



What Is It Like to Apply for SNAP and Other Work Supports?

Findings from the Work Support Strategies Evaluation

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Jessica and Chris, like millions of Americans, struggle to make ends meet. Jessica works as a cashier at the grocery store where Chris is a stock clerk, but they find it hard to afford food and health insurance after paying the rent. They cannot afford full-time child care for their four-year-old daughter, Sophia, so they try to schedule their work hours such that one of them can be home with her while the other is at work. Sometimes they are called in to work unexpectedly, though, and rely on neighbors or Chris's mother to take care of Sophia. They have heard about food stamps but assume those are for deeply poor families, not workers like themselves.

Many working families just like the fictional Jessica and Chris are eligible for help with food, health insurance, and child care to support their families and stabilize their employment. Applying for support, though, can be confusing and time intensive, leaving some eligible families without key supports. This brief examines the experiences of clients applying for work supports: what they go through, what they care about, and how experiences differ for different clients.

Making ends meet is increasingly difficult for American workers. Almost one of every eight is in an occupation whose median wages barely lift their families out of poverty. These include such jobs as retail salespeople, cashiers, food service workers, wait staff, stock clerks, and personal care aides (Keith-Jennings and Palacios 2017). Low-wage jobs often have unpredictable schedules and variable weekly hours, and in some communities, jobs are vulnerable to seasonal shifts. These workers may need support when they are underemployed or unemployed. Others may face physical or mental health issues that limit their ability to work full time.

I don't think it's anybody's goal to stay on Medicaid or food stamps. I think ... everybody ... wants to be productive and get a job and be able to ... support themselves.

—Idaho public benefit recipient

For these workers, nutrition, medical, and child care assistance can help support their families and stabilize work. The Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) provided average monthly benefits of \$255 to 21.8 million households nationally in 2016 (Farson Gray, Fisher, and Lauffer 2016). Medicaid provided health insurance in 2015 to nearly 13 million parents and 40 million children (Kenney et al. 2017). Child care assistance through the Child Care and Development Block Grant helped 1.4 million children access child care in an average month in 2015 (Walker and Matthews 2017).

Research shows that access to food, health care, and child care helps families not only while they are receiving assistance, but decades later. The rest of society benefits as well, through the families' increased tax revenue.

- By age 28, children who gained access to Medicaid and State Children's Health Insurance programs in the 1980s and 1990s paid more in cumulative taxes, collected less in earned income tax credit payments, and had higher wages than similar children who lived in places without access to Medicaid and State Children's Health Insurance programs (Brown, Kowalski, and Lurie 2015).
- SNAP reduces food insecurity—temporary lack of access to enough food for an active, healthy life—by about one-third in the short term. In the long term, children who have adequate nutrition are healthier, are more emotionally stable, do better in school, and are more likely to graduate from high school (Carlson et al. 2016; Cook and Frank 2008; Frongillo, Jyoti, and Jones 2006).
- Mothers who received help paying for child care were 40 percent more likely to remain employed two years later and to experience wage growth than those who did not receive help, according to one study (Boushey 2002). Children who attend higher-quality (and more expensive) child care centers have better math, language, social, and behavioral skills than those in lower-quality settings (Peisner-Feinberg et al. 1999).
- Further, when families receive help paying for food, health care, and child care, it frees up income for other purposes, like housing and utilities, and stabilizes parents' employment, allowing them to earn more income directly.

Applying for assistance, though, can be daunting. Because application and recertification are complex processes in many states, among other reasons, some eligible individuals and families do not

receive support or only receive some benefits for which they are eligible. In 2015, about 7 percent of children and 20 percent of parents eligible for Medicaid/CHIP were not enrolled in the programs, although this share varies by state and has fallen nationally with recent health reforms (Kenney et al. 2017). About 17 percent of households eligible for SNAP in 2015 did not participate in the program (Farson Gray and Cunnyingham 2017).

Six states aimed to address these concerns by improving operational efficiency and customer service through Work Support Strategies, a multiyear, foundation-funded initiative (box 1). Diverse politically, geographically, and in administrative structure, these states shared a common commitment to devote time, resources, and political capital to reforming work support programs. They sought to streamline and integrate service delivery, implement 21st-century technology, and apply innovative business processes to improve administrative efficiency and reduce the burden on states and working families, all toward the goal of increasing participation and retention. The WSS evaluation team conducted client experience surveys in 2014 and 2015 in Colorado, Illinois, and South Carolina to assess how these changes affected clients applying for benefits (see the appendix for survey methodology). We surveyed SNAP applicants specifically, but many respondents were also eligible for Medicaid or child care assistance; we included questions about experiences applying for those programs as well. We also conducted focus groups with SNAP recipients in Idaho and Rhode Island to learn about their experiences accessing work supports (Isaacs, Katz, and Amin 2016).

In this brief, we first look at the typical process of applying for work supports, then discuss clients' reports of what they would do to improve the application experience, and finally examine how the experience differs for different groups of clients.

Applying for Work Supports Is Complex

Typically, when families seek work supports, such as food, medical, or child care assistance, they begin by visiting a social service office during regular business hours. Parents may have taken the day off work and may have their children with them. As they arrive at the office, they stand in line or take a number and wait to see a caseworker for an interview. Families might be given a paper application to complete or they might answer some or all the application questions during the interview while the worker enters responses directly into the eligibility system. The application could be 20 pages or more and include detailed questions about family composition, sources of income, household expenses, and other such information.

To verify what is stated in the application, families need to provide documents, such as pay stubs, proof of residence, and proof of expenses such as rent and child care. Unless they know this requirement, they probably need to go home (and to their employer and their landlord) to obtain these documents, which they must mail or bring back to the office on another day. The first visit to the social service office probably lasts a few hours. If the office is particularly busy, a family might spend the whole day there.

BOX 1

Work Support Strategies

WSS was a multiyear, multistate, foundation-funded initiative to help low-income families get and keep the package of work supports for which they are eligible. Colorado, Idaho, Illinois, North Carolina, Rhode Island, and South Carolina were selected competitively to participate in WSS, first in a planning and design year in 2011 and then in the implementation phase, from 2012 to 2015.

Through grants, expert technical assistance, and peer learning, the initiative helped states reform, modernize, and align the systems delivering work support programs intended to increase families' well-being and stability, particularly SNAP, Medicaid and the Children's Health Insurance Program, and child care assistance through the Child Care and Development Block Grant. Through WSS, states sought to streamline and integrate service delivery, use 21st-century technology, and apply innovative business processes to improve administrative efficiency and reduce the burden on states and working families, all toward the goal of increasing participation and retention to support work and well-being.

Findings from the WSS evaluation are based on analysis of hundreds of individual and group interviews conducted during annual site visits to the six states over the four years of planning and implementation; hundreds of quarterly reports, planning documents, and other written materials submitted by the states; other documents obtained through secondary sources; state administrative data tracking key outcomes over time; and additional data from client experience surveys and client focus groups conducted by the evaluation team in selected states.

For additional reports and information, see the Work Support Strategies project page, <http://www.urban.org/work-support-strategies>.

Once families complete the application, provide all the documentation, and complete an interview, the agency determines whether to issue benefits. In some cases, agencies can decide right away. But more often, agencies need to process the information and mail notification of the decision. By federal law, families should receive this notice within 30 days for food assistance and within 45 days for Medicaid, but some families wait longer. While waiting, especially as time goes on, families might call the office for information about their status; they may have difficulty reaching a worker, who might not answer the phone or whose voice mail box may be full. After families begin receiving work supports, they must periodically redetermine their eligibility through a process similar to the application.

Although the cumbersome process described here is not uncommon, it highlights some of the most time-consuming or burdensome procedures families face in accessing benefits. Different states and offices vary for better or worse. In some states, a client can apply for multiple benefits simultaneously; in others, a client must visit a different office and complete a different process for each benefit. Clients may be able to apply online or over the phone instead of visiting the office in person. Offices may scan paper documents, reducing the need for clients to bring multiple copies of documents that do not change over time (e.g., proof of citizenship or immigration status). Offices may also electronically verify some information rather than requiring clients to bring paper documents to the office. In some places,

clients participating in one program can be automatically enrolled in another program based on the information that determined their eligibility for the first program.

Clients' Experiences Applying for Work Supports Point to Three Areas Where the Process Could Be Improved

When people applying for work supports share their thoughts on how to improve the process, three areas rise to the top: faster benefit receipt, better interactions with staff, and clearer information.

Faster Benefit Receipt

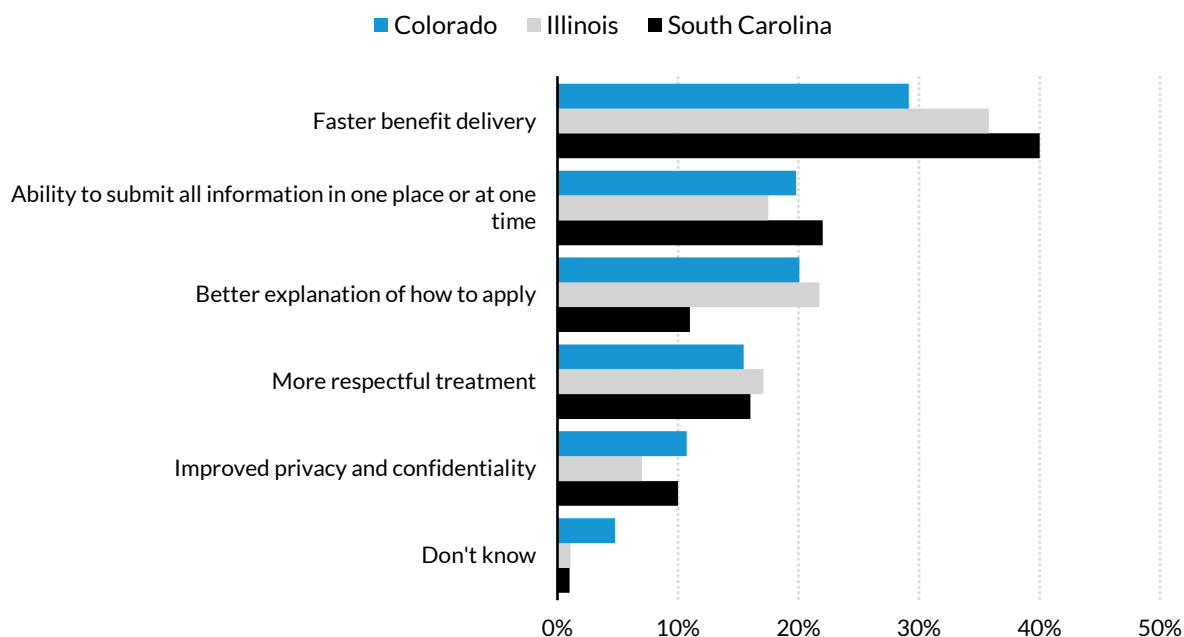
The speed of benefit delivery is at the heart of clients' satisfaction with the application process. To get clients benefits faster, offices must reduce two separate wait times: time waiting in the office and time waiting for an eligibility decision. A family seeking assistance at a social service office is often in crisis. Waiting in the office and for an eligibility decision adds to the challenges and stress. Surveys of SNAP applicants in Colorado and Illinois found that among SNAP applicants who were working, 15 percent lost pay because they missed work to visit the social service office (Isaacs, Katz, and Amin 2016). Among SNAP applicants facing emergencies or problems such as job loss, lack of sufficient food, loss of housing or care, and emergency medical needs, 60 percent reported that these situations could have been avoided or mitigated if they had received benefits faster (Isaacs, Katz, and Amin 2016).

Our survey asked clients what customer service improvements related to timeliness and process were most important to them. "Getting benefits sooner" was their most frequent response. Faster benefit delivery was the top priority of 40 percent of SNAP applicants surveyed in South Carolina, 36 percent of applicants in Illinois, and 29 percent of applicants in Colorado (figure 1). State and county workers in our focus groups were also concerned about clients' delays in receiving benefits, especially when backlogs developed and clients were waiting beyond the maximum 30 days for SNAP or 45 days for Medicaid.

Both waiting in the office and waiting for a benefit decision are strongly associated with clients' satisfaction with the application process. In each state where SNAP applicants were surveyed, clients who spent less time waiting in the office and waiting for a benefit decision were more likely to rate their experience "good" or "excellent" than those with longer wait times. For example, 40 percent of SNAP applicants who waited 15 minutes or less for service in Illinois rated their application experience as excellent, compared with 14 percent among those who waited more than an hour. Similarly, 60 percent of SNAP applicants who got their benefits the same day they applied rated their application experience as excellent, compared with 23 percent who waited more than a month for an application decision. One local staff member said, "Clients don't like to wait, especially if they're in a bind ... Being seen on the spot, that makes a world of difference."

FIGURE 1

Most Important Service Improvement Related to Timeliness and Process, per SNAP Applicant Survey



Source: Client experience surveys of SNAP applicants with children in Colorado, Illinois, and South Carolina in 2014–15.

Notes: The analysis is based on 1,212 applicants in Colorado, 1,013 in Illinois, and 400 in South Carolina. Illinois responses are weighted to adjust for oversampling of expedited applicants. See the appendix for more information on survey methods.

More efficient workflow shows respect for clients' time, and it can prevent their losing wages or incurring transportation costs from lengthy or repeated trips to local offices. To get through all the steps of applying for assistance, over half of applicants surveyed in Illinois and Colorado had three or more contacts with a social service office, including in-person visits and phone calls. In South Carolina, 40 percent of applicants had three or more contacts with the office. The reduction in "hassle" can also increase the chances that eligible families will engage with the agency and complete an application. Reduced wait times and other efficiency improvements help increase access to work supports and in that way can help families stabilize their lives, maintain their workforce participation, and raise their children.

Some states are emphasizing same-day service—providing applicants benefits the same day they apply. This approach gets clients benefits faster than having them wait days or weeks for a decision and removes the need for follow-up calls or visits. Yet, it can result in a trade-off for longer wait times on the day of application, since the client needs to wait in the office while the application is processed. After Idaho and Rhode Island changed their processes so more clients would receive benefits the same day they applied, clients shared positive feedback in our focus groups. One client said, "The fact that you can walk in and within, let's just say two hours—which is a long time, two hours—you can walk out with a food stamp card, and in two days, you have food stamps. Your Medicaid is being processed, and

whatever other program you want on, they're processing it. I mean, that's pretty amazing that they can do that."

Better Interactions with Staff

Staff interactions also make a big difference in clients' experiences applying for work supports—and whether they even complete the process.

Focus group participants in Idaho and Rhode Island reported a range of interactions with staff, but all were important to their experiences. Many participants found staff "rude," "mean," and "short." For example, a focus group participant sharing her experience applying for SNAP in Idaho said, "It's like, really, you're going to treat me like that? Just because I'm on benefits you're going to belittle me in front of people?" However, others felt that staff were "nice" and "helpful" in getting them their benefits. One focus group participant said, "It depends on the ... person you get."

Clients' experiences with staff tend to be associated with other aspects of the application experience, including the office environment and the length of time they spend waiting there. For example, those who received benefits on the same day they applied reported more positive experiences with all aspects of the application process. Receiving benefits quickly may have left them feeling positive about the experience.

When asked which customer service improvements were most important to them, "being treated more respectfully" was the top priority for 15 to 17 percent of survey respondents. An additional 7 to 11 percent identified "improved privacy and confidentiality" as their top priority. Clients in our focus groups also spoke of their desire to be treated respectfully.

Clearer Information

Understanding the application process is also vital to clients. About three-quarters of SNAP applicants reported that the clarity of information was good or excellent, but this response varied by type of client.

The applicants least likely to say that the clarity of information was good or excellent were those who applied only for SNAP, as opposed to those who applied for multiple benefits at the same time. Among Colorado respondents who applied only for SNAP (and did not already have Medicaid), 63 percent reported that the clarity of information was good or excellent, compared with 76 to 77 percent of respondents who had also applied for Medicaid or child care assistance. Results in Illinois were similar. One hypothesis for this result is that applicants who were confused about the process were less able to apply for additional benefits, even if they might have wanted to or had been eligible for them. Although many applicants reported instructions were clear, a significant minority did not. "Getting a better explanation of how to apply for benefits" was the top priority for improvement for 11 to 22 percent of survey respondents, depending on the state.

Different Clients Have Different Application Experiences

People of all ages and backgrounds seek work supports. Some have lost their jobs after many years in the workforce while others have literacy and learning challenges and limited work histories. Most are native English speakers, but others may have limited English proficiency. Some have the tech savvy typical of those born in the digital age, and others have never used a computer. These diverse clients have different needs and expectations as they apply for work supports.

Clients Have Different Satisfaction Levels with the Application Process

Clients of different ages and work status reported different levels of satisfaction with the application process, possibly indicating different expectations. Clients who were not working and at either end of the age spectrum reported higher levels of satisfaction than those who were working or middle aged. For example, among applicants who had not worked in the last six months, 73 to 76 percent reported their application experience as very good or excellent, compared with 59 to 65 percent of applicants who were currently working. In addition, Colorado clients who were less educated reported higher levels of satisfaction. Among Colorado SNAP applicants with less than a high school education, 77 percent reported their application experience was very good or excellent, compared with 66 percent of applicants with at least a college degree.

Online Applications Are Welcome but Not a Silver Bullet

One potential way to improve the application process is to make it possible for clients to apply online. However, our surveys and focus groups show that online application can still be problematic, especially when the systems are first developed. While some clients found applying online helpful, others experienced difficulty navigating the systems, glitches in the systems, or delays in receiving benefits.

Whether clients apply in person or online differs by age, education, and work status. Clients with the following characteristics were more likely to apply online:

- younger,
- more educated,
- English speaker, or
- employed in the last six months.

Program administrators and staff in several states that have enhanced clients' options for online applications shared observations on the relationship between clients' age or technology savvy and their preferences for office visits and staff interaction. A North Carolina worker said she expected they "will always have a percentage of people that come in" because they are "more comfortable with it." She said some clients "will want to see you face to face ... Some people don't trust computers." A South Carolina worker said that "some can't even make a phone call—people who don't know what the pound key is. A

lot of those people out there are technology illiterate.” Meanwhile, a Colorado administrator said, “Most of the people who are tech savvy have their own computer or they use the library computer to do [the application] on their own.”

Our survey of SNAP applicants asked respondents whether they wanted to be able to do more functions online. Clients who had already applied online expressed more interest in being able to do even more online than those who applied in person. This suggests that the preference for an office visit will remain for some people, even if the technological options improve.

Program administrators we interviewed were excited about their new online applications and information systems. An Idaho administrator expected clients “would say that our notices are better and that our access is easier now that you can get online to apply.” Clients in Idaho can apply online and access information about their benefits, and the state was building more functions for people to access services. In Illinois, where clients can also upload verification documents, an administrator said, “Now that we have the ABE [application for benefits eligibility] system and the publicity around it, there are more reasons for people to apply through ABE. The new web system is more user friendly, it’s easier for people to make their application online.” A client in Rhode Island hoped for more online functions, saying: “Anything that means I don’t have to go into the office. I would hope they would do Internet.”

However, recent applicants did not necessarily find the online process better than their past experiences applying in person. Applicants were asked whether their most recent experience was better or worse than a prior application (within past two years). For nearly all applicants, that prior experience would have involved applying in person. Recent applicants who applied online were more likely than those who applied in person to report that their recent experience was worse than their previous experience. Some of this may reflect recent improvements in in-office processes. It also may reflect that using new online systems was more frustrating than applying in person, in part because of growing pains. In Illinois and Colorado, we surveyed clients in two waves and found clients had better online experiences in the second wave, when the systems were not quite as new. Clients’ online application experiences may have improved since our survey.

Nonetheless, at the time of our survey, SNAP online applicants in Colorado and Illinois were not only less likely than those who applied in person to receive their benefits on the same day they applied, but more likely to wait two weeks or longer to receive their benefits. In Colorado, 41 percent of online applicants waited more than two weeks, compared with 29 percent of those who applied in person. In Illinois, 30 percent of online applicants waited more than four weeks, compared with 19 percent of those who applied in person. Further, applying online does not mean avoiding a visit or phone call. Clients who applied online ultimately had as many “touches” as clients who applied in person in Illinois and Colorado. The SNAP application process requires an interview with the applicant, so online applicants would need to have a phone call or visit the office to complete the interview.

In addition, online applicants were more likely to be denied benefits, perhaps because the ease of applying led more people with slightly higher incomes to apply. A program administrator in Colorado

said, “There’s obviously an increase in applications, which we were expecting with an online system ... What we have found are a lot of people apply that are not necessarily eligible.”

Some of these results could reflect glitches and difficulties with newly implemented systems. Reflecting on clients’ experiences with the new technology, an administrator in Illinois said, “I think there were a lot of glitches with the system, with the technology, and people were very frustrated.” Similarly, a Colorado eligibility worker describing clients’ experiences with the new PEAK online system said: “It has some positives and negatives. We’ve seen a steady increase in PEAK [applications] that we are receiving ... We did have a grant to install PEAK kiosks in community sites. We’ve found that unless there’s someone there to sit with a customer, it’s really difficult for the customer to do it on their own.” A Rhode Island administrator said of the state’s new online system, “We didn’t publicize it a lot because it has some bugs and the advocates felt we needed to understand more about it, but we were very excited by the concept of accessing benefits online.”

Conclusions

If Jessica and Chris can access the nutrition, medical, and child care assistance for which they are eligible, it can help them keep their jobs, work more hours, buy enough and more nutritious food, stay healthy, and promote Sophia’s development so she enters kindergarten ready to learn. Their state social service agency and local social service office can help them access these supports by using fast, efficient processes, interacting with them respectfully, and providing clear information on how to apply for and maintain supports. For straightforward applications, the social service agency could aim to provide clients with benefits on the same day they apply. The office can also improve access by offering a range of options for how to apply. For Jessica and Chris, applying online from home or the library might be easiest, if the online system works as intended. For others, it might be easiest to walk into an office and talk with a worker face to face. By recognizing and respecting clients’ needs and their experiences with the application process, states can continue making changes to help clients access work supports that make a positive difference in their lives.

Appendix

The WSS evaluation team conducted client experience surveys in Colorado, Illinois, and South Carolina to assess how changes in these states affected clients' experiences applying for benefits. (Input from clients in two other states, Idaho and Rhode Island, was collected through focus groups, as described on page 3.) We developed these surveys, which focused on SNAP applicants but also asked about Medicaid and, in some instances, child care assistance, with help from each state WSS team. While many questions were similar, each survey was structured differently based on what changes were being assessed and how we wanted to stratify the sample by applicant types and geographic regions.

To capture as many clients receiving multiple benefits as possible, the samples consisted primarily of SNAP applicants with children, many of whom were likely also eligible for Medicaid. Each state agency provided administrative data with names and contact information for all SNAP applicants (both approved and denied) over one month (six weeks in the case of South Carolina). In all three states, we administered the survey via phone through the University of South Carolina's Survey Research Laboratory at the Institute for Public Service and Policy Research. Surveys generally lasted about 15 minutes, and respondents were given a \$20 gift card as a token of appreciation. Table A.1 details the specifics of survey efforts in each state, including sample, timing, stratification, and response rate.

TABLE A.1

Summary of Client Experience Surveys in Colorado, Illinois, and South Carolina

	Colorado			Illinois		South Carolina
	Wave 1 applicants	Wave 1 redetermination	Wave 2 applicants	Wave 1 applicants	Wave 2 applicants	Applicants
Sampling frame	Applied September 2014	Renewed September 2014	Applied September 2015	Applied September 2014	Applied March 2015	Applied May-June 2014
Timing of survey administration	October-December 2014	October-December 2014	November-December 2015	March-April 2015	May-July 2015	October 2014
Stratification	Intensive business process redesign counties versus other counties			Regular service versus expedited		--
Sample size	608	604	606	504	510	400
Response rate (%)	52.2	49.2	43.3	30.9	34.4	51.4

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