

Susan W. Gates, PhD

Writer, speaker and public policy professional, [Susan Wharton Gates](#) has over 30 years' experience in US housing policy and housing finance. After serving five years in the Executive Office of the President, Office of Management and Budget, she joined Freddie Mac in 1990 as an economist. Over the next 19 years, Susan worked in financial research, mortgage credit risk and government relations. In 2004 she was made vice president of public policy.

Susan resigned from Freddie Mac in 2009 and founded [Wharton Policy Group, LLC](#), which provides policy and regulatory analysis in financial services with an eye to building consensus solutions. She is the author of [Days of Slaughter: Inside the Fall of Freddie Mac and Why It Could Happen Again](#) (Johns Hopkins University Press, 2017), an insider account of how ideology and public policy contributed to the 2008 financial crisis and the GSE role in it.

Susan teaches graduate level courses in normative theory, public management and business ethics through Virginia Tech's Center for Public Administration and Policy and the Pamplin School of Business. She is also a capstone advisor for Georgetown University's graduate real estate program.

Susan received a Bachelor of Arts from the University of Delaware, a Master of Public and International Affairs from the University of Pittsburgh and a PhD in Public Administration from Virginia Tech. She completed the Advanced Management Program at the University of Pennsylvania's Wharton School of Business. She is completing a Masters of Arts degree in Religion at Reformed Theological Seminary in Washington, DC.

A former small business owner, artisan and poet, Susan served on the boards of the Center for Housing Policy and Homestretch, Inc. and was Vice Chair, Committee for Helping Others.