



RESEARCH REPORT

Delivering Early Information about College Financial Aid

Exploring the Options for Middle School Students

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Executive Summary

Postsecondary education plays a vital role in generating opportunities for young people from disadvantaged backgrounds to improve their prospects, and financial aid is critical to making this education accessible. However, lack of awareness of financial aid, limited understanding of the system, and the tendency to overestimate the price of college are well documented. Low-income, first-generation, and minority families are particularly vulnerable to misconceptions concerning college costs. A clearer understanding of the availability of financial aid could significantly alter families' perceptions of the feasibility of going to college for low-income students and allow more students to get the full benefit of the programs designed to support them.

Actively providing early information about financial aid to low-income families will not close the gaps in college enrollment across demographic groups. But a coordinated federal effort to put well-designed, personalized information into the hands of these families when their children are young—rather than just telling them about the available websites they can visit—has the potential to move the needle. People are most likely to take active steps to access information when they feel the immediacy of paying for college, so depending on parents of middle school students to take the initiative is not likely to be effective. Nevertheless, families who understand early on that grant aid will cover a significant part of the cost of college will be more likely to plan ahead and to encourage their children to prepare academically for college.

This study focuses on providing information about the availability of college financial aid to lower-income families with children in middle school (ages 11 through 14). We focus on lower-income families both because of the importance of increasing college enrollment among this group and because they tend to be particularly unaware of the relatively large amounts of aid for which they are likely to be eligible.

The Supplemental Nutrition Assistance Program (SNAP), Medicaid, and the federal income tax filing process emerge as the most promising routes for communicating with the parents of middle school children because of the large populations they serve, the characteristics of their participants, and their administrative structures.

Any route chosen for targeting families will involve its own questions about timing and its own bureaucratic or structural barriers. Developing an effective communication plan will also require careful consideration of the lessons from the behavioral and cognitive sciences on what captures people's attention and how different timing and modes of communication affect responses.

We examine three broad approaches to using participation in social service programs or the filing of federal income taxes as an avenue to increasing awareness of college financial aid:

- Providing information at the time of SNAP or Medicaid application or tax filing;
- Reaching out to families after they have completed the SNAP or Medicaid application or filed a tax return; and
- Including college financial aid in a broader package of information about benefits and services for low-income families.

Efforts to make low-income parents more aware of financial aid for college are critical. Unfortunately, there is not likely to be one simple route to disseminating information to parents of young children that will get their attention and change their behaviors in ways that significantly improve the educational outcomes of these children. However, several communication avenues through established programs have potential. A concerted effort to promote early awareness of financial aid opportunities should involve multiple strategies. In particular, it is worth working with the Center for Medicaid and Medicare Services to provide information to their eligible population; taking advantage of the SNAP certification of automatic free and reduced-price lunch eligibility; incorporating calculators into tax preparation software; coordinating information about the earned income tax credit and financial aid eligibility; and working toward Internal Revenue Service participation in providing information to parents. Moving in all these directions is the best way to ensure that a high percentage of low-income families and students will learn in a timely manner about the financial aid available to help them pay for college.

Introduction

Postsecondary education plays a vital role in generating opportunities for young people from disadvantaged backgrounds to improve their prospects, and financial aid is critical to making this education accessible. However, the pervasive lack of awareness and misunderstanding about available funding discourages many low-income students and families from preparing for college and prevents them from getting the full benefit of the programs designed to support them.

Making financial aid simpler and more visible promises to make the system more effective in increasing postsecondary participation and success for students from low- and moderate-income backgrounds. A possible approach is to provide information about federal student aid directly to these young people and their families several years before they have to make enrollment decisions.

If we had a list of people likely to be eligible for Pell Grants, the federal government's foundational need-based grant program, we could mail, e-mail, or text key information about student aid and how to apply for it. Because many low-income families file federal income taxes and participate in public income-support programs that help them with food, housing, health care, and other living expenses, developing this sort of strategy should be possible. It might also be possible to communicate directly about college financial aid with families who apply for public benefits or who seek assistance in filing their income taxes.

Implementing an early information program using these established programs and processes is surely possible, but the logistical, legal, and political barriers are significant. This report explores the advantages and potential barriers to using participation in public income-support programs or federal income tax filing as an avenue for increasing early awareness of the availability of college financial aid. We focus primarily on the Supplemental Nutrition Assistance Program (SNAP), Medicaid, and the federal income tax filing process. However, most of the lessons learned would also apply to coordination with other public income-support programs with similar operating structures.

The first section of the report provides an overview of the study design, background on early awareness of financial aid, a description of the target population, and an explanation of why we focus on SNAP, Medicaid, and the federal income tax filing process as potential outreach avenues. The second section discusses ways in which information could be provided to participants, looking both at the level of information provided and the particular methods for reaching out to families. In addition to suggesting possible areas for further analysis, the final section summarizes our conclusion that at least in the short run, the most promising approaches are through state-level integrated application

processes for multiple social support programs and through organizations providing assistance with filing federal income tax forms. Several avenues for communication are feasible, although all present some logistical problems. The optimal strategy is probably to launch a coordinated effort to deliver information about financial aid through a variety of channels, increasing the likelihood of reaching as many families as possible who could benefit from this information.

Overview

The information and perspectives presented here come from the authors' research and analysis as well as interviews and discussions with policy experts. The experts consulted have experience working with states and localities; they have worked with or interviewed state officials and visited program offices to understand how they operate and how states are trying to integrate services. These experts provided useful insight into how the different approaches for increasing early awareness might look in practice and what bureaucratic and logistical barriers might exist.

Early Awareness of Financial Aid

The complex financial aid system for US college students provided funding for 71 percent of the 18 million undergraduates enrolled in 2011–12 (Radwin et al. 2013; National Center for Education Statistics 2013). Although some students received only loans or work-study support, 59 percent overall—and 72 percent of those enrolled full time—received grant aid. These figures do not consider the millions of students benefiting from federal tuition tax credits and deductions.

Financial aid is particularly important for low- and moderate-income students, who do not have family resources on which they can rely. Among undergraduates from families with incomes below \$40,000, over 90 percent received an average of more than \$11,000 in grant aid from federal, state, and institutional sources in 2011–12 (Radwin et al. 2013). As table 1 indicates, in 2011–12, full-time students from the lowest family income quartile (with family incomes less than \$30,000) who were enrolled in public two-year or four-year colleges in their state of residence received enough grant aid on average to cover their tuition and fees and have some money left over to help cover books and living expenses. These data do not negate the financial difficulties of taking time out of the labor force to go to college, but they suggest that a clearer understanding of the availability of financial aid could significantly alter low-income families' perceptions of the feasibility of having their children attend college.

TABLE 1

Published Tuition and Fees, Grant Aid, and Net Tuition and Fees for Full-Time Dependent Students from Lowest Family Income Quartile, 2011–12

	Average tuition and fees	Average grant aid	Average net tuition and fees
Four-year public, in-state	\$7,390	\$9,710	-\$2,320
Two-year public	\$2,610	\$5,690	-\$3,080

Source: The College Board, “Trends in College Pricing 2014,” based on data from National Postsecondary Student Aid Study (2012).

Note: Grant aid includes grants from all sources (federal and state governments, colleges and universities, employers, and other private sources) and estimated federal tax credits and deductions.

Lack of awareness of financial aid, limited understanding of the system, and the tendency to overestimate the price of college are well documented. Low-income, first-generation, and minority families are particularly vulnerable to misconceptions concerning college costs (Institute for College Access and Success 2008). Several factors contribute to this lack of understanding of the financial aid system that makes college a realistic possibility for so many students: aid comes from a variety of sources, the amount of grant aid fluctuates depending on political forces, and the application process is difficult to navigate. Without parents with knowledge of postsecondary education or high school counselors with the time and expertise to provide the needed support, too many potential students fail to apply for financial aid, do not consider colleges that might be best suited for their needs, or forgo college all together (National Center for Education Statistics 2012).¹

Awareness of the inadequacy of information about financial aid and the net prices students actually pay to enroll in college has generated a variety of efforts to improve available information. The federal government provides extensive online resources, including the Federal Student Aid site, which provides detailed general information; the FAFSA4caster, which helps individuals predict the aid for which they will be eligible; and College Navigator, which provides detailed information about individual colleges, including prices and financial aid.² Numerous other websites provide information about federal and state financial aid; financial aid professionals offer “financial aid nights” for high school students; and both private and federally-funded organizations provide mentoring and financial aid information to groups of low-income high school students.

Yet the problems persist. Insights from behavioral economics can shed some light on why readily available information about a complicated and stress-inducing issue does not lead to desired behavioral changes. Young people who know going to college is the best route to a middle-class lifestyle but overestimate the cost of enrolling are likely to procrastinate in taking the necessary steps (Immerwahr

and Foleno 2000; Calderone 2010). Facing complicated and confusing tasks, they are likely to take the path of least resistance rather than actively seek the information they need (Castleman 2015).

An understanding of the need for more effective and timely ways to convey information about financial aid underpins the initiative proposed in this paper. Although there is little evidence about the best way to communicate with the parents of children who are still several years away from beginning college, sending text messages to a large group of potential students close to the time of enrollment can be surprisingly effective (Castleman 2015). Personalized information and personal contact are also very important and of particular significance in the discussion that follows. Tailoring information about financial aid to the circumstances of children and parents participating in public income-support programs or filing federal income taxes promises to be a cost-effective way of communicating with individuals who have the potential to be college ready, but who do not believe the opportunity will be available because of financial constraints.

A critical issue is the timing of communication with parents and potential college students. Children growing up with highly educated parents expect from early childhood to go to college and assume the money will be there to pay for it, but children growing up in less-advantaged environments are likely to assume college will not be financially accessible. News stories about the soaring price of college and the perils of student debt abound. It is all too easy for children, even those who say they hope to attend college, to opt out of the academic effort required to prepare for college (Radford and Ifill 2013; Boser, Wilhelm, and Hanna 2014). Moreover, if parents are convinced the price will be out of reach, they will have little incentive to make the effort to save and make financial plans or to encourage their children to prepare for college, especially when they are struggling to meet daily needs.

Evidence about the impact of early information alone on college enrollment is scant. Many efforts to communicate with families and young children include valuable mentoring services and/or the promise of program-specific funding that will cover tuition and fees. Nonetheless, providing accurate and personalized information early and often can only improve the ability of disadvantaged young people to successfully navigate the financial aid system.

Proposals for the systematic provision of information about financial aid to young people from low-income families date at least to the 2008 proposal of the Rethinking Student Aid Study Group, which suggested that tax filers with dependent children between the ages of 5 and 19 be informed every year of the Pell Grant for which their children would be eligible under current rules. Information on Pell Grants would be accompanied by facts about the prices of two- and four-year public institutions within the tax filer's state of residence, as well as available state grant programs. The proposal also suggested

information encouraging academic preparation, college savings, borrowing opportunities, and tax credits. A simple check-off box on an Internal Revenue Service (IRS) form would give the IRS permission to release income information to the Department of Education, which would communicate directly with the family (Rethinking Student Aid Study Group 2008). Although this proposal has not been implemented, it remains an idea deserving of attention.

Much of the evidence about the effectiveness of early information about financial aid comes from programs that promise to pay tuition for students who are prepared for college and meet certain conditions. For example, the Kalamazoo Promise program, which relies on private funding, ensures that students who graduate from the city's public schools will have their tuition paid at Michigan public universities.³ In reality, federal and state grant aid would cover charges for most low-income students, but the message of the program is clear, and college enrollment rates have risen significantly since implementation of the program (Bartik, Hershbein, and Lachowska 2014).

Many communities around the country have developed programs emulating the Kalamazoo Promise (W.E. Upjohn Institute for Employment Research 2015). The consensus is that the widespread knowledge of the clear statement that college will be paid for has had a significant impact on college preparation and enrollment.

The "I Have a Dream" programs provide a longstanding example of smaller-scale programs promising to cover college tuition. Since 1981, when Eugene Lang promised a group of New York City middle school students their tuition would be paid for if they graduated from high school and went to college, these programs have worked with small groups of disadvantaged students, providing a combination of funding and mentoring. Although the programs appear to have a measurable impact, the role of the mentoring services makes it difficult to evaluate the impact of the information and the promise alone (Kahne and Bailey 1999).⁴

Indiana's 21st Century Scholars program is a longstanding state-level program that focuses on early awareness. The program guarantees 6th, 7th, and 8th graders who pledge to meet academic and citizenship requirements eight semesters of public college tuition or the equivalent at private institutions. There is some evidence—although not conclusive—that the program increases college enrollment (Johnson and Yanagiura 2012).

The title of a 2008 review of the literature on programs focused on early awareness of financial aid captures the state of the evidence: "Early Commitment of Student Financial Aid: Perhaps a Modest Improvement" (Schwartz 2008). A 2005 overview of early promise programs similarly found a dearth of reliable studies of the effectiveness of early commitment programs (Blanco 2005). Among other issues,

this study found that some of the programs failed to identify, target, and reach many underserved students and their families. Moreover, there is no broad, national effort to communicate clear, early messages about financial aid and college affordability.

Unlike these “promise” programs, the idea discussed in this paper of providing information to parents and middle school students would not bring new dollars to the system. However, most low- and moderate-income students could already have their tuition covered at public institutions if they followed through with the financial aid application process. In 2011–12, among students from families with incomes below \$50,000 enrolled in public four-year institutions, grant aid covered the entire tuition for 44 percent and another 35 percent paid less than \$2,000 in tuition after grant aid. For the 40 percent of students in this income category enrolled in public two-year colleges, 66 percent had no net tuition, and another 32 percent paid less than \$2,000 (National Center for Education Statistics 2012).

The information about available money may be as important as additional funds. In an experiment in North Carolina, low-income parents of middle school students received a simple brochure with information about colleges, prices, and financial aid. Those receiving the brochure were significantly more likely than similar parents to understand that grant aid generates very low prices at a variety of North Carolina institutions (College Board Advocacy and Policy Center and College Foundation of North Carolina 2012).

Actively providing early information about financial aid to low-income families will not close the gaps in college enrollment across demographic groups. But a coordinated federal effort to put well-designed, personalized information into the hands of these families when their children are young—rather than just telling them about the available websites they can visit—has the potential to move the needle. People are most likely to take active steps to access information when they feel the immediacy of paying for college, so depending on parents of middle school students to take the initiative is not likely to be effective. But if more families understand early on that grant aid will cover a significant part of the cost of college, they will be more likely to plan ahead and to encourage their children to prepare academically for college.

Target Population for Outreach

This study focuses on providing information about the availability of college financial aid to lower-income families with children in middle school (ages 11 through 14) both because of the importance of increasing college enrollment among this group and because they tend to be unaware of the relatively

large amounts of aid for which they are likely to be eligible. As discussed in more detail below, the children of most families receiving SNAP or Medicaid will be eligible for Pell Grants at or near the maximum available award. Providing early awareness to these families will allow them time to prepare for college during their children's high school years. If families are aware that college can be affordable, they may prepare more both academically and financially.

Selecting Programs for Reaching Middle School Students

Although the public school system could provide a promising avenue for increasing early awareness of college financial aid, to date there have been no successful universal efforts to reach low-income children and families through their schools. This is unfortunate, because focusing on younger children could help influence the paths children take in high school, including the courses they take and how they prepare for college. Outreach through the public school system could be provided through multiple formats. Guidance counselors could provide information directly to students, school personnel could post notices on bulletin boards and send flyers and brochures home to parents, and parents could receive information at school events and conferences. The lack of activity in this area is likely the result of competing priorities and limited resources. This study, therefore, focuses on other potential avenues for increasing early awareness of college financial aid by looking at programs that already serve or provide points of interaction with low-income families.

Many social programs serve low-income families who could potentially be an appropriate audience for early information about student financial aid. Table 2 includes information on the program population, number of recipients, and eligibility criteria for several programs. We used this information to determine which programs should be the focus of this report because of their potential for reaching families likely to eventually qualify for college financial aid. Although not a social services program, the federal income tax filing process is on the list because it involves such a large number of families with children.

TABLE 2

Overview of Selected Programs Serving Low-Income Families

Program	Population	Number of recipients	Eligibility criteria
Free and reduced-price lunch as part of the National School Lunch Program (NSLP)	Low-income children in 100,000 public and private nonprofit schools as well as residential child care institutions.	In the 2014 school year, 19.1 million students received free lunches and 2.5 million received reduced-price lunches.	Income eligibility is capped at 130 percent of the federal poverty guidelines to qualify for free lunch and 185 percent of the poverty guideline for reduced-price lunch. If students are eligible for state SNAP, the Food Distribution Program on Indian Reservations, or state TANF, they automatically qualify for free or reduced-price lunch.
Supplemental Nutrition Assistance Program (SNAP)	Low-income families, typically those with children, elderly, and/or disabled household members.	In fiscal year (FY) 2013, SNAP served an average of 47.6 million people monthly (23.1 million households), including approximately 10.2 million households with children.	A household's net income may not exceed 100 percent of the poverty guideline and gross income must not exceed 130 percent of the poverty guideline. Households are also eligible if all household members receive Supplemental Security Income, TANF, or state general assistance. States can set higher eligibility limits and remove resource caps under broad-based categorical eligibility.
Women, Infants, and Children (WIC)	Low-income pregnant, breastfeeding and nonbreastfeeding postpartum women, and infants and children up to age 5 who are found to be at nutritional risk.	In FY 2014, an average of 8.3 million people participated monthly.	Income eligibility for WIC is capped at 185 percent of the poverty guideline (states can set the limit between 100 percent and 185 percent). Recipients are automatically income eligible if they participate in SNAP, Medicaid, or TANF.
Temporary Assistance for Needy Families (TANF)	Low-income families with children.	In FY 2013, an average of 3.8 million people received TANF monthly, including an average of 2.9 million children and 1.6 million families.	States determine their own TANF income requirements. Income requirements also vary by the type of service (e.g., cash assistance, transportation assistance, TANF-funded child care). TANF recipients also must meet work or related activity requirements.

TABLE 2 CONTINUED

Program	Population	Number of recipients	Eligibility criteria
Child care subsidies [Child Care and Development Fund (CCDF)]	Low-income children through age 12, or up to age 18 with special needs.	In FY 2012, an average of 0.9 million children and 1.5 million families received CCDF subsidies each month. In FY 2013, 0.87 million children and 1.5 million families received CCDF subsidies in the average month (preliminary estimates).	Income eligibility to receive a CCDF child care subsidy is capped at 85 percent of the state median income, but states determine their own eligibility thresholds within that requirement. To be eligible for a subsidy, parents must have a need for care (usually work or other activities).
Housing subsidies (Housing Choice Vouchers)	Low-income families, elderly, and individuals with disabilities.	In 2013, approximately 2.4 million subsidized housing units were available (92 percent were occupied).	To be eligible for a Housing Choice Voucher, a person's income cannot exceed 50 percent of the median income for the county or metropolitan area. Public housing agencies must provide 75 percent of their vouchers to applicants with income that does not exceed 30 percent of the area median income.
Medicaid	Low-income children, parents, pregnant women, elderly, and individuals with disabilities.	As of October 2014, there were 68.5 million people enrolled in Medicaid and the Children's Health Insurance Program (CHIP). Medicaid and CHIP provide care to approximately 31 million children and 11 million nonelderly low-income parents.	Eligibility criteria vary by state. For states that expanded Medicaid coverage under the Affordable Care Act, the federal minimum for adults under 65 to qualify is an income below 138 percent of the poverty guideline (the published income eligibility is 133 percent of the poverty guideline, but modified adjusted gross income is closer to 138 percent). Children also qualify at this income level, but many states use eligibility requirements above the federal minimum of 138 percent for children.

TABLE 2 CONTINUED

Program	Population	Number of recipients	Eligibility criteria
Federal income taxes	US adult citizens, dependents, certain children under age 19 or full-time students, self-employed persons, and aliens.	There were 145 million tax filers in 2012. Of those, approximately half (47 percent) earned less than \$30,000 dollars during the year, and 26 percent earned less than \$15,000.	For federal tax returns for 2014, families were required to file if they earned at least \$10,150 for single adults under age 65, \$20,300 for married adults under age 65 filing jointly, and \$13,050 for heads of household under age 65. Families with income below this amount were also able to file, often to claim taxes that were withheld or to claim a refundable credit.

Sources: NSLP (Food and Nutrition Service 2013, 2014a, 2015b); SNAP (Food and Nutrition Service 2014b, 2015a, “Supplemental Nutrition Assistance Program (SNAP): Eligibility,” Food and Nutrition Service, last modified October 3, 2014, accessed July 7, 2015, <http://www.fns.usda.gov/snap/eligibility>; Office of the Assistant Secretary for Planning and Evaluation 2015; Office of Family Assistance 2012); WIC (Food and Nutrition Service 2015c, “WIC Eligibility Requirements,” Food and Nutrition Service, last modified April 9, 2015, accessed July 7, 2015, <http://www.fns.usda.gov/wic/wic-eligibility-requirements>); TANF (Administration for Children and Families 2014a, 2014b, 2014c; Center on Budget and Policy Priorities 2012); CCDF (Minton, Durham, and Giannarelli 2014; Office of Child Care 2014a, 2014b); Housing subsidies [“Housing Choice Vouchers Fact Sheet,” US Department of Housing and Urban Development, accessed July 7, 2015, http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet, “Picture of Subsidized Housing,” US Department of Housing and Urban Development, accessed July 8, 2015, <http://www.huduser.org/portal/datasets/picture/yearlydata.html>]; Medicaid [Center for Medicaid and CHIP Services “Children’s Health Insurance Program (CHIP),” <http://www.medicaid.gov/chip/chip-program-information.html>, and, “Medicaid: By Population,” <http://www.medicaid.gov/medicaid-chip-program-information/by-population/by-population.html>]; “Total Monthly Medicaid and Chip Enrollment (Dec. 2014),” Henry J. Kaiser Family Foundation, accessed July 7, 2015, <http://kff.org/health-reform/state-indicator/total-monthly-medicaid-and-chip-enrollment/>; Paradise 2015]; Federal income taxes (Internal Revenue Service 2014b, 2014d).

Some programs, such as TANF and housing subsidies, include the target population (families with children ages 11 through 14), but serve relatively small populations. Other programs have less potential for reaching the target population because of the characteristics of the participants. For example, CCDF primarily reaches families with children ages 12 and younger, but fewer families with older children, and WIC primarily reaches families with much younger children. NSLP’s free and reduced-price meal program serves an appropriate population that seems promising, but the decentralized administrative structure would create significant challenges in coordinating most outreach efforts. Consequently, we focus only on efforts in which SNAP coordinates with NSLP.

SNAP, Medicaid, and the federal income tax filing process emerge as the most promising routes for communicating with the parents of middle school children because of the large populations they serve, the characteristics of their participants, and their administrative structures.

Supplemental Nutrition Assistance Program

SNAP provides nutrition assistance to low-income families and individuals, who use their benefits to buy food products. The amount of benefits individuals and families receive is dependent on their incomes and maximum allotments for each family size.⁵

To qualify for SNAP, the household's gross income cannot exceed 130 percent of the federal poverty guidelines—currently \$31,525 for a family of four (Office of the Assistant Secretary for Planning and Evaluation 2015).⁶ (See appendix for the current poverty guidelines.) Some states allow for broad-based categorical eligibility, automatically considering households eligible for SNAP based on their eligibility for and participation in other income-support programs. Individuals and families who qualify for noncash TANF, including job training and placement programs, or for benefits under state maintenance of effort funds may qualify at higher income thresholds (up to 200 percent of the federal poverty guidelines in some states) if their state allows for broad-based categorical eligibility (Office of Family Assistance 2012).⁷ Households are also considered income-eligible if they receive Supplemental Security Income benefits.

SNAP served an average of 47.6 million people (23.1 million households) monthly in FY 2013 (Food and Nutrition Service 2015a). Eighty-three percent of SNAP households were living in poverty (income below the poverty guideline), and 94.8 percent of participants had incomes below 130 percent of the poverty guideline. Forty-five percent of SNAP households (10.2 million households) had children. Forty-four percent of all SNAP participants were children, with approximately 8.4 million children ages 8 through 15 (Food and Nutrition Service 2014b).

ADMINISTRATIVE CHARACTERISTICS

Households can apply for SNAP benefits in person at a local office, by mail, or in some states, online through the state agency's website. As part of the application process, households must complete an interview. States may apply for a waiver from the US Department of Agriculture to conduct interviews by phone rather than in person (Food and Nutrition Service 2009). At the time of application and interview, applicants provide information on income as well as family characteristics, including information on household members' ages. Households then receive benefits through an electronic benefit transfer card that receives monthly deposits.

POTENTIAL FOR EARLY AWARENESS

An initial review of the size and characteristics of the SNAP caseload shows promise for using this program as an avenue for providing early awareness of college financial aid. Outreach through the

SNAP program could potentially reach 10.2 million households with children (based on FY 2013 data). If implemented at application—as opposed to after eligibility is determined—outreach efforts could reach additional families who do not ultimately receive SNAP benefits. All families served through SNAP are lower-income and would likely qualify for at least some level of Pell Grant, with many families qualifying for the maximum grant amount. In addition to the size and characteristics of the SNAP caseload, the potential for individualized contact is built into the program’s administrative structure with the requirement for an intake interview for all participants.

Medicaid

Medicaid provides health coverage to children, parents, pregnant women, seniors, and individuals with disabilities. The Affordable Care Act of 2010 (ACA) expanded Medicaid so that almost all adults under age 65 with income below 138 percent of the federal poverty guidelines qualify.⁸ Children also qualify at this income level, but many states use eligibility requirements above the federal minimum of 138 percent for children.

Some children also qualify for health insurance assistance through CHIP. CHIP covers children ages 18 and under, and the income eligibility threshold is higher than that of Medicaid.⁹ If a family’s income does not qualify them for Medicaid but their income is still too low to afford private coverage, the children may be eligible for CHIP. The level of integration between CHIP and Medicaid is determined on a state-by-state basis.

As of October 2014, 68.5 million people were enrolled in Medicaid and CHIP (up 16.8 percent from the average monthly enrollment before the ACA).¹⁰ Medicaid and CHIP provide care to approximately 31 million children (as of December 2013, 5.8 million children were enrolled in CHIP) and 11 million nonelderly low-income parents (Paradise 2015).¹¹ One in every three children and half of all low-income children in the United States receive Medicaid or CHIP. Fifty-six percent of individuals covered are children age 18 or younger.¹²

ADMINISTRATIVE CHARACTERISTICS

Individuals and families can apply for Medicaid in person at a local office, by mail, or through a state’s online system. Additionally, the Marketplace was created under the ACA to facilitate enrollment in health coverage, including Medicaid. Applications submitted through the Marketplace can be completed online, by phone, or with a paper application.¹³ As with many social service programs, the application process for Medicaid is moving further away from in-person contact, with more electronic

and automated application processes. Families applying for Medicaid provide information on income as well as family characteristics, including information on household members' ages. Many applications provide a telephone number so families who need assistance and are not in the office can talk to someone to get their questions answered.

POTENTIAL FOR EARLY AWARENESS

Outreach through the Medicaid and CHIP programs could potentially reach half of all low-income children in the United States. As with SNAP outreach efforts, if implemented at application, outreach efforts could reach families who do not ultimately receive Medicaid benefits. Because of the income requirements, most families who receive Medicaid would qualify for at least some level of Pell Grant, with many families eligible for the maximum amount. The initial application and recertification processes provide possible opportunities for outreach to families.

Federal Income Taxes

Citizens and residents of the United States and Puerto Rico, including some children under age 19, are required to file federal income tax returns if they earn at least a specified amount of income determined by their filing status. Individuals and families with lower incomes may choose to file to claim refundable tax credits, including the earned income tax credit (EITC) or child tax credit (Internal Revenue Service 2015).¹⁴ There were 145 million tax filers in 2012. Of those, approximately half (47 percent) earned less than \$30,000 dollars during the year, and 26 percent earned less than \$15,000 (Internal Revenue Service 2014b). In FY 2013, approximately 17 million tax refunds included the child tax credit, and nearly 24 million included the EITC (Internal Revenue Service 2014a).

ADMINISTRATIVE CHARACTERISTICS

Individuals may mail or electronically submit their federal tax returns. They may also use paid or free tax preparation services. Services may take the form of in-person assistance through not-for-profit tax preparers or paid preparers like H&R Block, or tax preparation software such as that provided by Intuit TurboTax or H&R Block. In 2008, close to 60 percent of filers used some type of preparation services, and 40 percent had no identified preparer (Dorn, Buettgens, and Dev 2014). Direct contact with the IRS is not common, as tax preparation services are not provided directly by the IRS.

POTENTIAL FOR EARLY AWARENESS

Outreach through the federal income tax filing process has the potential to reach a large number of low-income families and families with children, with almost half of filers having income below \$30,000 and millions of filers claiming the child tax credit and EITC. Outreach efforts through taxes could be further targeted to lower-income families by focusing on families who receive the EITC. In most cases, the income limit for the 24 million federal income tax filers who receive the EITC is similar to the maximum income for Pell Grant eligibility. Although not all EITC recipients have qualifying children in the appropriate age range, many do, and identifying these people using information from tax forms is not difficult.

The administrative structure for filing federal income taxes might lend itself to outreach in two ways. First, because families are required to submit information on income and family characteristics, the IRS maintains a rich source of data that could potentially be used for targeting outreach efforts. Second, although the IRS does not have direct contact with most filers unless they call with questions, with roughly 60 percent of filers using tax preparers (based on 2008 data), outreach provided through tax preparers could reach a large number of families.

Avenues for Increasing Early Awareness

The simplest way to use participation in tax filing or income-support programs as a means of providing information about financial aid would be to get a list of names with contact information and send basic information about Pell Grants (or other components of the financial aid system) to the people on the list. As the discussion below suggests, acquiring these lists might not be as simple as it sounds. But even if this strategy were viable, other outreach designs might be more effective. More specific information tailored to individual circumstances might make more difference than generic information about the Pell Grant program. Moreover, information conveyed through personal contact might have a bigger impact than information that comes in the mail.

Any route chosen for targeting families will involve its own questions about timing and its own bureaucratic or structural barriers. The discussion below addresses each of these questions, highlighting specific examples and challenges for coordinating financial aid information with SNAP, Medicaid, and the federal income tax filing process. Developing an effective communication plan would require careful consideration of the lessons from the behavioral and cognitive sciences on what captures people's attention and how timing and modes of communication affect responses.

Level of Information Provided

Regardless of which social benefit or tax program is used to connect with the target population, the information could either be personalized to individual financial circumstances or it could be more general. The content could be limited to information on federal financial aid, or it could include information about other sources of financial aid and about college prices, as well as guidance on getting further information.

Personalized Information

One option would be to provide participants with detailed information specific to their situations. Information on income and family characteristics collected through the application or filing process in the different programs could be used to inform families about the amount of financial aid they would be

likely to receive if their children applied for college at the present time. For example, information could be provided showing the amount of Pell Grant funding families could receive based on their current incomes. Although this approach could surely be automated, doing so would require considerable resources because the information provided would be processed individually to take into consideration the family's income and other characteristics.

General Information

A different approach would be to provide general information not personalized for each family. Clients might be informed that if their children applied for college at the present time, they could potentially qualify for Pell Grants up to the specified maximum amount, depending on their income. Depending on the program being partnered with, some or all families could be given this information. In 2015–16, families with incomes of \$24,000 or less—approximately the poverty guideline for a family of four—automatically qualify for the maximum Pell Grant, and most families with income below 200 percent of the poverty guideline qualify for some level of Pell Grant. If the income-support program's income thresholds are low enough that all participants would fall in the income range for Pell Grants, then information could be provided to all participants, or to all participants with children within the target age range. If the program's income threshold is higher, information could be provided to participants with income below a certain level.

The effort needed for this approach could be minimal, especially if provided through a preprinted brochure that could be handed to clients or a simple e-mail or text message. The lower level of effort needed for this approach could allow for multiple points of contact, with brochures or flyers provided to families on multiple occasions. The US Department of Education has already developed information about financial aid, and developing new avenues for distributing these resources could be a relatively low-cost method of increasing awareness.¹⁵

Additional Information

Families might not be aware of how much college costs and, even knowing they qualify for aid, they might assume college is still unaffordable. To help solidify the idea that college could be affordable, in addition to letting people know how much financial aid might be available to them, the information provided could also give some detail on tuition prices of community colleges and public four-year

institutions in the state. It would also be helpful to include information on state grant aid, so families would have a better idea of the total net price they would be expected to pay.

Providing families with information about potential college financial aid might lead to questions from families unfamiliar with the world of college and financial aid. It could be helpful to provide families with a web address or phone number to an agency that can help answer those questions. This approach could also reduce the burden on program caseworkers or tax preparers, who generally have severe time constraints and who are not experts on college financial aid.

Approaches to Delivering Information

In this section we present three broad approaches to using participation in social service programs or the filing of federal income taxes as an avenue to increasing awareness of college financial aid. We include possible variations on the approaches, as well as specific program examples. The three approaches are

- Providing information at the time of SNAP or Medicaid application or tax filing;
- Reaching out to families after they have completed the SNAP or Medicaid application or filed a tax return; and
- Including college financial aid in a broader package of information about benefits and services for low-income families.

Provide Information at the Time of Application or Filing

Information about the availability of college financial aid to families could be provided when they apply for benefits or file tax returns. At this initial point in the application or filing process, families are already in some way “touched” by the system, either through interaction with caseworkers or tax preparers or through completing and submitting applications or forms. This initial contact with the social service or tax filing system provides several opportunities to provide information to the family.

PROVIDE INFORMATION THROUGH ONE-ON-ONE INTERACTION

One-on-one interaction with families through in-person or phone conversations with caseworkers or tax preparers could provide a personalized touch when providing details about the availability of

college financial aid. Although this approach would guarantee that families at least receive the information, it does not necessarily guarantee that families will process and retain the information or that it will influence their decisions.

At the point families are interacting with caseworkers or tax preparers, most often at the time of application for benefits or the time of filing, they might be overwhelmed with the stresses of applying for benefits or filing tax returns. They might be preoccupied by gathering the appropriate materials, meeting verification requirements, or worries about the outcome of the eligibility determination. Moreover, families may receive information about a variety of issues during their interaction with caseworkers or tax preparers, and the information on college financial aid—which is not an immediate issue for the parents of middle school children—might get buried in the process. Finally, this approach presents a challenge of needing more resources for staff time, both in terms of providing the information to the clients and potentially in the time needed to train caseworkers.

In addition to the broad challenges described above, how this approach might look for each program varies.

- **SNAP**—Because of the requirement in SNAP for an intake interview, all families have initial contact with a caseworker. The caseworker could use information provided on the application (income and family characteristics) to determine the level of Pell Grant funding families could receive if they were applying for college financial aid at the present time. Caseworkers could rely on look-up tables of income levels and financial aid amounts. Alternatively, the caseworker could let the family know more generally that Pell Grants and other forms of financial aid are available, providing a range of values associated with the relevant income level. This information would still let families know there is potential for college financial aid. This second approach could take different forms, with a caseworker discussing the information with the family or providing written materials, such as a brochure.

Both the personalized and general approaches would require working with states to incorporate the early awareness component into the interview process for SNAP. This change in procedure presents some challenges. First, states are faced with shortages of resources, both in terms of funding and staff time. Providing personalized information about the family's potential for receiving college financial aid would require time to train staff. Resources would also be needed to cover the time of the person leading the training, possibly someone from the Department of Education. In addition to resources for training, this approach would require time during the intake interview for the caseworker to look up and discuss the information with

the applicant. Potential questions from the applicant might take more time, although as part of the process, the caseworker could provide information such as a web address where parents could direct further questions. States would also have to coordinate with the US Department of Agriculture to ensure they comply with any restrictions on what can be shared during the interview process. The second approach, especially if in the form of a brochure, would require fewer resources from the state, but it might also be less effective if the information is buried among other resources the family receives at the time of an in-person interview. This challenge could be an argument for sending the information at a later date, even though the opportunity for personal contact would be lost.

Finally, providing information at the time of application could potentially lengthen the time needed to complete the process. Several states are trying to streamline their eligibility determination processes. Depending on the state, there might be some hesitation about adding new steps that would lengthen the process or adding work that is generally seen as falling outside the agency's responsibilities.

- **Medicaid**—The approach would be the same as in SNAP: a caseworker could provide either personalized or general information to the client at the time of application. In contrast to SNAP, not all families complete an intake interview for Medicaid, so this method of providing information would only reach a subset of families.

Challenges to incorporating this information sharing into the Medicaid in-person application process would include shortages of resources, both in terms of funding and staff time needed for training and answering any client questions about financial aid; coordinating with the Center for Medicaid and Medicare Services (CMS) under the US Department of Health and Human Services to ensure compliance with any restrictions on what can be shared during the interview process; and overcoming any resistance to lengthening the time needed to complete the application process.

Providing information through one-on-one interaction with families at the time of application also presents some unique challenges for Medicaid at the current time. The ACA made significant changes to eligibility, financing, information technology systems, and several other components of state Medicaid programs.¹⁶ Although these changes went into effect January 1, 2014, states are still working through related issues and challenges. It is unlikely, therefore, that states would be willing or able to add additional processes and steps to the application process in the near future.

An additional complication to adding this step to the Medicaid application process is that under the ACA many people may be applying for Medicaid or health insurance through the Marketplace for the first time. Individuals might already be overwhelmed with processing and understanding information about premiums, copayments, deductibles, and level of coverage; adding yet another layer of information, unrelated to their immediate concern with health care coverage, might prove too overwhelming, leading families to disregard this additional information. Again, there is a good argument for sending information to participants at a later date.

- **Federal income tax filing**—Unlike SNAP and Medicaid, the federal income tax filing process does not include an initial point of contact with the administering agency, in this case the IRS. However, tax filers frequently have personal contact with tax preparers who work for nonprofit service providers or paid providers. Through these third-party tax preparers, rather than through the IRS, this approach could take a form similar to that in SNAP or Medicaid, with tax preparers providing filers with personalized or general information about the availability of college financial aid.

To further tailor the message to low-income filers, tax preparers could provide information on the availability of college financial aid in conjunction with information on the EITC. Once children reach the age of 19, they qualify their parents for the EITC only if they are full-time students for at least part of the year. Tax preparers could explain to families they will lose all or most of their tax credit if the child is not enrolled in school, and that in addition the family could qualify for financial aid to help pay for college. Packaging the EITC and college financial aid information together could encourage families to consider college as an affordable option for their children.

Not all tax filers use preparation services, so any method of outreach that depends on tax preparers would only reach a subset of filers. However, the majority of filers do get assistance with the process.

Providing information through one-on-one interaction at the time of filing would require coordinating with several preparation services. However, the amount of time and resources needed to coordinate with different tax preparers could be reduced if information about college financial aid was built into common software used by tax preparers. For example, as the tax preparer keys in information needed to determine eligibility for the EITC, additional lines in the computer program could flag that the family would probably be eligible for college financial

aid if their child applied for school at the present time. The tax preparer could then inform the family that based on their income, they could qualify for Pell Grants or other aid. However, updating the software used by tax preparers in this manner could require significant resources.

One potential approach would be for an outside organization, such as the Urban-Brookings Tax Policy Center, to develop a calculator that could be shared with major tax preparers. However, even with such a tool, tax preparers might have some reservations about providing additional information to families. They might be concerned about potential repercussions if families later qualified for less funding than initially indicated. However, with any approach to providing personalized information about the potential availability of college financial aid, careful wording and messaging should limit misunderstandings by clearly indicating that the information being provided is based on the family's current circumstances and current funding levels, and both may change over time.

Outreach through the tax filing process could be further tailored to focus on the major tax preparation services, such as H&R Block, which prepared 24.2 million tax returns (or one out of every seven) in FY 2014.¹⁷ Focusing on nonprofit tax preparers, such as the Volunteer Income Tax Assistance program, would reach the relatively small number of low-income filers who use these services (generally limited to people making \$53,000 or less, with some exceptions for persons with disabilities, the elderly, and those with limited English proficiency).¹⁸ However, low-income filers are more likely to use paid preparers, with less than 2 percent of filers with adjusted gross income below \$30,000 in 2008 using Volunteer Income Tax Assistance and approximately 56 percent using a paid preparer (Dorn, Buettgens, and Dev 2014).¹⁹

Although the IRS does not provide tax preparation services, providing information during the tax preparation process would require working with the IRS to determine what information can be provided to filers and possibly revising guidelines to allow preparers to share information about college financial aid. The IRS would also need to approve the messaging around efforts to package information on the EITC with information on college financial aid, ensuring compliance with restrictions on providing tax planning for filers. However, this approach would avoid complications associated with data sharing (discussed more below), as tax preparers could provide college financial aid information without accessing additional data or sharing data.

As with Medicaid, any near-term effort to coordinate with tax preparers or the IRS might face additional challenges related to the ACA. As preparers help individuals navigate health

care requirements, tax credits, and possible penalties, they may be hesitant to add additional steps to the process. Families may also be overloaded with information and unlikely to process details about the availability of future college financial aid. However, as families become more familiar and less overwhelmed with the health care and tax requirements of the ACA, there might be some potential over time to incorporate early awareness of financial aid into the tax filing process.

PROVIDE AUTOMATED INFORMATION

Online applications for programs, as well as online filing options for taxes, provide another option for presenting information about financial aid to families. As families complete online forms, information could be displayed in a pop-up message or on a separate screen. This approach could also be incorporated into the online prescreening tools some states use to help families determine if they might qualify for assistance before they begin the application process. Although this option would cost less in the long run than relying on program staff, it would require up-front investments to modify applications and forms.

As with the previous approach, how this type of outreach could be implemented would vary across programs. The individual programs might also face challenges beyond those described above.

- **SNAP**—In states that allow applicants to apply online for SNAP benefits, the application could include a screen or pop-up message that informs families about the availability of college financial aid.²⁰ The information could be presented after the family enters income information. It could be programmed to show up for all families, families with children, or only for families who meet income thresholds for need-based college financial aid. As discussed above, information could be personalized or general. For example, based on the income amount entered by the family, a pop-up box could show a message that the family could qualify for a specified amount in Pell Grants if their child applied for college at the present time. Alternatively, all families could see a general message explaining that dependent on income, the family could qualify for financial aid up to the maximum amount. If states have concerns about disrupting the application process with details on college financial aid, it would be possible to present the information at the end of the application once the family has completed the necessary steps to apply for SNAP.

This approach could also be applied to the prescreening tools used in some states that allow families to determine if they are eligible for SNAP benefits before they begin the application process.²¹ The system asks families a series of questions, and depending on the type

of screening tool, either informs them they are likely eligible for benefits or shows the amount of benefits for which they potentially qualify. Similar to the online application, a pop-up message or separate screen could be added to the prescreening tool, with either personalized or general information, to notify families of the availability of college financial aid.

Providing information through an automated application system could be less costly and avoid many of the concerns described above for having caseworkers provide information on college financial aid. However, there would be costs associated with updating the automated systems in each state. Moreover, this approach would add to the time the family spends in the online application system. Finally, financial aid is not the only critical subject about which low-income families lack information. States may have other more immediate priorities than updating their online applications to include information about college financial aid.

- **Medicaid**—Adding information to the automated application process for Medicaid would be similar to the approach for SNAP, with a pop-up message or separate screen that could provide personalized or general information about the availability of college financial aid, either during or at the end of the application process. Also similar to updating the SNAP application, updating the online Medicaid application might be cost-effective in the long run but would require up-front costs.

Although modifying the online application for Medicaid could present similar challenges to those noted for SNAP in terms of bureaucratic hurdles, any modification would face additional challenges because of the recent implementation of the ACA. States faced challenges in updating their online systems to conform to ACA requirements and might be reluctant to make additional system changes in the near future. They might hesitate to add additional information to the process for families who have to adjust to and understand new health care requirements and their implications in terms of tax credits and penalties.²²

- **Federal income tax filing**—Tax filing software provides an automated step-by-step process for filing federal and state tax returns. Companies like Intuit (TurboTax) and H&R Block provide software for purchase or access to their online tools (in some cases free of charge). As with the SNAP and Medicaid applications, the tax program could provide information at the point filers enter income information or at the end of the filing process to inform them of the availability of college financial aid, and the information could either be personalized or more general.

Efforts to update tax preparation software to include information about the availability of college financial aid would have to consider the need to coordinate with multiple companies

and the cost of updating the software. There is also some uncertainty over who would cover the cost of updating the online tools as the tax preparers and their services fall outside of the state and federal governments. However, both H&R Block's participation in the Long and Bettinger Free Application for Federal Student Aid (FAFSA) completion experiment and conversations with staff there suggest the company might be willing to subsidize this process in the interest of public relations (Bettinger et al. 2012). If a third party such as the Urban-Brookings Tax Policy Center were to develop a calculator, it could be incorporated into the software used by many of these preparers.

Reach Out to Families after They Have Completed the Application or Filed a Tax Return

As noted above, the simplest procedure might be to reach out to families who have already enrolled in an income-support program or filed their taxes. With a contact list, it might be possible to send information— either through the mail or electronically—annually. Although the advantage of personal contact available through SNAP intake interviews or tax preparers would be lost, the timing would likely be better. The information would not come at a high-stress time and could be delivered more than once.

There is currently no single available source for compiling a list of families with children in the target age range participating in the relevant programs; the US Department of Education does not maintain a list of all elementary and secondary students, nor do the different benefit programs maintain national lists. However, data collected through the programs could provide the basis for compiling a contact list and reaching out with either personalized or general information. The support program's staff or staff in a state department of education (or in the case of federal income taxes, the US Department of Education) could then send letters or e-mails to families letting them know about the possibility of college financial aid. Although this approach might reduce the up-front staff time needed, it would still take time to process and possibly share the data across agencies, as well as to prepare mailings, e-mails, texts, or other correspondence. However, relying on the staff of state departments of education would eliminate the burden on the caseworkers or tax preparers and minimize the required staff training.

State departments of education might also prove more promising for conducting the outreach, as it would fit more with their goals and purposes. However, like caseworkers or tax preparers, state

education agency staff are likely to have limited resources for adding additional programs and processes to their workloads.

Perhaps of most concern, using administrative records presents challenges in terms of sharing data across agencies. Privacy concerns lead to strict limits on how information can be shared, and there are often restrictions on using data for purposes other than determining eligibility and benefit levels or for tax purposes.

This approach for sharing information about the availability of college financial aid could take different forms, have different strengths, and face additional challenges depending on the program.

- **SNAP**—The SNAP agency could share detailed information, including not only names and contact information, but also information on family income and characteristics such as the number and ages of children in the household. Alternatively, the SNAP agency could share only the name of the head of household and contact information, having previously narrowed the list of households to those with children in the right age range. They could further narrow the list to households with income below a certain threshold, or include all households with children in the given age range, regardless of income. The level of data shared would then determine whether the education department could provide more personalized information about the amount of college financial aid that could be available to families. Depending on resources and other factors, the education department could provide either personalized information to participants or general information on the availability of college financial aid.

Although this approach would reduce the amount of SNAP staff time needed to communicate with participants, it would still require resources and staff time to compile the data and work with the education departments to share the data. (As discussed below, an alternative approach would be to work within state combined application systems already set up to share information.)

An additional complicating factor may occur in states that require permission from applicants for using their information in ways other than the intended purpose of determining SNAP eligibility and benefit levels. Such states could ask applicants to give permission at the time of application to share their information with the state education department. Wording the request as an opportunity to learn about other types of funding for which applicants might be eligible rather than specifically in terms of information about financial aid for college would probably increase the number of positive responses.

An alternative to relying on state education departments could be to share data with the US Department of Education. The federal agency could coordinate with SNAP agencies across the states to compile lists of participants to contact about the availability of college financial aid. Coordinating at the federal level could reduce the burden on state department of education staff and resources, but it would still require staff time and resources from the SNAP agencies to compile the data and work through any data-sharing issues. Gathering information directly from the US Department of Agriculture is not feasible as states are not required to share their full caseload detail with the federal agency.

A promising approach to reaching out to SNAP participants is to provide information through the direct certification process for free and reduced-price meals under the NSLP. This process identifies children as eligible for free and reduced-price meals based on their enrollment in other service programs. Although states are required to directly certify children based on SNAP participation, they may also directly certify children based on TANF or other programs. Many states have established computer matching programs to identify children enrolled in SNAP and in school (Moore et al. 2013). When states notify the families of children who are directly certified for free or reduced-price meals based on SNAP participation, they could include a brochure or flyer on the availability of college financial aid. This approach would allow states to use SNAP data to identify families for outreach, but it would not require additional data sharing or staff time.

- **Medicaid**—The process for reaching out to participants of Medicaid would be similar to that used for SNAP and would involve similar challenges. The Medicaid program could share varying levels of detail with state education departments or the US Department of Education. However, Medicaid staff resources would be needed to compile the information, and at a time when resources are stretched extremely thin with ACA implementation, states might be reluctant to take on additional tasks.

Another approach for reaching out to Medicaid participants is to work with CMS to provide information about the availability of college financial aid. CMS could query its database of participants who sign up through the Marketplace to identify families with any children or with children in the specified age range. CMS could then send those participants a brochure or flyer that provides general information on the availability of college financial aid. This approach could avoid data-sharing challenges. However, there might still be challenges related to how data from the Marketplace can be used and whether CMS currently has the resources or staff time to take on additional work.

- **Federal income tax filing**—All data collected during the filing process are ultimately submitted to the IRS, even if initially collected by third-party tax preparers. Because the IRS is a federal agency, the data-sharing approach would, in this case, likely include the US Department of Education rather than state agencies. The IRS and the US Department of Education already coordinate to allow families to use information from their tax returns to fill out the FAFSA through the IRS data retrieval tool.²³ Although such an agreement initially seemed unlikely, the Obama administration successfully navigated the political and bureaucratic barriers and succeeded in implementing this process. The FAFSA application directs individuals to the IRS website where they can opt to transfer their tax return data from the IRS to prepopulate the aid application. Obviously, only families who are already aware of the availability of college financial aid use this process. The FAFSA process could provide lessons, including how applicants grant permission for retrieving IRS data and what was involved in overcoming the bureaucratic and political barriers to gaining the cooperation of the IRS and establishing this system. One possible option for granting permission to use tax filers' data is to add a checkbox to the tax form. By checking the box filers could indicate they give permission for their information to be used to provide them with additional details about college financial aid.

Include College Financial Aid in a Broader Package of Information on Benefits and Services

One of the difficulties of using enrollment in social support programs as an opportunity to provide early information about college financial aid is that when people are working with the bureaucracy to access benefits they need to sustain their families, they are under considerable emotional strain. This may not be the best time to ask them to focus on yet another hurdle in life.

It is not only the absence of information that makes planning for college harder for low-income people. People with the most limited resources are, of course, skeptical about the feasibility of financing postsecondary education. But as recent research confirms, they face added barriers to planning ahead in general. The difficult trade-offs constantly facing low-income people and their necessary preoccupation with financial issues may leave them without the cognitive resources to plan ahead for many life decisions. The issue is not personal characteristics, but the natural result of stressful circumstances.

Low-income people report much higher levels of stress than more affluent people. The kind of stress that is associated with struggling to cope—as opposed to achieving ambitious goals—interferes with feelings of well-being, as well as with planning ahead (Graham 2015).

Efforts to induce low-income parents to prepare for their children's college education, both financially and academically, are likely to be ineffective if they do not appropriately consider these realities. Although middle- and upper-income families may naturally be planning for college when their children are in middle school, lower-income families are likely to be overwhelmed by immediate issues. Attempting to talk to them about how to pay for college five to seven years in the future may be futile if they are focused on how they and their children will get through the coming months.

Each of the approaches described above could provide opportunities for increasing early awareness of college financial aid. However, some of the challenges these approaches face stem from not considering the broader needs of low-income families. A more promising way to use enrollment in social support programs to increase early awareness of college financial aid might be to provide the information as part of a package of possible services for families. States might be more willing to undertake the necessary modifications and families might be more receptive to the information in this context.

Families in need of public assistance often need multiple types of assistance. A study using the 2004 Survey of Income and Program Participation data found that 56 percent of low-income families received benefits from two or more public assistance programs. Families receiving food assistance and public health insurance were more likely to participate in multiple programs, although this level of participation may be due in part to the difficulties families face in accessing some programs (Edelstein, Pergamit, and Ratcliffe 2014).

Pairing efforts to provide information about the availability of college financial aid with efforts to provide families with information and access to other forms of public assistance could help address concerns about stresses low-income families face. Families may be more receptive to information if they understand the broader package of benefits (and possibly receive assistance in accessing those benefits).

ADD COLLEGE FINANCIAL AID INFORMATION TO COMBINED APPLICATION

One approach to providing information about college financial aid as part of a broader package of benefits would be to include information about aid on the combined applications, or multiple-benefit applications, already used in many states. Although not entirely distinct from the approach of having

SNAP and Medicaid agencies compile and share data with education departments, it should be possible to redesign combined applications to allow participants to indicate interest in receiving information on college financial aid. Often the goal of common applications is to limit the repetition of information applicants are required to provide and to minimize the need to verify the same documents across multiple programs. The applications, as with many individual program applications, vary widely across states, from the level of detail collected to the specific programs that are included. For example, in Florida, the common application includes food, cash, relative caregiver, and medical assistance; in Delaware, it includes food, cash, medical, and child care assistance (Delaware Health and Social Services 2014).²⁴ Often, combined applications require participants to select which programs they would like to apply to. In some states, the combined application is used to apply for different programs under one agency, but in other states the application and underlying systems are set up so applicants can apply for different programs administered by different agencies, and the information entered on the application is then shared across agencies.

A check box could be added to the combined application that allows participants to indicate interest in receiving information about college financial aid. The family's information could then be shared with a state education department or other relevant agency, and the agency could conduct outreach at an appropriate time, or at regular intervals over the years until children reach college age. Again, the depth of the outreach might vary depending on available resources in the state.

Although this option could potentially navigate data-sharing issues and relay information to the appropriate agency for outreach, it also presents challenges. First, families with younger children might not currently think they need information about college financial aid and might not be likely to check the box asking for such information. An alternative approach, consistent with clear lessons from behavioral economics, would be to have a place on the application where participants can opt out of receiving information rather than opt in (Madrian and Shea 2001). The feasibility of this approach would depend on state regulations for how permission must be granted in order to share data.

A second challenge to this approach is the amount of time and resources that may be needed not only to update the application itself, but to coordinate across agencies to modify the underlying data systems so information can be shared with the appropriate agency. Because applications, data systems, and relationships across agencies vary so widely across states, the level of effort needed to implement this approach would also vary widely. However, in states that already have coordinated systems across agencies, this approach might be possible with relatively little start-up cost.

Finally, as noted above, not all states use combined applications. Therefore, this approach might be limited to states that already have some sort of structure in place for combined applications and sharing of information across agencies. It is unlikely that states that do not have this structure in place would redesign their application processes and data systems solely to accommodate the request for increasing early awareness of college financial aid.

PROVIDE A SINGLE SOURCE OF INFORMATION AND ASSISTANCE FOR PUBLIC ASSISTANCE PROGRAMS

The approach described above of agreeing to receive college financial aid information as part of a combined application for services takes a first step toward helping families think about this aid as part of a broader package of benefits. The process described in the preceding section would allow for information about financial aid to be distributed after applicants are assured of enrollment in income-support programs.

It might be possible to find ways to mitigate the problems associated with the stresses that come with applying for assistance, such as worrying about eligibility determination or the need to verify and document information on the application, without giving up on the idea of using personal contacts to communicate information about financial aid. Efforts in many states to integrate social services and provide easier access to a range of benefits may indicate a willingness to consider different approaches for incorporating strategies for increasing early awareness of college financial aid.

One example of state efforts to integrate services and consider the broader needs of families is Idaho's universal workforce model. Through the universal workforce model, eligibility for SNAP, Medicaid, and TANF, as well as applications for child care assistance, are managed by the same staff in field offices. The state adopted the model to increase efficiency in meeting the many needs of low-income families (Rohacek 2013).

Working toward the goal of helping low-income families and individuals "meet their basic needs and achieve their maximum potential," the Department of Social Services in Maryland's Anne Arundel County established two community resource centers that operate as one-stop centers where families and individuals can access different services co-located in the centers.²⁵ Clients have access to various services, including workforce development and job seeking services, literacy services, managed care enrollment for Medicaid recipients, Head Start services, domestic violence counseling, child care subsidies, SNAP, and TANF.²⁶

Although not a state agency, Single Stop USA's community college program provides another example of considering the broad needs of low-income populations. The program addresses some of the many stresses that may interfere with academic success by connecting community college students to different services. Although its focus is on community college students, this model provides lessons for outreach efforts for families with younger children. The program operates on the assumption that individuals facing one financial need or hardship may have other needs as well. For example, a student with housing needs may also need food assistance. Program staff consider the broader needs of the students, provide referrals to different services, and, when possible, help the students apply electronically for benefits (Dorn, Minton, and Huber 2014; Goldrick-Rab, Broton, and Gates 2013; Kauff et al. 2011).

Each of the examples above demonstrates an increased awareness that low-income families often need multiple services. A comprehensive approach to addressing the broader needs of these families could help reduce the number of stresses they face and allow them to consider a broader range of options for themselves and their children. If families become aware of the available support programs to meet their immediate needs and have avenues to access those programs, they might be more willing and able to think about longer-term goals and concerns like college for their young children.

Although this broader approach to providing families with information about assistance addresses many of the concerns associated with helping families understand and access services as well as reduce stress, it also faces challenges. States' processes for initial intake and eligibility determination vary widely. Some states, as described above, have integrated processes that allow families to work with a single caseworker or agency staff member to apply for multiple benefits. However, other states keep the processes for different benefits separate, with completely different offices and program staff. In these cases, the processes and staffing structure would have to be redesigned to allow for integrated service delivery. However, these efforts have the potential to reduce administrative costs in the long run if document collection, verification, and interaction with families were completed through a single point of contact rather than repeated across multiple agencies (Coalition for Access and Opportunity, n.d.).

State agencies that administer the different programs would have to work together to integrate services, redesign their staffing structures, and train staff on the new approaches. The Work Support Strategies project directed by the Center for Law and Social Policy, the Urban Institute, and the Center on Budget and Policy Priorities provides grants and technical assistance to selected states as they work to streamline their processes and integrate service delivery. Site visits and interviews with state agencies and different stakeholders suggest that although there might be significant challenges as

states work to overcome sometimes tense histories between agencies and habits agencies have developed as a result of working independently of each other, these challenges can be overcome and agencies can work together to provide integrated services for families (Golden 2013).

Conclusion

Children growing up in low-income households are unlikely to understand that going to college will be within their financial reach. Without parents who have been to college or teachers and guidance counselors with the time, information, and confidence to guide and encourage them, many of these young people miss opportunities to prepare academically for postsecondary education. Facing immediate financial strains and unaware of the programs that help low-income students pay for college, parents may not know about the necessary steps, either in terms of school courses or financial preparation.

Although federal and state governments, as well as private organizations, are increasingly focused on making information about college prices and financial aid widely available, there has been no systematic national effort to communicate early with low-income parents. This paper explores the possibility of designing such an effort by communicating about financial aid with parents of middle school children who participate in income-support programs or file federal income taxes. We focus particularly on SNAP, Medicaid, and filing income taxes because of the populations these programs and processes reach and their administrative structures.

The idea of providing individually tailored or general information to low-income parents through this route holds great appeal. Either personal conversations during the application, recertification, or filing process; integration of financial aid information into the application software; or the provision of information to lists of people generated through these programs could change the expectations of vulnerable young people. However, the challenges to pursuing such a strategy are significant.

Low-income families face many stresses more immediate than paying for college. Simply making information available is unlikely to get these families' attention, and relying on them to request information might exclude those who are least informed. Accordingly, any system developed would have to find creative ways to get parents' attention. Policymakers and administrators of programs supporting low-income populations also have a variety of concerns that could take precedence over information about paying for college. Only with adequate resources and incentives are they likely to cooperate with the envisioned effort.

Although SNAP and Medicaid's structures make them more conducive to this effort than other income-support programs, variation across states, resource constraints, and limitations on data usage and data sharing create challenges. Any effort to incorporate information about student aid into program staff communication with applicants or recipients would have to provide ample resources to

assure that caseworkers would have both the time and the knowledge to carry out the desired activities. The recent implementation of the ACA has created particular pressures on the Medicaid system.

The possibility of providing lists of participants in SNAP and/or Medicaid to state education agencies or to the US Department of Education to facilitate periodic communication about financial aid opportunities deserves further investigation. Restrictions on sharing any data with other agencies, much less using program data to determine financial aid eligibility, would vary from state to state and could create serious barriers to this seemingly simple approach. However, some of the restrictions might be less binding or permanent than they first appear.

The most promising avenues for designing a program of early financial aid information would probably be either through state systems that allow people to submit one application for a variety of income-support programs or through the federal income tax filing process.

A number of states have developed integrated systems that facilitate applications to multiple income-support programs. Adding information about financial aid to this process would likely be less challenging than integrating it into a single program. A system that focuses on the overall well-being of low-income families may already involve cooperation across multiple agencies. Communication with families about their short-term and longer-term needs can only be strengthened by the inclusion of guidance about children's future opportunities; not all states have this sort of infrastructure in place. Pilot programs with a few states that have moved in this direction could be a constructive next step for early awareness efforts.

The income limit for the federal income tax filers who receive the EITC is similar to the income limit for Pell Grants in most cases (Internal Revenue Service 2014a). Although not all EITC recipients have qualifying children in the appropriate age range, many do, and it is possible to identify these people by using information from tax forms. It would not be difficult to use tax information to estimate Pell Grant eligibility for dependent children under current rules. Moreover, the variation across states and coordination of multiple agencies involved in SNAP and Medicaid would not be an issue here. However, negotiating the possibility of the IRS providing an appropriate contact list to the Department of Education—or of taking on the non-tax-related task itself—is likely to be an uphill battle. The IRS does not have the resources or the mission for implementing this process, and the restrictions on sharing data with the Department of Education would almost certainly require that taxpayers make a request, even if the initial barriers to cooperation are overcome. This idea should remain on the agenda, but it is likely to be part of a long-term agenda.

Working with tax preparers to provide early financial aid information seems more promising in the short run. Pilot programs with companies like H&R Block and Intuit could test the feasibility of this strategy and compare several different approaches. Information could be built into software and could be either personalized or more general.

Efforts to make low-income parents more aware of financial aid for college are critical. Unfortunately, there is not likely to be one simple route to disseminating information to parents in a manner that will get their attention and change their behaviors in ways that significantly improve the educational outcomes of their children. However, a number of the communication avenues discussed in this paper have potential. A concerted effort to promote early awareness of college financial aid opportunities should involve multiple strategies. In particular, it is worth working with CMS to provide information to their eligible population; taking advantage of the SNAP certification of automatic free and reduced-price lunch eligibility; incorporating calculators into tax preparation software; coordinating information about the EITC and financial aid eligibility; and working toward IRS participation in providing information to parents. Moving in all these directions is the best way to ensure that a high percentage of low-income families and students will learn in a timely manner about the financial aid available to help them pay for college.

Careful design and testing of the integration of financial aid information into public systems in which low-income families participate could lead to meaningful progress. Working with states with integrated applications for social programs and with income tax preparers is a good place to start, with the goal of adding additional pathways.

We urge careful study of pilot programs before implementing a large-scale program of the type described here, because there is likely not a low-cost option. The goal is to encourage more low-income students to enroll (and succeed) in college. Understanding how the costs of an early information program compare to the improvements generated would be an important step in moving toward the goal of increasing educational opportunities for all in our society.

Appendix

TABLE A.1

2015 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Number of people in family/household	Poverty guideline
1	\$11,770
2	15,930
3	20,090
4	24,250
5	28,410
6	32,570
7	36,730
8	40,890

Source: US Department of Health and Human Services (<http://aspe.hhs.gov/poverty/15poverty.cfm>).

Note: For families/households with more than eight persons, add \$4,160 for each additional person.

Notes

1. According to data from the National Postsecondary Student Aid study, in 2011–12, 10 percent of students from families with incomes below \$25,000 and 21 percent of students from families with incomes between \$25,000 and \$50,000 failed to apply for federal financial aid. There is no way to know how many young people did not enroll because they did not apply for financial aid.
2. See the Federal Student Aid website at <https://studentaid.ed.gov/>; FAFSA4caster at <https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>; and College Navigator at <http://nces.ed.gov/collegenavigator/>.
3. Students who have attended the school system since kindergarten get 100 percent of their tuition covered, with the percentage declining to 65 percent for those who have been enrolled for just four years.
4. Because the program has brought many new students to the public school system, with test scores and GPAs increasing, it is difficult to isolate the impact of the program on college enrollment among the original population.
5. Participants may also use their benefits to buy seeds and plants used to produce food. Some restrictions exist for what types of products may be purchased. For example, tobacco products, alcoholic beverages, and nonfood items cannot be purchased with SNAP benefits. See “Supplemental Nutrition Assistance Program (SNAP): Eligible Food Items,” Food and Nutrition Service, last modified July 18, 2014, accessed July 7, 2015, <http://www.fns.usda.gov/snap/eligible-food-items>.
6. “Supplemental Nutrition Assistance Program (SNAP): Eligibility,” Food and Nutrition Service, last modified October 3, 2014, accessed July 7, 2015, <http://www.fns.usda.gov/snap/eligibility>.
7. Maintenance of effort funds are state dollars used in combination with federal money to fund TANF programs. States must maintain a certain level of funding based on historical spending on welfare programs prior to the creation of TANF, usually equal to at least 80 percent of the prior spending with some exceptions.
8. The published income eligibility is 133 percent of the federal poverty guidelines, but modified adjusted gross income is closer to 138 percent. See “Medicaid: Eligibility,” Center for Medicaid and CHIP Services, accessed July 7, 2015, <http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Eligibility/Eligibility.html>.
9. “Children’s Health Insurance Program (CHIP),” Center for Medicaid and CHIP Services, accessed July 7, 2015, <http://www.medicaid.gov/chip/chip-program-information.html>.
10. “Total Monthly Medicaid and Chip Enrollment (Dec. 2014),” Henry J. Kaiser Family Foundation, <http://kff.org/health-reform/state-indicator/total-monthly-medicaid-and-chip-enrollment/>.
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13. HealthCare.gov, “A Quick Guide to the Health Insurance Marketplace,” accessed July 6, 2015, <https://www.healthcare.gov/quick-guide/one-page-guide-to-the-marketplace/>.
14. For tax year 2014, individuals must file taxes if they earn at least \$10,150 (single), \$20,300 (married filing jointly), \$3,950 (married filing separately), \$13,050 (head of household), or \$16,350 (qualifying widow(er) with dependent children). Separate income guidelines are used for filers age 65 and older. Families may claim the EITC if their earned income and adjusted gross income are both below \$46,997 (\$52,427 if married filing jointly) with three or more qualifying children, \$43,756 (\$49,186 if married filing jointly) with two qualifying children, and \$38,511 (\$43,941 if married filing jointly) with one qualifying child. “EITC Income Limits, Maximum Credit Amounts, and Tax Law Updates,” Internal Revenue Service, last modified March 31, 2015, accessed July 7, 2015, <http://www.irs.gov/Individuals/EITC-Income-Limits,-Maximum-Credit--Amounts-and-Tax-Law-Updates>.

15. The Federal Student Aid Office, within the US Department of Education, makes resources available to students online at <https://studentaid.ed.gov/sa/>.
16. "Affordable Care Act," Center for Medicaid and CHIP Services, accessed July 7, 2015, <http://medicaid.gov/affordablecareact/affordable-care-act.html>.
17. H&R Block, "About Us," accessed July 6, 2015, <http://newsroom.hrblock.com/about/>.
18. "Free Tax Return Preparation for Qualifying Taxpayers," Internal Revenue Service, last modified April 15, 2015, accessed July 7, 2015, <http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>.
19. More recent data from the Taxpayer Advocate show an increase in the use of services provided through Volunteer Income Tax Assistance and Tax Counseling for the Elderly (National Taxpayer Advocate 2015).
20. Thirty-nine states used online SNAP applications in 2014 (Center on Budget and Policy Priorities 2014).
21. Forty-one states used some type of prescreener for benefit programs in 2014 (Center on Budget and Policy Priorities 2014).
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Sarah Minton is a research associate in the Income and Benefits Policy Center at the Urban Institute, where her work focuses on social safety net policies. She serves as co-project director for the CCDF Policies Database, documenting child care subsidy policies across time for the 50 states, District of Columbia, and US territories. Minton's knowledge of child care subsidy policies has also contributed to her work with the Transfer Income Model. She currently works on the child care module, assisting with research estimating the number and characteristics of children and families eligible for CCDF-funded child care assistance at the national and state levels. In addition to her work with child care subsidy policies, she has participated in research related to other policies and programs affecting low-income families, including welfare policies, the earned income tax credit, and health and human services integration under the Affordable Care Act. Minton earned an MPA from the Harry S. Truman School of Public Affairs at the University of Missouri.

Lorraine Blatt is a research assistant in the Income and Benefits Policy Center at the Urban Institute. She works primarily with the Child Care and Development Fund Policies Database, the Transfer Income Model, and various workforce development projects. Before joining the Urban Institute, she completed internships with the Inter-University Consortium for Political and Social Research, Cardboard Citizens, and the Venice Family Clinic's Children First Early Head Start Program. Blatt holds a BA in psychology from Grinnell College.

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