

Can We Afford Our Parents' and Grandparents' Retirement?

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Speaker Biographies

Nancy J. Altman has a thirty-year background in the areas of private pensions and Social Security. She is currently the Chairman of the Board of Directors of the Pension Rights Center, a nonprofit organization dedicated to the protection of beneficiary rights. She is the author of *The Battle for Social Security: From FDR's Vision to Bush's Gamble* (2005). From 1983 to 1989, Ms. Altman was on the faculty of Harvard University's Kennedy School of Government and taught courses on private pensions and Social Security at the Harvard Law School. In 1982, she was Alan Greenspan's assistant in his position as chairman of the bipartisan commission that developed the 1983 Social Security amendments. From 1977 to 1981, she was a legislative assistant to Senator John C. Danforth (R-Mo), and advised the Senator with respect to Social Security issues. From 1974 to 1977, she was a tax lawyer with Covington & Burling, where she handled a variety of private pension matters. A founding member of the National Academy of Social Insurance, she is also a former member of NASI's Board of Directors. Ms. Altman is a graduate of Radcliffe College and the University of Pennsylvania Law School.

Juliette Cubanski is Senior Policy Analyst for the Medicare Policy Project at the Henry J. Kaiser Family Foundation. Prior to her current position at the Kaiser Family Foundation, Ms. Cubanski was at Harvard University in various Research Assistant, Teaching Fellow, and Consultant positions. She was also a Policy Analyst for the California Health Policy Roundtable Project at the Center for Health and Public Policy Studies at the UC Berkeley School of Public Health from 1998 to 2004. Ms. Cubanski has authored or co-authored a number of policy briefs and reports on Medicare, Medicaid, and health policy. A member of the National Academy of Social Insurance since 2005, Ms. Cubanski received her Ph.D. in Health Policy with a concentration in Political Analysis from Harvard University.

Susan M. Daniels is a Consultant at Daniels & Associates. From 1998 to 2000, Ms. Daniels was Deputy Commissioner for Disability and Income Security Programs at the Social Security Administration. She joined the Clinton Administration in 1994 where she spearheaded the Administration's disability and employment reform activities resulting in the passage of The Ticket To Work And Work Incentives Improvement Act. Prior to that, Ms. Daniels was Associate Commissioner at the Administration on Developmental Disabilities, U.S. Department of Health and Human Services. From 1987 to 1988, she served on the President's Committee on Employment of Persons with Disabilities. She currently serves on the Advisory Board of *The Journal on Disability Income and Work Injury Compensation* of the Social Insurance Research Network (SIRN) and she was a co-chair of the Academy's 18th annual conference, "Older and Out of Work: Jobs and Social Insurance for a Changing Economy." A member of the National Academy of Social Insurance since 2001, Ms. Daniels received her Ph.D. in psychology from the University of North Carolina-Chapel Hill.

Theodore R. Marmor is Professor of Public Policy, Management, and Law, Emeritus of Yale University. In addition, he is a fellow of the Canadian Institute for Advanced Research. Professor Marmor has taught at the Universities of Wisconsin, Minnesota, Chicago, and at Harvard University

Kennedy School of Government. He has written and edited numerous articles and books including *Understanding Health Care Reform*; *The Politics of Medicare (2 editions)*; *Poverty Policy, Political Analysis and American Medical Care*; *Social Security: Beyond the Rhetoric of Crisis*, and *America's Misunderstood Welfare State: Persistent Myths, Enduring Realities*. His most recent book, *Fads, Fallacies, and Foolishness in Medical Care Management and Policy*, comes out this year (2007). He currently serves on the Advisory Board of *The Journal on Health Care Delivery and Financing* of the Social Insurance Research Network (SIRN). A founding member and former member of the Board of Directors of the National Academy of Social Insurance, Professor Marmor received his Ph.D. in the history of American civilization from Harvard University.

Thomas P. Miller is a resident fellow at the American Enterprise Institute. He is also a senior health economist for the Joint Economic Committee of the U.S. Congress. Previously, he was Director of Health Policy Studies at the Cato Institute. A lawyer by training and a former journalist, Miller has worked on issues ranging from Medicare prescription drug benefits to medical savings accounts. While at the committee, he worked on social security reform legislation and organized a number of hearings that focused on reforms in private health care markets. He received his B.A. from New York University, and his J.D. from Duke Law School.

Marilyn Moon is currently Vice President and Director of the Health Program at the American Institutes for Research. Previously, she was a Senior Fellow in the Health Policy Center of the Urban Institute from 1994-2003, and served as Public Trustee of the Social Security and Medicare Trust Funds from 1995 to 2000. In the fall of 1989, she served as a consultant to the Pepper Commission. From 1986 to 1989, Ms. Moon was Director of the Public Policy Institute at the American Association of Retired Persons. Prior to that, she worked as a Senior Research Associate at the Urban Institute, a Senior Research Analyst at the Congressional Budget Office, and as an Associate Professor of economics at the University of Wisconsin–Milwaukee. From 1993 to 2001, she wrote a column in *The Washington Post* answering questions on health care coverage. A founding member of NASI, Ms. Moon has served on its Board of Directors and as its President from 2005-2007. She also chaired NASI's Study Panel on Medicare Financing. She received her Ph.D. in economics from the University of Wisconsin.

Virginia Reno is Vice President for Income Security at the National Academy of Social Insurance where she plans and directs the Academy's work on retirement income, workers' compensation, disability insurance and related programs. She led the Academy's 2005 study, *Uncharted Waters: Paying Benefits from Individual Accounts in Federal Retirement Policy*, and prior NASI studies of the economics of privatizing Social Security and of ways to strengthen the Social Security disability programs to promote rehabilitation and work. Before coming to the Academy, Ms. Reno held research and policy positions at the U.S. Social Security Administration (SSA). She was staff director of the Policy Council that advised the Commissioner of Social Security on legislative, regulatory and administrative issues and directed the program analysis staff in SSA's office of research and statistics. Ms. Reno has published research on Social Security, private pensions, retirement policy, public opinion about Social Security, and the impact of benefit and tax systems on women and families. A fellow of the TIAA-CREF Institute and a founding member of the National Academy of Social Insurance, Ms. Reno served in the U.S. Peace Corps in West Africa and received her B.A. from the Honors College of the University of Oregon.

Margaret C. Simms is a Senior Fellow at the Urban Institute, directing its Low-Income Working Families Project. Previously, she was Vice President for Governance and Economic Analysis of the Joint Center for Political and Economic Studies. Before joining the staff of the Joint Center in 1986, she was Director of the Minorities and Social Policy Program at the Urban Institute. Earlier she taught at Atlanta University, Clark College and the University of California–Santa Cruz. She is

a member of the American Economic Association, the Association for Public Policy Analysis and Management, and the National Economic Association. Her publications include *Economic Perspectives on Affirmative Action; Job Creation: Prospects and Strategies* (edited with Wilhelmina A. Leigh), and *The Economic Well-Being of Minorities During the Reagan Years*. A member of the National Academy of Social Insurance since 1994, Ms. Simms now serves on its Board of Directors and as President. She received her Ph.D. in economics from Stanford University and her BA from Carleton College.