

Learning from Young Adults to Improve Public Benefits for All

Introduction

The transition from adolescence to adulthood plays a crucial role in shaping young adults' financial security, influencing their future well into adulthood.

With the pressures of newfound independence, career and educational pursuits, and increased responsibilities, the financial challenges that arise at this formative stage can have an outsized impact on young adults' ability to stay afloat and meet their goals.¹ Nearly one in five young adults experience poverty, and while some young adults have family resources that provide a foundation of financial stability, young people without those resources risk falling behind in pursuit of economic mobility.

Public benefits, such as housing, food, health care, or child care assistance, can fill these gaps by supplementing income and reducing basic expenses.² For young adults, public benefits can help them afford daily life and create the space needed to complete their education, training, and other personal development activities as they establish themselves.

The Aspen Institute Financial Security Program conducted a literature review and interviewed public benefits experts and young adult leaders to offer insights into why improving the current public benefits system is central to young adult financial security:

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- **Financial stability during this transitional phase establishes a stronger foundation for financial security across adulthood.** One of the most prominent barriers to young adult financial security includes the ability to cope with everyday financial shocks while still moving forward on financial goals.³ Public benefits are key to closing that gap.
- **The challenges young adults encounter within the public benefits system reflect broader issues faced by people of all ages.** Some benefit programs pose additional difficulties due to eligibility rules and requirements that often fail to align with the housing, educational, and employment realities of young adults. These barriers aggravate the already challenging nature of accessing public benefits, which have complex and conflicting eligibility requirements and often lack person-centered applications.
- **An effective public benefits system can allow for greater attention on the additional wraparound services young adults need.** Along with public benefits, young adults need access to physical and mental health care, on-ramps to careers with strong earning potential, and supportive services for young parents, students, and those aging out of foster care.⁴ Together these provide the foundations of financial well-being and thriving for young adults.

This brief highlights the unique challenges that young adults, ages 18 to 24, encounter in accessing, using, and maintaining public benefits. By improving access to these resources, young adults can devote more time to pursuing their goals rather than struggling to meet basic financial needs.

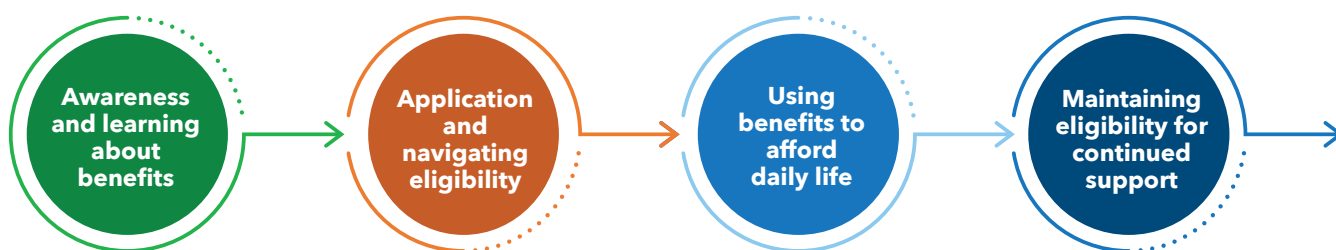
Methodology

To better understand the experiences of young adults and their ability to access public benefits, we conducted a literature review and expert interviews. The first round of interviews consisted of 16 interviews with 25 state and county public benefit administrators, researchers, and practitioners at young adult-serving organizations. We then spoke to a diverse set of 21 young adults aged 18 to 24 living in 12 states across the U.S.⁵ These young adults have accessed or tried to access various public benefits programs, most commonly, the Supplemental Nutrition and Assistance Program (SNAP) and Medicaid. We also learned about their experience with programs such as the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Temporary Assistance for Needy Families (TANF), the Housing Choice Voucher Program, the Child Care Development Fund program, and the Supplemental Security Income program (SSI). These young adults represent multiple identities—some are parents, workers, and/or students, some were formerly in foster care, and others have experienced homelessness. Nine interviewees self-identified as Black, four as Hispanic or Latino, three as Indigenous or Alaska Native, one as Asian, one as white, and the remainder did not self-identify. Ten identified as women, four as men, three as nonbinary, and the remainder did not self-identify their gender.

Mapping Young Adults' Experiences with Public Benefits

Five examples highlight current paths and potential improvements

Based on our interviews and research, we developed five illustrative examples to depict some of the experiences and challenges young adults face when interacting with the public benefits system. Where relevant, we describe critical intervention points and opportunities to improve benefits access and use with best practices and examples from efforts across the country. These personas also demonstrate how a young adult's journey varies depending on whether they are a student, parent, a former foster youth, or a combination of these identities.



20-year-old Latina woman | Student and part-time worker | SNAP and Medicaid

Marisol attends a four-year university and has a work-study position with inconsistent hours. During school breaks, she returns to her home state to live with her parents and works 30-40 hours weekly to save for her school-year expenses. Marisol is responsible for all of her expenses, including her portion of rent and utilities that she splits with her roommates. During her junior year, Marisol learns that she may be eligible for SNAP. However, the fluctuations in her income and savings throughout the year make it difficult to maintain SNAP due to program asset limits.



Experiences and Challenges

Lack of awareness regarding eligibility: Despite growing up in a household that utilized SNAP, Marisol is not aware that she herself may be eligible as a college student.

Learning about student exemptions: After extensive research online, Marisol learns that she meets one of the exemptions for SNAP because she typically works over 20 hours a week at her work-study job.

Applications assume a level of stability: Marisol decides to apply but has trouble answering the application questions. Because she moves after each school year and returns home during school breaks, she is unsure what to share as her permanent address. Marisol also struggles with the household question, not sure if she should include her roommates.

Inability to adjust her interview appointment: She is given a SNAP interview appointment time that conflicts with a class. She decides to leave class early as she is unable to reach anyone who can help her reschedule.

Finding places that accept SNAP EBT on campus: Marisol usually goes to the student store to get a quick lunch between classes and work, but she isn't sure if she can use her EBT card here.

Stigma: She sees a long line of students waiting to check out and does not want to ask the cashier about this in front of her peers. After looking online and speaking to a manager at the student store, Marisol learns that she cannot use her EBT card on campus, so she will have to go off campus to purchase food or snacks.

Maintaining her student exemption: Marisol needs to work more than 20 hours a week at her work-study job in order to remain eligible for SNAP. Since her hours have dipped below 20 hours/week in the past, she talks to her supervisor who agrees to keep her hours above that threshold.

Irregular and fluctuating income and assets risk churn: Marisol's recertification period falls at the end of her summer break, when her income spikes while working in her hometown. She knows that the increase in her income and savings may make her temporarily ineligible, despite the fact that the majority of that money will be depleted a few weeks into the school year.

Moving state to state: Recertification occurs when Marisol is home with her parents for winter break. She tries to recertify in the local office but was told she could not from that location, so she decides to go through the process on her own.

Improvement Opportunities

Peer-to-peer outreach strategies: [The Student Basic Needs Coalition](#) has connected college students to \$1.6 million in SNAP benefits in their pilot year by conducting outreach efforts on college campuses, leveraging social media, technology, and student leaders as peer navigators.

Data-sharing: The FAFSA Simplification Act enabled Means-Tested Benefits Programs to use FAFSA data to conduct targeted outreach to students regarding their potential benefits eligibility.

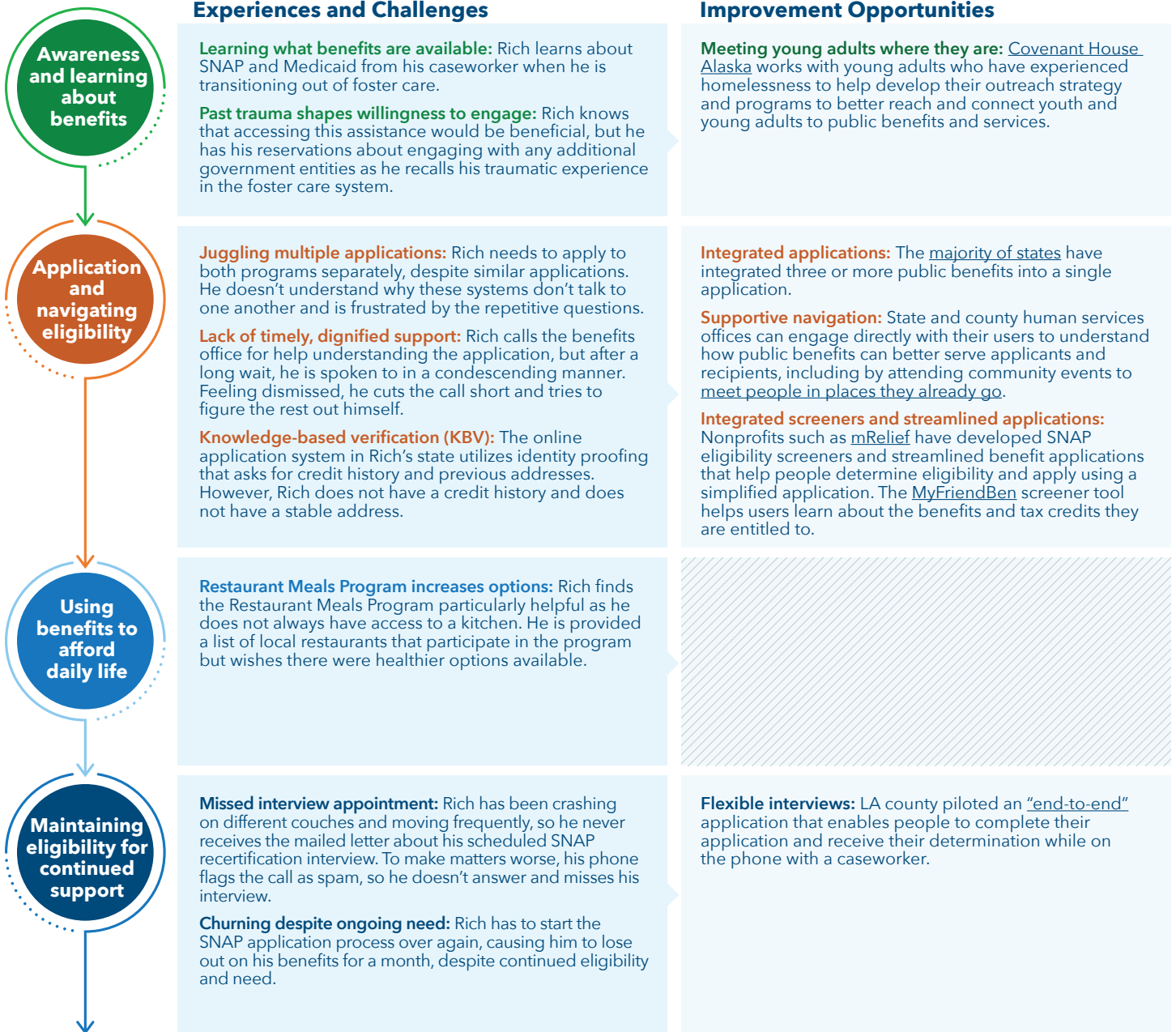
On-campus resources: University Basic Needs Centers, such as those established within [the University of California system](#), provide students with application assistance and case management for CalFresh (SNAP) benefits.

EBT terminals on college campuses: Florida State University [equipped their campus](#) with EBT terminals in 2022 thanks to student-led advocacy efforts.

Relaxed asset limits: The [majority of states](#) have relaxed or eliminated the asset limit for SNAP, allowing benefit recipients to build their personal savings.

19-year-old Indigenous man | Former foster youth and part-time worker | SNAP and Medicaid

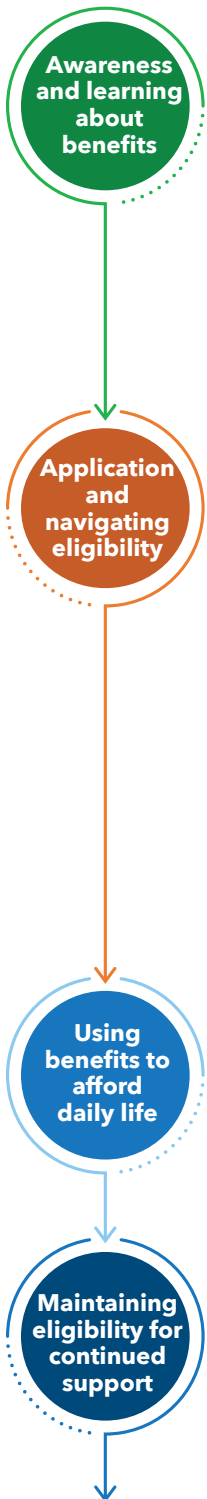
Rich is working 30 hours per week and plans to go back to school soon. He has been unstably housed since leaving the foster care system. He has also churned off of SNAP, meaning that he has lost access despite continued eligibility.



Empty boxes indicate that there was not a clear improvement opportunity or example for the issue raised in the experiences and challenges column.

21-year-old white woman | Parent, student, and part-time worker | SNAP and WIC

Ashley just enrolled in community college and she works part time. She is determined to graduate and find a better job that can support her and her 10-month-old son.



Experiences and Challenges

Struggle as part of the college experience: Ashley doesn't understand how people are able to both parent and be in school while working. She believes that "being broke" is part of the student experience but wants better for her son.

Asking for help: She's embarrassed to ask for help and worries that if she applies for any support, it will take it away from someone else who needs it.

Complicated family dynamics: Ashley grew up in a family that accessed SNAP, and her parents currently claim her as part of their household for SNAP. She is concerned that this may cause tension because her parents could use the additional support they are getting.

Tracking down needed documentation: The process of applying is not easy, because she does not have original copies of documents that she needs. Ashley has to find time to go to multiple offices between classes, made longer by transit and office wait times, and she has to pay fees to obtain copies of the documents. Her son has to come with her, which adds stress to the process.

Feeling intimidated: She reads in the application that an error on her application could result in a fine or jail time. This scares her so she decides to go in person to talk to a case worker and make sure she has it all filled out correctly.

Struggling to meet deadlines: Ashley nearly forgets to submit needed information by the given deadline. Thankfully, a case worker follows up to remind her.

New program awareness: Since this is Ashley's first time applying for benefits, she's unsure of what she's eligible for. When she goes to the office to ask questions about her SNAP application, the caseworker tells her that they can use the information from her SNAP application to fill out one for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) as well.

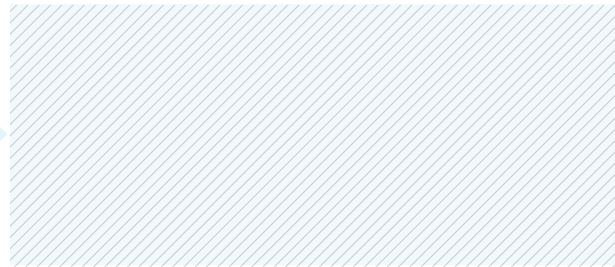
WIC exemptions decrease program's benefits: Ashley's son is allergic to the formula available to purchase using her WIC benefits; however, she does not receive an exemption to purchase a different formula. As a result, she has to use some of her SNAP benefits to purchase the alternative milk her son can drink.

Mobile-friendly document upload: When it is time for renewal, she is able to upload documents via an online portal. Because she uses her phone for most tasks, she finds this process much more intuitive than her initial paper application.

Improvement Opportunities

Timely and positive outreach: A pilot at [Compton College](#) sent texts to students that were potentially eligible for CalFresh (SNAP). Students detailed barriers to seeking campus-based support, such as embarrassment, not knowing how to apply, and a lack of awareness about available supports. Receiving empowering and stigma-reducing texts about CalFresh seemed to lower some of the barriers, with students feeling more supported by the school.

Data matching and cross-enrollment: [Coordinating SNAP & Nutrition Supports \(CSNS\)](#) aligns SNAP to other local, state, and federal nutrition supports. The first cohort included programs that used data matching and cross-enrollment to improve access to supports that reduce hunger, including WIC.

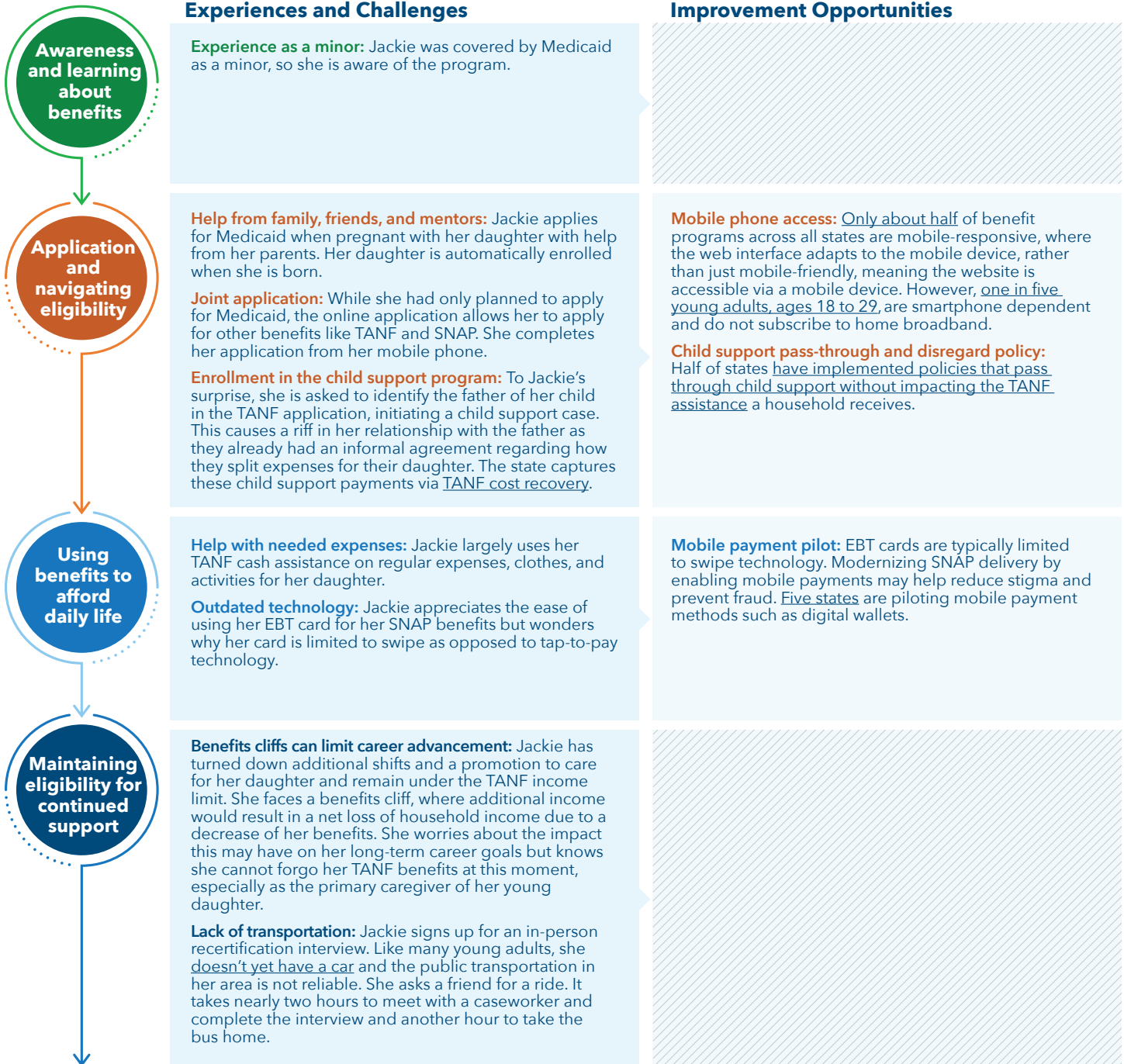


Digital communication: Young adults are more likely to be [constantly online](#) and to be comfortable texting and using mobile apps. A [pilot program in Michigan](#) found that texting eased document submission, allowed caseworkers to provide faster feedback to ensure recipients upload the correct documents, and sped up eligibility determination.

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24-year-old Asian woman | Part-time worker and parent | Medicaid, TANF, and SNAP

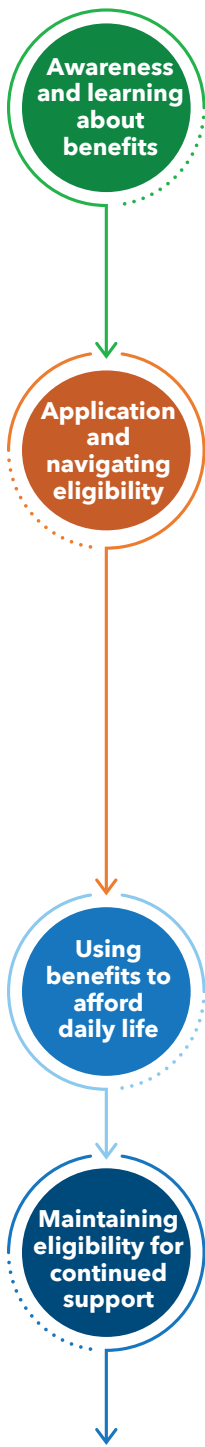
Jackie works part time as a receptionist at a dental office and is interested in pursuing dentistry. She cares for her 3-year-old daughter during the week, while the child’s father cares for her on weekends.



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19-year-old Black, gender nonbinary | Part-time worker | No Benefits

Adrian graduated high school last year and just moved out of their parents' apartment. They are a gig worker who works through food delivery and rideshare apps. Adrian works 5-6 days a week but their earnings fluctuate day to day, making it difficult to afford anything beyond very basic expenses. Because of this uncertainty, Adrian rents month-to-month. To ease these financial burdens, Adrian decides to apply for SNAP but has challenges completing the application on their own.



Experiences and Challenges

Social media as an information source: Adrian learns about SNAP from a post they saw on Instagram.

Lack of a supportive adult: Adrian tells their family about their plans to apply. To Adrian's surprise, their family is not supportive, telling them that if they need more money, then they should figure it out on their own.

Reinforcement of stigma towards public benefits: Adrian decides to apply despite their family's disapproval but wishes they could go to their parents for help with the application.

Providing a "permanent address" can create confusion: Since Adrian rents month-to-month, they are unsure whether their current address is the best one to use for the application.

Income verification is not always straightforward: Adrian's income often fluctuates, and they are not provided with a 1099-K form from one of their gig jobs that they do less frequently. They struggle to accurately demonstrate their earnings for the application.

Inability to track their application status: After submitting their application, Adrian is frustrated not knowing where they are in the process. They have no clue how long it will take or whether all of their forms were submitted properly.

Application errors can result in benefits denial: Adrian is deemed as ineligible due to the errors in their application, especially when reporting their income.

Improvement Opportunities

Meeting young people where they are: Young adults that are not connected to a community organization, educational institution, or government program may not know what benefits are available to them. Organizations such as [Young Invincibles](#) use social media and podcasts to try to reach young adults on platforms they already frequent.

Direct outreach: Santa Clara County reaches out to eligible young adults to participate in their [Intern and Earn](#) program. The program empowers its participants by including them in the evaluation process, enabling them to shape the program for future participants.

Income verification tools: Steady's [Income Passport](#) is an app that eases the process of reporting and consolidating income data—particularly for gig workers and those who are self employed. This app allows them to more easily prove their eligibility when applying for public benefits.

Tracking applications: A pain point for benefits applicants is not knowing where they stand in the process. Civilla has developed a way for benefits applicants in Michigan to [track the status](#) of their benefits from their phone.

Community navigators: [Ironbound Community Corporation](#) (ICC) assists with public benefit applications such as SNAP and LIHEAP.

Because Adrian's application was denied, their benefits journey ends at the application and navigating eligibility stage.

Public Benefits Help Millions, Yet Barriers Undermine Effectiveness

Our literature review and interviews surfaced two categories of barriers: barriers that impact the broader population but are exacerbated for young adults, and barriers that challenge young adults specifically. Together, these issues can delay access or even become insurmountable for otherwise eligible young adults, hindering their ability to meet everyday needs and pursue opportunities.

Long-standing challenges in the benefits system have broad impacts, including for young adults

Interviewees noted barriers to benefits access and usage that impact all people regardless of age but create notable challenges for young adults.

- **Informational factors:** Many young adult interviewees knew about benefit programs because their families accessed them when they were children, though they may not always realize that they themselves are eligible or know how to apply for them. In general, this age cohort may not seek out program information directly from government sources and may gravitate toward peers and community organizations for this information. Among interviewees who consulted government sources, some reported receiving conflicting information when speaking with different people within administrative offices. Social media and the internet generally are another resource, but young adults may receive inaccurate information that leads them to believe they are ineligible.
- **Administrative burden:** The complexity of the current public benefits system makes it difficult to navigate, limiting access and reducing people's trust in these programs.⁶ Young adults, particularly students and workers, often have varying and nonstandard schedules. For instance, many students are juggling changing shifts and hours at work, classes and homework, or caretaking responsibilities that can make it hard to answer screening calls or attend in-person appointments. Missing even a single phone interview can result in a denial of benefits.
- **Low wages:** Young adults are likely to have earnings that fluctuate throughout the year and are insufficient to cover living expenses due to variable work hours, frequent job changes, the demands of balancing work and school, and their early career status. They are also overrepresented in the gig economy, where earnings are often inconsistent and insufficient.⁷ However, an increase in wages or hours worked puts young adults at risk of losing their benefits via benefits cliffs or asset limits. This leads to difficult decisions about moving into higher-paying jobs or pursuing other opportunities that may negatively affect their ability to meet basic needs when the loss of benefits is greater than the increased wages they receive.

In addition to these factors, young adults also face barriers to applying for and maintaining public benefits that prior literature has described about people generally, such as issues with getting transportation to get to and from interviews, obtaining child care to attend in-person office visits, and lacking credit history which can pose challenges with online identity verification systems.⁸

Young adults face specific challenges that make public benefits navigation more cumbersome

Both young adult and practitioner interviewees agreed that young adults also face challenges particular to their stage of life that affect their ability to successfully access and use public benefits.

- **Developmental factors:** Young adults are at an age where they are continuing to develop cognitively and emotionally. For instance, they may struggle to see the value in applying for benefits, especially given the time between application submission and benefits receipt. Moreover, without the time and space needed to consider tradeoffs, young adults can struggle with strict and competing deadlines amid their newfound responsibilities such as work, financial obligations like rent and utilities, and caregiving responsibilities.⁹ This age group is also especially attuned to how others treat them, making them less likely to stay engaged in the benefits process if they feel at all disrespected.
- **Relational factors:** The quality of relationships that young people have at this stage in their lives, particularly with trusted adults and mentors—familial or otherwise—impact physical and mental well-being, especially for youth who experience homelessness or are in foster care.¹⁰ Having the support of another adult can impact a young person’s willingness to seek help and navigate public benefits systems.
- **Psychological factors:** Stigma and trauma may discourage young adults from applying or engaging with government systems altogether. Young adults formerly in foster care often expressed a desire to distance themselves from government programs, despite being more likely to need financial assistance. Young parents were particularly concerned about losing the custody of their children should they further engage with these systems. In some cases, young adults who needed this assistance did not want to apply for public benefits due to the false and negative characterization of what it means to receive public benefits.
- **Post-secondary educational pursuits:** We found that, of the young adults we spoke to, students faced some of the greatest barriers to accessing and maintaining their benefits. In some cases, such as with SNAP, being enrolled full-time as a student can disqualify young adults from benefit eligibility unless they meet an exemption and then navigate the associated paperwork and processes.
- **Housing instability:** Benefit applications typically require stable addresses, which many young adults may not have if they are moving out on their own, are moving between school and home, or are unstably housed. This created confusion for applicants and resulted in missed notices about upcoming benefits eligibility interviews or renewals.

Conclusion

The current design of public benefit programs makes them difficult to navigate and does not provide a stable foundation to achieve financial security, especially for young people. Young adulthood brings significant financial demands, such as housing and education costs, while wages are often low or nonexistent. These programs also assume family support, an expectation that may not reflect reality particularly for young adults aging out of foster care or those without family connections.

We also found that young adults struggle with many of the same obstacles older adults experience. Addressing barriers for the broader population may do away with current features of the system that are misaligned for young adults.

By demonstrating the challenges at each stage of the benefit journey, we highlight key intervention points and models for improving benefit access overall. State and county benefit administrators can support families by:

- **Developing robust and widely available supportive navigation options** within locations young adults already frequent, including educational institutions and community- and youth-serving organizations such as workforce development centers and community centers. Moreover, increased connections with peer young adults or relatable adults with similar backgrounds and experiences may support improved takeup. Social media can be leveraged as a tool to increase program awareness, especially among young adults who are disconnected from community organizations, government, or educational institutions.
- **Adopting person-centered application practices** like flexible interview appointments that enable young adults to schedule according to their demanding schedules, including same-day interviews by phone or in person. Integrating digital tools like text messaging into public benefit systems could provide updates about application statuses and provide easier ways for young people to submit and verify documents and get answers to questions in a timely manner.¹¹
- **Streamlining cross-enrollment processes through integrated benefit applications** that allow people to apply jointly for multiple programs, and where possible, eliminate duplicate questions. This could include data sharing across public systems, such as tax and different public benefit programs, to reduce the level of verification needed, especially if information such as income has already been confirmed for a different program.
- **Addressing design features in public benefit programs, such as benefits cliffs and asset limits**, which may cause people to pass up raises that could reduce household income due to benefits decreases or penalize accumulating even modest savings and assets—resources that families need for long-term financial well-being.

This period in a young adult's life is critical to get right as it can determine their financial future. Public benefits are a key resource to support a stable transition to the promising and prosperous adult life young people deserve.

Endnotes

- ¹ Coccia, Alexander. “Supporting Young Adults through a Guaranteed Income.” Center for Supporting Social Policy, February 16, 2023. <https://cssp.org/resource/supporting-young-adults-through-a-guaranteed-income/>; Urban Institute. Young People and the Safety Net. <https://www.urban.org/policy-centers/center-labor-human-services-and-population/projects/young-people-and-safety-net>.
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- ⁶ Carr, Riani, Jason Ewas, and Marco Huerta. “Find People Where They Are: Four Experts on the Value of Person-Centered Practices in Benefits Design and Delivery.” The Aspen Institute Financial Security Program, April 5, 2024. <https://www.aspeninstitute.org/blog-posts/find-people-where-they-are-four-experts-on-the-value-of-person-centered-practices-in-benefits-design-and-delivery/>.
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- ¹¹ Chabot, Aimee and Sara Soka. “The Five Basics of Texting for a Human-Centered Safety Net.” Code for America. November 2, 2022. <https://codeforamerica.org/news/five-basics-of-texting-for-a-human-centered-safety-net/>.

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