

Laurence J. Kotlikoff

Positions

William Warren Fairfield Professor, Boston University
Professor of Economics, Boston University
President, Economic Security Planning, Inc.
Fellow of the American Academy of Arts & Sciences
Research Associate, The National Bureau of Economic Research
Fellow of the Econometric Society

Contact

Department of Economics, Boston University
270 Bay State Road, Boston, MA 02215
cell: 617 834-2148, work: 617 353-4002
kotlikoff@gmail.com, laurence.kotlikoff@economicsecurityplanning.com, kotlikoff@bu.edu

Websites

kotlikoff.net
larrykotlikoff.substack.com
economicsecurityplanning.org
maxifiplanner.com
maximizemysocialsecurity.com

Education

B.A. Economics, University of Pennsylvania, 1973
Ph.D. Economics, Harvard University, 1977

Academic Experience

Research Associate, National Bureau of Economic Research, 1977-present
Post Doctoral Fellow, University of California, Los Angeles, 1977-1980
Visiting Scholar, National Bureau of Economic Research, Fall 1978, Fall 1983
Assistant Professor, Yale University, 1980-1981
Associate Professor, Yale University, 1981-1984
Research Associate, Cowles Foundation, Yale University, 1980-1984
Senior Economist, President's Council of Economic Advisors, 1981-1982
Visiting Fellow, The Hoover Institution, 1984
Professor of Economics, Boston University, 1984-present
Chairman, Boston University Department of Economics, 1986-1989 and 2001-2005
Houblon-Norman Fellow, The Bank of England, 1998
Visiting Professor, Massachusetts Institute of Technology, 1990-1991

Honors, Scholarships and Fellowships

Summa Cum Laude, University of Pennsylvania, 1973
Phi Beta Kappa, 1973
Harvard University Scholarship, 1973 - 1977
Board of Governors, Federal Reserve System, Student Intern, 1975
Hoover Foundation Fellowship, 1976-1977

Foundation for Research in Economics, Post Doctoral Fellowship, 1977-1980
Research Associate, The National Bureau of Economic Research 1980 -
Fellow of the Econometric Society, 1992-
Houblon-Norman Fellow, The Bank of England, 1998
Member of the Executive Committee, The American Economic Association, 1997-2002
Member of the Nominating Committee, The American Economic Association, 2001-2002
Kirby Distinguished Visiting Professor, Texas A&M University, 1999
Research Fellow, CESifo, 1999-
Delivered the Caroli Lectures, Universidad Torcutato di Tella, Buenos Aires, May 2002
Lecturer at the 35th NAKE Workshop, December 2003
Fellow of the American Academy of Arts & Sciences, 2005 –
Senior Fellow, National Center for Policy Analysis, 2006 –
Recipient of the 2009 RIIA Award for Achievement in Applied Retirement Research
Named a William Fairfield Warren Professor of Boston University, 2009
Visiting Fellow of the New Zealand Reserve Bank and Victoria University, 2012
Head of the International Dept of Fiscal Sustainability, Center for Macroeconomics and Finance, The Gaidar Institute, 2012-
Keynote Speaker, St. Gallen Symposium, 2014
Keynote Speaker, World Knowledge Forum, 2014
Awarded Honorary Doctorate by the University of Bern, 2014
A winner of the 2016-2017 *Demography Prize* awarded by the Foundation for the Rights of Future Generations and the Intergenerational Foundation.
Think Advisor Top 25 List

Professional Activities

Associate Editor, American Economic Review, 1981-1984
Consultant, U.S. Department of Labor, 1978-1981
Visiting Scholar, International Monetary Fund, August-September, 1983
Consultant, The World Bank, off and on since 1985
Visiting Scholar, International Monetary Fund, June-July, 1988
Consultant, OECD, 1988
Consultant, International Monetary Fund, off and on since 1989
Consultant, Swedish Ministry of Finance, 1989
Consultant, The Bank of Italy, 1990-1991
Consultant, The Joint Tax Committee, 1991
Consultant, Norwegian Ministry of Finance, 1993
Consultant, The World Bank, 1991-1995
Consultant, The Bank of Japan, 1993
Consultant, Merrill Lynch, 1993-1994, 1998, 2001
Associate Editor, The Japanese Economic Review, 1994-1998
Consultant, Fidelity Investments, 1994
Consultant, The Government of Bolivia, 1993-1996, 2002
Consultant, The New Zealand Treasury, 1995
Consultant, The American Council of Life Insurance, 1995
Consultant, H.M. Treasury, 1997-1998
Consultant, The Government of Bulgaria, 1999
Co-Director, HIID and EDI Workshop on Pension Reform, 1997, 1998, and 1999
Consultant, The Government of Russia, 2000
Consultant, The Government of China, 2000
Consultant, AT&T, 2002-

Member, Joint Committee on Taxation, Blue Ribbon Panel on Dynamic Scoring, 2002
Consultant, The Gaidar Institute, 2015-2022
Consultant, The Federal Reserve Bank of Atlanta, 2018 -

Congressional Testimony

Testimony, Senate Finance Committee, U.S. Congress, 1981
Testimony, Senate Labor Subcommittee on Pensions, 1983
Testimony, House Ways and Means Committee, 1989
Testimony, Senate Finance Committee, 1990
Testimony, Senate Finance Committee, Subcommittee on the Deficit, 1991
Testimony, Joint Economic Committee, 1992
Testimony, Senate Finance Committee, 1993
Testimony, Senate Finance Committee, 1995
Testimony, House Ways and Means Committee, 1995
Testimony, Joint Economic Committee, 1995
Testimony, House Budget Committee, 1996
Testimony, Senate Labor and Human Resources Subcommittee on Aging, 1996
Testimony, House Ways and Means Committee, Subcommittee on Social Security, 1997
Testimony, House Budget Committee, Subcommittee on Social Security, 1999
Testimony, House Ways and Means Committee, 2000
Testimony, House Budget Committee, 2000
Testimony, House Ways and Means Committee, 2011
Testimony, House Ways and Means Committee, 2014
Testimony, Senate Banking Committee, 2015

Books

1. *Money Magic – an Economist’s Secrets to More Money, Less Risk, and a Better Life*, Little, Brown Spark, 2022.
2. *You’re Hired – A Playbook for Fixing America’s Economy*, available at www.kotlikoff.net, 2016.
3. *Get What’s Yours -- The Revised Secrets to Maxing Out Your Social Security Benefits* (with Phil Moeller and Paul Solman), Simon & Schuster, 2016.
4. *Get What’s Yours – The Secrets to Maxing Out Your Social Security Benefits* (with Phil Moeller and Paul Solman), Simon & Schuster, 2015.
5. *The Economic Consequences of the Vickers Commission*, Civitas, 2012.
6. *The Clash of Generations – Saving Ourselves, Our Children, and Our Economy* (with Scott Burns), MIT Press, 2012.
7. *Jimmy Stewart Is Dead – Ending the World’s Financial Plague with Limited Purpose Banking Before It Strikes Again*, John Wiley & Sons, Inc., 2010.
8. *Spend ‘Til the End – The Revolutionary Guide to Raising Your Living Standard, Today and When You Retire*, Simon & Schuster, (with Scott Burns), 2008.

9. *The Healthcare Fix – Universal Insurance for All Americans*, MIT Press, 2007.
10. *The Coming Generational Storm*, (with Scott Burns), MIT Press, 2004.
11. *Generational Policy*, The 2002 Caroli Lectures, MIT Press, 2003.
12. *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*, MIT Press, 2001.
13. *Generational Accounting Around the World*, co-edited with Alan Auerbach and Willi Leibfritz, NBER volume, University of Chicago Press, 1999.
14. *Macroeconomics: An Integrated Approach* Second Edition, (with Alan Auerbach), MIT Press, 1998.
15. *Macroeconomics: An Integrated Approach* (with Alan Auerbach), Southwestern Publishing Co., 1994.
16. *Generational Accounting*, The Free Press, 1992.
17. *What Determines Savings*, MIT Press, 1989.
18. *The Wage Carrot and the Pension Stick: Retirement Benefits and Labor Force Participation* (with David Wise), The W. E. Upjohn Institute for Employment Research, 1989.
19. *Dynamic Fiscal Policy* (with Alan Auerbach), Cambridge University Press, 1987.
20. *Pensions in the American Economy* (with Daniel Smith), University of Chicago Press, 1983.

Articles Under Review or About to Be Submitted

21. “When Interest Rates Go Low, Should Public Debt Go High?” (with Johannes Brumm, Xiangyu Feng, and Felix Kubler), revised and re-submitted, *American Economic Journal: Macroeconomics*.
22. “Studying Generational Risk in a Large-Scale, Life-Cycle Model?”, (with Jasmina Hasanhodzic), January 2022, 2nd revised and re-submitted to *The Journal of Money, Banking, and Credit*.
23. “Simulating Endogenous Global Automation,” (with Seth Benzel, Guillermo Lagarde, and Victor Ye), NBER WP, will be submitted to the *American Economic Journal: Macroeconomics*.
24. “Does the Fiscal System Discourage Marriage,” (with Elias Illin and Melinda Pitts), submitted to *Tax Policy and the Economy*.
25. “Can Today’s and Tomorrow’s World Uniformly Gain from Carbon Taxation?” (with Andrey Polbin, Felix Kubler, and Simon Scheidegger), NBER WP, submitted to *The European Economic Review*.
26. “The Future of Global Economic Power,” (with Seth Benzel, Guillermo Lagarde, Kristina Nesterova, Victor Ye, and Andrey Zubarev), NBER WP, will be submitted to *The European Economic Review*, February, 2023.

27. "The Marginal Net Taxation of Americans' Labor Supply," (with David Altig, Alan Auerbach, Elias Illin, and Victor Ye), NBER WP, being revised for submission to *The Journal of Political Economy* in March 2023.
28. "Robots Are Us," (with Seth Benzell, Guillermo Lagarde, and Jeffrey Sachs), NBER WP, will be submitted to *The Journal of Macroeconomics*.

Articles in Journals

29. "U.S. Inequality, Fiscal Progressivity, and Work Disincentives," (with Alan Auerbach and Darryl Koehler), forthcoming, *The Journal of Political Economy*, June 2023.
30. "The Fast Track to Global Carbon Taxation," forthcoming in *Accelerating the Green Energy Transition: How Getting Off Fossil Fuels Can Save the Planet and Foster Peace*, Christian Gollier and Dominic Rohner, eds., CEPR volume, 2023.
31. "How Much Lifetime Social Security Benefits Are Americans Leaving On the Table?," (with David Altig and Victor Yifan Ye), forthcoming, *Tax Policy and the Economy*, 2023.
32. "Are Deficits Free?" (with Johannes Brumm, Xiangyu Feng, and Felix Kubler), *The Journal of Public Economics*, 2022.
33. "Does 'Prediction Machines' Predict Our Economic Future?," *The Journal of Economic Literature*, 2022.
34. "Pareto-Improving Carbon-Risk Taxation," (with Felix Kubler, Andrey Polbin, and Simon Scheidegger), *Economic Policy*, 2021.
35. "Banks as Potential Crooked Secret Keepers," (with Timothy Jackson), *The Journal of Money, Banking, and Credit*, 2021.
36. "Making Carbon Taxation a Generational Win-Win," (with Felix Kubler, Andrey Polbin, Jeffrey Sachs, and Simon Scheidegger), *The International Economic Review*, September 2020.
37. "Did the 2017 Tax Reform Discriminate against Blue State Voters?" (with Alan Auerbach, Patrick Higgins, Darryl Koehler, Ellen Terry, and Victor Ye), *The National Tax Journal*, 2020.
38. "Leveraging Prosperity's Prosperity" (with Johannes Brumm and Felix Kubler), *American Economic Review Papers and Proceedings*, 2020.
39. "Better Care Plan: A Public Option Choice," (with George C. Halvorson, Stephen M. Shortell, Elizabeth Mitchell, Richard M. Scheffler, John Toussaint, Peter A. Wadsworth, and Gail R. Wilensky). *Health Affairs*, 2020.
40. "Valuing Government Obligations When Markets Are Incomplete," (with Jasmina Hasanhodzic), *The Journal of Money, Credit, and Banking*, April 2019.

41. "Is Uncle Sam Inducing the Elderly to Retire?" (with Alan Auerbach, Darryl Koehler, and Manni Yu), *Tax Policy and the Economy*, 2017.
42. "Pension System Solvency – From Linguistics to Economics," *Swiss Journal of Economics and Statistics*. June 2016.
43. "The Fiscal Gap – An Estimate for Russia" (with Evgeny Goryunov and Sergey Sinelnikov-Muryley), *Russian Journal of Economics*, September 2015.
44. "The World's Interconnected Demographic and Fiscal Transition," (with Sabine Jokisch and Hans Fehr), *Journal of the Economics of Aging*, August 2013.
45. "What Does the Corporate Income Tax Tax? A Simple Model Without Capital" (with Jianjun Miao), *Annals of Economics and Finance*, May 2013.
46. "Why Aren't Developed Countries Saving?" (with Isabella Dobrescue and Alberto Motta), *European Economic Review*, June 2012.
47. "Limited Purpose Banking – From "Trust Me" to "Show Me" Banking", (with Christophe Chamley and Herakles Polemarchakis), *American Economic Review*, May 2012.
48. "The Excess Burden of Government Indecision," (with Francisco Gomes and Luis Viceira), *Tax Policy and the Economy*, NBER, volume 26, October 2011.
49. "Fixing Social Security: What Would Bismarck Do?," *National Tax Journal*, June 2011.
50. "Global Growth, Aging and Inequality Across and Within Generations," *The Oxford Review of Economic Policy* (with Hans Fehr and Sabine Jokisch), 2010.
51. "Fixing Healthcare Before It Fixes Us," in *The Socioeconomics of Health Care and the Practice of Urology*, Kevin R. Loughlin, ed., *Urologic Clinics of North America*, 36 (1), February 2009, 29-36.
52. "How Regional Differences in Taxes and Public Goods Distort Life Cycle Location Choices," (with Christian Hagist and Bernd Raffelheuschen), *Hacienda Pública Española*, 2009.
53. "Who's Going Broke? Comparing Growth in Public Health Expenditure," (with Christian Hagist), *Hacienda Pública Española*, 2009.
54. "Optimal Life-Cycle Investing with Flexible Labor Supply: A Welfare Analysis of Life-Cycle Funds," (with Francisco J. Gomes and Luis M. Viceira), *American Economic Review*, May 2008.
55. "Economics' Approach to Financial Planning," *The Journal of Financial Planning*, March 2008.
56. "Pension Reform as the Triumph of Form over Substance," *The Economists' Voice*, January 2008.
57. "Fertility, Mortality and the Developed World's Demographic Transition," (with Hans Fehr and Sabine Jokisch), *Journal of Population Modeling*, 2008

58. "Does It Pay, at the Margin, to Work and Save? – Measuring Effective Marginal Taxes on Americans' Labor Supply and Saving," (with David Rapson), *Tax Policy and the Economy*, NBER volume, MIT Press, volume 21, 2008.
59. "Mitigating America's Demographic Dilemma by Pre-funding Social Security," (with Kent Smetters and Jan Walliser), *The Journal of Monetary Economics*, March 2007.
60. "Simulating the Dynamic Macroeconomic Effects of the FairTax," *The National Tax Journal*, (with Sabine Jokisch), 2007.
61. "Big Ideas: Pay Now or Pay Later" The Milken Review, Third Quarter 2006.
62. "Taxing Sales Under the FairTax – What Rate Works?" (with Paul Bachman, Jonathan Haughton, Alfonso Sanchez-Penalver, David G. Tuerck), *Tax Notes*, November 2006.
63. "Saving and Life Insurance Holdings at Boston University – A Unique Case Study," National Institute for Economic and Social Research (with B. Douglas Bernheim, Solange Berstein, and Jagadeesh Gokhale), National Institute Economic Review, 2006.
64. "The Role of Immigration in Dealing with the Developed World's Demographic Transition," (with Hans Fehr and Sabine Jokisch), *FinancArchiv*, 2004.
65. "Are Life Insurance Holdings Related to Financial Vulnerabilities?" (with Douglas Bernheim, Kathrine Carman, and Jagadeesh Gokhale), *Economic Inquiry*, October 2003.
66. "Mismatch Between Life Insurance Holdings and Financial Vulnerabilities -- Evidence from the Health and Retirement Survey," (with Douglas Bernheim, Lorenzo Forni, and Jagadeesh Gokhale), *The American Economic Review*, March 2003.
67. "Who Gets Paid to Save?" (with Jagadeesh Gokhale), *Tax Policy and the Economy*, NBER volume 17, MIT Press, 2003.
68. "Simulating the Transmission of Wealth Inequality," (with Jagadeesh Gokhale), *The American Economic Review*, May 2002.
69. "Simulating the Transmission of Wealth Inequality via Bequests," (with Jagadeesh Gokhale, James Sefton, and Martin Weale), *The Journal of Public Economics*, 79, 2001.
70. "Simulating Fundamental Tax Reform in the U.S." (with David Altig, Alan Auerbach, Kent Smetters, and Jan Walliser), *The American Economic Review*, 91 (3), 2001.
71. "Generational Accounting in the UK," (with Roberto Cardarelli and James Sefton), *The Economic Journal*, November 2000.
72. "How Much Should Americans be Saving for Retirement?" (with B. Doug Bernheim, Lorenzo Forni, and Jagadeesh Gokhale), *The American Economic Review*, May 2000
73. "The Degeneration of EMU," (with Niall Ferguson), *Foreign Affairs*, March 2000.

74. "Privatizing Social Security in the U.S.: Comparing the Options," (with Kent A. Smetters and Jan Walliser), *Review of Economic Dynamics*, 2 (3), July 1999.
75. "Generational Accounting Around the Globe," (with Bernd Raffelheuschen), *The American Economic Review*, May 1999.
76. "Social Security's Treatment of Postwar Americans," (with Steven Caldwell, Alla Gantman, Jagadeesh Gokhale, Mellissa Faverault, and Thomas Johnson), *Tax Policy and the Economy*, 13, 1999.
77. "Social Security: Privatization and Progressivity," (with Kent Smetters and Jan Walliser), *American Economic Review*, May 1998.
78. "The Personal Security System: A Framework for Reforming Social Security," (with Jeffrey A. Sachs), *Federal Reserve Bank of St. Louis Review*, March/April 1998.
79. "Privatizing U.S. Social Security: Some Possible Effects on Intergenerational Equity and the Economy," *Federal Reserve Bank of St. Louis Review*, March/April 1998.
80. "Assessing Fundamental Tax Reform," (with David Altig, Alan J. Auerbach, Kent A. Smetters, and Jan Walliser), *Federal Reserve Bank of Cleveland Review*, January 1998.
81. "Parental Altruism and Inter Vivos Transfers: Theory and Evidence," (with Joseph Altonji and Fumio Hayashi), *The Journal of Political Economy*, December 1997.
82. "Balanco Intergeracional: O Caso Brasileiro," (with Regina Malvar), *Pesquisa e Planejamento Economico*, 27 (3), December 1997.
83. "Reply to Diamond's and Cutler's Reviews of Generational Accounting," in *The National Tax Journal*, Vol. L, No. 2, June 1997.
84. "Generational Accounting in New Zealand: Is There Generational Balance," (with Alan Auerbach, Bruce Baker, and Jan Walliser), in *International Tax and Public Finance*, Vol. 4, No.2, 1997.
85. "Generational Accounting in General Equilibrium," (with Hans Fehrs) in *FinancArchiv*, Neue Folge, Band 53, Heft 1, 1996/1997.
86. "Generational Accounting," in *The Public Policy and Aging Report*, National Academy of Aging, Fall 1996.
87. "Risk-Sharing Between and Within Families," (with Joseph Altonji and Fumio Hayashi), *Econometrica*, March 1996.
88. "Restoring Generational Balance in Canada," (with Phillip Oreopolous) in *Choices*, vol. 2, no.1, February 1996.
89. "Privatization of Social Security: How It Works and Why It Matters," *Tax Policy and the Economy*, vol. 10, 1996, reprinted in *Foundations of Pension Finance* (Zvi Bodie and E. Philip Davis, eds.

90. "Understanding the Postwar Decline in United States Saving: A Cohort Analysis," (with Jagadeesh Gokhale and John Sabelhaus), *The Brookings Papers on Economic Activity*, 1996.
91. "Corporate Taxation and the Efficiency Gains of the 1986 Tax Reform Act," (with Jane Gravelle), in *Economic Theory*, 1995.
92. "Restoring Generational Balance to U.S. Fiscal Policy: What Will It Take?," (with Alan Auerbach and Jagadeesh Gokhale), in *Economic Review Federal Reserve Bank of Cleveland* 1995.
93. "Generational Accounting: A Meaningful Way to Evaluate Fiscal Policy," (with Alan Auerbach and Jagadeesh Gokhale), *The Journal of Economic Perspectives*, Winter 1994.
94. "Passing the Generational Buck," *The Public Interest*, Winter 1994, reprinted in *An Aging Population*, 1996.
95. "A Critical Review of Social Insurance Analysis by Multilateral Lending Institutions," *Revista de Analisis Economico*, June 1994.
96. "The 1995 Budget and Health Care Reform: A Generational Perspective," (with Alan Auerbach and Jagadeesh Gokhale), *Economic Review Federal Reserve Bank of Cleveland*, vol. 30, no. 1, First Quarter 1994.
97. "Corporate Tax Incidence and Inefficiency when Corporate and Noncorporate Goods are Close Substitutes," (with Jane Gravelle), *Economic Inquiry*, October 1993.
98. "Some Inefficiency Implications of Generational Politics and Exchange" (with Robert Rosenthal), *Economics and Politics*, March 1993.
99. "Generational Accounts and Lifetime Tax Rates, 1900-1991," (with Alan Auerbach and Jagadeesh Gokhale), in *Economic Review Federal Reserve Bank of Cleveland*, vol. 29, no. 1, First Quarter 1993.
100. "From Deficit Delusion to the Fiscal Balance Rule - Looking for a Sensible Way to Measure Fiscal Policy," *The Journal of Economics*, Seventh Supplement, 1993.
101. "Is the Extended Family Altruistically Linked? Direct Tests Using Micro Data," (with Joe Altonji and Fumio Hayashi), *The American Economic Review*, December 1992.
102. "Estimating a Firm's Age-Productivity Profile Using the Present Value of Workers' Earnings," (with Jagadeesh Gokhale), *The Quarterly Journal of Economics*, November 1992.
103. "Social Security and Medicare Policy from the Perspective of Generational Accounting," (with Alan Auerbach and Jagadeesh Gokhale), in *Tax Policy and the Economy*, NBER vol. 6, 1992.
104. "Generational Accounting - A New Approach to Understanding the Effects of Fiscal Policy on Saving," (with Alan Auerbach and Jagadeesh Gokhale), *Scandinavian Journal of Economics*, 1992.
105. "Generational Accounts - A Meaningful Alternative to Deficit Accounting," (with Alan Auerbach and Jagadeesh Gokhale), in *Tax Policy and the Economy*, NBER vol. 5, 1991.

106. U.S. Demographics and Saving: Predictions of Three Saving Models," (with Alan Auerbach and Jinyong Cai), *Carnegie-Rochester Conference Series on Public Policy*, 1991.
107. "The Adequacy of Life Insurance Purchases" (with Alan J. Auerbach), *The Journal of Financial Intermediation*, 1991.
108. "A Strategic Altruism Model in Which Ricardian Equivalence Does Not Hold," (with Assaf Razin and Robert Rosenthal), *The Economic Journal*, December 1990.
109. "The Crisis in U.S. Saving and Proposals to Address the Crisis," in *The National Tax Journal*, September 1990.
110. "Demographics, Fiscal Policy, and U.S. Saving in the 1980's and Beyond," (with Alan Auerbach), in *Tax Policy and the Economy*, NBER Vol. 4, 1990.
111. "The Incidence and Efficiency Costs of Corporate Taxation When Corporate and Non-Corporate Firms Produce the Same Good," (with Jane Gravelle), *The Journal of Political Economy*, August 1989.
112. "Why the Deficit May Tell Us Nothing Useful About Fiscal Policy," *The Sciences*, May/June 1989.
113. "On the Contribution of Economics to the Evaluation and Formation of Social Insurance Policy," *American Economic Review*, May 1989.
114. "The Economic Dynamics of an Aging Population: The Case of Four OECD Countries," (with Alan Auerbach, Robert Haggeman, and Giuseppe Nicoletti), in *OECD Staff Papers*, 1989.
115. "Social Contracts as Assets: A Possible Solution to the Time Consistency Problem," (with Thorsten Persson and Lars Svensson), *The American Economic Review*, September 1988, reprinted in *Monetary and Fiscal Policy* (Torsten Persson and Guido Tabellini, eds.), 1994.
116. "The Deficit is not a Well-Defined Measure of Fiscal Policy," *Science*, August 1988.
117. "What Micro Economics Teaches Us About the Dynamic Macro Effects of Fiscal Policy," in *The Journal of Money, Credit, and Banking*, August 1988.
118. "Consumption, Computation Mistakes, and Fiscal Policy," (with William Samuelson), *American Economic Review*, May 1988.
119. "The Case for the Value-Added Tax," *Tax Notes*, April 11, 1988.
120. "Intergenerational Transfers and Savings," *The Journal of Economic Perspectives*, Spring 1988.
121. "Looking for the News in the Noise," (with Ariel Pakes), *Annales d'Economie et de Statistique*, January-March 1988.
122. "Pension Backloading, Wage Taxes, and Work Disincentives," (with David Wise), in *Tax Policy and the Economy*, Vol. 2, 1988.

- 123."Justifying Public Provision of Social Security," *Journal of Policy Analysis and Management*, Summer 1987.
- 124."Evaluating Fiscal Policy with a Dynamic Simulation Model," (with Alan Auerbach), *American Economic Review*, May 1987.
- 125."Social Security: A Financial Appraisal Across and Within Generations," (with Michael Boskin, Douglas Puffert, and John Shoven), *The National Tax Journal*, March 1987.
- 126."Deficit Delusion," *The Public Interest*, Summer 1986.
- 127."The Effect of Annuity Insurance on Savings and Inequality," (with Avia Spivak and John Shoven), *Journal of Labor Economics*, 1986.
- 128."Public Debt and U.S. Saving: A New Test of the Neutrality Hypothesis," (with Michael Boskin), *Carnegie-Rochester Conference Series on Public Policy*, Autumn 1985.
- 129."Simulating Alternative Social Security Responses to the Demographic Transition," (with Alan Auerbach), *The National Tax Journal*, June 1985.
- 130."Taxation and Savings --- A Neoclassical Perspective," *Journal of Economic Literature*, December 1984.
- 131."The Economic Impact of Deficit Financing," *IMF Staff Papers*, November 1984.
- 132."National Savings and Economic Policy: The Efficacy of Investment versus Savings Incentives," *The American Economic Review*, May 1983.
- 133."The Efficiency Gains from Dynamic Tax Reform," (with Alan Auerbach and Jonathan Skinner), *The International Economic Review*, February 1983.
- 134."The Adequacy of Savings," (with Lawrence Summers and Avia Spivak), *The American Economic Review*, December 1982.
- 135."The Role of Intergenerational Transfers in Aggregate Capital Accumulation," (with Lawrence Summers), *The Journal of Political Economy*, August 1981.
- 136."The Family as an Incomplete Annuities Market," (with Avia Spivak), *The Journal of Political Economy*, April 1981.
- 137."Elasticities of Labor Supply and Savings -- Answers in Search of Question," *Proceedings of the 73rd Annual Conference on Taxation*, National Tax Association Tax Institute of America, 1980.
- 138."The Manumission of Slaves in New Orleans, 1827-1846," (with Anton J. Rupert), in *Southern Studies*, 1980.
- 139."Tax Incidence in a Life Cycle Model with Variable Labor Supply," (with Lawrence Summers), *Quarterly Journal of Economics*, November 1979.
- 140."The Structure of Slave Prices in New Orleans, 1804-1862," *Economic Inquiry*, October 1979.

141. "The Incidence of a Tax on Pure Rent: A New Reason for an Old Answer," (with Guillermo Calvo and Carlos Rodriguez), *The Journal of Political Economy*, August 1979.
142. "Testing the Theory of Social Security and Life Cycle Accumulation," *The American Economic Review*, June 1979.
143. "Social Security and Equilibrium Capital Intensity," *Quarterly Journal of Economics*, May 1979.
144. "The Old South's Stake in the Inter-Regional Movement of Slaves, 1850-1860," (with Sebastian Pinera), *The Journal of Economic History*, vol. 37, June 1977.

Articles in Books

145. "Generational policy and Aging in Closed and Open Dynamic General Equilibrium Models, in Peter Dixon and Dale Jorgenson, eds., *Handbook of Computable General Equilibrium*, (Hans Fehr, Sabine Jokisch, Manuel Kallweit, Fabian Kindermann), North Holland, 2013.
146. "The U.S. Fiscal Gap and Its Troubling Implications," in Michael G. Abbott, Charles M. Beach, Robin W. Boadway, and James G. MacKinnon, *Retirement Policy Issues in Canada*, John Deutsch Institute, Queens University, 2009.
147. "The Intergenerational Conflict – Apres le Deluge," in *Growth, Demography, Finance: From Economic Breakdowns to New Balances*, Actes des Rencontres Economiques d'Aix-en-Provence 2009, Le Cercle des Economistes, 2009.
148. "On the General Relativity of Fiscal Language," (with Jerry Green), in Alan J. Auerbach and Daniel Shaviro, eds., *Key Issues in Public Finance – A Conference in Memory of David Bradford*, Harvard University Press, 2009.
149. "Would the Fair Tax Raise or Lower Marginal and Average Tax Rates," (with David Rapson), in John Diamond and George Zodrow, eds., *Fundamental Tax Reform: Issue, Choices, and Implications*, MIT Press, 2008.
150. "Is Conventional Financial Planning Good for Your Financial Health?" in Zvi Bodie, Dennis McLeavey, and Laurence B. Siegel, *The Future of Life-Cycle Saving and Investing*, The Research Foundation of CFA Institute, 2007. Also in *Private Wealth: Advances in Wealth Management Practices*, New York, NY, John Wiley & Sons, 2008.
151. "Will China Eat Our Lunch or Take Us to Dinner? -- Simulating the Transition Paths of the U.S., EU, Japan, and China, (with Sabine Jokisch and Hans Fehr), in *Fiscal Policy and Management in East Asia*, University of Chicago Press, 2008. Also published in *Demography and Financial Markets*, Reserve Bank of Australia, 2006.
152. "Avoiding a Fiscal/Demographic/Economic Debacle in Japan," in "Tackling Japan's Fiscal Problems," Keimei Kiazuka and Anne O. Krueger, eds., IMF volume, 2006.

153. "Is the United States Bankrupt?" in William Emmons, ed., *Federal Credit and Insurance Programs*, Federal Reserve Bank of St. Louis, 2006.
154. "Paul Samuelson's Amazing Intergenerational Transfer," in *Samuelsonian Economics and the 21st Century*, Michael Szenberg, editor, Oxford University Press, 2006.
155. "The Developed World's Demographic Transition – The Roles of Capital Flows, Immigration, and Policy," (with Hans Fehr and Sabine Jokisch), in *Social Security Reform*, Robin Brooks and Assaf Razin, eds., Cambridge University Press, 2005.
156. "Generational Policy," *The Handbook of Public Economics*, North Holland, 2004.
157. "Life-Cycle Saving, Limits on Contributions to DC Pension Plans, and Lifetime Tax Subsidies," (with Jagadeesh Gokhale and Mark Warshawsky), in *Public Policies and Private Pensions*, Bill Gale, John Shoven, and Mark Warshawsky, eds., The Brookings Institution, 2004.
158. "The Impact of Social Security and Other Factors on the Distribution of Wealth," (with Jagadeesh Gokhale), *The Distributional Effects of Social Security Reform*, (Martin Feldstein, ed.), University of Chicago Press, 2002.
159. "Distributional Effects in a General Equilibrium Analysis of Social Security," (with Kent Smetters and Jan Walliser), *The Distributional Effects of Social Security Reform*, (Martin Feldstein, ed.), University of Chicago Press, 2002.
160. "Social Security's Treatment of Postwar Americans – How Bad Can It Get?" (with Jagadeesh Gokhale), *The Distributional Effects of Social Security Reform*, (Martin Feldstein, ed.), University of Chicago Press, 2002.
161. "Setting Retirement Saving Goals," (with B. Douglas Bernheim, Lorenzo Forni, and Jagadeesh Gokhale), in *Innovations in Retirement Financing*, Zvi Bodie, Brett Hammond, and Olivia Mitchell, eds., University of Pennsylvania Press, 2002.
162. "Projecting Social Security's Finances and Its Treatment of Postwar Americans," (with Steven Caldwell, Alla Gantman, Jagadeesh Gokhale, and Thomas Johnson) in Alan Auerbach and Ronald Lee, editors, *Demographic Change and Fiscal Policy*, Cambridge University Press, 2001.
163. "Generational Accounting Around the World," (with Bernd Raffelhuschen), in Max Gudmundsson, Tryggvi Thor Herbertsson, and Gylfi Zoega, eds., *Macroeconomic Policy—Iceland in an Era of Global Integration*, University of Iceland Press, 2001.
164. "Comparing the Economic and Conventional Approaches to Financial Planning," (with Jagadeesh Gokhale and Mark Warshawsky), in Laurence J. Kotlikoff, *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*, MIT Press, 2001.
165. "The Effects of Income and Wealth on Time and Money Transfers Between Parents and Children," (with Joseph Altonji and Fumio Hayashi), in *Sharing the Wealth*, Andrew Mason and Georges Tapinos, eds., Oxford, 2000.

166. "Household Financial Planning and Financial Literacy: The Need for New Tools," (with B. Douglas Bernheim), in Laurence J. Kotlikoff, *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*, MIT Press, 2001.
167. "Making Bequests Without Spoiling Children: Bequests as an Implicit Optimal Tax Structure and the Possibility that Altruistic Bequest are not Equalizing," (with Assaf Razin), in Laurence J. Kotlikoff, *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*, MIT Press, 2001.
168. "Can People Compute? An Experimental Test of the Life Cycle Consumption Model," (with Stephen Johnson and William Samuelson), in Laurence J. Kotlikoff, *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*, MIT Press, 2001.
169. "The Annuitization of Americans' Resources: A Cohort Analysis," (with Alan Auerbach, Jagadeesh Gokhale, John Sabelhaus, and David Weil), in Laurence J. Kotlikoff, *Essays on Saving, Bequests, Altruism, and Life-Cycle Planning*, MIT Press, 2001.
170. "The A-K Model: It's Past, Present, and Future," in *Using Dynamic CGE Models for Policy Analysis*, Glenn Harrison, Svend E. Hougaard Jensen, Lars Haagen Pedersen, and Thomas F. Rutherford, eds., Contributions to Economic Analysis, North Holland, 2000.
171. "Critiquing the World Bank's Approach to Pension Reform," *Asian Development Bank Pension Reform Conference Volume*, 2003.
172. "Medicare from the Perspective of Generational Accounting," (with Jagadeesh Gokhale), in *Medicare Reform: Issues and Answers*, Andrew J. Rettenmaier and Tom Saving, eds., University of Chicago Press, 1999.
173. "Generational Justice and Generational Accounting," (with Jagadeesh Gokhale), in *The Generational Equity Debate*, John Williamson, ed., Columbia University Press, 1998.
174. "The Economic Impact of Transiting to a Privatized Social Security System," (with Kent Smetters and Jan Walliser) in *Redesigning Social Security*, Horst Siebert, ed., Kiel University, 1998.
175. "Privatizing U.S. Social Security – A Simulation Analysis," (with Kent Smetters and Jan Walliser) in *Pension Systems: From Crisis to Reform*, World Bank volume, 1999.
176. "Simulating the Privatization of Social Security in General Equilibrium," in *Privatizing Social Security*, Martin Feldstein, ed., NBER volume, University of Chicago Press, 1998.
177. "Privatizing Social Security in the United States: Why and How," in *Fiscal Policy: Lessons from Economic Research*, Alan J. Auerbach, ed., MIT Press, 1997.
178. "Saving and Consumption Taxation: The Federal Retail Sales Tax Example," in Hoover Institution volume *Frontiers of Tax Reform*, 1996.
179. "Alternative Policies to Stimulate Saving," in *Saving and US Competitiveness*, Competitiveness Policy Council Compendium on Saving, 1995.

180. "Using Generational Accounting to Assess Fiscal Sustainability and Generational Equity," (with Alan Auerbach and Jagadeesh Gokhale), in *Distributional Analysis of Tax Policy*, Washington, D.C.: The American Enterprise Institute, 1995.
181. "The United States' Fiscal and Saving Crises and their Implications for the Baby Boom Generation," (with Alan Auerbach), in *Retirement in the 21st Century: Ready or Not?* Employee Benefit Research Institute, 1994.
182. "Generational Accounting - The Case of Italy," (with Daniele Franco, Luigi Guiso, and Nicola Sartor), in *Saving and the Accumulation of Wealth: Essays on Italian Household and Government Saving Behavior*, 1994.
183. "Intergenerational Altruism and the Effectiveness of Fiscal Policy: New Tests Based on Cohort Data," (with Andy Abel), in *Savings and Bequests*, 1994.
184. "Justice and Generational Accounting," in *Justice Across Generations: What Does It Mean?* 1994.
185. "The Clinton Health Plan and Future Generations," *The American Enterprise*, November/December 1993.
186. "IRAs, Saving, and the Generational Effects of Fiscal Policy," in *Personal Saving, Consumption, and Tax Policy*, 1993.
187. "The Impact of the Demographic Transition on Capital Formation," in *Demography and Retirement, The Twenty-First Century*, 1993.
188. "Saving," in the *Fortune Encyclopedia of Economics*, 1993.
189. "The Federal Budget Deficit," in the *Fortune Encyclopedia of Economics*, 1993.
190. "The Economic Impact of the Demographic Transition - Problems and Prospects," in *Aging of the U.S. Population*, 1993.
191. "The Dynamics of Living Arrangements of the Elderly," (with Axel Boersch-Supan and John Morris), in *The Economics of Care of the Elderly*, 1992.
192. "Tax Aspects of Policy Towards Aging Populations: Canada and the United States," (with Alan Auerbach), in *Canada-U.S. Tax Comparisons*, 1992.
193. "Health, Children, and Elderly Living Arrangements," (with Axel Boersch-Supan, Vassilis Hajivassiliou, and John Morris), in NBER volume, *Topics in the Economics of Aging*, University of Chicago Press, 1992.
194. "The Provision of Time to the Elderly by their Children," (with Axel Boersch-Supan, Jagadeesh Gokhale, and John Morris), in NBER volume, *Topics in the Economics of Aging*, University of Chicago Press, 1992.
195. "The Impact of the Demographic Transition on Capital Formation," (with Alan Auerbach), in *Savings Behavior*, Blackwell Publishers, 1992.

196. "Determinants of Savings: Theory and Evidence," in *L'Apertura dell'Economia Italiana*, Torino, Italy: Comitato Giorgio Rota, 1990.
197. "Why Don't the Elderly Live with their Children? A New Look," (with John Morris), in NBER volume, University of Chicago Press: *Issues on the Economics of Aging*, 1990.
198. "The Impending Social Security 'Surpluses' - New Clothes for the Emperor?", in American Enterprise Institute volume, *Social Security Looming Surpluses*, American Enterprise Institute, 1990.
199. "Employee Retirement and a Firm's Pension Plan," (with David Wise), in National Bureau of Economic Research volume, *The Economics of Aging*, University of Chicago Press, 1989.
200. "How Much Care do the Aged Receive from their Children? A Bimodal Picture of Contact and Assistance," (with John Morris), National Bureau of Economic Research volume, *The Economics of Aging*, University of Chicago Press, 1989.
201. "How Tight was the Reagan Administration's First Term Fiscal Policy," in *Evaluating the Reagan Years*, The Cato Institute, 1988.
202. "Pension Backloading and Retirement Incentives: How Effective is Government Policy Toward Pension Backloading and Increasing the Labor Supply of the Aged?" (with David Wise), in *Tax Policy and the Economy*, Vol. 2, National Bureau of Economic Research volume, MIT Press, 1988.
203. "Relationship of Productivity to Age," in *Issues in Contemporary Retirement*, The Hoover Institution, 1988.
204. "Personal Security Accounts -- A Proposal for Fundamental Social Security Reform," (with Michael Boskin and John Shoven), in *Social Security and Private Pensions: Providing for Retirement in the 21st Century*, Lexington Books, 1988.
205. "Annuity Markets, Savings, and the Capital Stock," with John Shoven and Avia Spivak, in *Issues in Pension Economics*, University of Chicago Press, 1987.
206. "Empirical Tests of Alternative Models of International Growth," (with Edward Leamer), in *Trade and Structural Change in Pacific Asia*, National Bureau of Economic Research volume, University of Chicago Press, 1987.
207. "Life Insurance of the Elderly: Adequacy and Determinants," (with Alan Auerbach), in *Work, Health, and Income Among the Elderly*, The Brookings Institution, 1987.
208. "Social Security," *The New Palgrave*, 1987.
209. "Tax Incidence," (with Lawrence Summers), *Handbook of Public Economics*, Alan Auerbach and Martin Feldstein, eds., North Holland Publishing Co., 1987.
210. "The Contribution of Intergenerational Transfers to Total Wealth: a Reply", (with Lawrence Summers), in *Modelling the Accumulation and Distribution of Wealth*, Dennis Kessler and

Andre Masson, eds., Oxford University Press, 1987.

211. "The Incentive Effects of Private Pensions," (with David Wise), in *Issues in Pension Economics*, University of Chicago Press, 1987.
212. "Labor Compensation and the Structure of Private Pensions: Evidence for Contractual Versus Spot Labor Markets," (with David Wise), in *Pensions, Labor Market, and Individual Choice*, National Bureau of Economic Research volume, University of Chicago Press, 1985.
213. "The Distributional Impact of Social Security: A Framework for Analysis," *IUSSP Conference volume*, June 1985.
214. "Reforming Social Security for the Young -- A Framework for Consensus," in *Controlling the Cost of Social Security*, Colin D. Campbell, ed., an American Enterprise Institute Book, 1984.
215. "Social Security and the Economics of the Demographic Transition," (with Alan Auerbach), in *Retirement and Economic Behavior*, Henry J. Aaron and Gary Burtless, eds., Brookings Institution, 1984.
216. "An Examination of Empirical Tests of Social Security and Savings," (with Alan Auerbach), in *Social Policy Evaluation: An Economic Perspective*, Elhanan Helpman, et. al., eds., Academic Press, 1983.
217. "National Savings, Economic Welfare and the Structure of Taxation," (with Alan Auerbach), in *Behavioral Simulation Methods in Tax Policy Analysis*, National Bureau of Economic Research volume, University of Chicago Press, 1983.
218. "Savings Versus Investment Incentives -- The Size of the Bang for the Buck and the Potential for Self-Financing Business Tax Cuts," (with Alan Auerbach), in *The Economic Consequences of Government Deficits*, Laurence H. Meyer, ed., Kluwer Nijhoff Publishing, 1983.
219. "Altruistic Linkages Within the Extended Family: A Note," in Laurence J. Kotlikoff, *What Determines Savings?* 1989.
220. "Some Economic Implications of Life Span Extension," in *Biology and Behavior of the Aged*, National Institute of Aging, Academic Press, 1982.
221. "The Social Security and Welfare Systems -- What We Have, Want, and Can Afford," in *The U.S. Economy in the 1980s*, Institute for Contemporary Studies, San Francisco, CA, 1980.
222. "Social Security, Time for Reform," *Federal Tax Reform: Myth or Reality*, Institute for Contemporary Studies, San Francisco, CA, September 1978.

Unpublished Articles Not Previously Cited

223. "Will the Paris Accord Accelerate Climate Change?" (with Andrey Polbin and Andrey Zubarev), *NBER working paper 22731*, October 2016.
224. "Robots Are Us: Some Economics of Human Replacement," (with Seth G. Benzell, Guillermo LaGarda, and Jeffrey D. Sachs), NBER working paper, February 2015.
225. "Simulating the Elimination of the U.S. Corporate Income Tax," (with Hans Fehr and Sabine Jokisch, and Ashwin Kambhampat), NBER working paper, December 2013.
226. "Russia Fiscal Gap," (with Gaidar Institute Economics Team), NBER Working Paper, November 2013.
227. "Smart Machines and Long-Term Misery," (with Jeffrey Sachs), NBER working paper, 18629, December 2012.
228. "Dynamic Globalization and Its Potentially Alarming Prospects for Low-Wage Workers," (with Hans Fehr and Sabine Jokisch), NBER working paper 14527, December 2008.
229. "The Impact on Consumption and Saving of Current and Future Fiscal Policies," (with Katherine Carmen and Jagadeesh Gokhale), NBER working paper no. 10085, November 2003.
230. "Economic Exchange and Support Within U.S. Families," NBER working paper no. 4080, May 1992.
231. "Changes in the Age Distribution of Income in the United States, 1968-1984," (with Michael Boskin and Michael Knetter), October 1985.
232. "The International Economics of Transitional Growth," (with Edward Leamer and Jeffrey Sachs), NBER Working Paper No. 773, September 1981.

Op-Eds and Policy Pieces

233. "Don't Marry for Money!" *CNBC*, February 11, 2022.
234. "Early Retirement is One of the Worst Money Mistakes – Here's Why You'll Regret It," *CNCB*, February 1, 2022.
235. "Don't Borrow for College – Here's Why It's a Waste of Money and Far Too Risky," *CNBC*, January 25, 2022.
236. "Invite Russia to Join NATO," *The Hill*, January 24, 2022.
237. "Now Is a Good Time for Roth Conversions," *Forbes*, January 18, 2022.
238. "Economist Shares His Top 21 Money Rules," *CNBC*, January 5, 2022.
239. "Bank of America's Ongoing Defrauding (My View) of Small Business," *Kotlikoff.net*, December 6, 2021.

240. "Social Security: Why Are You Recklessly Endangering the 69 Year-Old Widow's Health?" *Forbes*, November 11, 2021.
241. "There Is a Clear Economic Solution to Climate Change: Winners Must Bribe Losers," *The Hill*, November 8, 2021.
242. "Economists Have Needlessly Produced a Climate War (with Felix Kubler, Andrey Polbin, and Simon Scheidegger), *VoxEU*, October 27, 2021.
243. "The Really Scary News in the Social Security Trustees Report," *The Hill*, September 25, 2021.
244. "It's Time to Rapid Home-Test Every American Every Day," *The Hill*, September 21, 2021.
245. "FDA Inaction on Child Vaccines is Harming Our Kids," *The Hill*, September 11, 2021.
246. "Bank of America's Malfeasant Treatment of Small Business," *Forbes*, August 8, 2021.
247. "Deficit Ponzi Schemes Meets Cold Fusion," *The Hill*, August 2, 2021.
248. "Are the Rich Really Tax Schofflaws?" (with John Goodman), *The Hill*, June 21, 2021.
249. "At What Point Does Horrendous Customer Support Turn into FTC-Reviewable Consumer Fraud?", *Forbes*, April 24, 2021.
250. "Obamacare Still Desperately Needs Fixing," (with John Goodman), *The Hill*, March 16, 2021.
251. "I-Bonds – A Great, Safe Investment Opportunity," (with Zvi Bodie), *Forbes*, February 6, 2021.
252. "A Smarter and Fairer Student Loan Fix," *The Hill*, January 22, 2021.
253. "Traitors, One and All," mimeo, Kotlikoff.net., January 6, 2021.
254. "How the Biden Administration Can Make a Public Option Work" (with John S. Toussaint, George Halvorson, Richard Scheffler, Stephen M. Shortell, Peter Wadsworth, and Gail Wilensky), *The Harvard Business Review*, November 25, 2020.
255. "Social Security – Stop Suing People for Thousands You Mistakenly Paid their Deceased Parents when They were Children." November 19, 2020.
256. "Trump's Covid Death Tolls, Physical and Economic – An Informed Assessment," *Forbes*, October 29, 2020.
257. "Will Biden's Tax/Benefit Plans Help/Hurt You and the Economy?" *Forbes*, October 20, 2020.
258. "Social Security – It's Been Almost a Year. Pay this Lady her Benefits," *Forbes*, October 20, 2020.
259. "Leaping the Divide – Sharing the Cost of Carbon Mitigation with Our Children," *The Milken Review*, October 2020.

260. "Beat COVID without a Vaccine," (with Michael Mina), *The Wall Street Journal*, October 2, 2020.
261. "Biden Needs to Call for a Manhattan Project for Daily Rapid Home Testing Before the President Does and Vice Versa," *Forbes*, August 27, 2020.
262. "Creating Your Own Inflation-Protected Annuity," *Forbes*, August 17, 2020.
263. "Another Horrific Bank of America Horror Story that Hundreds, If Not Thousands Are, Apparently, Experiencing," *Forbes*, July 13, 2020.
264. "A Manhattan Project to Capture and Kill COVID-19 with Rapid Home Testing," July 10, 2020.
265. "A Cheap, Simple Way to Control the Coronavirus" (with Michael Mina), *The New York Times*, July 3, 2020.
266. "Ending Coronavirus in a Month Requires Just One Thing – Presidential Leadership," *Forbes*, June 14, 2020.
267. "Joe Biden's Ideal VP Is Condoleezza Rice," *The Hill*, June 8, 2020.
268. "Competitive Medicare for All – It's Time Has Come," *Forbes*, June 5, 2020.
269. "Five Financial Secrets to Surviving the Greatest Depression," *Forbes*, May 9, 2020.
270. "Drs. Fauci and Birx: Here's a Way to Contain COVID-19 and Reopen the Economy in as Little as One Month," *Forbes*, May 3, 2020.
271. "Masking Up Is Our Only Answer for Now," *The Hill*, May 14, 2020.
272. "Beating COVID-19 With Math," *The Milken Review*, April 27, 2020.
273. "The Pandemic Will Transform Us. Here's How," *VOX*, March 22, 2020.
274. "Bank of America's Awful Handling of Payroll Protection Loans – My Case Study," *Forbes*, April 21, 2020.
275. "Given Current Rates, Cashing Out Your 401(k) to Pay Off Your Mortgage Can Make You a Bundle," *Forbes*, April 8, 2020.
276. "The Trump Flu?" *Kotlikoff.net*, April 7, 2020.
277. "A Social Security Application Mistake or a Malicious Policy with Frightening Consequences?" *Forbes*, April 2, 2020.
278. "How to Get the Economy Safely Back to Work in Just Two Weeks" (with Michael Kotlikoff), *The Hill*, March 31, 2020.
279. "Group Testing Is Our Surefire Secret Weapon Against Coronavirus," *Forbes*, March 29, 2020.
280. "Daily Testing of All Americans Is the Only Answer," *Forbes*, March 27, 2020.

281. "My Stock Tip – SELL," *Forbes*, March 26, 2020.
282. "Should You Take Social Security Early to Weather Coronavirus?" *Forbes*, March 24, 2020.
283. "The President Needs to Take Charge and Do All These 10 Things, Immediately," *Forbes*, March 24, 2020.
284. "Will the Stock Market Drop by Half?", *Forbes*, March 14, 2020.
285. "Trump Payroll Tax Cut Won't Stop Coronavirus Becoming a Financial Crisis. Here's What Might." *Forbes*, March 14, 2020.
286. "Is Bernie a Closet Fiscally Conservative Republican?" *Forbes*, February 27, 2020.
287. "Will the Coronavirus Kill the Global Economy?", *The Hill*, February 25, 2020.
288. "Leveraging Posterity's Prosperity," *VoxEU*, February 19, 2020.
289. "Are You One of the 11,000 Widows Social Security Cheated Out of a Collective \$130 Million? If So, Here's How to Sue at No Cost," *Forbes*, January 31, 2020.
290. "Beware Medicare's Part B Premium and Surcharge Traps," *Forbes*, January 29, 2020.
291. "A Jewish Economist Saves Christmas," *Forbes*, December 23, 2019.
292. "Want to Sue Social Security? This May Be Your Chance.", *Forbes*, December 6, 2019.
293. "Does Prepaying Your Mortgage Beat Contributing to Your 401(k)?" *Forbes*, November 25, 2019.
294. "Prepaying Your Mortgage Is a Huge Financial Winner," *Forbes*, November 18, 2019.
295. "Actually, 'Medicare for All' is the Only Affordable Option," *The Hill*, November 8, 2019.
296. "Tax Myths of Warrenomics," *The Wall Street Journal*, October 18, 2019.
297. "The Ultimate 13-Year Social Security Run Around." *Forbes*, October 16, 2019.
298. "Mayor Pete's Worse Way to Do Medicare for All," *The Hill*, October 3, 2019.
299. "Serial Impeachment – the Democrats' Optimal Strategic Game," *Forbes*, October 2, 2019.
300. "How Tom Steyer Wins the Presidency," *The Hill*, September 17, 2019.
301. "The Best Healthcare Reform Is Already In Place," *The Hill*, September 8, 2019.
302. "To Ward Off Recession, Trump Should Keep His Mouth and Smartphone Shut," *The Hill*, August 23, 2019.

303. "Trump's Backfiring Trade Policy," (with Uri Dadush), *Forbes*, August 12, 2019.
304. "Is Not Impeaching Trump an Impeachable Offense?" *Kotikoff.net*, July 29, 2019.
305. "The Big Con – Reassessing the 'Great' Recession and Its 'Fix,'" *The Milkien Review*, July 29, 2019.
306. "Smart Climate Deniers Love Carbon Taxation," *The Hill*, July 24, 2019.
307. "The Narrow Way to a Better Banking System," *The Hill*, July 15, 2019.
308. "Interview with Retirement Café about Retirement Planning," *Retirement Café*, July 10, 2019.
309. "How Mayor Peter Can Win the Presidency with One Precise Letter," *The Hill*, July 9, 2019.
310. "The \$3.4 Trillion Retirees Aren't Getting from Social Security," *Next Avenue*, July 1, 2019.
311. "Is Social Security Being Hacked? The Wildly Incorrect Social Security Benefit Statement Mystery," *Forbes*, June 28, 2019.
312. "Social Security Is Mailing Out Incorrect Benefit Statements," *Forbes*, June 25, 2019.
313. "Did the Rich Get All the Trump Tax Cuts?" *The Hill*, June 13, 2019.
314. "Whistle Blower Reveals Another Benefit Scam Perpetrated by Social Security," *Forbes*, May 21, 2019.
315. "Social Security Is Dead Broke. Why Isn't Anybody Taking About It?" *The Hill*, May 14, 2019.
316. "At Last! Portfolio Guidance Based on Expected Utility Maximization," *Forbes*, May 13, 2019.
317. "The Major Technology Breakthrough to Guide Portfolio Choice," *Advisors Perspective*, April 22, 2019.
318. "Inequality 101 Lessons for Democratic Candidates," *The Hill*, March 26, 2019.
319. "Social Security's Financial Torture of this 81-Year-Old Widow Due to Its Own Mistake," February 17, 2019.
320. "Soak the Filthy Rich by Taxing their Consumption, Not their Wealth," *The Hill*, February 7, 2019.
321. "Duh, Donnie: Lend Workers their Pay and Let Them Work for Free," *Forbes*, January 14, 2019.
322. "Secret Agent Man," *Forbes*, January 2, 2019.
323. "The Big Con – Reassessing the 'Great' Recession and Its 'Fix,'" *VoxEU*, November 28, 2018.

324. "It Might Be Worse to Take Social Security at 66, Here's Why," *Seeking Alpha*, November 28, 2018.
325. "The U.S. Government Has Huge Debts and House Democrats Could Lead the Way on Solutions – an Economist Explains How," *The Conversation*, November 7, 2018.
326. "Exit Brexit: It's Time for Theresa May to Reverse the UK's Mistake," October 29, 2018.
327. "The Retirement-Asset Spend-Down Rule is Rubbish," June 25, 2018.
328. "The 70 Percent Replacement Rate in Retirement Rule Is Rubbish," June 20, 2018.
329. "With Some Tweaks, Democrats Can Love the House Tax Plan," *Forbes*, January 11, 2017.
330. "Want to Play the Stock Market? Do What the Smart Casino Players Do!" *The Dallas News*, April 7, 2019.
331. "Could Medicare Part C Be the Answer to Our Health Insurance Mess?" *The Dallas News*, April 1, 2017
332. "Save the Planet – Boycott America!," *The Huffington Post*, March 29, 2017.
333. "Use Economic Research to Call a Truce in Divorce Wars," *Austin American Statesman*, March 29, 2017.
334. "Is a Loved One Uninsured? So Are You," *The Dallas News*, March 19, 2017.
335. "Magical Tools Helps Manage Your Finances," *Seattle Times*, March 12, 2017.
336. "With Social Security, Time and Patience Are Worth It," *The Dallas News*, February 24, 2017.
337. "When Obamacare Costs \$19,000 Before You Get the First Penny Back," *The Dallas News*, February 17, 2017.
338. "Trump's Red Line Was Just Crossed and He Blinked. The Geopolitical and Economic Fallout." *Forbes*, February 14, 2017.
339. "Now Might Be the Time To Sell Your Stocks," *The Seattle Times*, February 12, 2017.
340. "How the Fed Can Save the House Tax Bill," *Forbes*, February 10, 2017.
341. "Trump's Mental Deficit On Trade Deficits," *Forbes*, February 4, 2017.
342. "Picking Up the Torch From Scott Burns," *Austin American Statesman*, February 2, 2017.
343. "The Latest #stupideconomics – Peter Navarro Calls Germany a 'Currency Manipulator,'" *Forbes*, February 2, 2017.
344. "Will Trump's Stupid Economics Crash Stock and Bond Markets?" *Forbes*, January 30, 2017.

345. "Stupid Economics," Forbes, January 26, 2017.
346. "The Republicans' Health Care Answer – The Purple Health Plan," Forbes, January 18, 2017.
347. "With Some Tweaks, Democrats Can Love the House Tax Plan," Forbes, January 11, 2017.
348. "Rethinking Portfolio Analysis to Reduce Living Standard Risk," Pensions & Investments, January 9, 2017.
349. "Cutting Your Social Security Benefits, Republican Style." Forbes, December 15, 2016.
350. "Memo to Trump – Our Country Is Totally Broke. We Need Comprehensive/Radical, Not Half-Backed Reform," Forbes, November 25, 2016.
351. "Is Amazon's Shipping Policy a Form of Consumer Fraud?" Forbest, November 23, 2016.
352. "Currency Manipulation: An Econ 101 Lesson for Donald Trump," Forbes, November 15, 2106.
353. "My Social Security Nightmare – Someone Hacks Our Online Social Security Work and Benefit Records," Forbes, October 23, 2016.
354. "Getting the Superrich to Pay Taxes," Forbes, October 20, 2016.
355. "My Answers to The NY Times Debate Questions," Forbes, September 26, 2016
356. "A Primer On Write-In Candidates," Forbes, September 19, 2016.
357. "New GAO Study Confirms that Social Security Staff Are Routinely Making Mistakes," Forbes, September 15, 2016.
358. "Debating Trump and Clinton On Climate Change Policy," Forbes, September 9, 2016.
359. "10 Ways To Fix Social Security," CNBC, September 8, 2016.
360. "Debating Trump and Clinton On Social Security," August 31, 2016.
361. "Brexit – A Terrible Mistake That Can Spread," Forbes, June 24, 2016.
362. "Debating Clinton and Trump on Healthcare – Substance, Not Soundbites," Forbes, August 19, 2016.
363. "Debating Clinton and Trump on Taxes," Forbes, August 11, 2016.
364. "Social Security Just Ran a Six Trillion Deficit and No One Noticed," Forbes, July 17, 2016.
365. "Stopping the Next Terrorist Attack," Forbes, June 16, 2016.
366. "The Fed Cannot Produce Sustained Economic Growth and Should Stop Pretending It Can," Forbes, June 16, 2016.

367. "JP Morgan Chase – The True Story of America’s Most Corrupt Bank," Forbes, March 18, 2016.
368. "Write Me In! – Why I’m Running for President," Forbes, June 2, 2016.
369. "3 Social Security Horror Stories," Forbes, May 22, 2016.
370. "We’ve Been Measuring Inequality Wrong, Here’s the Real Story," The Conversation, March 15, 2016.
371. "The Enormous Fiscal Dividend to Family Planning," March 29, 2016.
372. "How a Sanders Medicare-For All Plan Can Be Affordable and Appeal to Republicans," Forbes, February 2, 2017.
373. "Cutting a Deal with Russia," Forbes, February 17, 2016.
374. "How a Sanders Medicare for All Plan Can Be Affordable and Appeal to Republicans," Forbes, February 17, 2016.
375. "The New York Times’ Jonathan Martin is Disguising Opinion as News," Forbes, February 13, 2016.
376. "Congress is Pulling the Rug From People’s Retirement Decisions," PBS NewsHour, October 31, 2015.
377. "Quit AARP For Endorsing the Bipartisan Bill Cutting Millions of Baby Boomers’ Social Security," Forbes, October 30, 2015.
378. "Proposed Budget Bill Would Have Devastating Effects," PBS NewsHour, October 27, 2015.
379. "Let’s Make the Vatican a Bank" (with James Henry), The American Interest, October 27, 2015.
380. "The Truth About Social Security’s Long Term Finances," Forbes, August 26, 2015.
381. "Let Older Americans Keep Working" (with Robert Posen), The New York Times, August 17, 2015.
382. "The Truth About Social Security’s Long Term Finances," Forbes, August 20, 2015
383. "Social Security Is 80 – Here’s How to Retire It," August 16, 2015
384. "Let Older Americans Keep Working," The New York Times, August 14, 2015.
385. "Listen Up, Candidates: Social Security Is Broken," August 4, 2015.
386. "Social Security Whistle Blower Claims Widows Losing Thousands Due to Agency Mistakes, CNBC, July 29, 2015.
387. "The Truth About Greek Debt and German Generosity," Forbes, July 22, 2015.

388. "Greece Is Far Less Indebted and Germany Is Far More Generous Than You Think," *Forbes*, July 21, 2015.
389. "How Greece Can Reopen Its Banks and Retain the Euro," *Forbes*, July 7, 2015.
390. "20 Reasons Why I Think Social Security Is Sexist," *Forbes*, May 22, 2015.
391. "17 Nobel Laureates and the Fiscal Gap," *Forbes*, May 14, 2015.
392. "What's the Most Fiscally Responsible Country in the Developed World?," *PBS NEWSHOUR*, January 15, 2015.
393. "When Banksters Buy Regulators and Prosecutors -- Read Chapter 3 at JPMadoff.com," *Forbes*, October 21, 2014.
394. "Is Capitalism Working? -- A Discussion with Jeff Madrick and Ralph Nader", *Radio Open Source*, October 16, 2014.
395. "Debating Thomas Piketty, *The 15th World Knowledge Forum*", October 1, 2014.
396. "Will SIPC's Brokerage Insurance Scam Help Allen Stanford Walk?," *Forbes*, September 9, 2014.
397. "SIPC's Brokerage Insurance Scam of Allen Stanford's Victims -- Another Reason to Close Your Brokerage Account Now!," *Forbes*, August 19, 2014.
398. "Check Out JPMadoff.com: The True Horror Series Starring Fraud Street and You!" *Forbes*, August 13, 2014.
399. "Social Security and Viagra: A Case of Accidental Death and Widows Benefits", *PBS NEWSHOUR*, August 11, 2014.
400. "Reply to Brad DeLong: On the Fiscal Gap and Civil Discourse", *Forbes*, August 5, 2014.
401. "Reply to Krugman on the Fiscal Gap and Respectful Discourse", *Forbes*, August 3, 2014.
402. "Paul Krugman: Stop Calling People Names", *Forbes*, August 1, 2014.
403. "America's Hidden Credit Card Bill", *New York Times*, July 31, 2014.
404. "The Huge SIPC Risk Your Broker Isn't Disclosing", *Forbes*, July 16, 2014.
405. "Why SIPC Brokerage Account Insurance is a Bigger Scam than Madoff", *PBS NEWSHOUR*, June 26, 2014.
406. "Why No One Should Use Brokerage Accounts", *PBS NEWSHOUR*, June 20, 2014.
407. "Close Your Brokerage Account! *Forbes*", June 18, 2014.

408. "Will The Rich Always Get Richer?", *Forbes*, May 14, 2014.
409. "America's Ponzi scheme: Why Social Security needs to retire", *PBS NEWSHOUR*, April 17, 2014.
410. "Why My RA Won't Save Our Failing Retirement System", *The Fiscal Times*, February 23, 2014.
411. "It's Time to Eliminate the US Corporate Income Tax", *Vox*, January 14, 2014.
412. "Abolish the Corporate Income Tax!", *NY Times*, January 6, 2014.
413. "It's No Bubble: Why We Should All Give Bitcoin a Chance (with Rob Shavell)", *PBS NEWSHOUR*, December 4, 2013.
414. "A Tax Reform Plan that Both Parties Can Like (with John Goodman)" *The Fiscal Times*, October 13, 2013.
415. "Ending the Health Care Standoff the Right Way?" *PBS NEWSHOUR*, October 7, 2013.
416. "Oh, and By the Way, Our Government is Totally Broke!" *Boston Globe*, Yahoo, October 7, 2013.
417. "Is Hyperinflation Just Around the Corner?" *Yahoo*, September 27, 2013.
418. "Why Wall Street Wants Summers and Why the Rest of Us Should Not," *Forbes*, August 29, 2012.
419. "Financial Integrity, the First Requirement for the Fed," *Huffington Post*, August 12, 2013.
420. "Janet Yellen has what it takes to lead the Fed," *The Boston Globe*, July 28, 2013.
421. "Gay Couples can now Cash in on Social Security by Getting Married," *Forbes*, June 26, 2013.
422. "Medicare by the Scary Numbers," *The Wall Street Journal*, June 25, 2013.
423. "Why the Government Needs to Budget Over the Infinite Horizon," *Yahoo*, June 14, 2013.
424. "The Real Problem with Reinhart-Rogoff," *Yahoo*, May 30, 2013.
425. "Cyprus -The Nightmare Scenario and How to Avoid it in America," *PBS NEWSHOUR*, March 21, 2013.
426. "Krugman's Four Dangerous Fiscal Fables," *Yahoo*, March 12, 2013.
427. "Why the Sequester Won't Solve America's Debt Problems," *PBS NEWSHOUR*, February 28, 2013.
428. "Inside Social Security's Obscure Incentive to Keep Americans Working," *Yahoo*, February 4, 2013.
429. "The Treasury has Already Minted Two Trillion Dollar Coins," *Yahoo*, January 17, 2013.

430. "Fiscal Compromise Ignores Depth of Nation's Economic Woes," *Boston Globe*, January 6, 2013.
431. "Another Victory in the War on Our Children," *PBS NEWSHOUR*, January 4, 2013.
432. "When to Take Social Security –There's No Easy Answer," *Yahoo*, January 2, 2013.
433. "Is the 'Fiscal Cliff' Overshadowing the Real Economic Crisis?" *WBUR Boston Public Radio*, December 21, 2012.
434. "The Hysterical Economy," *PBS NEWSHOUR*, December 10, 2012.
435. "Presentation at U.S. Treasury Office of Financial Research," *U.S. Treasury Office of Financial Research*, December 6, 2012.
436. "Financial Advice for the Challenges Facing Obama," *The Boston Globe*, November 11, 2012.
437. "Mr. Draghi's Dangerous Confidence Game," *Forbes*, November 10, 2012.
438. "Fiscal Child Abuse American Style," *The World Financial Review*, October 1, 2012.
439. "Ten Nasty Social Security Gotchas to Avoid," *Forbes*, September 20, 2012.
440. "Economists Risk Labeling as Political Hacks," *Bloomberg*, August 21, 2012.
441. "Obama, Romney and the Fiscal Gap," *The Exchange, Yahoo! Finance*, August 13, 2013.
442. "Thomas Jefferson is Rolling in His Grave – A Rant on Social Security's Complexity," *Forbes*, August 12, 2012.
443. "Paul Ryan Pick Shows Romney Is Serious About Protecting Our Children," *Forbes*, August 11, 2012.
444. "I'd Run Barclays For \$1 Million," *Forbes*, July 11, 2012.
445. "Putting an End to Faith-Based Banking," *Forbes*, July 7, 2012.
446. "25 Social Security 'Secrets' All Baby Boomers and Millions of Current Recipients Need to Know," *Huffington Post*, July 2, 2012.
447. "Did Justice Roberts Read My Blog?" *Huffington Post*, June 29, 2012.
448. "We Are Our Children's Keepers," *Huffington Post*, June 28, 2012.
449. "U.S. Is "Totally Broke": Federal Govt.'s Fiscal Gap Is \$222 Trillion: Economist," *The Daily Ticker*, July 31, 2012.
450. "Somebody Gave You Some Help – Echo of JFK," *Forbes*, July 21, 2012.
451. "When Should I Take Social Security? – A 'Simple' Formula," *Forbes*, July 17, 2012.

452. "What Neither Candidate Will Admit –Social Security Is Desperately Broke," *Huffington Post*, July 16, 2012.
453. "I'd Run Barclays for \$1 Million!" *Forbes*, July 11, 2012.
454. "Social Security Hole Overwhelms Taxes, Cuts," *Bloomberg*, July 11, 2012.
455. "Vickers is not enough to stop another Libor Scandal," *Financial Times*, July 9, 2012.
456. "Could a Greek Bank Run Go Global?" *Huffington Post*, May 14, 2012.
457. "Krugman's Macroeconomic Rants," *Huffington Post*, May 14, 2012.
458. "Saving Face or Saving Lives? When Will Obama Lead?" *Huffington Post*, May 10, 2012.
459. "Making More Jobs in Our Economy -- The Secret Sauce," *Huffington Post*, May 6, 2012.
460. "President Obama's Peace With Honor?" *Huffington Post*, May 3, 2012.
461. "The Clash of Generations," *Huffington Post*, May 2, 2012.
462. "Under-Thirty Eyes Only," *Huffington Post*, April 30, 2012.
463. "Tom Friedman Should Run for President," *Huffington Post*, April 19, 2012.
464. "Time for a Serious Third-Party Candidate," *Huffington Post*, April 11, 2012.
465. "Pro Golfers Should Boycott Augusta 'National' Golf Club," *Huffington Post*, April 9, 2012.
466. "Strip Search Ruling Is Outrageous," *Huffington Post*, April 6, 2012.
467. "Both Parties Are Engaged in Fiscal Child Abuse," *Huffington Post*, April 5, 2012.
468. "A True Limiting Principle for the Supreme Court Justices," *Huffington Post*, April 3, 2012.
469. "Veterans and Service Member Benefits -- A Deal's a Deal," *Huffington Post*, April 2, 2012.
470. "Gail Collins' Worst Column," *Huffington Post*, April 1, 2012.
471. "Justice Kennedy Asks Key Question Re: Obamacare(s) Mandate," *Huffington Post*, March 29, 2012.
472. "When Billionaires Say Stupid, Dangerous Things," *Huffington Post*, March 23, 2012.
473. "Women's Rights, Fetuses' Rights, and States' Rights," *Huffington Post*, March 22, 2012.
474. "Jeff Sachs Is the Best Choice for President of the World Bank," *Huffington Post*, March 22, 2012.
475. "The Fed's No Stress Stress Test," *Huffington Post*, March 14, 2012.

476. "Time to Leave Afghanistan," *Huffington Post*, March 13, 2012.
477. "Taking Social Security's Best Deal," *Huffington Post*, March 12, 2012.
478. "My VP Pick: Former Vice Chairman of the Joint Chiefs of Staff, Ret. Admiral Williams Owens," *Huffington Post*, March 5, 2012.
479. "A Follow-up On Iran," *Huffington Post*, February 20, 2012.
480. "Time for Congress to Authorize Use of Force Against Iran," *Huffington Post*, February 10, 2012.
481. "The Purple tax Plan," *Huffington Post*, February 7, 2012.
482. "Why I'm Running for President," *Huffington Post*, February 2, 2012.
483. "Start Saving or Get Ready for U.S. Decline," *Bloomberg*, December 29, 2011.
484. "Save Europe by Saving No to Bank Borrowing," *Bloomberg*, December 13, 2011.
485. "The Cure for an Uncoordinated Economy," *Bloomberg*, November 29, 2011.
486. "Some Deficit Magic for the Supercommittee," *Bloomberg*, November 15, 2011.
487. "Deficit Accounting Is a Generational Ponzi Scheme," *The Fiscal Times*, November 11, 2011.
488. "Governor Rick Perry's Generational Rip-Off," *Bloomberg*, November 2, 2011.
489. "Economists Can't Be Trusted on Tax Plans," *Bloomberg*, October 25, 2011.
490. "A Fair Accounting of Herman Cain's 9-9-9 Tax," *Bloomberg*, October 19, 2011.
491. "Euro's Affordable Salvation, in Five Steps," *Bloomberg*, October 11, 2011.
492. "Five Prescriptions to Heal Economy," *Bloomberg*, October 9, 2011.
493. "A Purple Memo for the Red and Blue Super Committee," *The Fiscal Times*, September 23, 2011.
494. "America's debt woe is worse than Greece's," *CNN Opinion Piece*, September 20, 2011.
495. "To Save Euro, Turn Banks Into Mutual Funds," *Bloomberg*, September 13, 2011.
496. "A Tax Reform to Kick Start the Economy," *Bloomberg*, August 30, 2011.
497. "U.S. Government Merits a Junk Credit Rating," *Bloomberg*, August 16, 2011.
498. "Generational Balance, Not Budget Balance," *Bloomberg*, August 2, 2011.
499. "A Third-Party Candidate Is Coming," *Bloomberg*, July 19, 2011.
500. "Stop the Fiscal War Against Our Children, Now!" *Bloomberg*, June 29, 2011.

501. "Voucher Care Is the Right Name for Medicare," *Bloomberg*, June 15, 2011.
502. "Mutual Funds Can Replace Fannie, Freddie," *Bloomberg*, June 1, 2011.
503. "Obama, Ryan, Gingrich Muddle Health Debate," *Bloomberg*, May 19, 2011.
504. "Make Drug Use Pay Its Own Way," (with Glenn Loury), *Bloomberg*, May 10, 2011.
505. "Left, Right Can Love Tax Plan," (with Andrew Weiss), *Bloomberg*, April 27, 2011.
506. "Obama Might Trade Parties With Paul Ryan," *Bloomberg*, April 18, 2011.
507. "U.S. Squabbles Over Peanuts to Protect Elderly," *Bloomberg*, April 12, 2011.
508. "U.S. Fiscal Meltdown in Spitting Distance," *Bloomberg*, April 5, 2011.
509. "Nuclear Power Runs Amok," (with Gene Stanley), *Bloomberg*, March 21, 2011.
510. "Study This Too See Whether Harvard Pays Off," *Bloomberg*, March 8, 2011.
511. "When Pretending Fails to Hide Bankruptcy," *Bloomberg*, February 22, 2011.
512. "How to Fix Mortgage Mess in Three Steps," *Bloomberg*, January 13, 2011.
513. "Health Law's Demise May Permit Better Plan," *Bloomberg*, December 28, 2010.
514. "Ireland Must End 'Trust-Me' Banking System," *Bloomberg*, December 6, 2010.
515. "Deficit Panel Ignores \$153 Trillion Hole," *Bloomberg*, November 15, 2010.
516. "U.S. Must Cut China Slack on Yuan Value," *Bloomberg*, November 9, 2010.
517. "U.S. Debt Is Child Abuse," (with Richard Munroe), *Bloomberg*, October 21, 2010.
518. "Poor Kid on Block Gets Fleeced by Elderly," *Bloomberg*, September 23, 2010.
519. "Retiree Ponzi Scheme Is \$16 Trillion Short," *Bloomberg*, August 24, 2010.
520. "U.S. Is Bankrupt and We Don't Even Know It," *Bloomberg*, August 10, 2010.
521. "Uncle Sam has Worse Woes than Greece," *Financial Times*, July 25, 2010.
522. "Restoring Trust In Our Economy," (with James S. Henry), *Forbes*, July 21, 2010.
523. "Get A Bigger Social Security Check Now," *Forbes*, July 19, 2010.
524. "Financial Reform," (with James S. Henry), *Forbes*, July 15, 2010.
525. "What's A Fair Divorce Settlement?" *Forbes*, July 7, 2010.

526. "The Do-It-Yourself Roth Conversion Calculator," (with Daniel Royer), *Forbes*, April 26, 2010.
527. "Goldman Snake Oil Won't Have to Break Buck," *Bloomberg*, April 19, 2010.
528. "Medicare Part C For All - How to implement universal health care without bankrupting the nation," *Forbes*, February 17, 2010.
529. "The Number: Retirement Planning Gone Wrong," *Forbes*, January 22, 2010.
530. "Does Moving for a Job Make Sense?," (with Daniel Royer), *Forbes*, December 12, 2009.
531. "How to Take Moral Hazard Out of Banking," (with Niall Ferguson), *The Financial Times*, December 2, 2009.
532. "Back to Basics," (with John Goodman), *The New Republic*, May 14, 2009.
533. "Should You Move In With Your Mom?," *Forbes.com*, May 11, 2009.
534. "Raising Retiree Clients' Living Standards," May 1, 2009.
535. "A Banking System We Can Trust," (with Edward Leamer), *Forbes.com*, April 23, 2009.
536. "Run on the Banks Persistent Risk Without LPB," *Bloomberg.net*, April 16, 2009.
537. "Scrap the Summers-Geithner Plan," *The Boston Globe*, April 7, 2009.
538. "The Geithner-Summers Plan Is Worse than Your Think," (with Jeffrey Sachs), *The Financial Times Economists' Forum*, April 5, 2009.
539. "Resurrect Your Retirement," *Forbes.com*, April 4, 2009.
540. "Limited Purpose Banking," (with Christophe Chamley), *The American Interest*, April 2009.
541. "How to Fix U.S. Healthcare," *RGEMonitor.com, Economists' Forum*, March 15, 2009.
542. "Mutual Funds Can Serve as a Pattern for Our Financial System," (with Scott Burns), *The Dallas Morning News*, March 15, 2009.
543. "Limited Purpose Banking – Putting an End to Financial Crises," (with Christophe Chamley), *The Financial Times, Economists' Forum*, January 27, 2009.
544. "Is the U.S. Going Broke?," *Forbes*, March 4, 2009.
545. "Finally, System-Risk Insurance," (with Perry Mehrling), *The Financial Times, Economists' Forum*, November 24, 2008.
546. "Economic War Calls for Full Plan of Battle," *Bloomberg.com*, November 13, 2008.

547. "Social Security for the Young," (with Scott Burns), *The Dallas Morning News*, November 2, 2008.
548. "Recapitalising the Banks is Not Enough," (with Perry Merling and Alister Milne), *Financial Times.com*, October 26, 2008.
549. "Clearing the Way for Low-Cost Biogenerics," *The Boston Globe*, October 26, 2008.
550. "Getting an Economic Grip," (with Scott Burns), *The Dallas Morning News*, October 19, 2008.
551. "Running a National Sale," *RGE Monitor*, October 25, 2008.
552. "Disaster Insurance is the Answer," (with Perry Mehrling), *FinancialTimes.com*, October 10, 2008.
553. "No Depression This Time, Uncle Sam Has Got Our Back," (with Perry Mehrling), *The Washington Post*, October 9, 2008.
554. "Is the U.S. Going Broke," *Forbes*, September 28, 2008.
555. "Prize for Being the Biggest Liar Is: Taxpayers Foot the Bill" (with Scott Burns), *Dallas Morning News*, September 28, 2008.
556. "The Right Financial Fix," (with Perry Mehrling), *RGE Monitor*, September 25, 2008.
557. "Bagehot plus RFC: the Right Financial Fix," (with Perry Mehrling), *FinancialTimes.com*, September 25, 2008.
558. "Stimulating Innovation in the Biologics Industry: A Balanced Approach to Marketing Exclusivity," September 2008.
559. "Double Dipping on Social Security," *Private Wealth Management News Letter*, June 1, 2006.
560. "The Emperor's Dangerous Clothes," *The Economists' Voice*, April 2008.
561. "Insider Ratings Have Eroded Trust in Wall Street," (with Scott Burns), *The Boston Globe*, March 30, 2008.
562. "Why Democrats Should Love the FairTax," *The Boston Globe*, February 24, 2008.
563. "Why the FairTax Will Work – Bartlett's Unfair Attack on the FairTax," *Tax Notes*, February 4, 2008.
564. "Pension Reform as the Triumph of Form Over Substance," *The Economists' Voice*, January 2008.
565. "We Are All Uninsured Now," *The Boston Globe*, August 28, 2007.
566. "Averting America's Bankruptcy with a New New Deal," *The Economists' Voice*, 2006.

567. "Only Feasible Solution is Reducing Spending," *The Nashville Tennessean*, June 12, 2007.
568. "Why Target Practice Equals Malpractice," *Investment News*, June 9, 2007.
569. "Enlisting Iraqis to Rebuild their Country," *The Boston Globe*, April 11, 2007.
570. "The Great Pension Swindle," *The Boston Globe*, November 23, 2006.
571. "Rethinking Your Investment Risk," *Consumer Reports Money Adviser*, November 2006.
572. "Drifting to Future Bankruptcy," *The Philadelphia Inquirer*, October 22, 2006
573. "The Time to Plan Is Now," *Time Magazine*, July 2, 2006.
574. "Are Economists Smarter?" *Economists' Voice*, May, 2006.
575. "Health Care Spending – What the Future Will Look Like," (with Christian Hagist), The National Center for Policy Analysis, April 2006.
576. "Financial Advisers Miss Mark by Ignoring Dynamic Method," (with Scott Burns), *The Dallas Morning News*, April 25, 2006
577. "Risking a Standard of Living," (with Scott Burns), *The Dallas Morning News*, April 23, 2006
578. "What's the Price of Retiring Early?" (with Scott Burns), *The Dallas Morning News*, April 18, 2006
579. "A Smoother Way to Save for Your Future," (with Scott Burns), *The Boston Globe*, April 16, 2006
580. "Planners Benefit When We Take Risks," (with Scott Burns), *The Dallas Morning News*, April 11, 2006
581. "Financial Planning 2.0" (with Scott Burns), *The Dallas Morning News*, April 9, 2006
582. "Grading the President's Tax Reform Panel," *Economists Voice*, April 2006
583. "Get Real About Retirement," (with Scott Burns), *The Dallas Morning News*, April 2, 2006.
584. "Averting America's Bankruptcy with a New New Deal," *The Economists' Voice*, February 14, 2006.
585. "PSS: One Way Of Reforming the Pension System," (with Shuanglin Lin and Wing Thye-Woo), *China Daily*, December 5, 2005.
586. "Benefits Without Bankruptcy – The New New Deal," (with Niall Ferguson), *The New Republic*, August 15, 2005.
587. "Why Can't the World Bank Be More Like a Bank?" (with James Henry), *The Wall Street Journal*, June 1, 2005.

588. "Thinking Outside the Box," (with Hans Fehr, John Goodman, and Sabine Jokisch), *The National Center for Policy Analysis*, April 2005.
589. "The Case for the 'FairTax'" *The Wall Street Journal*, March 7, 2005.
590. "Don't Make Our Kids Pay for Our Mess," *The Washington Post*, December 13, 2004.
591. "The End of Social Security? Don't Reform It, Replace It," *The Boston Globe*, November 21, 2004.
592. "Fixing Medicare," *Forbes Magazine*, December 13, 2004.
593. "How to Fix Taxes and Social Security," *The Washington Post*, November 7, 2004.
594. "The Cheap Drug Trap," *The Boston Globe*, June 21, 2004.
595. "Fiscal Policy and the Future of the Euro," *the Cato Journal*, Spring/Summer 2004.
596. "Why Things Could Get Really Bad," *Fortune Magazine*, May 24, 2004.
597. "Telephone Regulation Could Cost Consumers," *The Boston Globe*, March 13, 2004.
598. "A Telecom Tutorial for the Heritage Foundation," *Tech Central Station*, April 23, 2004.
599. "A Telecom Tutorial for George Gilder," *Tech Central Station*, March 15, 2004.
600. "Monopoly Matters," *Tech Central Station*, October 31, 2003.
601. "BU Board Must Heal the Split," *The Boston Globe*, October 31, 2003.
602. "Going Critical – American Power and the Consequences of Fiscal Overstretch," (with Niall Ferguson), *The National Interest*, Fall 2003.
603. "Phone Deregulation Needs 2nd Step," *The Dallas Morning News*, June 2, 2003.
604. "No Economic Sense," *Tech Central Station*, February 11, 2003.
605. "The Fiscal Overstretch that Will Undermine an Empire," (with Niall Ferguson), *The Financial Times*, July 15, 2003.
606. "An Economic 'Menu of Pain,'" (with Jeffrey Sachs), *The Boston Globe*, May 19, 2003.
607. "Does It Pay Both Spouses to Work?" (with Jagadeesh Gokhale), National Center for Policy Analysis, *Policy Report*, May 2003.
608. "Does It Pay to Work?" (with Jagadeesh Gokhale), National Center for Policy Analysis, *Policy Report*, March 2003.

609. "Outing the Bells," *The Boston Globe*, May 3, 2003.
610. "Resolution for 2003: Real Telephone Competition in State," *The Chattanooga Times*, January 12, 2003.
611. "Broadband: Breaking the Logjam," *Milken Review*, First Quarter 2003.
612. "What Japan Must Do," (with Alan Auerbach), *Nihon Keizai Shimbun* (Japanese Business News), November 2002.
613. "Tax-Favored Savings Accounts: Who Gains? Who Loses?," National Center for Policy Analysis, *Policy Report*, January 2002.
614. "Solution for Argentina is Right on the Money," (with Juan Pablo Nicolini), *Los Angeles Times*, June 30, 2002.
615. "The Adequacy of Life Insurance," (with Jagadeesh Gokhale), *Research Dialogue*, TIAA-CREF, No. 72, July 2002.
616. "Is War Between Generations Inevitable?" (with Jagadeesh Gokhale), National Center for Policy Analysis, *Policy Report*, November 2001.
617. "Medicare, Social Security, and the Calm Before the Generational Storm," (with Jagadeesh Gokhale), *The Milken Review*, 2001.
618. "The Baby Boomers' Mega-Inheritance – Myth or Reality," (with Jagadeesh Gokhale), *Economic Commentary*, The Federal Reserve Bank of Cleveland, October 1, 2000.
619. "Look Abroad to Solve the Pensions Crisis," *The Financial Times*, April 25, 2000
620. "Privatizing Social Security the Right Way," *The Independent Review*, V (1), Summer 2000.
621. "Surplus? What Surplus?" *The Financial Times*, February 21, 2000.
622. "Living High At Our Children's Peril," *The Los Angeles Times*, January 21, 2000.
623. "Privatizing Social Security," National Center for Policy Analysis, *Policy Report*, July 1998.
624. "Fix Social Security for Good," *The Los Angeles Times*, (with Jeffrey Sachs), April 5, 1998.
625. "How to Save Social Security," *The Boston Globe*, April 27, 1998.
626. "Saving Social Security," in *Jobs and Capital*, The Milken Institute, 1998.
627. "Deficit? What Deficit?" (with Kevin Kliesen), *The Weekly Standard*, April 28th, 1997.

628. "It's High Time to Privatize," (with Jeffrey Sachs), *The Brookings Review*, Summer 1997.
629. "It's High Time to Privatize," in *Social Security Reform*, Federal Reserve Bank of Boston Conference Series, June 1997.
630. "Rescuing Social Security," *Challenge*, November-December 1996.
631. "Federal Debt: Rising Burden on Our Children," *Investor's Business Daily*, Aug 26, 1996.
632. "Generational Accounting," *NBER Reporter*, Winter 1995/6.
633. "Should We Tax Consumption and If So, How?" *Jobs and Capital*, Milken Institute, Spring 1995.
634. "The Grandkids Better Start Worrying," *The Wall Street Journal*, Nov 28, 1994.
635. "Beggars Our Children," *Economic Times*, The Conference Board, March 1994.
636. "The Clinton Health Plan & Future Generations," *The American Enterprise*, Nov/Dec 1993.
637. "Health Plan Funding: 'Smoke and Mirrors'," *Newsday*, Sept 24, 1993.
638. "How Much Will Our Kids Pay?," *The Margin*, Fall 1993.
639. "Thoughts on Generational Equity," *Modern Maturity*, Oct/Nov 1992.
640. "Taxes: Future Shock," *The New York Times*, June 10, 1992.
641. "Obama Romney and the Fiscal Gap," *The Exchange, Yahoo! Finance*, August 13, 2012.
642. "I'd Run Barclays For \$1 Million," *Forbes*, July 11, 2012.
643. "Putting an End to Faith-Based Banking," *Forbes*, July 7, 2012.
644. "25 Social Security 'Secrets' All Baby Boomers and Millions of Current Recipients Need to Know," *Huffington Post*, July 2, 2012.
645. "Did Justice Roberts Read My Blog?" *Huffington Post*, June 29, 2012.
646. "We Are Our Children's Keepers," *Huffington Post*, June 28, 2012.
647. "Could a Greek Bank Run Go Global?" *Huffington Post*, May 14, 2012.
648. "Krugman's Macroeconomic Rants," *Huffington Post*, May 14, 2012.
649. "Saving Face or Saving Lives? When Will Obama Lead?" *Huffington Post*, May 10, 2012.

650. "Making More Jobs in Our Economy -- The Secret Sauce," *Huffington Post*, May 6, 2012.
651. "President Obama's Peace With Honor?" *Huffington Post*, May 3, 2012.
652. "The Clash of Generations," *Huffington Post*, May 2, 2012.
653. "Under-Thirty Eyes Only," *Huffington Post*, April 30, 2012.
654. "Tom Friedman Should Run for President," *Huffington Post*, April 19, 2012.
655. "Time for a Serious Third Party Candidate," *Huffington Post*, April 11, 2012.
656. "Pro Golfers Should Boycott Augusta 'National' Golf Club," *Huffington Post*, April 9, 2012.
657. "Strip Search Ruling Is Outrageous," *Huffington Post*, April 6, 2012.
658. "Both Parties Are Engaged in Fiscal Child Abuse," *Huffington Post*, April 5, 2012.
659. "A True Limiting Principle for the Supreme Court Justices," *Huffington Post*, April 3, 2012.
660. "Veterans and Service Member Benefits -- A Deal's a Deal," *Huffington Post*, April 2, 2012.
661. "Gail Collins' Worst Column," *Huffington Post*, April 1, 2012.
662. "Justice Kennedy Asks Key Question Re: Obamacare(s) Mandate," *Huffington Post*, March 29, 2012.
663. "When Billionaires Say Stupid, Dangerous Things," *Huffington Post*, March 23, 2012.
664. "Women's Rights, Fetuses' Rights, and States' Rights," *Huffington Post*, March 22, 2012.
665. "Jeff Sachs Is the Best Choice for President of the World Bank," *Huffington Post*, March 22, 2012.
666. "The Fed's No Stress Stress Test," *Huffington Post*, March 14, 2012.
667. "Time to Leave Afghanistan," *Huffington Post*, March 13, 2012.
668. "Taking Social Security's Best Deal," *Huffington Post*, March 12, 2012.
669. "My VP Pick: Former Vice Chairman of the Joint Chiefs of Staff, Ret. Admiral Williams Owens," *Huffington Post*, March 5, 2012.
670. "A Follow-up On Iran," *Huffington Post*, February 20, 2012.
671. "Time for Congress to Authorize Use of Force Against Iran," *Huffington Post*, February 10, 2012.
672. "The Purple Tax Plan," *Huffington Post*, February 7, 2012.
673. "Why I'm Running for President," *Huffington Post*, February 2, 2012.

