

**A NEW SAFETY NET FOR WORKING FAMILIES:  
UNEMPLOYMENT COMPENSATION—A LIFELINE IN TOUGH TIMES**

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**Richard Hobbie** is the executive director of the National Association of State Workforce Agencies. During his career, he has been an associate assistant secretary at the U.S. Department of Labor, the staff director of a House Ways and Means subcommittee, a senior specialist at the Congressional Research Service, and a budget analyst with the Congressional Budget Office. Hobbie is the treasurer and a board member of the National Academy of Social Insurance and a board member of the UWC Foundation. He coedited *Older and Out of Work: Jobs and Social Insurance for a Changing Economy*.

**Douglas Holmes** became the president of UWC—Strategic Services on Unemployment & Workers' Compensation in 2006. Earlier positions include deputy administrator of the Ohio Bureau of Employment Services, deputy director of the Ohio Department of Job and Family Services, Ohio unemployment insurance director, and secretary of the Ohio Unemployment Compensation Advisory Council. Holmes chaired a National Governors Association panel on unemployment insurance and employment security reform and was a member of an unemployment insurance reform group convened by the U.S. Labor Department.

**Margaret Simms** (moderator) is an institute fellow at the Urban Institute and director of its Low-Income Working Families Project. Prior to joining the Institute in 2007, she was the vice president for governance and economic analysis at the Joint Center for Political and Economic Studies, where she began working in 1986. Simms was a senior research associate at the Urban Institute from 1979 to 1986 and directed its Minorities and Social Policy Program from 1981 to 1986. She taught at Atlanta University and the University of California at Santa Cruz and has written extensively about employment and training, education, and income and poverty.

**Wayne Vroman**, a senior fellow at the Urban Institute, has focused much of his research on the economic effects of social insurance programs. He has examined topics in workers' compensation, state temporary disability programs, retirement, disability, and unemployment insurance. Previous research on unemployment insurance has focused on benefits, financing, and program administration. He has developed simulation models to examine trust fund solvency and related questions in 15 states. His five books on social insurance include *Unemployment Compensation Throughout the World*, cowritten with Vera Brusentsev.