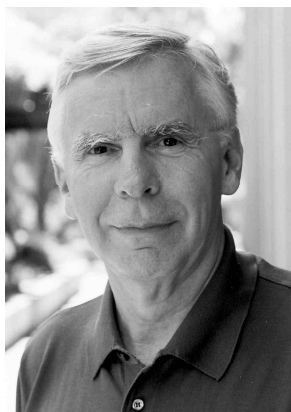


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In addition to his Hoover appointment, David Wise is an endowed professor of political economy at Harvard University's Kennedy School of Government, where he has taught since 1973. He is also a research associate at the National Bureau of Economic Research, where he is the area director for the Economics of Aging and the Health Economics Programs. The holder of a Ph.D. in economics from the University of California, Berkeley, he edited and contributed two chapters to *Facing the Age Wave* (1997). With Hoover fellow John Shoven, he wrote "The Taxation of Pensions: A Shelter Can Become a Trap" in *Frontiers in the Economics of Aging* (1998), which he edited. He has also written extensively on the effects of individual retirement accounts and 401(k) plans on the determinants of retirement, including editing and coauthoring two chapters in *Personal Savings, Personal Choice* (1999).