

A New Safety Net for Working Families: Assets for Economic Security

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Gregory Acs is a principal research associate in the Urban Institute's Income and Benefits Policy Center and a research affiliate with the National Poverty Center. His research focuses on social welfare policy with particular emphasis on low-income families, low-wage labor markets, public assistance programs, and child well-being. Recent studies examined employers in the low-wage labor market, economic stability and mobility among low-income working families, the income and spending patterns of low-income working families with children, and how living arrangements and the stability of parental marriage influences the well-being of children.

Leonard Burman (moderator) is the director of the Tax Policy Center and a senior fellow at the Urban Institute. Treasury's deputy assistant secretary for tax analysis from 1998 to 2000, Burman developed major proposals to expand access to savings for low-income families. He was a senior analyst at the Congressional Budget Office from 1989 to 1997 and has taught at Georgetown University. Recent research examined presidential candidates' tax plans, the individual alternative minimum tax, the changing role of taxation in social policy, and tax incentives for savings, retirement, and health insurance.

Caroline Ratcliffe is a labor economist and senior research associate in the Urban Institute's Center on Labor, Human Services, and Population. She has also been a visiting associate professor at Georgetown University, teaching in its public policy program. Her research focuses on the outcomes and behaviors of low-income families, including their welfare receipt, employment dynamics, and asset accumulation. Recent studies include analyses of welfare program rules on low-income families' food stamp receipt, poverty status, and asset holdings.

John C. Weicher is the director of the Hudson Institute's Center for Housing and Financial Markets. From 2001 to 2005, he was the assistant secretary for housing and federal housing commissioner at the Department of Housing and Urban Development. His major initiatives included promoting minority homeownership, regulatory reform of the real estate settlement process, and mission regulation of Fannie Mae and Freddie Mac. He previously served as HUD's assistant secretary for policy development and research and as the chief economist at HUD and the Office of Management and Budget. Weicher is a former Urban Institute researcher.

Andrew Yarrow is vice president and director of Public Agenda's Washington, D.C., office. He is the author of *Forgive Us Our Debts: The Intergenerational Dangers of Fiscal Irresponsibility* and the forthcoming *The Measure of America: The Rise of Economic Thinking and Changing Ideas About America in the Post-World War II Era*. From 1981 to 1992, he was a reporter for *The New York Times*, covering style, culture, and metropolitan news, and served as a research editor for *The New York Times Magazine*. Yarrow has also worked for the Export-Import Bank of the United States, National Endowment for the Arts, and World Bank.