Department of Health and Human Services, Visiting Fellow in Health Policy Studies at the Heritage Foundation</td>
</tr>
<tr>
<td>• Provides policy and political commentary on Bloomberg, CNBC, FOX News, and MSNBC</td>
</tr>
<tr>
<td>• Serves on the Advisory Board of the Partnership for the Future of Medicare and Senior Adviser of the International Advisory Council and the Health Advisory Board at APCO Worldwide</td>
</tr>
<tr>
<td><strong>Cogan, John F.</strong></td>
</tr>
<tr>
<td>Senior Fellow</td>
</tr>
<tr>
<td>• Expert in domestic policy, focuses on: U.S. budget, Social Security, and health care</td>
</tr>
<tr>
<td>• Previously: Assistant Secretary for policy in the U.S. Department of Labor, Associate Director in the U.S. Office of Management and Budget, served on the Commission to Strengthen Social Security, served on the U.S. Bipartisan Commission on Health Care, the Social Security Notch Commission, and the National Academy of Sciences’ Panel on Poverty and Family Assistance</td>
</tr>
<tr>
<td><strong>MaCurdy, Thomas E.</strong></td>
</tr>
<tr>
<td>Senior Fellow</td>
</tr>
<tr>
<td>• Researches the topic of human resources, including: low-income support programs, income transfer, and tax systems on human development and economic activity</td>
</tr>
<tr>
<td>• Research helps shape design of systems such as welfare, food stamps, child support, foster care, low-skilled training, earned income tax credit, minimum wages, unemployment compensation, Social Security, Medicare, and Medicaid</td>
</tr>
<tr>
<td><strong>Ricardo-Campbell, Rita</strong></td>
</tr>
<tr>
<td>Senior Fellow</td>
</tr>
<tr>
<td>• Specializes in the health care sector and the economic and political problems of the Social Security system</td>
</tr>
<tr>
<td>• Publications focus extensively on health policy and Social Security and include: Issues in Contemporary Retirement; Aging: Social Security and Medicare; Social Security: Promise and Reality; and The Economics and Politics of Health</td>
</tr>
<tr>
<td>• Member of the Advisory Council on Social Security</td>
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<tr>
<td><strong>Shoven, John B.</strong></td>
</tr>
<tr>
<td>Senior Fellow</td>
</tr>
<tr>
<td>• Expert on tax policy, Social Security, and U.S. savings patterns</td>
</tr>
<tr>
<td>• Previously consultant for the U.S. Treasury Department</td>
</tr>
</tbody>
</table>
A nonprofit, nonpartisan research institute focusing on social and economic issues. They seek to advance peaceful, prosperous, and free societies in a commitment to human worth and dignity. They publish their studies in books, articles, policy reports, and working papers.

| Abrams, Burton A. | PhD in economics  
| Research Fellow | Most recently compared Social Security to a Ponzi scheme in his recent article “Social Security Shock Coming?” 
| |  
| Goodman, John C. | PhD in economics  
| Senior Fellow | Authored A Better Choice: Health Care Solutions for America and Priceless: Curing the Health Care Crisis  
| | Has done studies and testified before congress on the topics of health care reform, retirement reform, and tax issues  
| | Previously President and Senior Fellow in Health Care at the National Center for Policy Analysis  
| | Considered the Father of Health Savings Accounts (Wall Street Journal)  
| | Regularly appears on Fox News, CNN, PBS, Fox Business Network, and CNBC  
| Higgs, Robert | PhD in economics  
| Senior Fellow | Former Fellow for the Hoover Institution and the National Science Foundation  
| | Makes appearances on Fox News, NPR, NBC, ABC, C-SPAN, and CNBC |
IPI is a nonprofit, nonpartisan think tank in Texas that was founded in 1987. They formed to research and develop solutions to public policy problems of today. They focus on the government’s approach to strengthening individual liberty, limited government, and free markets.

| **Giovanetti, Tom**  
President  
tomg@ipi.org | Focuses on tax reform, intellectual property, Social Security, communications policy, internet governance, education reform, and government spending  
Regularly appears on TV and radio and is published in the Wall Street Journal, Washington Times, Investor’s Business Daily, and The Dallas Morning News |
| --- | --- |
| **Matthews, Merril**  
Resident Scholar  
mmatthews@ipi.org | PhD in humanities  
Health policy expert  
Vice Chairman of the Texas Advisory Committee of the U.S. Commission on Civil Rights  
Past President of the Health Economics Roundtable for the National Association for Business Economics |

Focuses on research on the subjects of taxes, health care, energy, the legal system, policing, crime, homeland security, urban life, education, race, and culture. They aim to foster economic choice and individual liberty.

| **Dreyfuss, Richard**  
Adjunct Fellow | Regularly contributes to PublicSectorInc.org  
Former Director of Compensation and Benefits for The Hershey Company  
Previously Chair of the Pennsylvania Health Care Cost Containment Council  
Pension and health care expert |
### Manhattan Institute (continued)

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Application</th>
</tr>
</thead>
</table>
| Eide, Stephen D.      | Senior Fellow   | • Work focuses on public administration, public finance, political theory, and urban policy  
|                       |                 | • Previously Senior Research Associate at the Worcester Regional Research Bureau  
|                       |                 | • PhD in political philosophy                                                |
| Malanga, Steven       | Senior Fellow   | • Expert on pensions and debt                                                
|                       |                 | • Directly influenced Senator Chris Christie and Governor Jeb Bush with his writing |
| McMahon, E. J.        | Senior Fellow   | • President of the Empire Center for Public Policy, Inc.                     
|                       |                 | • Writing encourages policy changes to promote economic growth at the regional, state, and local level  
|                       |                 | • Recent work focuses on New York’s unsustainable public pension and retiree health care costs |

### The Mercatus Center

www.mercatus.org  
3434 Washington Blvd, 4th Floor  
Arlington, VA 22201  
703-993-4930 | Fax: 703-993-4935

The Mercatus Center seeks to bridge the gap between academic ideas and real-world problems through its research. They are a university-based research center that utilizes graduate students in conducting their studies. They were founded in 1980 and are located at George Mason University.

<table>
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<tr>
<th>Name</th>
<th>Position</th>
<th>Application</th>
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</thead>
</table>
| Blahous, Charles      | Senior Research Fellow          | • Public Trustee for the Social Security and Medicare Programs  
|                       | cblahous@mercatus.gmu.edu       | • Specializes in economic policy, including: retirement security, entitlements, and health care reform  
|                       |                                 | • Previously: Executive Director of the President’s Commission to Strengthen Social Security, and Leader of the Alliance for Worker Retirement Security |
Fitchner, Jason J.  
Senior Research Fellow  
703-993-4930  
jfitchner@mercatus.gmu.edu  
• Focuses on Social Security, federal tax and budget policy, retirement security, and saving and investment policies  
• Served as Deputy Commissioner, Chief Economist, and Associate Commissioner for Retirement Policy at the Social Security Administration  
• PhD in public administration and policy

Norcross, Eileen  
Senior Research Fellow  
703-993-4930  
enorcross@mercatus.gmu.edu  
• Specializes in fiscal federalism, state and local government finance, pensions, public administration, and economic development  
• Testified before congress on state and local pension underfunding

Warshawsky, PhD, Mark J.  
Visiting Scholar  
mwarshawsky@mercatus.gmu.edu  
• Focuses on employer-sponsored retirement programs, Social Security, financial planning, and health and long-term care financing  
• Previously member of the Social Security Advisory Board, Director of Retirement Research at Towers Watson, Vice-Chairman of the Federal Commission on Long-Term Care, and played a key role in development of the Pension Protection Act of 2006  
• PhD in economics

National Center for Policy Analysis  
www.ncpa.org  
14180 Dallas Parkway, Suite 350  
Dallas, TX 75254  
972-386-6272  
A nonprofit, nonpartisan public policy research organization, the NCPA researches Social Security and Medicare reform policies. Their proposals would replace pay-as-you-go entitlement programs with funded programs under which each generation would fund their own retirement.

Kotlikoff, Laurence  
Senior Fellow  
• Member of the National Bureau of Economic Research, Fellow of the Econometric Society, and President of Economic Security Planning, Inc.  
• Previously member of the Executive Committee of the American Economic Association and Senior Economist with the President’s Council of Economic Advisers  
• PhD in economics
<table>
<thead>
<tr>
<th>Name</th>
<th>Role, Title</th>
<th>Details</th>
</tr>
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<tbody>
<tr>
<td>Saving, Thomas R.</td>
<td>Senior Fellow</td>
<td>• Executive Director of the Private Enterprise Research Center at Texas A&amp;M University</td>
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<tr>
<td></td>
<td></td>
<td>• Previously Public Trustee of the Social Security and Medicare Trust Funds and Commission</td>
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<td>to Strengthen Social Security</td>
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<td></td>
<td></td>
<td>• Research focuses on health care and Social Security</td>
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<td></td>
<td></td>
<td>• Elected as President of the Western Economics</td>
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<tr>
<td></td>
<td></td>
<td>Association, Southern Economics Association, and Association of Private Enterprise Education</td>
</tr>
<tr>
<td>Villarreal, Pamela</td>
<td>Senior Fellow</td>
<td>• Expert on retirement, economic growth, and tax issues</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Written numerous papers on retirement topics such as minimum wage effects, the jobs</td>
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<td>market, returns on stock and bond investments, and retirement account reforms</td>
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<td></td>
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<td>• Featured on FOX Business News, CNBC, Forbes, Bloomberg, USA Today, Money Magazine, and The</td>
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<td>Washington Times</td>
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<td>The RAND Corporation</td>
<td></td>
<td><a href="http://www.rand.org">www.rand.org</a></td>
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<td>1776 Main Street</td>
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<td></td>
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<td>Santa Monica, CA 90401</td>
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<td>310-393-0411</td>
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<td>A nonprofit, nonpartisan organization that offers solutions to policy utilizing analytical</td>
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<td>fact-based research. Over half of their staff of 1800 people hold doctorates and</td>
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<td>collectively speak 71 languages. They address global as well as domestic issues.</td>
</tr>
<tr>
<td>Armour, Philip</td>
<td>Associate Economist</td>
<td>• PhD in economics</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Researches Disability Insurance and Social Security</td>
</tr>
<tr>
<td>Hurd, Michael D.</td>
<td>Senior Principal</td>
<td>• Director of the RAND Center for the Study of Aging</td>
</tr>
<tr>
<td></td>
<td>Researcher</td>
<td>• PhD in economics</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Researches Geriatrics, Labor Markets, Personal Savings, and Social Security</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Focuses on the structure of private pensions and Social Security effects on retirement</td>
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<td></td>
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<td>decisions and the economic status of the elderly</td>
</tr>
<tr>
<td></td>
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<td>• Most recent research on monetary costs of dementia and the costs of long-term care</td>
</tr>
<tr>
<td>Name</td>
<td>Position</td>
<td>Background and Research Interests</td>
</tr>
<tr>
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<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Kapteyn, Arie        | Adjunct Senior Economist  | • PhD in economics  
• Researches labor markets, personal savings, retirement and retirement benefits, and Social Security  
• Associate Director of the Financial Literacy Center and Fellow of the Econometric Society  
• Previously President of the European Society for Population Economics, Chair in Econometrics at Tilburg University, and Founder and Director of CentER, CentERdata and CentER Applied Research |
| Knapp, David         | Associate Economist       | • PhD in economics  
• Researches retirement and retirement benefits, and Social Security  
• Specializes in computational methods such as simulated moments for estimating complex economic models  
• Current research studies effect of Social Security’s Spouse and Survivor’s Benefits on the labor supply and benefit claiming decisions of households |
| Maestas, Nicole      | Senior Economist          | • Director of the RAND Postdoctoral Training Program in the Study of Aging  
• PhD in economics  
• Researches health economics, retirement and retirement benefits, and Social Security  
• Focuses on work after retirement, work disincentive effects of SSDI, and the effect of Medicare on health care utilization |
| Meijer, Erik         | Economist                 | • PhD in social sciences  
• Researches the elderly, health disparities, health economics, retirement and retirement benefits, and Social Security |
| Mullen, Kathleen J.  | Economist                 | • PhD in economics  
• Researches health economics, retirement and retirement benefits, and Social Security  
• Focuses work on the incentive effects of social insurance programs  
• Studied the effects of change in Social Security incentives in other countries for workers in old ages and what those findings suggest about reforms in the U.S. |
**Rohwedder, Susann**  
Senior Economist  
- Associate Director for the RAND Center for the Study of Aging  
- PhD in economics  
- Researches geriatrics, households, personal finance, personal wealth, retirement and retirement benefits, and Social Security  
- Has written extensively on Social Security and spending and saving in old age, and  
- Research compares saving and retirement across the U.S. and several European countries.

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**Social Security Works**  
www.socialsecurityworks.org  
815 16th St NW Fourth Floor  
Washington, DC 20006  
info@socialsecurityworks.org | Twitter: @ssworks

SSW is an organization created primarily to keep Social Security in its present form. It recognizes the weak financial condition of the Trust Funds and favors increasing taxes to remedy the situation. It has completed a number of studies to back up its positions.

| **Altman, Nancy**  
Vice-President | - Co-chair of the Strengthen Social Security Coalition and campaign  
- Chairman of the Board of Directors of the Pension Rights Center |
| **Kingson, Eric**  
President | - Professor of social work at Syracuse University’s School of Social Work  
- PhD in social policy and management  
- Founding board member of the National Academy of Social Insurance |
| **Lawson, Alex**  
Executive Director | - Convener of the Strengthen Social Security Coalition  
- Previously Communications Director  
- Coordinates the education and advocacy operations |
| **Veghte, Ben**  
Research Director | - Member of the Scholars Strategy Network and the National Academy of Social Insurance  
- PhD in European intellectual history  
- Researches how capitalist democracies effectively mitigate social inequality |
Recent Proposals That Would Affect Trust Fund Solvency

The Trust Funds associated with Social Security (the Old-Age and Survivors Insurance [OASI] Trust Fund and the Disability Income [DI] Trust Fund) are monitored and reported on annually by the Social Security Board of Trustees. An excerpt from the most recent public report from the Board, “Neither Medicare nor Social Security can sustain projected long-run program costs in full under currently scheduled financing, and legislative changes are necessary to avoid disruptive consequences for beneficiaries and taxpayers” points to concerns regarding the long-term financial viability of these funds.

Various policymakers and external organizations have long recognized this impending funding problem, and have developed proposals to address corrective actions in a variety of ways. SSA tracks these proposals and provides memoranda on the actuarial impact of these proposals, presenting the material to the public via their website (www.ssa.gov). Projections and estimates are based on the intermediate assumptions made in the most recent Trustees Report available at the time the proposal was made.

The remainder of this section will summarize a collection of these proposals, beginning with the Social Security Guarantee legislative framework proposed by AMAC. For official proposals submitted to Congress, the material will identify the official name of the proposal and its sponsor(s).
AMAC’s founder, Dan Weber, has been in the forefront of the fight to address the problems facing America’s Social Security program. In AMAC’s view, Social Security has two long-term weaknesses:

(1) The level of financial support projected for future beneficiaries will be inadequate, given the evaporation of private pensions and the steadily rising cost of living. The AMAC proposal addresses this with a tiered approach to COLA adjustments that guarantees yearly increases weighted to support low incomes, and the implementation of an Early Retirement Account (ERA) designed to provide a way for workers to accumulate a financial base sufficient enough to enable retirement before becoming a Social Security beneficiary.

(2) The program in its current configuration is paying out more than it’s taking in, causing a gradual depletion of the Social Security Trust Fund. If left unchecked, projections are that the Trust Fund balance will be exhausted by 2034, with the result being a substantial scale-down of payments to beneficiaries. AMAC’s proposal calls for a two-year setback in the early and normal retirement ages and an adjustment to the Primary Insurance Amount (PIA) for higher wage earners.

As an action-oriented association, AMAC is resolved to do its part to call for action on this very serious problem, and has developed a simple, actuarially sound solution to the long-term Social Security solvency problem. We’ve advanced this proposal on Capitol Hill, with AMAC representatives resolute in their mission to get the attention of lawmakers. Many meetings and discussions with congressional offices and their legislative staffs over the past several years have explored the AMAC approach, with the result that the ideas contained in the proposal have begun to gain traction with legislators.

AMAC’s proposal has two Prime Directives. First, to maintain the same or increased benefits for those with lower earnings. Second, to provide a means for all earners to have more income available at retirement. We believe this proposal succeeds in achieving both of those directives, while restoring solvency to the Trust Fund.

The Prototype Plan – Keep basic Social Security, guarantee Cost of Living increases each year.

1. IMPLEMENT A TIERED APPROACH TO THE CALCULATIONS OF COST OF LIVING ADJUSTMENTS (COLA) AS FOLLOWS:

a. For Beneficiaries with a household income (AGI) level less than $20,000, set an annual COLA range of 3% minimum – 4% maximum.
The AMAC Social Security Guarantee (continued)

b. For Beneficiaries with a household income (AGI) between $20,000 and $50,000 set an annual COLA range of 1.5% minimum – 3% maximum.

c. For Beneficiaries with a household income (AGI) of $50,001 or higher, set an annual COLA range of 1% minimum – 2% maximum.

Note: in 2009 and 2010 there was no Social Security increase even though gas and food prices rose. Under this plan, all retirees will be guaranteed to have an increase each year.

2. IMPLEMENT A SETBACK IN THE RETIREMENT AGE FOR NEW RETIREES,

a. At present we do not recommend a change in the early retirement age which should remain at age 62. The percentage of benefit reduction for early retirement would continue at 20%.

b. Starting in 2017, phase in a change in the normal retirement age (NRA) by adding three months each year so that by 2024 the NRA would be age 69, instead of the present age 66-67 depending on birth year.

3. CHANGE THE LEVEL OF PAYMENTS FOR FUTURE RETIREES STARTING IN 2019

Adjust the Primary Insurance Amount (PIA) keeping lower income earners benefits the same and lowering benefits for higher income earners.

AMAC has examined the many proposed solutions presented in the intermediate assumptions portion of the 2012 Trustees Report and selected the alternative we feel provides the best solution, when combined with our other recommendation, to achieving long term solvency.

B1.4 Progressive price indexing (50th percentile) of PIA formula factors beginning with individual’s OASDI benefits in 2019: Create a new bend point at the 50th percentile of the AIME distribution of newly retired workers. Maintain current-law benefits for earners at the 50th percentile and below. Reduce the 32 and 15 percent formula factors above the 50th percentile such that the initial benefit for a worker with AIME equal to the taxable maximum grows by inflation rather than the growth in the SSA average wage index.

Proposed by the Social Security Advisory Board

Source: 2012 Trustees Report
The AMAC Social Security Guarantee (continued)

The AMAC Social Security Guarantee prototype plan combines the three provisions shown above and includes the addition of a new benefit that we feel Social Security must include if it is to help and encourage workers to attain a secure retirement.

Early Retirement Account added as a companion voluntary benefit. This feature would:

- Allow workers to retire at age 62, prior to receiving Social Security
- Provide additional funds for retirement for all workers.

Why a new Early Retirement Account? The average person receiving retirement benefits collects slightly more than $14,000 per year. The majority of retired workers rely on Social Security as the largest portion of their retirement income. For many Americans, Social Security is their only source of income. There is an urgent need to help workers save more for retirement.

The Early Retirement Account (ERA)

- Voluntary ERA for both employee and employer
- Tax deduction for employer, after-tax for employee with income sheltered
- Employee not taxed on receiving funds (similar to a Roth IRA)
- Paid via payroll deduction, employer provides the contribution slot to employee
- After the ERA becomes available, employer must offer to all employees (full and part time)
- When new employees are hired, they must opt out of the ERA or they will be enrolled at $10/week
- The weekly minimum is $5, the weekly maximum is $100 or $5,200/year
- Employer may elect to contribute to employees’ Early Retirement Account in any amount or percentage of pay they choose up to $50 per week ($2,600 per year)
- The employer may start or stop their contribution at any time

The individual is the owner of the Early Retirement Account

- Portable; if wage earner changes jobs, the new employer must add payroll access for ERA
- Funds only available to wage earner at age 62 or because of death or total disability
- Wage earner may elect to start receiving payouts at any age between 62 and 70 ½
- Death benefit is the accrued value of account at time of death
- Early Retirement Account benefits, including earnings, are tax free
- Contribution is indexed for inflation ($5 week raised to $5.15 week if 3% inflation, etc.)
The AMAC Social Security Guarantee (continued)

Investment options for the Early Retirement Account

- 50% of the funds must be invested in guaranteed interest accounts or annuities
- The other 50% may be invested in any approved investment (i.e. S & P 500 index)
- A volunteer board of investment experts creates lists of approved investments to assure quality
- Investment choices would be similar to those used in 401k plans and IRAs and the cost of administration would be borne by the same providers who offer those plans, not the federal government

Examples of projected savings from the Early Retirement Account

<table>
<thead>
<tr>
<th>Assumptions:</th>
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<tbody>
<tr>
<td>50% of funds in a guaranteed account earning 3% *</td>
<td></td>
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<tr>
<td>50% of funds invested in S &amp; P 500 index, average return of 7% *</td>
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<tr>
<td>Modest employer contribution of $50/per month, $600/year</td>
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<td></td>
<td>* Historical average returns</td>
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</tbody>
</table>

A 25 year old wage earner contributing only $15 per week, using the above assumptions, would have accumulated $165,407 by age 62.

A 25 year old wage earner contributing $45 per week, with the same assumptions, would have accumulated $352,389 by age 62.

It is estimated the average wage earner will accumulate between $250,000 and $500,000 because workers increase their contributions as they become older and receive pay increases.
The AMAC Social Security Guarantee (continued)

How the AMAC plan achieves solvency

The projected shortfalls in the Trust Fund are shown in the Trustees annual report. There are two actuarial projections used; the long-range balance and the annual balance in the 75th year from the report.

Both balances are in the negative, the long-range actuarial balance is expected to be -2.68 and the 75th year annual balance is projected at -4.65. The AMAC proposal combines three different changes, each improves both of the actuarial balances and the total effect could achieve the goal of showing positive balances.

It must be understood that because of the interaction of the changes on each other, AMAC cannot predict, for certain, that the total results will cover the entire shortfalls.

The office of the Chief Actuary will be asked to conduct the rigorous and detailed analysis required to determine if a true surplus in the Trust fund will actually occur.

It is likely that adjustments will need to be made to the three components of the AMAC Social Security Guarantee proposal. With the assistance of the Chief Actuary and with input from the staff of both the House Ways and Means Committee and the Senate Finance Committee, and with the cooperation of the leadership of both Houses of Congress- we can achieve financial solvency.
Additional Proposals That Would Affect Trust Fund Solvency

H.R. 2774 “Stop Punishing Innocent Taxpayers Act”

Introduced June 15, 2015 by Rep. Vern Buchanan (R-FL)

Summary of Proposal:

- Prohibits the recovery of Social Security (SS) overpayments through tax refund offsets or by any other means with respect to any overpayment to a person who had not attained the age of 18 at the time the payment was made, effective tax year ending December, 2015.
- Reduction in SS benefits under the earnings test may not apply to the earnings of an individual in any month in which he/she is entitled to a child’s insurance benefit effective tax year ending December, 2015.

Overall Fiscal Impact: Enactment in this proposal is expected to result in OASDI program costs of $37 million total for calendar years 2015 through 2024, assuming enactment on July 1, 2015 when the current temporary suspension ends. Projections indicate a negligible effect (less than 0.005% of taxable payroll) on the long-range actuarial status of the OASDI program.

H.R. 2135 “Promoting Opportunity for Disability Benefit Applications Act”

Introduced April 30, 2015 by Rep. Charles Boustany (R-LA) and Rep. Sam Johnson (R-TX)

Summary of Proposal: Authorizes the SS Commissioner to give individuals denied OASDI and SSI benefits on an adverse determination of disability any information on appropriate public or private entities that provide employment services, vocational rehabilitation services, or other support services. The Commissioner would not be allowed to make referrals and the bill would go into effect 180 days after enactment.

Overall Fiscal Impact: Assuming enactment on July 1, 2015, the net effect for 2014-2015 is unclear but expected to be negligible. This is because the services provided are not paid for by the Commissioner and it is expected that people using the services will either (a) find employment and reduce if not eliminate the likelihood of reapplication, or (b) maintain their disability status because the services are not useful. For the long-range actuarial impact, it is expected that the bill would change the actuarial deficit by a negligible amount (less than 0.005% of taxable payroll).
H.R. 1984 “Fair Adjustment and Income Revenue (FAIR) for Social Security Act”

Introduced April 23, 2015 by Rep. Peter DeFazio (D-OR)

Provisions and their individual impact on the Trust Fund:

- Eliminate the taxable maximum (tax max) starting in 2016 so that the 12.4% payroll tax would apply to all earnings. No additional benefits would be provided based on additional earnings subject to payroll tax.
  - Decreases long-range actuarial deficit by 2.31% of taxable payroll. Decreases annual deficit for 75th projection year (2088) by 2.47% of payroll.

- Reallocate payroll tax revenues between the OASI and DI Trust Funds to better equalize their actuarial status, with the intent for the OASI and DI Trust Funds to reach depletion in the same year (2057). The DI Trust Fund would receive all additional revenue from the first provision in 2016 and during 2016, OASI revenues would be unchanged from current law. During years 2033-2049, a reallocation of 0.2% (0.1 for employers and employees each) would apply from the DI scheduled rate to the OASI scheduled rate. In all other years the OASDI payroll tax rate would be allocated as in present law.
  - DI Trust Fund would not deplete in 2016 as currently projected and DI Trust Fund ratio would improve to over 100% of annual cost for 2018. DI Trust Fund would remain solvent during 75-year projection period. OASI Trust Fund reserves would deplete in 2055, thus the reason for reallocation from 2033-2049, resulting in both Trust Fund reserves depleting in 2057. Expected to change long-range OASDI actuarial deficit and annual deficit in 2088 by a negligible amount (less than 0.005% of payroll).

- Use CPI-E to calculate COLA beginning in December, 2017 (estimated COLA increase of 0.2% per year).
  - Increases actuarial deficit by 0.37% of taxable payroll and increases annual deficit in 2088 by 0.54% of payroll.

Overall Fiscal Impact: The entire proposal results in all the Trust Fund reserves having a projected depletion date of 2057, 24 years later than under current law. At that point, 88% of benefits would be payable declining to 83% in 2088. This proposal reduces the long-range actuarial deficit by 1.94% of taxable payroll from 2.88% to 0.94%. For the DI Trust Fund, reserves would deplete in 2057, 41 years later than under current law, then 97% of benefits would be payable declining to 94% in 2088. This reduces the long-range deficit from 0.33% of payroll to 0.05% of payroll. For OASI, reserve depletion would occur 23 years later in 2057 and then 87% of benefits would be payable decreasing to 82% in 2088. The long-range actuarial deficit would decrease by 1.67% of taxable payroll from 2.55% to 0.89%.
H.R. 1811 “Protecting and Preserving Social Security Act”

Introduced April 15, 2015 by Rep. Ted Deutch (D-FL)

Provisions and their individual impact on the Trust Fund:

- Use CPI-E to calculate COLA beginning in December, 2017 (estimated COLA increase of 0.2% per year).
  - Increases long-range OASDI actuarial deficit by 0.37% of taxable payroll and increases annual deficit in 75th projection year (2088) by 0.54% of payroll.
- Eliminate the OASDI tax max in years 2022 and later, increasing linearly starting at 1.8% (12.4 x 1/7) for 2016 and reaching 100% for 2022 and later.
  - Without increasing benefits, decreases the long-range OASDI actuarial deficit by 2.19% of taxable payroll and decreases annual deficit in 2088 by 2.47%.
- Provide benefit credit on earnings taxed above the current-law tax max with a PIA determined using an “AIME+” method. PIA would be computed using two components, the first component would be the same as under current law. The second component would be equal to the sum of the indexed earnings in excess of the current-law tax max for the 35 years with the highest indexed amounts divided by 420. For years 2016 through 2021, excess earnings would be multiplied by 1/7, 2/7, etc. The second component of PIA would be equal to 3% of the second AIME up to $11,083 and 0.25% above this level for beneficiaries newly eligible in 2016. For beneficiaries newly eligible after 2016, the bend point of $11,083 would be indexed by AWI in the same manner as the other bend points in the first component of the PIA.
  - Increases long-range actuarial deficit by 0.06% of taxable payroll and increases annual deficit in 2088 by 0.12%.
  - When combined with second provision above, decreases long-range OASDI actuarial deficit by 2.14% and decreases annual deficit in 2088 by 2.35% of payroll.

Overall Fiscal Impact: The entire proposal results in a projected reserve depletion date of all Trust Funds in 2051, at which time 89% of scheduled benefits would be payable, declining to 83% in 2088. Reduces the long-range, 75-year actuarial deficit by 1.76% of taxable payroll (from 2.88% to 1.12%). The projected OASDI balance would be positive from 2019-2023 and negative thereafter. Projected annual deficit in 75th projection year (2088) would be 3.09% (compared to 4.9% under current law).

H.R. 1391 “Social Security 2100 Act”

Introduced March 17, 2015 by Rep. John Larson (D-CT)

Provisions and their individual impact on the Trust Fund:

- Increase the PIA formula factor from 90% to 93% for all eligible beneficiaries beginning in 2016.
  - Increases long-range OASDI actuarial deficit by 0.24% of taxable payroll and increases annual deficit of the 75th projection year (2088) by 0.27% of payroll.
H.R. 1391 “Social Security 2100 Act” (continued)

- Use CPI-E to calculate COLA effect for December, 2016 COLA. The projected increase in COLA is 0.2% per year.
  - Increases long-range OASDI actuarial deficit by 0.38% and increases annual deficit in 2088 by 0.54%.
- Increase the special minimum PIA for lifetime low earners based on years in the workforce. For beneficiaries newly eligible in 2016, the minimum initial PIA for workers with 30 or more YOCs is 125% of annual poverty guideline divided by 12. For beneficiaries newly eligible after 2016, the minimum initial PIA increases by the growth in the SSA AWI.
  - Increases long-range OASDI actuarial deficit by 0.17% and increases annual deficit in 2088 by 0.27%.
- Increase the gross income threshold for taxation of SS benefits from $25,000 to $50,000 for single taxpayers and from $32,000 to $100,000 for married taxpayers filing jointly beginning in 2016. Revised thresholds would be fixed and not indexed for inflation or AWI. The HI Trust Fund would continue to be held harmless.
  - Increases long-range OASDI actuarial deficit by 0.12% and increases annual deficit in 2088 by 0.01%.
- Impose the employment tax on all wage income above $400,000 effective in 2016. Requires incremental increases, up to 15.3% in 2084, in the employment and self-employment taxes. Additional earnings credits determined as follows: a) Calculate a second AIME reflecting only additional taxed earnings to create second PIA component; b) Apply 2% factor on newly computed AIME to develop second component of PIA; and c) Add second PIA component to first PIA component.
  - Reduces long-range OASDI actuarial deficit by 1.73% and reduces annual deficit in 2088 by 2.35%.
- Increase OASDI payroll tax to 14.8% fully effective in 2041, and then to 15.3% fully effective in 2084. The combined rate is increased by 0.1% each year starting in 2018 and ending in 2041, then restarting in 2080 and ending in 2084. The payroll tax rate is reallocated between DI and OASI Trust Funds with the intent to roughly equalize the actuarial status of the two funds.
  - Reduces long-range OASDI actuarial deficit by 1.73% and reduces annual deficit in 2088 by 2.85%. This provision specifies a reallocation of payroll taxes between the OASI and DI Trust Funds with the intent to roughly equalize the actuarial status of the two funds. The reallocation would extend the solvency of the DI program well beyond the projected date of reserve depletion under current law (2016). However, further technical adjustments to this specified reallocation would be required to fully equalize the actuarial status of the funds. These technical adjustments would have no material effect on the other projections provided here.

Overall Fiscal Impact: The entire proposal is projected to result in the combined OASI and DI Trust Funds remaining solvent over the long-range 75-year projection period. The level of reserves as a percentage of program costs is projected to be 143% in 2088. The ratio of trust fund reserves to annual program costs is projected to remain positive and gradually increase after the long-range period. The long-range OASDI actuarial deficit would change from 2.88% to a positive actuarial balance of 0.06% of payroll.
S. 731 “Social Security Expansion Act”

Introduced March 12, 2015 by Sen. Bernie Sanders (I-VT)

Provisions and their individual impact on the Trust Fund:

- Increase the first PIA bend point for beneficiaries newly eligible after 2020. Phase in an ultimate 15% increase in the first bend point by raising it 1% above the current level for beneficiaries newly eligible in 2021, 2% for beneficiaries newly eligible in 2022, etc. until it reaches 15% for beneficiaries newly eligible in 2035 and later.
  - Increases long-range OASDI actuarial deficit by 0.37% of taxable payroll and would increase the annual deficit for the 75th projection year (2088) by 0.72% of payroll.
- Use CPI-E to calculate COLA beginning December, 2016. The projected increase in COLA is 0.2% per year.
  - Increases long-range OASDI actuarial deficit by 0.38% of taxable payroll and would increase annual deficit for the 75th projection year (2088) by 0.54% of payroll.
- Increase the special minimum PIA for workers who die or become newly eligible for retirement or disability benefits in 2016 or later. For those newly eligible in 2016, the minimum initial PIA for workers with 30 or more YOCs is 125% of the annual poverty guideline for a single individual, as published by the DHHS for 2015 divided by 12. For those newly eligible after 2016, the minimum initial PIA increases by the growth in the SSA AWI.
  - Increases long-range OASDI actuarial deficit by 0.17% of taxable payroll and increases the annual deficit for the 75th projection year (2088) by 0.27%.
- Apply the combined OASDI payroll tax rate on earnings above $250,000 effective 2016 and later. Tax all earnings once the current law tax max exceeds $250,000. Do not credit additional taxed earnings for benefit purposes.
  - Reduces long-range OASDI actuarial deficit by 2.14% of taxable payroll and reduces annual deficit in 2088 by 2.47% of payroll.
- Apply a separate 6.2% tax on investment income as defined in the ACA with un-indexed thresholds as in the ACA effective 2016 and later, which are $200,000 for a single filer and $250,000 for a married couple filing jointly. Under this provision, there is no limit on the amount taxed.
  - Reduces long-range OASDI actuarial deficit by 0.94% of taxable payroll and reduces annual deficit in 2088 by 1.19%.

Overall Fiscal Impact: The entire proposal is projected to extend the combined OASI and DI Trust Fund reserve depletion to 2065, at which point 88% of scheduled benefits would be payable, declining to 86% in 2088. The proposal improves the annual balance by 2.6% of payroll for 2033 with the improvement declining to 2.2% of payroll for 2088. The annual deficit is projected to be 2.7% in 2088, compared to 4.9% under current law. Enactment would reduce the long-range OASDI actuarial deficit of 2.88% of taxable payroll under current law to 0.69% of payroll for the long-range period.

Introduced February 12, 2015 by Rep. Sam Johnson (R-TX)

with similar bill introduced in Senate by Sen. Orrin Hatch (R-UT)

Provisions and their individual impact on the Trust Fund: For any week, in whole or part, that an individual is paid or determined to be eligible for unemployment compensation, he/she shall be deemed to have engaged in substantial gainful activity and therefore disqualified from receiving disability benefits after a certain time period has elapsed. If such individual engages in trial work that would normally not disqualify him/her from disability benefits, the individual shall be deemed to have rendered services in a month if he/she is entitled to unemployment compensation or trade adjustment assistance for that month.

Overall Fiscal Impact: Enactment of this proposal is projected to reduce OASDI benefit payments by $5.7 billion total between 2015 and 2024 assuming proposal is effective January 1, 2016. It is projected that enactment would reduce the long-range OASDI actuarial deficit by 0.01% of taxable payroll. It is also estimated that Unemployment Insurance (UI) benefits would be reduced by $1.2 billion total for 2015-2024 because it is thought that some individuals may forgo UI payments in order to receive disability benefits. Due to the nature of the proposal, there is a substantial degree of uncertainty associated with the projections provided.

H.R. 5306 “Social Security 2100 Act”

Introduced July 31, 2014 by Rep. John Larson (D-CT)

Provisions and their individual impact on the Trust Fund:

- Invest up to 25% of the Trust Fund reserves in equities, fully effective in 2025. Equities investments are phased in beginning in 2016. It is assumed that equity investment will be made in broad, diversified equity index funds – Common Stock Investment Funds (CSIF), for the OASDI and DI Trust Funds, separately.
  - Reduces long-range OASDI actuarial deficit by 0.38% of taxable payroll. The change in the annual deficit for the 75th projection year (2087) is negligible (between -0.005 and 0.005% of payroll).
H.R. 5306 “Social Security 2100 Act” (continued)

- Increase the combined OASDI payroll tax rate to 14.4%, fully effective in 2037. The combined rate is increased by 0.1 percentage point each year starting in 2018. The payroll tax rate is reallocated between the DI Program and the OASI Program with the intent to roughly equalize the actuarial status of the two Trust Funds.
  - Reduces the long-range OASDI actuarial deficit by 1.45% of taxable payroll and will reduce the annual deficit for the 75th projection year (2087) by 1.99% of payroll. The reallocation in this provision extends the solvency of the DI program well beyond the projected date of reserve depletion (2016); however, further technical adjustments to this specified reallocation would be required to fully equalize the actuarial status of the funds. These technical adjustments would have no material effect on the projections provided here.
- Apply the combined payroll tax rate on earnings above $400,000 fully effective in 2015. Tax all earnings once the current-law tax max exceeds $400,000. Credit the additional earnings that are taxed for benefit purposes by: a) calculating a second AIME (AIME+) reflecting only additional earnings taxed above the current tax max; b) applying a 2% factor on this newly computed AIME+ to develop a second component of the PIA; and c) adding this second component to the current-law PIA.
  - Reduces the long-range OASDI actuarial deficit by 1.83% of taxable payroll and reduces the annual deficit in 2087 by 2.35% of payroll.
- Increase the threshold for taxation of benefits to the OASDI Trust Funds, to $50,000 for single filers and $100,000 for joint filers, fully effective in 2015. These revised thresholds would be fixed and not indexed to inflation or wages. The HI Trust Fund would continue to be held harmless.
  - Increases the long-range OASDI actuarial deficit by 0.12% of taxable payroll and will increase the annual deficit for 2087 by 0.01% of payroll.
- Use CPI-E to calculate COLA effective December 2015. The projected increase in COLA is 0.2% per year.
  - Increases long-range OASDI actuarial deficit by 0.37% of taxable payroll and increases annual deficit for 2087 by 0.53% of payroll.
- Increase the first PIA formula factor from 90% to 93% for all eligible beneficiaries as of January 2015, and for those newly eligible for benefits after January 2015.
  - Increases long-range OASDI actuarial deficit by 0.24% of taxable payroll and increases annual deficit in 2087 by 0.27% of payroll.
- Increase the special minimum PIA, beginning for workers who become newly eligible for retirement or disability benefits or die beginning in 2015. For beneficiaries newly eligible in 2015, the minimum initial PIA for workers with 30 or more YOCs is 125% of the annual poverty guideline for a single individual published by DHHS for 2014, divided by 12. For beneficiaries newly eligible after 2015, the minimum initial PIA increases by the growth in the SSA AWI.
  - Increases long-range OASDI actuarial deficit by 0.21% of taxable payroll and increases annual deficit in 2087 by 0.32% of payroll.
Overall Fiscal Impact: The entire proposal is projected to result in the OASDI program to be fully solvent throughout the 75-year projection period. The level of reserves is projected to be 147% at the end of the 75-year projection period in 2087. Enactment would eliminate the entire long-range OASDI actuarial deficit of 2.72% of taxable payroll under current law, replacing the OASDI actuarial deficit with a surplus of 0.05% of payroll for the long-range period. The ratio of trust fund reserves to annual program costs is projected to be declining by about 3 percentage points per year at the end of the long-range period; therefore, some additional provisions would be needed to attain sustainable solvency, which requires a stable or rising trust fund ratio at the end of the projection period.

- **NOTE:** The proposal includes investing in equities. Therefore, for main expected-yield assumptions, it is assumed that the future real annual return on equities of corporations based in the U.S. will average about 6.4% over long periods implying an average annual “equity premium” of 3.5% over the yield on long-term Treasury securities (ultimately 2.9%). Projections presented here assume that the managing trustee of the Trust Funds (the Secretary of the Treasury) would be required to invest the maximum allowable percentage of reserves in equities each year in the future; however, if reserve accumulation substantially exceeds the level projected under these assumptions, then the managing trustee would be prescribed to invest a smaller portion of reserves in equities.
H.R. 1374 “Social Security Enhancement and Protection Act of 2013”

Introduced March 21, 2013 by Rep. Gwen Moore (D-WI)

Provisions and their individual impact on the Trust Fund:

- Increase the special minimum PIA beginning for workers who become newly eligible for retirement or disability or die after 2014. The minimum PIA for workers with 30 or more YOWs is 100% of the annual DHHS poverty level for the prior year divided by 12. The percent is reduced by 3 1/3 percentage points for each YOW less than 30 years with no minimum benefit for 10 or less YOCs. A worker’s number of YOWs is determined as the number of earned quarters of coverage divided by 4 (ignoring any fraction), plus up to 5 years with a child under age 6 living with worker.
  - Increases long-range OASDI actuarial deficit by 0.02% of taxable payroll with negligible difference in the 75th projection year (2086).

- Effective 2015 and later, provide a 5% uniform PIA increase after 16% years of eligibility. Full benefit increase is 5% of the PIA of a worker having career-average earnings equal to SSA’s AWI in years up through the year before initial eligibility. The benefit increase phases in at 1% per year beginning 16 years after initial benefit eligibility and fully phased in at 5% beginning 20 years after initial eligibility. Early retirement factors continue to apply to PIA increases for those who claim benefits before NRA.
  - Increases long-range OASDI actuarial deficit by 0.23% of taxable payroll and increases annual deficit in 75th projection year (2086) by 0.31% of payroll.

- Extend benefit eligibility for children of disabled or deceased workers age 22 beginning in 2015. This provision applies if the child is in high school, college, or vocational school.
  - Increases the long-range OASDI actuarial deficit by 0.06% of taxable payroll and to increase the annual deficit for the 75th projection year (2086) by 0.06%.

- Eliminate the tax max fully effective in 2024 phased in over 10 years at a rate of 1.24% in 2015, 2.48% in 2016....12.4% in 2024 and later. Additional benefit credits given by a change in PIA formula: a) add new bend point at current law tax max (without regard for this provision) for the second year prior to eligibility divided by 12; and b) apply a 3% PIA factor to AIME above the new bend point.
  - Reduces the long-range OASDI actuarial deficit by 1.92% of taxable payroll and reduces annual deficit in 2086 by 2.18% of payroll.

- Increase the payroll tax rate to 13% fully effective in 2020 phased in starting 2015 using 0.1% increments.
  - Reduces long-range OASDI actuarial deficit by 0.53% of taxable payroll and reduces annual deficit in 2086 by 0.60% of taxable payroll.

Overall Fiscal Impact: The entire proposal is projected to result in the OASDI program to be fully solvent for an additional 35 years (compared to 2012 Trustees report). Trust Fund reserves are expected to be depleted in 2068 at which time the program would be able to pay about 91% of scheduled benefits. By 2086, 89% of benefits scheduled under proposal would be payable. Enactment would eliminate almost 84% of long-range OASDI actuarial deficit to 0.44% of taxable payroll.

Introduced December 2, 2011 by Rep. Jeffrey Landry (R-LA)

Provisions and their individual impact on the Trust Fund: Allows all workers to choose, for each calendar year starting with 2012, whether or not to have their payroll tax rate reduced by 2%, which applies to all earnings covered by the OASDI program up to the tax max. The reduction would apply to both wage/salary workers and self-employed workers. For each year in which a worker chooses to have their payroll tax reduced, their NRA increases by 1 month.

Overall Fiscal Impact: Projections are based on an assumption that roughly 2/3 of all workers in each year would choose this option and both high and low-paid workers are equally likely to choose this option. The increased NRA for such workers would reduce the 75-year long-range OASDI actuarial deficit by 0.66% of payroll to 1.57%. OASDI annual program cost would be gradually reduced reaching 1% of payroll in 2051 and 1.61% in 2085. The net effect would improve the annual deficit for the 75th projection year (2085) by 1.53% of payroll, reducing the annual deficit under current law by about one-third. However, because of the very gradual effect on benefits in the projection period, the combined OASI and DI Trust Funds would still be projected to become exhausted in 2036.

Title IV of H.R. 4529 “The Roadmap for America’s Future Act of 2010”

Introduced January 27, 2010 by Rep. Paul Ryan (R-WI)

Individual Provisions of the Proposal:

- Alters the PIA benefit formula with progressive price indexing: The current PIA formula results in benefits across generations that grow at the rate of average wage growth. The purpose of the provision is to reduce benefit growth across generations for workers with career earnings at or above the maximum taxable amount to the rate of growth in the CPI, with lesser reductions in benefit growth across generations for workers with lower earnings, and no alteration in benefit growth across generations for lowest 30% of career earners.
- Provides a low-earner benefit enhancement for workers with long careers at low earning levels, starting at 30 years of earnings and scaled down proportionally for workers with a higher AIME.
- Index NRA for increases in life expectancy: Increase by 2 months per year until reaching an NRA of 67 for those attaining age 62 in 2021. After 2021, raise the NRA at the rate necessary to maintain the ratio of life expectancy at NRA to the difference between the NRA and 20 (expected to be an increase of one month per two years).
- Apply OASDI payroll tax to the total premium cost of employer sponsored health insurance. Specifically, any cost toward employer sponsored group health insurance borne by employees would cease to be deductible, and the cost borne by employers would be allocated to employees as if it had been wages for the purpose of payroll tax calculations, which would effectively increase OASDI taxes.
Title IV of H.R. 4529 “The Roadmap for America’s Future Act of 2010” (continued)

- Provide for special General Revenue transfers as needed to assure trust fund solvency.
- Provide for special transfers to the General Fund of the Treasury that would offset any prior General Revenue transfers as long as trust fund solvency is maintained.
- Establish voluntary, progressive individual accounts by:
  - Starting in 2012, allowing workers who are under age 55 on January 1, 2011 (those born in 1956 or later) to have a portion of their payroll taxes transferred to a PSA.
  - Reducing basic SS retired worker benefits of individual account participants and any SS aged survivor or aged spouse benefits paid as auxiliary benefits of individual account participants, with the reduction reflecting the degree of participating over their entire career.
  - Investing individual workers’ PSA assets through a central administrative authority operated by the Personal SS Savings Board (PSSSB), with a default lifecycle fund that is expected to be about equivalent to a lifetime portfolio allocation of 65% in broad indexed equity funds and 35% in corporate bonds.
  - Providing that each worker participating in the PSA would be guaranteed that the account balance, as of the month prior to the month that the annuity begins, would be at least as large as the participant’s total contributions accumulated with increases in the CPI-W.

**Overall Fiscal Impact:** For purposes of estimating Trust Fund impact, participation in PSAs is assumed to be 50%. Under all these plan provisions, the SS program would be expected to be solvent and to meet its benefit obligations throughout the long-range period of 2009-2083. The long-range OASDI actuarial deficit of 2.00% of payroll would be eliminated. The proposal meets the long-range criteria for sustainable solvency. Special General Fund transfers are expected to be needed under the plan in years 2037-2056, but offset by special transfers to the General Fund during the years 2063-2082.

**S. 2427 “Sustainable Solvency First for Social Security Act of 2006”**

Introduced March 16, 2006 by Sen. Robert Bennett (R-UT)

**Individual Provisions of the Proposal:**

- Basic benefits for OASI beneficiaries above the 30th percentile of career-average earners would be modified to provide for slower growth in benefits across succeeding cohorts of retirees starting in 2012. The largest reductions would be for workers with steady maximum taxable earnings. For these maximum earners, reduction would be equivalent to the full CPI-indexing of starting benefits as included in the President’s Commission to Strengthen Social Security of 2001. Reductions in starting benefit levels would be smaller for earners with lower career-average earnings.
- Move the transition of the NRA level becoming 67 to five years sooner, increasing the NRA by 2 months per year for those attaining retirement eligibility age (62) in years 2012 through 2017, reaching the ultimate NRA of 67 for those reaching 62 in 2017.
- Index OASI benefits for increases in life expectancy for OASI beneficiaries becoming eligible for aged OASI benefits in 2018 and later.
- Provide transfers from the General Fund as needed to prevent the trust funds from falling below 100% of the annual program cost.
Acronym Reference List

ACA: Affordable Care Act
AIME: Average Indexed Monthly Earnings
AWI: Average Wage Index
COLA: Cost of Living Adjustment
CPI-E: Consumer Price Index for the Elderly
CPI-W: Consumer Price Index for Urban Wage Earners and Clerical Workers
DHHS/HHS: Department of Health and Human Services
DI: Disability Insurance
HI: Hospital Insurance
NRA: Normal Retirement Age
OASDI: Old Age and Survivor’s Disability Insurance
OASI: Old Age and Survivor’s Insurance
PIA: Primary Insurance Amount
PSA: Personal Savings Account
SS: Social Security
SSA: Social Security Administration
SSI: Supplemental Security Income
Tax Max: Taxable Maximum
YOCs: Years of Coverage
YOWs: Years of Work
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Steverson, London

Stewart, Maxwell Slutz
~ Social Security (1937); Publisher: W.W. Norton & Co.*
Stiglitz, Joseph E.

Stockbridge, Ken

Stokes, Dillard
- *Social – But is it Security?* (1957); Publisher: America’s Future, Inc.**

Stuart, James
- *Social Security Disability Benefits: How to Get Quick Approval* (2013); Publisher: Liraz Publishing**

Subrahmanya, R. K. A.

Sullivan, Jim

Sulzer, Glenn

Sutherland, Peter

Szczepanski, Marek

Szuberla, Geri

Szymendera, Scott

Tabatabai, Nahid

Tadayoshi, Morii

Takayama, Noriyuki

Takekawa, Shogo

Tamborini, Christopher
Tanner, Michael D.
~ No Second Best: The Unappetizing Alternatives to Social Security Privatization (2002);
  Publisher: Cato Institute**
~ Disparate Impact: Social Security and African Americans (2001); Publisher: Cato Institute**
~ “Saving” Social Security is Not Enough (2001); Publisher: Cato Institute**
~ Common Cents, Common Dreams: A Layman’s Guide to Social Security Privatization (1999);
  ISBN: 978-1-8825-7776-7

Tausig, Michael K.

Taylor, Linda
~ Disabled Persons Complete Guide to Long-Term Disability and Social Security Disability
  (2011); Publisher: Casual Robot Media, LLC**

Thomas III, William W.

Thompson, PhD, Lawrence

Thornton, Patricia
~ Helping Disabled People to Work: A Cross-National Study of Social Security and
  Employment Provisions (A Report for the Social Security Advisory Committee) (1997);
  ISBN: 978-0-1176-2555-6

Tishler, Hace S.
~ Self-Reliance and Social Security, 1870-1917 (Series in American Studies No. 8) (1971);
  ISBN: 978-0-8046-9012-6

Tollennaar, Albertjan
~ Social Security as a Public Interest: A Multidisciplinary Inquiry Into the Foundations of the

Tomasson, Richard

Tomkiel III, Stanley A.
~ The Social Security Answer Book: Practical Answers to More Than 200 Questions on Social
~ Social Security Q&A: Your Guide to Navigating the System and Getting What You’re Owed
  (2002); ISBN: 978-1-5724-8216-6

Toru, Furuse
~ Social Security in Developed Countries: Germany (1999); ISBN: 978-4-1305-4124-4

Townsend, Peter
~ Building Decent Societies: Rethinking the Role of Social Security in Development (2009);
  ISBN: 978-9-2212-2995-8

Traver, David
~ Social Security Disability Advocate’s Handbook (2015); Publisher: James Publishing**
Treadwell, Lauren

Treonor, J. Robert

Treist, Robert K.

Trozan, Peter A.

Turnbull, John Gudert
~ Economic & Social Security (1968); Publisher: Ronald Press Co.,**

Turner, PhD, John A.

Tyson, Eric
~ Personal Finance for Seniors for Dummies (2010); ISBN: 978-0-4706-3697-8

Urbaniaik, Samuel
~ Social Security: Its Privatization and Potential Effects on American Poverty and Society (2012); Publisher: N/A,**

Van Allen, Edward J.
~ The Trouble with Social Security (1969); Publisher: Omnipress**

Van Buggenhout, Bea

Vance, Judy

Vandeburg, Michael

Van de Water, Paul N.

Van Ginneken, Wouter

Van Gorkom, J. W.
Van Hemel, Susan

Van Langendonck, Jef

Vaughn Switzer, Jacqueline

Vernon, Steve

Vonk, Gijsbert

Vosberg, CFP, ChFC, CLU, EA, Brian

Wadden, Alex

Wadhawan, S. K.
~ Social Security in Developing Countries (1994); ISBN: 978-8-1241-0186-5

Wagner, William J.
~ Social Security Source Book 2010: Social Security Coverage and Benefits, Medicare, Railroad Retirement, Benefits for Federal Civilian Employees,...Personnel and Veterans (2010);
~ ISBN: 978-0-8721-8996-6

Wahab, PhD, Elias

Walker, Robert

Walliser, Jan
~ Would Saving U.S. Social Security Raise National Saving? (1999); Publisher: International Monetary Fund**

Walton, Ricky H.

Wang, Dewen

Warner, Deborah
~ Social Security Programs in Africa and the Americas (2014); ISBN: 978-1-6332-1365-4

Warshawsky, PhD, Mark J.
~ Life-Cycle Saving, Limits on Contributions to DC Pension Plans, and Lifetime Tax Benefits (2001); ISSN: 1073-2489
Warshawsky, PhD, Mark J. (cont.)

Watkins, Don

Weisbrot, Mark

Whitaker, T. (w/ the International Labour Office)

White, Ellen G.
~ *Country Living* (2015 – Update to 1946 publication); ISBN: 978-1-5146-4216-0
~ *Country Living, An Aid to Moral and Social Security* (1946); Publisher: Review and Herald Publishing**

White, PhD, Jason T.

White, Joseph
~ *False Alarm: Why the Greatest Threat to Social Security and Medicare is the Campaign to ‘Save’ Them* (2001); ISBN: 978-0-8018-6665-4

White, Robin

Whiteman, Victor L.

Whitman, Debra B.

Wikeley, Nicholas J.

Wilborn, Etta L.
Wilborn, Ralph

Wilborn, Tim

Williams, David

Wilson, Jack W.

Wise, David A.
~ Facing the Age Wave (1997); ISBN: 978-0-8179-9482-2

Witte, Edwin E
~ Social Security Perspectives (1962); Publisher: University of Wisconsin Press**
~ The Changing Role of Labor, Management, and Government in the Quest for Security (1955); Publisher: Wayne University Institute of Industrial Relations**

Witte, Phil D.
~ What You Don’t Know About Turning 60 (2006); ISBN: 978-0-6840-4002-8

Wolfe, Jeffrey Scott
~ Social Security Disability and the Legal Professional (2002); ISBN: 978-0-7668-2115-6

Wolff, Edward N.

Wood, Penny
Wood, Penny (cont.)

Woods, Diane E.

Wunderlich, Gooloo S.

Wynne, Edward

Xiang, Gao
~ Social Security Management (2011); ISBN: 978-7-5112-0663-3

Xiang, Gu Min

Xiang, Li Jia

Yager, Fred

Yager, Jan

Youakim, PhD, Maurice
~ Social Security and Medicare for the New Millenium (2000); ISBN: 978-0-5951-4189-0

Young, Howard

Young, Mitchell
~ Social Security (Opposing Viewpoints) (2010); ISBN: 978-0-7377-4857-4

Yuan, Zheng Shang

Zakharov, Mikhail L’vovich

Zaman, Nadeem Uz
~ Social Security in UAE (2011); ISBN: 978-3-6560-1617-5

Zayatz, Tim A.
~ Social Security Disability Insurance Program Worker Experience (1999); Publisher: Social Security Administration Office of the Chief Actuary**

Zelinski, Ernie J.
Zhi, Gao Ling

Zürn, Michael

*ISBN #'s provided are the recent numbering system, ISBN-13, revised from the old ISBN-10 system, unless otherwise indicated.
**No ISBN available
Interesting Facts about Social Security

For most of our working lives, the concept of Social Security has been a bit abstract. Yes, we notice it every time we look at a paystub or certainly when we go through the annual income tax filing process and, yes, we dream about the day when we finally reach the golden age of retirement and we begin to see a return on what we’ve paid in through the years. But for the most part it’s a largely intangible concept during our early and mid-life working years.

As we approach that retirement phase, or when other factors cause us to think about Social Security and its place in American history, many of us tend to wonder about the lesser-known background items related to this enormous system and its origins. Here are a few little-known facts about Social Security that tend to keep inquiring minds awake at night:

- Social Security marked its 80th anniversary on August 12, 2015. The program was signed into law on that date by President Franklin D. Roosevelt.
- Since its inception, over 450 million different Social Security numbers have been issued (about 5.5 million new ones each year).
- Social Security numbers are not reused upon death.
- The 3-2-4 structure of your Social Security number has a purpose: the first three digits represent where you’re from (prior to 1972, they identified the state where you originally applied, and after that they identified the zip code of your mailed application). The second two were originally assigned to facilitate physical filing in the Social Security office, and the last four are simply serial numbers within the area/group.
- No Social Security numbers have ever been issued with 000, 666, or 900-999 as the first three digits, or zeros in the middle two or last four positions.
- There are three different types of Social Security cards issued: the card issued to U.S. citizens and permanent residents; a “not valid for employment” version; and a “valid for work only with DHS authorization” version.
- At its outset, Social Security pledged that the employee/employer withholding rate of 2% each, up to a maximum of $3,000 annually, would begin in 1949 and would never increase. That same pledge also indicated that eligible beneficiaries can get as much as $85 a month for life after age 65. (Of course, that was then, this is now!)

There are also some anecdotal items that have transpired during Social Security’s 80-year history, like the amusing tale of Hilda Schrader Whitcher. It seems her employer, E.H. Ferree Company of Lockport, NY elected to imitate reality by using her Social Security number on an insert in the wallets they were selling. Despite steps that were taken to ensure understanding that the insert was for display purposes only, more than 40,000 people claimed the number as their own. The result was chaotic for Mrs. Whitcher, who was subsequently issued a replacement number.
Interesting Facts about Social Security (continued)

Then there’s the recurring problem of accuracy in Social Security’s Death Master File. It was recently observed that this file lists at least 6.5 million active Social Security numbers belonging to people 112 years of age or older (the Gerontology Research Group reports that only 35 individuals worldwide are older than 112). Conversely, these records also indicate that more than 12,000 people each year are incorrectly declared dead, causing all manner of logistical difficulty in their daily lives.

So, it’s logical that with a program of this size there is an almost unlimited opportunity for interested parties to engage in lively conversation about the many nuances and details surrounding Social Security. Here are a few additional points that will help you be prepared to join in any impromptu debates you may encounter along the way:

- 59 Million Americans received benefits in April 2015 (42 million retired workers, 6 million surviving spouses, and 11 million disabled workers)
- The total amount paid out through Social Security in April, 2015 exceeded $72 million (the average monthly pay out was $1,219 per beneficiary)
- The maximum monthly payout to individual recipients is $2,366
- Cost of Living Adjustments (COLA) were first initiated in 1972, and currently use CPI-W (Consumer Price Index for Urban Clerical and Wage Earners) as its factor
- People with lower incomes receive higher ratios of annual benefits to taxes.
- For workers who earned average wages and retired at the age of 65 in 1980, it took 2.8 years of receiving old-age benefits to recover the value of their payroll taxes (including interest). For workers who retired in 2003, it will take 17.4 years. For workers who will retire in 2020, it will take 21.6 years. This assumes Social Security will have enough money to pay scheduled benefits for this entire period, which it is not projected to have.¹
- “Social Security replaces about 40 percent of an average wage earner’s income after retiring, and most financial advisors say retirees will need 70 percent or more of pre-retirement earnings to live comfortably.”²
- All taxes that have been paid into the Social Security system since its inception have already been (1) spent to pay for benefits, (2) spent to fund the administrative overhead of the program, or (3) loaned to the federal government.³

¹ http://www.justfacts.com/socialsecurity.asp
³ http://www.justfacts.com/socialsecurity.asp#f67
Through history, there have been a number of unique and celebrated people surfacing in the annals of Social Security. Among them are:

<table>
<thead>
<tr>
<th>Name</th>
<th>Notable Achievements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ackerman, Ernest</td>
<td>- First recipient of a lump-sum Social Security benefit check. In January, 1937 he received a check in the amount of 17 cents...a return on his total investment of 5 cents.</td>
</tr>
</tbody>
</table>
| Altmeyer, Arthur J.         | - Part of the committee to draft the original legislative proposal in 1934  
- Member of the Social Security Board from 1937-1953  
- One of the few responsible for how Social Security exists today |
| Burns, Eveline N.           | - Economist and educator at Columbia University  
- Member of the Committee on Economic Security in 1934 working on employment security issues  
- Authored three books on Social Security  
- First training consultant to the Social Security Board in 1936 |
| Epstein, Abraham            | - Early advocate of Old Age Security  
- His “European Plan” for social security was adopted by New York in 1935  
- Advocated for Social Welfare and Unions  
- Criticized Social Security Act for failing to provide government contributions, leaving unemployment to states, and creating its large reserve fund that reduced spending power |
| Fuller, Ida May             | - First person to receive monthly benefit pay outs  
- First check on January 31, 1940 for the amount of $22.54 |
| Fuller, Mary Falvey         | - One of the first two Public Trustees appointed as non-government overseers of Social Security and Medicare Trust Funds |
| Jaffe, Suzanne Denbo        | - One of the first two Public Trustees appointed as non-government overseers of Social Security |
| Perkins, Frances            | - Appointed as Franklin Roosevelt’s Secretary of Labor in 1933  
- First woman to hold a cabinet position in the United States  
- Played key role in writing New Deal legislation, including minimum wage laws  
- Involved in every aspect of creating the Social Security Act of 1935 |
| Roosevelt, Franklin D.      | - Signed the Social Security Act on August 14, 1935  
- Previously enacted a law as governor of New York to provide old-age pensions |
| Winant, John G.             | - Appointed as the first head of the Social Security Board in 1935 by Franklin Roosevelt  
- Held the position until 1937 |
| Witte, Edwin E.             | - “Father of Social Security”  
- Worked tirelessly as both a professor and a public servant  
- First president of the Industrial Relations Research Association in 1948 and president of the American Economic Association in 1956 |
## Appendix 1 – Additional SSA Staff

### Office of Budget, Finance, Quality, and Management

<table>
<thead>
<tr>
<th>Deputy Commissioner</th>
<th>Assistant Deputy Commissioner</th>
<th>Associate Commissioner</th>
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<tbody>
<tr>
<td>Reich, Elizabeth*</td>
<td>Hickman, Kate D.</td>
<td>Office of Financial Policy and Operations</td>
</tr>
<tr>
<td>410-965-5288</td>
<td>410-965-4507</td>
<td>Krabbe, Carla A.</td>
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<td></td>
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<td>410-965-0759</td>
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<td>Associate Commissioner</td>
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<td>Office of Budget</td>
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<td>Kind, Bonnie</td>
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<td>410-965-3501</td>
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<tr>
<td>Office of Acquisition</td>
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<td>and Grants</td>
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<td>Binstock, Seth P.</td>
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<td>410-965-9538</td>
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<tr>
<td>Associate Commissioner</td>
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<tr>
<td>Office of Security and</td>
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<td>Emergency Preparedness</td>
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<td>Garland, Jonas M.</td>
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<tr>
<td>Associate Commissioner</td>
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<tr>
<td>Office of Quality Review</td>
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<tr>
<td>Thompson, Amy G.</td>
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<tr>
<td>410-965-0569</td>
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</table>

### Quality Review Field Site Operation Directors

| Biggers, Patricia B.     | Tebbetts, Christine D.        | Donaldson, Darryl A.                                    |
|                          |                               |                                                          |
| Baltimore                | Boston                        | New York                                                |
| 410-966-9230             | 866-716-7420 ext. 14902       | 212-264-4055                                           |
| Graboyes, Diane M.       | Raines, Robert L.             | Byrns, Mary J.                                          |
| Philadelphia             | Atlanta                       | Chicago                                                 |
| 215-597-1188             | 404-562-5676                  | 312-575-6000                                           |
| Hayes, Sheena M.         | Taber, Carrie A.              | Horiuchi, Cathy B.                                      |
| Dallas                   | Kansas City                   | Denver                                                  |
| 214-767-3164             | 816-936-5151                  | 303-844-3694                                           |
| Moore, Darryl R.         | Toney, Rubie J.               |                                                          |
| San Francisco            | Seattle                       |                                                          |
| 877-700-4841 ext. 18047  | 206-615-2146                  |                                                          |

* Denotes member in acting position
<table>
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<th>Office of Communications</th>
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<tbody>
<tr>
<td><strong>Deputy Commissioner</strong></td>
<td>**Assistant Deputy</td>
</tr>
<tr>
<td>Walker, Douglas K.</td>
<td>Commissioner</td>
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<tr>
<td>410-966-2030</td>
<td>Gambino, Philip A.</td>
</tr>
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<td></td>
<td>410-966-2030</td>
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<tr>
<td><strong>Press Officer</strong></td>
<td><strong>Associate Commissioner</strong></td>
</tr>
<tr>
<td></td>
<td>LaVelle, LaVenia J.</td>
</tr>
<tr>
<td></td>
<td>410-965-8904</td>
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<tr>
<td><strong>Associate Commissioner</strong></td>
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<tr>
<td>Office of Communications</td>
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<td>Planning and Technology</td>
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<tr>
<td>Train, Laura N.</td>
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<td>410-965-4029</td>
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<tr>
<th>Office of Disability Adjudication and Review</th>
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<td><strong>Deputy Commissioner</strong></td>
<td>**Assistant Deputy</td>
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<tr>
<td>Sklar, Glenn E.</td>
<td>Commissioner</td>
</tr>
<tr>
<td>410-965-6006</td>
<td>Borland, James C.</td>
</tr>
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<td></td>
<td>410-965-5200</td>
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<tr>
<td><strong>Chief Administrative Law Judge</strong></td>
<td><strong>Associate Commissioner</strong></td>
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<tr>
<td></td>
<td>Office of the Chief</td>
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<tr>
<td></td>
<td>Administrative Law Judge</td>
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<tr>
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<td>Bice, Debra L.</td>
</tr>
<tr>
<td></td>
<td>703-605-8500</td>
</tr>
<tr>
<td><strong>Executive Director</strong></td>
<td><strong>Associate Commissioner</strong></td>
</tr>
<tr>
<td>Office of Appellate Operations</td>
<td>Office of Executive</td>
</tr>
<tr>
<td>Jonas, Patricia A.</td>
<td>Operations and Human</td>
</tr>
<tr>
<td>703-605-7100</td>
<td>Resources</td>
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<td>Julian, James R.</td>
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<td>703-605-8700</td>
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<tr>
<td><strong>Associate Commissioner</strong></td>
<td><strong>Associate Commissioner</strong></td>
</tr>
<tr>
<td>Office of Electronic Services</td>
<td>Office of Budget</td>
</tr>
<tr>
<td>and Strategic Information</td>
<td>Facilities and Security</td>
</tr>
<tr>
<td>Webb, Nancy O.</td>
<td>Biro, Frank</td>
</tr>
<tr>
<td>703-605-8396</td>
<td>703-605-8989</td>
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</tbody>
</table>

* Denotes member in acting position
## Appendix 1 – Additional SSA Staff (continued)

### Regional Chief Administrative Law Judges

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<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Sax, Carol A.</td>
<td>Boston</td>
<td>888-870-7578</td>
</tr>
<tr>
<td>Thompson, Sherry D.</td>
<td>Atlanta</td>
<td>404-562-1182</td>
</tr>
<tr>
<td>Laba, Sherianne</td>
<td>Kansas City</td>
<td>888-238-7975</td>
</tr>
<tr>
<td>DeLaittre, David J.</td>
<td>Seattle</td>
<td>206-615-2236</td>
</tr>
<tr>
<td>Morgan, Aaron M.</td>
<td>New York</td>
<td>212-597-1700</td>
</tr>
<tr>
<td>Rabaut, John J.*</td>
<td>Chicago</td>
<td>312-886-5252</td>
</tr>
<tr>
<td>LoBurgio, Nicholas J.</td>
<td>Denver</td>
<td>303-844-6100</td>
</tr>
<tr>
<td>Saunders, Joan Park*</td>
<td>Philadelphia</td>
<td>215-597-4100</td>
</tr>
<tr>
<td>Saunders, Joan Park</td>
<td>Dallas</td>
<td>214-767-9401</td>
</tr>
<tr>
<td>Horne, Jennifer M.*</td>
<td>San Francisco</td>
<td>415-705-2000</td>
</tr>
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</table>

### Office of the General Counsel

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<tr>
<th>Name</th>
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<tbody>
<tr>
<td>General Counsel</td>
<td></td>
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</tr>
<tr>
<td>Liu, Andy</td>
<td></td>
<td>410-965-0600</td>
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<tr>
<td>Deputy General Counsel</td>
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<tr>
<td>Callahan, Daniel F.*</td>
<td></td>
<td>410-965-0495</td>
</tr>
<tr>
<td>Associate General Counsel</td>
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<tr>
<td>Office of Program Law</td>
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<tr>
<td>Blair, Jeffrey C.</td>
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<td>410-965-3157</td>
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<tr>
<td>Executive Director</td>
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<tr>
<td>Office of Privacy and Disclosure</td>
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<tr>
<td>Moncada, Kirsten J.</td>
<td></td>
<td>410-965-0205</td>
</tr>
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</table>

### Regional Chief Counsels

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
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<tr>
<td>Michaels, Christopher A.*</td>
<td>Boston</td>
<td>617-565-2380</td>
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<tr>
<td>Conte, Stephen P.</td>
<td>New York</td>
<td>212-264-2216</td>
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<tr>
<td>Koch, Nora R.*</td>
<td>Philadelphia</td>
<td>215-597-1847</td>
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<td>Sloan, Mary Ann</td>
<td>Atlanta</td>
<td>404-562-1010</td>
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<td>Caldwell, Kathryn A.*</td>
<td>Chicago</td>
<td>877-800-7578 ext. 19138</td>
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<tr>
<td>McGaughran, Michael</td>
<td>Dallas</td>
<td>214-767-4660</td>
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<tr>
<td>Schmidt, Kristi A.</td>
<td>Kansas City</td>
<td>816-936-5756</td>
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<td>Lee, John J.</td>
<td>Denver</td>
<td>303-844-0013</td>
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<td>Calvert, Donna L.</td>
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<td>877-800-7578 ext. 19111</td>
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<tr>
<td>Morado, David F.</td>
<td>Seattle</td>
<td>206-615-2662</td>
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* Denotes member in acting position
## Appendix 1 – Additional SSA Staff (continued)

### Office of Human Resources

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<thead>
<tr>
<th>Position</th>
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<tbody>
<tr>
<td>Deputy Commissioner</td>
<td>Wells, Reginald F.</td>
<td>410-965-1900</td>
</tr>
<tr>
<td>Assistant Deputy Commissioner</td>
<td>Smallwood, Dorothy A.*</td>
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<tr>
<td>Director</td>
<td>Executive and Special Services Staff</td>
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<tr>
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<td>Doyle, Bonnie L.</td>
<td>410-965-4463</td>
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<td>Funciello, Thomas M.</td>
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<td>Almond, Kojuan L.</td>
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### Office of the Inspector General

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<td>O’Carroll, Patrick P.</td>
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<tr>
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<tr>
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<td></td>
<td>Robinson, Michael D.</td>
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<tr>
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<tr>
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### Office of Legislation and Congressional Affairs

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<tr>
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<td>Min, Royce B.</td>
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<tr>
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<tr>
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* Denotes member in acting position
## Appendix 1 – Additional SSA Staff (continued)

### Office of Operations

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<tr>
<th>Position</th>
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<td>Berryhill, Nancy A.</td>
<td>410-965-3145</td>
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<tr>
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<td>Horne, Mary L.</td>
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</tr>
<tr>
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<td>Jones, Erik N. D.*</td>
<td>410-965-7842</td>
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<tr>
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<td>Stricks, Rosemary G.*</td>
<td>410-965-5514</td>
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<tr>
<td>Office of Telephone Services</td>
<td>Bennett, Cynthia R.*</td>
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<td>Foushee, Janice G.</td>
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<td>Sabatino, Robin A.</td>
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<td>Stradtman, Terry M.</td>
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<td>Regional Commissioners</td>
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<td>Dorn, Linda M.</td>
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<td>Colon-Mollfulleda, Wanda*</td>
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* Denotes member in acting position
### Appendix 1 – Additional SSA Staff (continued)

#### Office of Retirement and Disability Policy

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<th>Name</th>
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<tr>
<td>Deputy Commissioner</td>
<td>Reno. Virginia P.</td>
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<tr>
<td>Assistant Deputy Commissioner</td>
<td>LaCanfora, Marianna</td>
<td>410-965-4507</td>
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<tr>
<td>Associate Commissioner</td>
<td>Office of Income Security Programs</td>
<td>Stanton, Shirleeta B.</td>
<td>410-966-9897</td>
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<tr>
<td>Associate Commissioner</td>
<td>Office of Retirement Policy</td>
<td>Hungerford, Thomas L.</td>
<td>410-965-3327</td>
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<tr>
<td>Associate Commissioner</td>
<td>Office of Data Exchange and Policy Publications</td>
<td>Evangelista, Stephen G.</td>
<td>410-965-6522</td>
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<td>Teel, Vance N.</td>
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#### Office of Systems/Office of the Chief Information Officer

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<tr>
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<td>Grzymiski, Thomas G.</td>
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<td>Sotaski, Frank</td>
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* Denotes member in acting position
### Appendix 1 – Additional SSA Staff (continued)

#### Office of Chief Strategic Officer

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<td>Burrell, Ruby D.</td>
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<td>Executive Director</td>
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<td>Director Office of Performance Management and Business Analytics</td>
<td>Payne, Avis H.</td>
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<tr>
<td>Director Office of Strategic Planning and Innovation</td>
<td>Funk, Paul E.*</td>
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#### Office of Chief Technology

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| Assistant Deputy Commissioner| Morenz, John C.| 800-772-1213                        |

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<td>Parry, Dan C.</td>
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* Denotes member in acting position
# Appendix 2 – Senate and House Subcommittees on Social Security

## Senate Finance Subcommittee on Social Security

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<thead>
<tr>
<th>Senator</th>
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<tr>
<td>Brown, Sherrod (D - OH)</td>
<td>Duggan, Abigail</td>
<td><a href="mailto:abigail_duggan@brown.senate.gov">abigail_duggan@brown.senate.gov</a></td>
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<tr>
<td>Heller, Dean (R - NV)</td>
<td>Wilkinson, Emily</td>
<td><a href="mailto:emily_wilkinson@heller.senate.gov">emily_wilkinson@heller.senate.gov</a></td>
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<tr>
<td>Isakson, Johnny (R - GA)</td>
<td>Bartolomeo, Jordan Lynn</td>
<td><a href="mailto:jordan_bartolomeo@isakson.senate.gov">jordan_bartolomeo@isakson.senate.gov</a></td>
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<tr>
<td>Scull, Tim (R - SC)</td>
<td>Catherine L. Phillips</td>
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<td>Schumer, Charles E. (D - NY)</td>
<td>Brand, Morgan S.</td>
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<td>Toomey, Patrick J. (R - PA)</td>
<td>Grantz, Bradley Dennis</td>
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## House Ways and Means Subcommittee on Social Security

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<tr>
<td>Becerra, Xavier (D – CA)</td>
<td>McCluskie, Sean Edward</td>
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<tr>
<td>Brady, Kevin (R – TX)</td>
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<td><a href="mailto:alyssa.palisi@mail.house.gov">alyssa.palisi@mail.house.gov</a></td>
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<td>Blumenauer, Earl (D – OR)</td>
<td>Donheffner, Kristen R.</td>
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<td>Doggett, Lloyd (D – TX)</td>
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# Appendix 3 – Former Members of the SSAB

## Democratic Senate Appointments

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<thead>
<tr>
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<tr>
<td>Hansen, Lori</td>
<td>10/94 - 9/00</td>
<td>• Policy Analyst at the National Academy of Social Insurance&lt;br&gt;• Former Technical Assistant to Social Security Administrator Robert Ball</td>
</tr>
<tr>
<td>Katz, Marsha</td>
<td>11/06 - 9/12</td>
<td>• Project Director at the University of Montana Rural Institute in Missoula&lt;br&gt;• Former Vice President of the Association for Community Advocacy in Ann Arbor, Michigan</td>
</tr>
<tr>
<td>Podoff, David</td>
<td>10/00 - 9/06</td>
<td>• Visiting Associate Professor in the Department of Economics and Finance at the Baruch College of the City University of New York&lt;br&gt;• Former Minority Staff Director and Chief Economist for the Senate Committee on Finance</td>
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## Democratic House Appointments

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<tr>
<td>Keys, Martha</td>
<td>11/94 - 9/05</td>
<td>• Former member of the U.S. House of Representatives representing the 2nd District of Kansas&lt;br&gt;• Former Special Advisor to the Secretary of Health, Education, and Welfare and Assistant Secretary of Education</td>
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# Appendix 3:
Former Members of the Social Security Advisory Board (continued)

## Republican Senate Appointments

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<th>Start Date</th>
<th>End Date</th>
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</table>
| Schieber, Sylvester J. | 1/98 | 9/09 | - Director of the Research and Information Center at Watson Wyatt Worldwide  
- Former Director of Research at the Employee Benefit Research Institute |
| Weaver, Carolyn | 10/94 | 9/97 | - Resident Scholar and Director of the Social Security and Pension Project at the American Enterprise Institute  
- Former Senior Advisor to the 1983 National Commission on Social Security Reform |

## Republican House Appointments

<table>
<thead>
<tr>
<th>Name</th>
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<th>Details</th>
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| Barnhart, Jo Anne | 3/97 | 11/01 | - Political and public policy consultant to state and local governments on welfare and social services  
- Former Assistant Secretary for Children and Families, Department of Health and Human Services |
| Singleton, Arthur "Pete" | 11/94 | 10/96 | - Resigned after appointment to Chief of Staff for the Ways and Means Committee  
- Staff member of the Ways and Means Committee  
- Served as a Marine in World War II |
### Presidential Appointments

<table>
<thead>
<tr>
<th>Name</th>
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| **Belt, Bradley** | 12/03 – 4/04 | • Resigned after appointment to Executive Director of the Pension Benefit Guarantee Corporation  
                   • Former President of the Washington Capital Group, Inc. |
| **Bilyeu, Dana**  | 12/06 – 9/10 | • Executive Officer of the Public Employees’ Retirement System of Nevada  
                   • Serves on the Public Employee Advisory Board for the International Foundation of Employee Benefit Plans |
| **Brooks, William** | 1/96 – 9/96 | • Director and Chairman of the Compensation Committee at the United American Healthcare Corporation  
                   • Former Trust Manager at the United Investors Realty Trust |
| **Brown, Jeffrey** | 10/06 – 9/08 | • Professor in the Department of Finance at the University of Illinois at Urbana-Champaign  
                   • Former Assistant Professor of Public Policy at Harvard University’s John F. Kennedy School of Government |
| **Daub, Hal**    | 1/02 – 9/06 | • Former member U.S. House of Representatives representing the 2nd District of Nebraska  
                   • Partner with the law firm Blackwell Sanders Peper Martin, and former Mayor of Omaha, Nebraska |
### Appendix 3: Former Members of the Social Security Advisory Board (continued)

<table>
<thead>
<tr>
<th>Name</th>
<th>Term</th>
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| Mathews, Harlan     | 1/96 - 10/97          | - Resigned October 1997  
- Former U.S. Senator representing Tennessee  
- Previously Secretary of the Cabinet for Tennessee Governor Ned McWherter and Tennessee’s State Treasurer |
| Ross, Stanford G.   | 10/97 – 9/02          | - Partner at law firm of Arnold & Porter LLP  
- Former Commissioner of Social Security and Public Trustee of the Social Security and Medicare Trust Funds |
| Shea, Gerald        | 1/96 – 11/97          | - Assistant to the president for Government Affairs at the AFL-CIO  
- Serves as a public representative on the Joint Commission on the Accreditation of Health Care Organizations  
- Founding Board member of the Foundation for Accountability |
| Warshawsky, PhD, Mark J. | 12/06 – 9/12    | - Director of Retirement Research at Watson Wyatt Worldwide  
- Serves on the Advisory Board of the Pension Research Council of the Wharton School |
| Weinberger, Mark    | 10/00 – 5/01          | - Resigned after appointment to Assistant Secretary of the Treasury for Tax Policy  
- Former Director of the U.S. National Tax Practice for Ernst & Young LLP |
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A

Aaron, Henry J., 19, 29, 63
Aasen, Henriette Sinding, 63
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