

CURRICULUM VITAE

Robert E. Litan

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Affiliations and Employment

- 2021- Shareholder, Berger Montague (Philadelphia) law firm, specializing
In antitrust and other complex business litigation
- 2014-21 Partner, Korein Tillery law firm (St. Louis and Chicago), specializing in
Antitrust and other complex business litigation
- 2017- Non-Resident Senior Fellow, The Brookings Institution, Washington,
D.C.

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

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

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

- 2012-14 Director of Research, Bloomberg-Government, Washington, D.C.
- Oversaw a team of analysts covering business impact of federal governmental decisions; authoring weekly columns on a wide range of policy topics behind the BGov paywall (and sometimes for Bloomberg.com).
- 2007-09 Contributing Editor, *Inc Magazine*
- 2003-12 Vice President, Research and Policy, Ewing Marion Kauffman Foundation
- Oversaw multi-million dollar research grant program and related personnel Relating to the Economics and Law of Economic Growth, Innovation And Entrepreneurship; Member of the Senior Management Team
- 2003-12 Non-Resident Senior Fellow, Economic Studies Program, The Brookings Institution
- Organizer and Editor, Annual Conference on International Financial Issues, with the Tokyo Club (2003-11)
- Director, AEI-Brookings Joint Center on Regulatory Studies (1998-2007)
- Co-Editor, The Brookings-Wharton Papers on Financial Services (1997-2003)
- 1996-2003 Vice President and Director, Economic Studies Program and Cabot Family Chair in Economics, The Brookings Institution
- Responsible for supervising the Institution's economic research program, its 26 scholars and support staff, and for administering and raising funds for a \$9 million annual research program; continuing research on financial institutions, trade, and legal and economic issues relating to the information revolution
- 1995-96 Associate Director, U.S. Office of Management Budget -- Responsible for budgets and clearance of policy for five cabinet agencies (Commerce, HUD, Justice, Treasury and Transportation) and most of the independent agencies of the U.S. Government (requiring supervision of approximately 70 professional staff)
- 1993-95 Deputy Assistant Attorney General, Antitrust Division, Department of Justice -- Supervision of approximately 150 attorneys and paralegals in non-merger civil antitrust investigations; Developing DOJ policy on regulatory

issues; Active participation in the development of the Administration's policies on telecommunications, trade and various regulatory issues

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

Board/Advisory Committee Memberships and Other Affiliations

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

2013-17 Member, Research Advisory Board, Committee for Economic Development
Previously 2007-2012, 1999-2001

2011-12 Bush Institute, Dallas Texas, Bush Fellow (on the Institute's "4% Growth
Project")

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

2011-12 Co-Chair, National Academy of Sciences Panel on Measuring Innovation

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

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

2009-10 Member, Pew Task Force on Financial Reform

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

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

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

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

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

2004 -07 Member, Proxy Governance Council, Folio Fn

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

2000- 02 Juniper Financial, Board of Advisers

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

1999-2009 Milken Review (Board of Editors)

1999-2001 American Antitrust Institute, Board of Advisers

1997-98 Chairman, National Research Council Committee on Disaster Loss Estimation

(And co-author of The Impacts of Natural Disasters: A Framework for Loss Estimation).

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

Awards

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

Teaching

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

Consulting Relationships

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

Education

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

Publications

Books

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

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

What Should Banks Do?, Brookings Institution, 1987.
Saving Free Trade: A Pragmatic Approach (with Robert Z. Lawrence),
 Brookings Institution, 1986.
Reforming Federal Regulation (with William D. Nordhaus), Yale
 University Press, 1983.

Books Edited

The Law and Entrepreneurship, co-editor with Anthony Luppino,
 (Edward Elgar Press, 2013)
The World in Crisis: Insights from Six Shadow Financial Regulatory
 Committees (e-book, available at www.aei.org and the Financial
 Institutions Center at the Wharton School, 2011).
Growing Old: Paying for Retirement and Institutional Money Management
 After the Financial Crisis, Co-editor with Yasayuki Fuchita and
 Richard Herring (Brookings Institution Press, 2011)
Rules for Growth: Promoting Innovation and Growth Through Legal
 Reform (Kauffman Foundation, 2011)
Handbook on Law, Innovation and Growth (Edward Elgar Press, 2011).
After the Crash: The Future of Finance. Co-editor with Yasuyuki Fuchita
 And Richard Herring (Brookings Institution Press, 2010)
Moving Money: The Future of Consumer Payments, Co-editor with Martin
 Baily (Brookings Institution Press, 2009)
Entrepreneurship and Openness: Theory and Evidence, co-editor with
 David B. Audretsch and Robert Strom (Edward Elgar, 2009)
Pooling Money: The Future of Mutual Funds, co-editor with Yasuyuki
 Fuchita (Brookings Institutions Press, 2008)
Building Inclusive Financial Systems: A Framework for Financial
 Access, co-editor with Michael S. Barr and Anjali Kumar
 (Brookings Institution Press, 2007)
New Financial Instruments and Institutions: Opportunities and Policy
 Challenges, co-editor, with Yasayuki Fuchita (Brookings Institution
 Press, 2007)
Financial Gatekeepers: Can They Protect Investors??", co-editor, with
 Yasayuki Fuchita (Brookings Institution Press, 2006)
Finance Crises: Lessons from the Past, Preparation for the Future, co-editor,
 with Gerard Caprio, James A. Hanson (Brookings Institution Press,
 2005)
The Future of State-Owned Financial Institutions, co-editor, with Gerald
 Caprio, Jonathan Fiechter and Michael Pomerleano (Brookings
 Institution Press, 2004)
The Future of Domestic Capital Markets in Developing Countries, co-editor
 With Michael Pomerleano and V. Sundararajan (Brookings
 Institution Press, 2003).
United We Serve: National Service and the Future of Citizenship, co-editor
 With E.J. Dionne and Kayla Meltzer Drogosz (Brookings Institution

- Press, 2003)
- The Future of North American Integration, co-editor with Peter Hakim (Brookings Institution Press, 2002)
- Financial Sector Governance: The Roles of the Public and Private Sectors, editor with Michael Pomerleano and V. Sundararajan (Brookings, IMF and World Bank, 2002)
- Open Doors: Foreign Participation in Financial Systems in Developing Countries, editor with Paul Masson and Michael Pomerleano (Brookings, IMF and World Bank, 2001)
- The Economic Payoff from the Internet Revolution (Brookings Institution Press, 2001, with Alice Rivlin)
- Managing Financial and Corporate Distress: Lessons from Asia, editor with Charles Adams and Michael Pomerleano (World Bank, IMF, and Brookings Institution, 2000)
- Finance in Emerging Markets: The Crisis in Emerging Markets (with Michael Pomerleano and Alison Harwood), World Bank and Brookings Institution, 1999.
- Assessing Bank Reform: FDICIA One Year Later (with George G. Kaufman), Brookings Institution, 1993.
- Verdict: Assessing The Civil Jury System, Brookings Institution, 1993.
- Down in the Dumps: Administration of the Unfair Trade Laws (with Richard Boltuck), Brookings Institution, 1991.
- The Liability Maze: The Impact of Liability Law on Safety and Innovation, co-editor (with Peter Huber), Brookings Institution, 1991.
- American Living Standards: Threats and Challenges, (co-editor with Robert Z. Lawrence and Charles L. Schultze and author of two chapters), Brookings Institution, 1988.
- Liability: Perspectives and Policy, (co-editor and co-author of two chapters, with Clifford M. Winston), Brookings Institution, 1988.

Commissioned Reports

- Entrepreneurial Leadership Must Help Meet America's 21st Century Challenges in a Post-Pandemic World, October, 2021, S&P Global <https://www.spglobal.com/en/research-insights/featured/social-Entrepreneurs> (with Ella Bell Smith, Matthew Slaughter, and Robert Lawrence)
- “A Strong Recovery Requires a Healthy Trade Credit Insurance Industry,” (Econ One, supported by Atradius, Coface, and Euler Hermes; co-Authoring with Yong Xu), July 8, 2020
- Good Intentions Gone Wrong: The Yet-To-Be-Recognized Costs of the Department Of Labor's Proposed Fiduciary Rule (with Hal Singer, supported by the Capital Group, July 2015)
- Vertical Integration in ICT Markets: A Cross-Country Analysis Expert

- Report of Robert Litan, March 2015 (filed before the Canadian Competition Bureau on behalf of TELUS)
- Unlocking Patents: Costs of Failure, Benefits of Success (with Hal Singer, Economists, Inc., November 12, 2014)
- Value Added Bank Supervision: A Framework for Safely Fostering Economic Growth (with John D. Hawke, on behalf of the American Bankers Association, April 2012)
- Early Childhood “Pay-For-Success” Social Impact Finance: A PKSE Bond Example to Increase School Readiness and Reduce Special Education Costs,” March 2012, Ready Nation and Kauffman Foundation,
http://humcap.uchicago.edu/RePEc/hka/wpaper/Dugger_Litan_2012early-childhood-pay.pdf (with Robert H. Dugger).
- Toward Reasonable Regulation of Debit Card Interchange Fees: The Case for Modifying the Federal Reserve Board’s December 16, 2010 Proposals, with Martin Baily (2011, on behalf of several major banks)
- The Economic Principles for Establishing Reasonable Debit Card Interchange Fees That Could Improve Consumer Welfare, with David Evans and Richard Schmalensee (2011, on behalf of several major banks), available at <http://ssrn.com/abstract=1769890>
- Economic Analysis of the Effects of the Federal Reserve Board’s Proposed Debit Card Interchange Fee Regulations on Consumers and Small Businesses, with David Evans and Richard Schmalensee (2011, on behalf of several major banks, available at <http://ssrn.com/abstract=1769887>).
- Hitting The Wrong Target: Why A “Wall Street” Transaction Tax Will Hit Main Street Investors And Miss The Mark on Other Fronts (NYSE Euronext, April 2010).
- The Benefits and Costs of Implementing “Return-Free” Tax Filing in the United States, March 2010 (with Jeff Eisenach and Kevin Caves) (for the Computer & Communications Industry Association)
- Uncollected Sales on Tax on Electronic Commerce: A Reality Check, February 2010 (with Jeff Eisenach)
- Vital Signs Via Broadband: Remote Health Monitoring Transmits Savings, Enhances Lives (Better Health Care Coalition, October, 2008)
- “Should Universities Be Agents of Economic Development?” in The Future of the Research University, Kauffman Foundation and the Max Planck Institute, 2008 (with Lesa Mitchell)
- Easing The Homeowners’ Insurance Crisis on the Atlantic and Gulf Coasts (with Frank Nutter and Marc Racicot), American Insurance Association/Reinsurance Association of America,

October 2007

Developing America's North Coast: A Benefit-Cost Analysis of a Great Lakes Infrastructure Program (with John Austin, Soren Anderson, and Paul Courant), Brookings Institution, Urban And Metropolitan Center, September, 2007.

Through Their Eyes: How Foreign Investors View and React to the U.S. Legal System (prepared for the U.S. Chamber of Commerce, August, 2007)

The Effects of Broadband Deployment on Output and Employment: A Cross-sectional Analysis of U.S. Data (with Robert Crandall and William Lehr, June, 2007, at www.brookings.edu)

The Benefits of New Wireline Video Competition for Consumers and Local Government Finances (with Robert Crandall, on behalf of the US Telecom Association, 2006)

Great Expectations: Potential Economic Benefits to the Nation from Accelerated Broadband Deployment to Older Americans and Americans with Disabilities (New Millennium Research Council, December, 2005)

The Top Ten Financial Risks to the Global Economy: A Dialogue of Critical Perspectives (co-editor, with Suzanne Nora Johnson and Richard Herring), Global Markets Institute, Goldman Sachs

The Effects of Spending on Collegiate Athletics (Sebago Associates, With Jonathan Orszag and Peter Orszag, commissioned by NCAA), 2003

Relationships in Financial Services: Are Anti-Tying Restrictions Out Of Date? (AEI-Brookings Joint Center for Regulatory Studies, May 2003)

Financial Privacy, Consumer Prosperity and the Public Good: Maintaining The Balance, AEI-Brookings Joint Center on Regulatory Studies, March 2003 (with Fred H. Cate, Michael Staten and Peter Wallison)

Unintended Consequences: The Risks of Premature State Regulation of Predatory Lending (on behalf of the American Bankers Association, 2003)

The Case for Government-Sponsored Terrorism Reinsurance for U.S. Aircraft Manufacturers (with CRA and on behalf of Boeing, GE, And United Technologies, 2002)

Assessing the Department of Homeland Security (with other Brookings co-authors, Brookings Institution, 2002)

An Analysis of the Fifth Government Report on the Costs and Benefits Of Federal Regulation, AEI-Brookings Joint Center for Regulatory Studies, 2002 (with Robert W. Hahn) [Similar reports for 2001, 2000, 1998]

- The Net Impact Study (with Hal Varian and Momentum Research, on behalf Of Cisco Corporation, January 2002)
- A Prudent Approach to Preventing “Predatory” Lending (on behalf of The American Bankers Association, February, 2001)
- The Community Reinvestment Act After Financial Modernization: A Final Report (U.D. Department of the Treasury, January, 2001, With Eric Belsky, Gary Fauth, Maureen Kennedy, Paul Leonard, And Nicolas P. Restinas)
- The Community Reinvestment Act After Financial Modernization: A Baseline Report (U.S. Department of the Treasury, April 2000, With Nicolas P. Restinas, Eric S. Belsky and Susan White Haig)
- Reforming Bank Capital (co-authored with other members of the Shadow Financial Regulatory Committee), AEI, 2000
- ATM Fees: An Economic Analysis (sponsored by the American Bankers Association, November 1999)
- Report of the President’s Commission to Study Capital Budgeting (Main Writer, 1999)
- Improving Regulatory Accountability (with Robert Hahn), AEI and Brookings, 1997
- An Agenda for Federal Regulatory Reform (with Robert Crandall, Christopher DeMuth, Robert Hahn, Pietro Nivola, Paul Portney), AEI and Brookings, 1997
- Options for Reinforcing and Expanding the Role of the Federal Home Loan Bank System, Financing Affordable Housing in America Conference (sponsored by Affordable Housing Advisory Council, Federal Home Loan Bank of San Francisco), Washington, D.C., April 20, 1993.
- The Economics of Credit Cards, 1993 (sponsored by MasterCard and Visa).
- Charting A Future For The Civil Jury System, Brookings Institution, 1992 (with G. Marc Whitehead)
- Consumers, Competition and Choice: The Impact of Price Controls on the Credit Card Industry, March 1992 (prepared for MasterCard International).
- Back To Basics: Solvency As the Primary Objective Of Insurance Industry Regulation, for State Farm Insurance Companies, October 1991.
- Protecting Taxpayers From Deposit Insurance: Bank Capital, Consumers Union, May 1991.
- A National Earthquake Mitigation and Insurance Plan: Response to Market Failures, The Earthquake Project, April 1991.
- The Banking Industry In Turmoil: A Report to the Financial Institutions Subcommittee on the Condition of the U.S. Banking Industry and the Federal Deposit Insurance Corporation, U.S. Government Printing Office, December 1990 (with James Barth and R. Dan

Brumbaugh, Jr., revised later into a book; see The Future of American Banking, above).

Justice For All: Reducing Costs and Delay In Civil Litigation, Brookings Institution, 1989 (with Mark Gitenstein).

A Blueprint for Restructuring America's Financial Institutions, Brookings Institution, 1989 (with George Benston, R. Dan Brumbaugh, Jack Guttentag, Richard Herring, George Kaufman, and Kenneth Scott).

Energy Modeling for an Uncertain Future, National Academy of Sciences, 1978 (with Tjalling C. Koopmans).

Articles

- “On its Own: Bangladesh can Save itself from Climate Change,” *Innovations, Bangladesh at 50*, 2022, <https://direct.mit.edu/itgg/issue/13/1-2>
- “On Climate Resilience, Time – past time – to toughen up,” *Milken Institute Review*, Third Quarter 2021 (with John Fleming)
- “Point, Counterpoint,” *Pennsylvania Gazette*, January/February, 2021, https://thepenngazette.com/pdfs/PennGaz0121_issue.pdf.
- “Scalpel not an Axe: Updating Antitrust and Data Laws to Spur Competition” (Progressive Policy Institute, 2018), https://www.progressivepolicy.org/wp-content/uploads/2018/09/PPI_AntitrustandDataLaws_2018.pdf.
- “Good and Bad Lessons in Finance from New Information,” Chapter 15 In Douglas D. Evanoff, A.G. Malliaris, and George Kauffman, *Public Policy & Financial Economics* (World Scientific, 2018)
- “Universal Wage Insurance and Lifetime Retraining: Good Ideas Whose Time Has Come,” *Milken Institute Review*, Fourth Quarter, 2016
- “A Winning Trade Policy for the United States,” *A CFR Discussion Paper*, September 28, 2016 (with Edward Alden), available at: https://rap.cfr.org/trade/winning-trade-policy-united-states/,DanaInfo=www.cfr.org+p38341?cid=otr-marketing_use-WinningTradePolicyPaper/.
- “America’s Brewing Debt Crisis: What Dodd-Frank Didn’t Fix,” *Foreign Affairs*, September/October 2016
- “Entrepreneurship, Innovation, and Antitrust,” *Report on Antitrust and Entrepreneurship*, American Antitrust Institute, July 2016, <http://www.antitrustinstitute.org/sites/default/files/Litan.pdf> and *Bulletin*, <https://journals.sagepub.com/doi/abs/10.1177/0003603X16673946>
- “Startup Slowdown: How the U.S. Can Regain Its Entrepreneurial Edge,” *Foreign Affairs*, January/February 2015
- “The Political Economy of Regulation after the Crisis,” in Alan Blinder, Andrew Lo, and Robert M. Solow, eds., *Rethinking the Financial Crisis* (Russell Sage Foundation, 2013).

- “Baseball’s Answer to Growth,” in Brendan Miniter, *The 4% Solution* (George W. Bush Institute, 2012)
- “Think of Start-ups As Shots on Goal,” *Harvard Business Review*, June 2012
- “Net Neutrality is Bad Broadband Regulation,” in Aaron S. Edlin and Joseph E. Stiglitz, *The Economists’ Voice 2.0: The Financial Crisis, Health Care Reform and More* (Columbia University Press, 2012) (with Hal J. Singer)
- “The Four Types of Capitalism, Innovation and Economic Growth,” in Dennis C. Mueller, ed., *The Oxford Handbook of Capitalism* (Oxford University Press, 2012, with William Baumol and Carl Schramm)
- “Excess Licensing Requirements are a Burden on Society,” *Harvard Business Review*, April 2012
- “An Empirical Analysis of Aftermarket Transactions by Hospitals,” *The Journal of Contemporary Health Law and Policy*, Vol. 28, No. 1, Fall 2011 (with Hal J. Singer and Anna Birkenbach)
- “The Current State of Data on Science and Engineering Workforce, And Commercial Innovation,” in Kaye Husbands Fealing, et al, Eds, *The Science of Science Policy* (Stanford Business Books, 2011) (with E.J. Reedy and Michael Teitelbaum)
- “Innovative Entrepreneurship and Policy: Toward Initiation and Preservation of Growth,” in Giorgio Calcagnini and Ilario Favaretto, eds., *The Economics of Small Businesses* (Physica-Verlaug, 2011) (with William Baumol and others)
- “Universities and Economic Growth: The Importance of Academic Entrepreneurship,” in Kauffman Task Force on Law, Innovation And Growth, *Rule for Growth* (Kauffman Foundation, 2011).
- “No-Cost Stimulus,” January-February, *American Interest*, Jan-Feb, 2011
- “Addressing the Next Wave of Internet Regulation: Toward a Workable Principle for Nondiscrimination,” *Regulation & Governance*, Vol. 4, 2010 (with Robert Hahn and Hal Singer)
- “Broken compensation structures and health care costs,” *Harvard Business Review*. <https://hbr.org/2010/10/broken-compensation-structures>, October 6, 2010 (with Hal Singer).
- “The Case for Entrepreneurship in R&D in the Pharmaceutical Industry,” *Nature Reviews/Drug Discovery*, September, 2010 (with Frank L. Douglas, V.K. Narayanan, and Lesa Mitchell)
- “An Entrepreneurial Recovery,” *Wilson Quarterly*, Spring 2010 (with Carl Schramm)
- “Origins of the Financial Crisis”, in Robert W. Kolb, ed., *Lessons from the Financial Crisis* (John Wiley, 2010) (with Martin Bailly and Matthew S. Johnson)

- “A Faster Path from Lab to Market,” *Harvard Business Review*, January-February 2010 (with Lesa Mitchell)
- “Regulating Systemic Risk,” in Laurence B. Siegel and Rodney N. Sullivan, *Insights into the Global Financial Crisis* (CFA Institute, December 2009)
- “Whither Financial Reform?,” *The Economist’s Voice*, Vol. 6, Issue 11, Article 8 (December 2009).
- “Getting Systemic Risk Regulation Right: An Agenda for the US,” *Central Banking*, Vol. XIX, No. 4, May 2009
- “Capitalism: Growth Miracle Maker, Growth Saboteur,” in Acs, Audretsch and Strom, eds., *Entrepreneurship, Growth and Public Policy* ((Cambridge University Press, 2009) (with William Baumol and Carl Schramm)
- “The Growth Solution,” *The American*, July/August 2008 (with Carl Schramm)
- “From the Special Issue Editors: Technology Commercialization and Entrepreneurship,” Introduction to Special Issue of *The Journal Of Product Innovation and Management*, 2008 (with Michael Song)
- “Can Europe Compete?” *Commentary*, Sept/Oct 2007 (with Carl Schramm)
- “Commercializing University Innovations: Alternative Approaches,” in Adam B. Jaffe, Josh Lerner and Scott, eds., *Innovation Policy And The Economy* (with Lesa Mitchell and E. J. Reedy, NBER, 2007)
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- Testimony on Privacy and Financial Services before the Subcommittee on Financial Institutions and Consumer Issues of the House Banking Committee, July 20, 1999
- Testimony on Proposed Regulatory Reform Legislation before the Senate Committee on Government Affairs, April 22, 1999
- Testimony on the European Privacy Directive before the House Committee On International Affairs, May 7, 1998
- Testimony on a proposed Congressional Office of Regulatory Affairs, Before the Subcommittee on National Economic Growth of the House Committee on Government Reform and Oversight, March 11, 1998
- Testimony on Regulatory Reform Legislation before Senate Committee on Government Affairs, February 24, 1998
- Testimony on IRS Restructuring before the National Commission on Restructuring the IRS, March 13, 1997

- Testimony on the Impact of Liability Law Trends on Innovation by Small Business before the Subcommittee on Competitiveness and Economic Opportunity of the Senate Commerce Committee, November 7, 1991.
- Testimony on Budgetary Risks of Problems in Banks, Thrifts and GSEs before the House Ways and Means Committee, March 13, 1991.
- Testimony on Deposit Insurance Reform before the Senate Banking Committee, March 12, 1991.
- Testimony on Condition of the U.S. Banking Industry and the Bank Insurance Fund, Financial Institutions Subcommittee of the House Banking Committee, December 17, 1990.
- Testimony on the Causes of the S&L Crisis before the Senate Judiciary Committee, August 14, 1990 (reprinted in Challenge, Nov-Dec 1990).
- Testimony on Financial Restructuring before the Subcommittee on Telecommunications and Finance of the House Energy and Commerce Committee, July 11, 1990.
- Testimony on the Condition of the U.S. Commercial Banking Industry before the Senate Committee on Banking, Housing and Urban Affairs, October 5, 1989.
- Testimony on the Condition of the FDIC before the Financial Institutions Subcommittee of the House Banking Committee, September 19, 1989 (reprinted in the American Banker, October 11, 1989).
- Testimony on the Long-Term Economic Outlook for the U.S. before the Joint Economic Committee of the U.S. Congress, February 23, 1989.
- Testimony on Proposed Thrift Capital Standards before the Federal Home Loan Bank Board, February 9, 1989.
- Testimony on Competitiveness and Concentration Issues Raised by Proposed Financial Restructuring Legislation before the Subcommittee on Monopoly of the House Judiciary Committee, September 14, 1988.
- Testimony on Repeal of New York's "Mini Glass-Steagall Act" before the Banking Committee of the New York State Legislature, January 26, 1988.
- Testimony on Proposed Financial Restructuring Legislation before the Senate Banking Committee, December 2, 1987.
- "Frameworks for Financial Product Deregulation," paper presented to the annual meetings of the Eastern Economic Association, March 1987.
- Testimony on "Financial Product Deregulation" before the Subcommittee on Commerce, Consumer and Monetary Affairs of the House Government Operations Committee, December 18, 1986.
- Testimony on "Reforming the U.S. Escape Clause" before the Trade Subcommittee of the House Ways and Means Committee, April 15, 1986.
- Testimony on "Legislative Veto and the Chadha Decision" before the Senate Subcommittee on Administrative Practice and Procedure of the Senate Judiciary Committee, July 1983.

Regular speeches, seminars on entrepreneurship, banking, insurance, international

trade and regulatory issues before academic, government and other professional audiences.

Bloomberg Publications (Sample)

Business Week, August, 2012, Bright Idea
 Paying for Sandy, Bloomberg.com home page, October 31
 Regulation in a second Obama Term, BGov Insight, November 7
 Business Implications of Deficit Reduction, BGov Study, December (with 3 BGov co-authors), 4 separate studies
 Economic Intelligence briefings based on deficit studies, 4 in December, 2012
 Obama/Bohener Plans Similar in Size, December 13, Insight (with Chris Payne)
 What it will take to get a deficit deal, Bloomberg.com, December 19, 2012
 Small Deal makes Big Deal Less Likely, BGovInsight, January 3, 2013
 Deficit Reduction: Serial Small Ball, Bloomberg.com, January 7, 2013
 Futurization of Swaps, BGov Commentary, January 16, 2013
 Some Chance for a Business Tax Deal, Bloomberg.com, January 24, 2013
 An Indirect way of limiting Too-Big-to-Fail, Bloomberg.com, January 24, 2013
 "Fundamental Change in Medicare will come -- eventually", ABA Experience, Vol. 22, No. 3, 2013
 Immigration and Innovation (paper for presentation at Stanford Research Institute conference, to be presented, March, 2013)
 "Obama and Bush Rules: Review from OIRA Record" (with Miguel Garrido, Study, February 5, 2013
 "Obama's Climate Challenge," Bloomberg.com, February 6, 2013.
 "Wal-Mart Bribery Scandal Shows US Anti-Corruption Push," Bloomberg.com BGov Brief, February 25, 2013
 "Broadband Policy Options" (with Afzal Bari), BGov, March 7, 2013.
 "Competition, Not Regulation, Is the Key to Faster Broadband," Bloomberg.com, March 11/12, 2013
 "Budget Games the US Economy," BWealth, March 2013
 "4% Growth Will Reduce the Deficit, but Hard to Achieve," Bloomberg.com, March 18, 2013 and BGov Insight (under a different name)
 "Rise of Online Courses Promises to Reshape US Higher Education," BGov Study, April 2-3, 2013
 "Obama Budget Not DOA," April 10, 2013 (with Loren Duggan)
 "Budget Gridlock," Bloomberg Black (for wealth clients), Q1, 2013
 "Will Immigration Overhaul Jump Start Entrepreneurship?", BGov Blg, April 19, 2013; Bloomberg.com, April 24, 2013
 "California May Join EU in Two-Front Internet Privacy Push," Bloomberg.com, May 1, 2013
 A BGov Blog on the Unemployment Numbers, May 4, 2013
 "The other Reinhart-Rogoff Debate", BGov (outside paywall) blog, May 8, 2013
 "The Rush to End Too-Big-To-Fail," Bloomberg Analysis, May 14, 2013

- ""The Benefits of a US-EU Trade Deal," Bloomberg.com, May 29, 2013
 "Not so fast on Too-Big-To-Fail," BGov Blog (with Chris Payne), June 4, 2013
 "Can Genes Really Be Patented?", Bloomberg.com, June 14, 2013
 ""Cool Summer Can't Ease Political Heat: BGOV Executive Outlook," June 21, 2013

Significant Consulting Assignments

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| 2021 | S&P Global (report on future challenges the US, with Ella Bell Smith, Matthew Slaughter, and Robert Lawrence), November 2021 |
| 2020 | Report on Trade Credit Insurance (supported by Atradius, Coface, and Euler Hermes) |
| 2015 | Capital Group (report with Hal Singer on proposed DOL Fiduciary Rule) |
| 2011-12 | American Bankers Association (report on bank supervision with John D. Hawke) |
| 2011 | Various banks (reports on Fed's proposed debit interchange fee rules) |
| 2007 | American Insurance Association (report on homeowners' insurance) |
| 2007 | Chamber of Commerce (report on impact of the U.S. legal system on Foreign direct investment) |
| 2006-07 | Financial Services Roundtable (study director for Blue Ribbon Commission On Mega-Catastrophes; primary author for study on Pandemic Flu) |
| 2005 | Committee on Capital Markets Regulation and Its Effects on U.S. Competitiveness (Author of section on Enforcement and Liability) |
| 2006 | Big Six Global Accounting Firms (assistance in preparing report on future of financial reporting) |
| 2005 | Securities Industries Association (report on financial services trade in the WTO Trade Negotiations) |
| 2002-03 | American Bankers Association (reports on predatory lending and credit card Regulation) |
| 2002-03 | NCAA (preparing report with Sebago on college athletic spending) |
| 2001 | World Bank (prepared report on Internet Commerce in Asia, with Robert Crandall) |
| 2001 | Monetary Authority of Singapore (prepared paper on trends in international finance) |

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

Date of Birth: May 16, 1950

Spouse: Margaret

Children: Ari and Alisa

Grandchildren: Atticus, Liora, Melanie, Yael