



PPIC

PUBLIC POLICY
INSTITUTE OF CALIFORNIA



REPORT · FEBRUARY 2025

Reducing College Costs for Low-Income Students

Gauging the Impact of CalFresh and Medi-Cal on Students' Financial Burdens

Patricia Malagon, Paulette Cha, and Cesar Alesi Perez

Supported with funding from the College Futures Foundation

Table of Contents

Key Takeaways	3
Introduction	3
Supplementing Financial Aid with Safety Net Resources	6
How Can California Boost Safety Net Enrollment among College Students?	11
References	12
Authors and Acknowledgments	17
PPIC Board of Directors	18

Key Takeaways

While low-income students typically qualify for the maximum need-based financial aid, they may face constraints to cover the remaining financial burden. This burden can be eased by two of California's largest safety net programs, CalFresh and Medi-Cal, which help low-income residents pay for groceries and access health care coverage. We took an integrated approach to college costs, assessing the impact of financial aid, food assistance, and public health insurance on students for each of the state's public higher education systems: the University of California (UC), California State University (CSU), and California Community Colleges (CCC). Our findings include:

- Even after receiving scholarships and grants through the state's generous financial aid program, a low-income UC student might need to cover up to \$4,000, a CSU student up to \$8,900, and a CCC student up to \$9,000 in annual net costs. For a CCC student who lives with parents, however, financial aid covers college costs and leaves the student with \$2,600 to use for other needs.
- CalFresh can reduce the financial burden of a UC student living on campus by about half; it can erase the financial burden of a student living off campus and leave the student with cash to cover other needs. It can reduce the financial burden of a CSU student living on campus by about 52 percent, while the reduction for an off-campus CSU student is about 24 percent. CalFresh lowers the financial burden of a CCC student living off campus by 24 percent and bolsters the disposable cash of a student living with parents.
- UC students who enroll in Medi-Cal and receive a fee waiver can have their financial burden reduced by 90 percent if they live on campus, or by more than 100 percent if they live off campus. A UC student who lives on campus and participates in both Medi-Cal and CalFresh could see their financial burden replaced by \$1,782 in disposable cash to spend on other needs; a UC student living off campus would have their financial burden replaced by \$3,982 in disposable cash.
- Many low-income students who are likely to be eligible for CalFresh and Medi-Cal do not participate. Policymakers and higher education stakeholders can help increase take-up by improving coordination between financial aid offices and campus basic needs centers, connecting basic needs centers with Medi-Cal navigators, and leveraging data to identify low-income students who are likely to be eligible and connect them with benefits.

Introduction

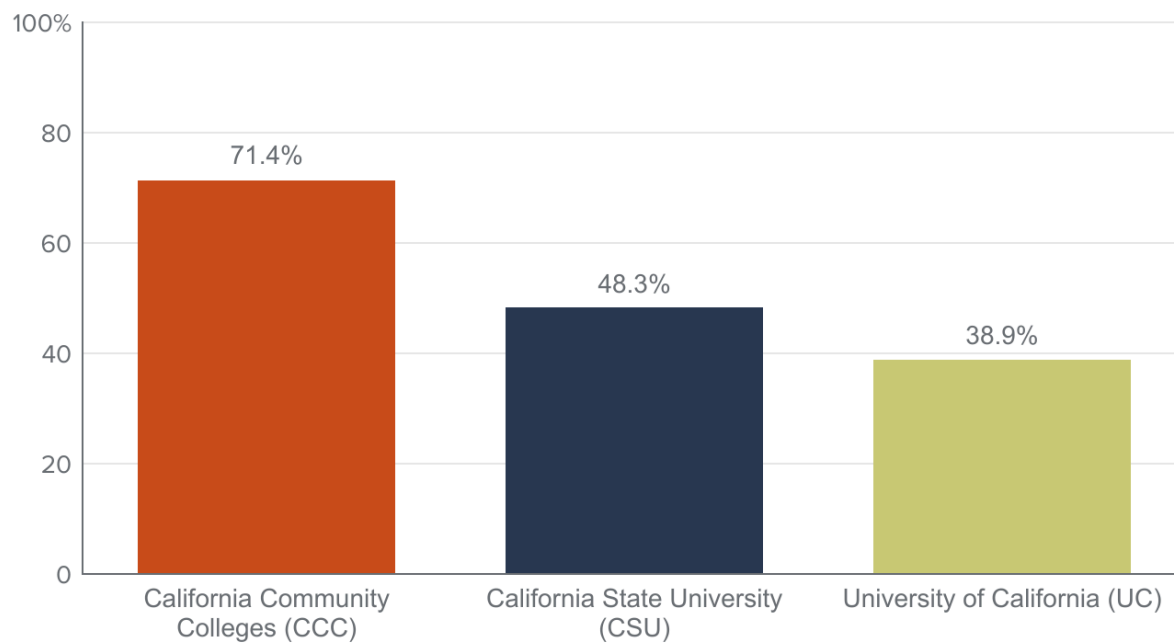
Higher education completion improves the wages and employment outcomes of individual Californians and results in reduced poverty and greater civic engagement (Bohn et al. 2023; Cuellar Mejia et al. 2023). However, while graduates from the University of California (UC) and California State University (CSU) have been shown to benefit from economic mobility, a significant share of students do not graduate within six years (Robinson and Cecil 2023; Perez and Gomez 2024). At the California Community Colleges (CCC), half of first-time degree and transfer-seeking students leave the system within four years without achieving or making significant progress toward their goals (Cuellar Mejia, Perez, and Trinidad 2024). Students often cite financial obstacles as the main barrier to college completion (Nielsen 2022).¹

1. In 2022 California launched the [California Kids Investment and Development Savings Program \(CalKIDS\)](#); the state funds a college savings account on behalf of babies born after July 2022 and allocates \$500 to eligible low-income public school students and foster and homeless youth to make college or career training more affordable.

Financial need is high among California’s college students (Figure 1).² Over half of the 1.5 million students in the CCC—the largest public higher education system in the country—intend to earn associate degrees or transfer to four-year colleges, and more than two-thirds of these degree or transfer-intending students have high levels of financial need. Nearly half of the 380,000 in-state CSU undergraduates and 40 percent of the 230,000 in-state UC undergraduates receive federal Pell Grants, which are offered to students who demonstrate high financial need.

Figure 1
Low-income students make up a substantial share of the undergraduate population at California's public colleges and universities

Share of undergraduate students that are low income



SOURCE: Authors’ analysis of University of California Information Center, California State University Enrollment Dashboard, and California Community Colleges CalPass Plus Student Success Metrics data.

NOTES: Data is the latest available from each source. Figure shows share of California Community College degree- and transfer-intending students that are eligible for a College Promise Grant (2021–22 school year) and the shares of in-state undergraduate students at UC (fall 2023) and CSU (fall 2022) who are Pell Grant recipients. Both grants go to students who demonstrate high financial need.

California’s largest safety net programs hold promise for helping students to fill the gap between financial aid and the full cost of attending college. However, recent research suggests that only 26 percent of 321,400 likely eligible community college students and 22 percent of 72,300 likely eligible UC

2. We identify high financial need at CCCs via eligibility for a California College Promise Grant, which waves enrollment fees for eligible California residents that have high financial need, determined by factors such as household income and size for dependent students. The federal Pell Grant program is a need-based grant program that provides financial aid to low-income undergraduate students who display exceptional financial need. The amount students receive depends on (1) their Student Aid Index; (2) the cost of attendance; (3) their status as a full-time or part-time student; and (4) their plans to attend school for a full academic year or less.

undergraduates were participating in CalFresh in fall 2019 (Rothstein et al. 2024).³ Data were not available for California State University students. We expect there is substantial overlap in the income requirements for CalFresh and Medi-Cal, two key safety net programs that can help students meet the full cost of attending college.

Student eligibility for CalFresh and Medi-Cal

CalFresh: To be eligible for monthly food assistance through CalFresh, college students must meet income eligibility rules—which depend on family size. They must also fulfill one student-specific requirement: participating in work-study, an employment and training program, or an approved job training program; working 20 hours per week; receiving a benefit funded by the Temporary Assistance for Needy Families (TANF) program such as CalWORKs or a Cal Grant; participating in an approved program that increases their employability; or they must be a parent.⁴ This list is not exhaustive. Undocumented Californians are ineligible for CalFresh. CalFresh also considers the meal plan, housing arrangements, and age of student when determining eligibility.

Medi-Cal: Eighteen-year-olds are considered children and are income-eligible up to 266 percent of the federal poverty level (FPL). Adults ages 19 and older are income-eligible up to 138 percent of the FPL. Undocumented immigrants of all ages who meet these income criteria are now eligible.

See [Technical Appendix C](#) for additional details.

CalFresh food assistance and Medi-Cal health insurance are entitlements that are broadly available to low-income Californians, but college students face specific barriers to accessing these programs. According to the 2022 American Community Survey, over two-thirds (68.5%) of California’s college undergraduates are young adults (ages 18 to 26). Many in this age group find it challenging to navigate complex student-specific eligibility requirements for safety net programs, coordinate with the county health and human service offices responsible for administering these programs, and avoid misalignments of program eligibility and redetermination with financial aid timelines. With the aim of improving coordination of safety net services for college students, we present an integrated picture of how food assistance, public health insurance, and financial aid can reduce students’ financial burden. We then offer recommendations for achieving this integration.

We analyze the financial effects of CalFresh on low-income California residents who are full-time students in California’s public higher education systems, ages 18 to 26, the traditional age range for college

3. Researchers were able to assess income eligibility but faced limitations in assessing student-specific exemptions.

4. The TANF-funded Cal Grants are for low-income college students who are unmarried, age 25 or younger, with annual parental and/or student income of \$50,000 or less. These students do not have to be receiving CalWORKs (California Department of Social Services 2024). Community college students who meet the TANF criteria must receive a Cal Grant A, while TANF-eligible CSU and UC students must receive a Cal Grant A or B.

enrollment.⁵ For Medi-Cal, we focus primarily on UC students, since the UC system requires students to purchase health insurance coverage unless they can show proof of other coverage, including Medi-Cal. We focus on the lowest-income students—defined as those with Student Aid Indexes of 0 or less.⁶ These students are eligible for the maximum need-based grants and have no expected financial support from family for their education. Safety net program eligibility depends on characteristics beyond income, so we make realistic, but hypothetical, assumptions about students’ living arrangements, financial aid packages, and immigration statuses.

Supplementing Financial Aid with Safety Net Resources

California’s financial aid system is one of the most generous in the country, and many of the lowest-income students receive aid that covers more than their tuition. However, non-tuition costs are significant for all students, and most are not covered by grants (Yang Zhou 2024).

The UC system has projected that living expenses (housing, meals, health insurance, and personal expenses) during the 2024–25 academic year will make up 60 percent of the total cost of attendance, with educational expenses (tuition, fees, books, and supplies) making up the remaining 40 percent. Living expenses are expected to be slightly higher for students living off campus, and they do not account for other expenses including, but not limited to, child care costs and auto or credit card payments. We find similar patterns when we look at costs for CSU students. Costs for CCC students differ because tuition and fees are lower, and many CCC students live with their parents. Thus, the potential impact of CalFresh and Medi-Cal is wide-ranging, as additional resources could allow students to work or borrow less to afford school while providing access to food and health care coverage.⁷

In each of our scenarios, we show the cost of attendance, a typical financial aid package, and students’ financial burden—the gap between financial aid coverage and the cost of attendance. Financial aid packages include federal, state, and gift aid that does not have to be repaid, such as grants and scholarships, as well as federal student loans. Packages are calculated by the institutions and vary by institution partly due to differences in cost of attendance and available types of aid. (See [Technical Appendix A](#) for more on our data and methodology.)

5. Defining undergraduates in the CCC system can be challenging; we focus on transfer-intending students as the group most comparable to traditional undergraduates at the CSU and UC systems. Based on 2022 American Community Survey data, the average age of a California college undergraduate is 26; 10 percent of undergraduate students are living in group housing, and 36.9 percent are living in households with children. The highest shares of college undergraduates live in Los Angeles County (23.8%) and the Bay Area (18.9%); 43.1 percent are Latino and over half (53.8%) are female. See Technical Appendix Table F4.

6. [The Student Aid Index considers](#) household size, family and student income, and assets in order to determine student need.

7. See Technical Appendices D and E for discussions on food insecurity among college students and health insurance for young adults.

Key financial aid concepts

Cost of Attendance (COA): The higher education institution’s estimate of the cost of attending college for the academic year, including tuition, fees, housing, food, books, transportation, and other expenses.

Student Aid Index (SAI): An indicator of a student’s ability to contribute to the cost of attendance, used to determine financial need. A lower number demonstrates high financial need and a high likelihood of qualifying for need-based aid like a federal Pell Grant. The index considers household size, family and student income, and assets. We focus on the lowest-income group (those with SAIs of 0 or lower) since these students are the most likely to be income-eligible for safety net programs, but SAI cannot be used to determine safety net program eligibility.

Total financial aid package: The amount of financial aid offered to a student, including gift aid, which does not need to be repaid; federal student loans, which do need to be repaid; and programs such as work-study, which subsidizes the wages of students in approved jobs. The total financial aid package may include types of aid that are declined, and/or the student may opt to access other resources.

Student financial burden: COA minus the value of the total financial aid package. Note that this notion of financial burden differs from the UC system’s concept of “self-help,” which includes the dollar amount of loans students take out as part of what we are calling financial burden.

See [Technical Appendix A](#) for additional details.

CalFresh Can Boost Student Resources

CalFresh can help low-income students access food and contribute to their well-being by providing monthly cash-like resources to cover a portion of their grocery expenses.⁸ Actual food costs vary depending on where a student lives, the student’s dietary needs, and the number of meals (if any) covered by the student’s meal plan.⁹ Importantly, students living on campus are typically required to enroll in a meal plan, and students living off campus have the option to enroll in a meal plan.¹⁰ A student must receive 11 or fewer meals per week to be eligible for CalFresh. According to a California Student Aid Commission survey of students across public institutions, monthly food expenses (including food, snacks, and meals) were \$817 on average for a student living off campus, while food expenses (often, the cost of a meal plan) for a student living on campus vary by institution (\$696 at a UC or \$584 at a CSU).¹¹ These costs reflect a typical meal

8. [Supplemental Nutrition Assistance Program \(SNAP\) participants can purchase fruits and vegetables, protein, dairy products, breads and cereals, snacks, non-alcoholic beverages, and seeds and plants](#) at farmers’ markets, grocery stores, or online retailers via an Electronic Benefits Transfer (EBT) card. Students who meet eligibility criteria for the restaurant meals program can use their CalFresh benefits to purchase hot and/or prepared food. Students are eligible if they are adults aged 60 and older and/or people with disabilities and their spouses, and/or people experiencing homelessness. CSU and CCC food facilities may apply to participate in the restaurant meals program (California Department of Social Services 2024).

9. Most California undergraduates live off campus. In 2021–22, only about 10 percent of CSU undergraduates [were housed on campus](#), with campus-level rates ranging from 2 percent at CSU Bakersfield to 41 percent at Monterey Bay (87% of students at CSU Maritime live on campus, but total enrollment is less than 1,000 students). Among all UC students, undergraduate and graduate, [38 percent lived on campus in fall 2022](#), with rates ranging from 21 percent at UC Berkeley to 49 percent at UC Los Angeles.

10. The CCC system does not require campuses to provide meal plans, but some CCCs do offer them.

11. Food expenses vary across living arrangements—residence hall, apartment, or family housing assignment—and meal plans. The CSU amount is the average monthly cost for an on-campus meal plan that includes [19 meals per week](#) over a 9-month academic year. The UC amount is the average monthly cost for the on-campus default meal plan that includes [12 meals per week and additional points for purchasing other foods](#) over a 9-month academic year.

plan with a higher number of meals per week. Students who can choose a different meal plan may lower their food costs and potentially become eligible for CalFresh.

Across our scenarios, student financial burdens differ due to financial aid eligibility, housing, and college type. (See [Technical Appendix A](#) for details on financial aid resources and our assumptions.) CalFresh benefits for UC undergraduates typically reduce the financial burden by 54 percent (from \$4,035 to \$1,857) for those living on campus. And CalFresh enrollment could add \$343 in disposable cash for an off-campus UC student; this is due to slightly lower costs (Figure 2, tab 1). At CSU, financial aid resources are different due to a lower cost of attendance, although CSU estimates a higher cost for students living off campus. CalFresh typically reduces an on-campus CSU student's financial burden by 52.4 percent (from \$4,154 to \$1,976); a CSU student living off campus could see a 24.4 percent reduction (from \$8,914 to \$6,736) (Figure 2, tab 2).

Our CCC scenario assumes a student living with parents, since very few CCC students live on campus or have meal plans. The student living with parents is receiving CalFresh as their own single-person household and is age 22 and older, in accordance with CalFresh policy.¹² Importantly, both scenarios factor in only the financial aid likely to be available at CCCs and do not include federal student loans—only 1.3 percent of CCC students received federal student loans during the 2022–23 academic year (Technical Appendix Table F3). CalFresh reduces the financial burden for a student living off campus by 24.1 percent (from \$9,035 to \$6,857); a student living with parents could have \$4,816 in disposable cash to cover other needs (Figure 2, tab 3).

12. A college student who is less than 22 years old and living with parents must apply with their family. See [Technical Appendix C](#) for more details on CalFresh program eligibility.

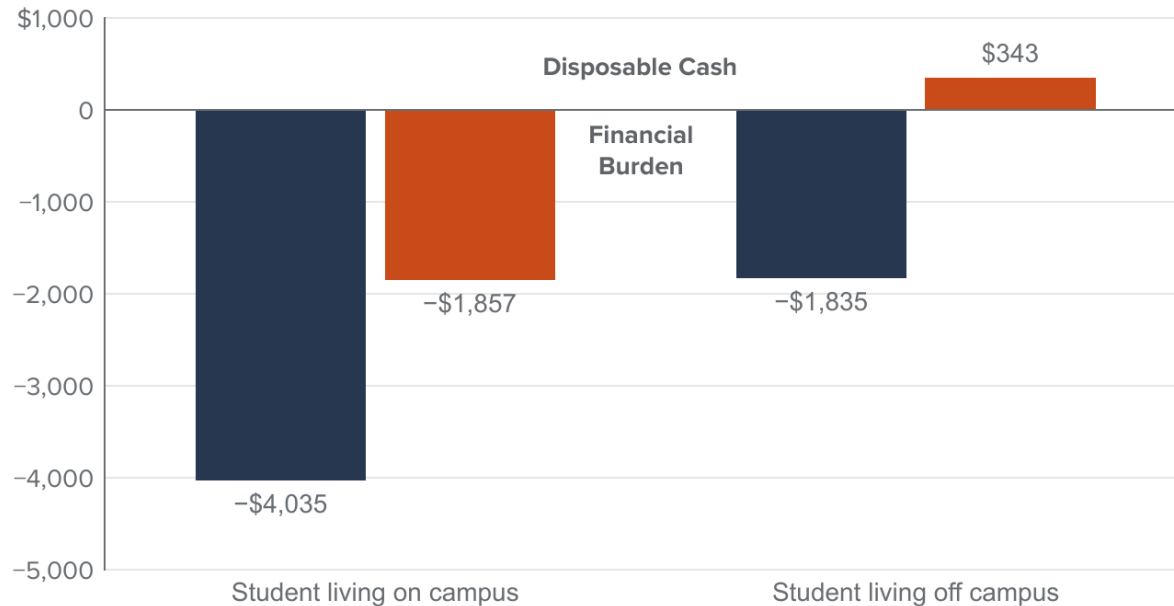
Figure 2

CalFresh can substantially reduce a low-income student's financial burden

UC CSU CCC

Student's financial burden or disposable cash at UC

Without CalFresh With CalFresh



SOURCE: Estimates are based on publicly available budget and financial aid estimates from the University of California, the California State University, and the California Student Aid Commission. Authors' calculations of average CalFresh benefits for college students are based on 2019 California Poverty Measure data and dollar amounts are adjusted to reflect Supplemental Nutrition Assistance Program (SNAP) benefit increases in place as of federal fiscal year 2025.

NOTES: Chart shows financial burden, defined as the unmet need after the value of a typical financial aid package is subtracted from the cost of attendance. Some students end up with no unmet financial burden and instead have "disposable cash" to use on other needs outside of the estimated cost of attendance. We assume that CalFresh income and student-specific criteria have been met. The average monthly CalFresh benefit per college student is multiplied by 9, the number of months in the academic year. The total CalFresh average benefit is \$2,178. See Technical Appendix A for details on financial aid and safety net benefit amounts.

Across our scenarios, many students have financial burdens that can be reduced by CalFresh benefits, and some end up with no unmet financial need and instead have disposable cash to cover other needs. While CalFresh can have varying effects based on individual circumstances, connecting low-income students to college and safety net resources can help narrow the gap between financial aid and the total cost of college.

Medi-Cal Can Have a Big Impact on a UC Student's Financial Burden

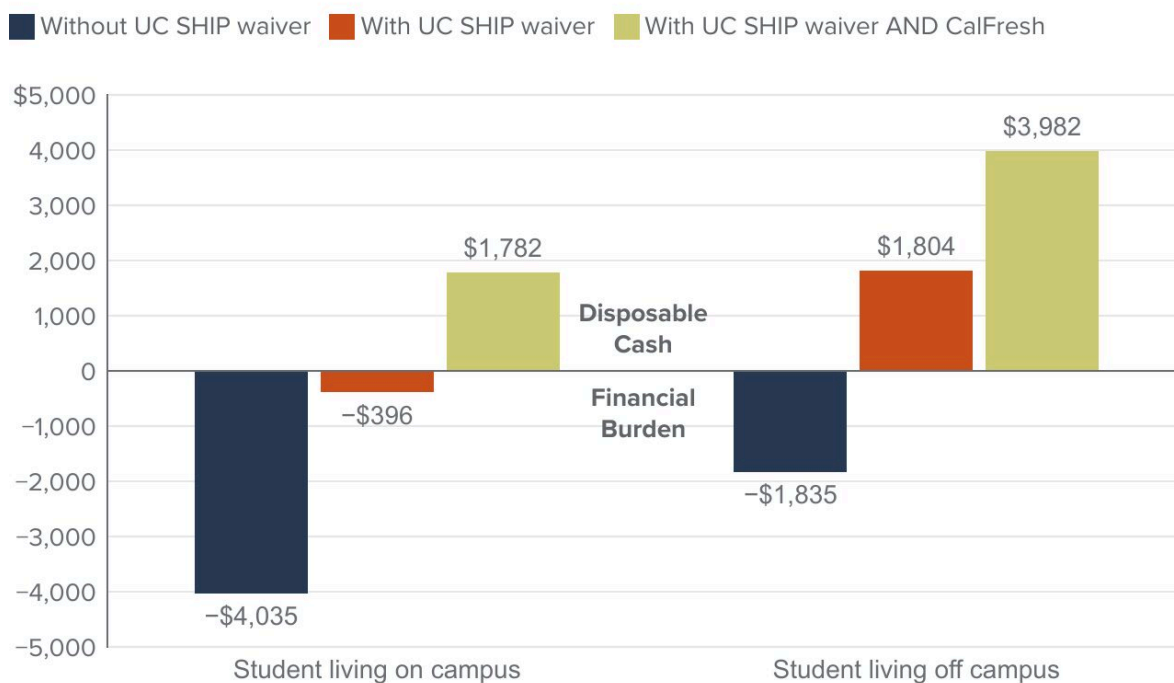
Because UC is the only higher education segment that requires students to purchase a health care plan (the University of California Student Health Insurance Plan, or UC SHIP), we devised a Medi-Cal scenario only for typical low-income UC students. A UC student enrolled in Medi-Cal can waive UC SHIP and have their

insurance fee of \$3,639 refunded by providing proof when required (University of California, Berkeley 2024).

A UC student living on campus would have their financial burden decreased by 90 percent (from \$4,035 to \$396) and a student living off campus would see their burden replaced by \$1,804 in disposable cash to spend on other needs (Figure 3). An on-campus UC student who enrolls in both Medi-Cal and CalFresh could see \$1,782 in disposable cash; a student living off campus would have \$3,982 to spend on other needs.

Figure 3
UC students enrolled in Medi-Cal can waive UC health insurance and significantly reduce their financial burden

A low-income UC student's financial burden and disposable cash



SOURCE: Estimates are based on publicly available budget and financial aid estimates from the University of California and the California Student Aid Commission. Authors' calculations of average CalFresh benefits for college students are based on 2019 California Poverty Measure data and dollar amounts are adjusted to reflect Supplemental Nutrition Assistance Program (SNAP) benefit increases in place as of federal fiscal year 2025.

NOTES: Chart shows financial burden, defined as the unmet need after the value of a typical financial aid package is subtracted from the cost of attendance. Some students end up with no unmet financial burden and instead have "disposable cash" to use on other needs outside of the estimated cost of attendance. We assume that the student is a California resident with Student Aid Index of 0 at the University of California. The estimated UC SHIP refund is \$3,639. See Technical Appendix A for details on financial aid and safety net benefit amounts.

While undocumented immigrants are ineligible for federal financial aid due to their immigration status, they can now enroll in Medi-Cal and waive UC SHIP. Because we assume that the student in our undocumented student scenario qualifies for AB 540, a state law that allows undocumented students to pay in-state tuition and gives them access to state financial aid (Immigrants Rising 2023), the same analysis in Figure 3 would

apply.¹³ The fee refund applies to all students *unless* they have a UC SHIP fee grant in their financial aid package, in which case waiving UC SHIP would not have any effect on a student’s financial burden. An undocumented student would not qualify for CalFresh due to their immigration status.

While we cannot quantify the hypothetical financial impact of Medi-Cal on CSU and CCC students, we know that the program can provide a significant financial safety net for low-income young adults (Cha and McConville 2019; Danielson, Malagon, and McConville 2023). A long pandemic pause on eligibility checks made Medi-Cal an extremely common form of insurance, likely making the program more salient even now. Furthermore, a recent policy change made undocumented young adults eligible for Medi-Cal, making the program more broadly available for college students (see [Technical Appendix B](#) for more on these changes).

How Can California Boost Safety Net Enrollment among College Students?

We have demonstrated that safety net benefits can substantially reduce the financial burden of low-income college students. CalFresh helps cover food costs through cash-like benefits, and Medi-Cal allows UC students to waive UC SHIP and receive cash refunds. For low-income students, this could mean not having to work through the summer or taking on less debt—potentially improving chances of college completion. These programs, which are mostly federally funded, also offer support to California college students at a time when state budget shortfalls make new state expenditures challenging.

In recent years, policymakers and stakeholders have launched efforts to connect college students with these safety net resources. In the case of CalFresh, these efforts include sending notifications of potential CalFresh eligibility along with financial aid offers, allocating state funds to establish basic need centers across the CCCs, expanding the number of academic programs that enhance students’ employability to meet the CalFresh requirement, and requiring county welfare agencies to have higher education liaisons.¹⁴ During the pandemic, policymakers made CalFresh enrollment easier for students by temporarily allowing work-study eligibility and no expected family support to satisfy CalFresh’s student-specific requirement. There are also interesting policy proposals focused on reallocating TANF funds applied to financial aid programs to allow students to receive TANF-funded awards, and thus, become eligible for CalFresh.

Medi-Cal’s pandemic-era pause in eligibility checks increased enrollment and helped eligible enrollees retain their coverage (Cha 2023). This continuous coverage probably enabled many eligible UC students to show proof of Medi-Cal enrollment at the beginning of the academic year to waive UC SHIP coverage. The timing is crucial, as college students may be especially susceptible to Medi-Cal churn: cycling on and off despite being eligible. Students may miss notices due to frequent address changes, or miss deadlines

13. Under AB 540, undocumented students can waive non-resident tuition and fees and qualify for state financial aid by demonstrating tenure in California and connection to the state’s educational institutions. This does not mean AB 540 students are California residents for the purposes of tuition; that designation differs across the UC, CSU, and CCC (Immigrants Rising et al. 2023). Rather, AB 540 students are considered non-residents with out-of-state tuition waivers. AB 540 also applies to US citizens and Legal Permanent Residents who meet the same conditions. AB 540 does not necessarily cover all DACA recipients or undocumented immigrants who have access to public programs such as Medi-Cal (Cha and McConville 2019).

14. See [Technical Appendix C](#) more information on efforts to increase student take-up of CalFresh and Medi-Cal.

misaligned with the academic calendar. The pandemic pause on eligibility checks is likely to have helped students meet the UC deadline and could have given them past experience waiving UC SHIP and receiving a refund. The state expansion of Medi-Cal eligibility to low-income undocumented young adults in January 2020 was also important for many students (Cha and McConville 2021a). The state's public higher education systems can play a role in helping students get insured: for example, some CSU campuses conducted outreach to inform students about changes to health insurance options following the health reform (Zelman 2014a; 2014b).

State policymakers can leverage federal safety net dollars to support low-income students in a number of ways:

- **Financial aid offices and basic needs centers could coordinate more closely to make students aware of potential safety net eligibility.** Better communication and coordination of efforts could make more students aware of their potential eligibility for safety net benefits. Partnerships between these entities and campus organizations could help integrate and streamline student support. UC campuses should send information about UC SHIP waivers and refunds along with financial aid packages, so that students are prepared to show proof of enrollment at the beginning of the academic year.
- **Connecting Medi-Cal navigators to basic needs centers on college campuses could also increase awareness.** Most basic needs centers do not currently focus on health insurance, but many students have difficulties understanding and accessing health care options. The California Department of Health Care Services has a navigator program to help individuals learn about and access Medi-Cal that could be connected to campus-based centers. County welfare departments have higher education liaisons who could also be tapped to connect with students. Additionally, basic needs centers could designate a Medi-Cal Coverage Ambassador who could help students find, understand, and keep health care coverage (Department of Health Care Services 2024).
- **Data-driven work can help to identify and connect low-income students likely to be eligible for benefits.** California is developing a cradle-to-career educational database; it is also creating a statewide data-sharing agreement that could boost efforts to increase student enrollment in CalFresh and further advance existing efforts such as student data via the [CalFresh Data Dashboard](#). Higher education institutions could leverage admissions and financial aid application data to identify and inform students of their likely eligibility for food assistance and public health insurance (Alvarado et al. 2022; Higher Learning Advocates 2024; Government Accountability Office 2024).

Given the continuing importance of higher education to individual economic mobility, as well as the state's economic need for workers with college degrees, it is crucial to make sure low-income Californians can afford the cost of college. Making sure students apply for financial aid is of primary importance. Despite its uneven rollout, the state's recently enacted universal financial aid application completion policy is a step in the right direction (Cook, Jackson, and Gomez 2024). However, helping low-income students make effective use of safety net benefits also plays an important role in alleviating their financial burden, likely contributing to improved enrollment and graduation rates.

References

- AB-214. 2017. Postsecondary Education: Student Hunger. California State Assembly.
- Alvarado, Marty, Jenn Galinato, Genie Kim, Jiseon Kim, Pamela Luster, Linda McMurdock, Tonantzin Oseguera, Henoc M. Preciado, Fabiola Moreno Ruelas, and Denise Woods. 2022. *The Opportunity to Strengthen Basic Needs Supports for California's Post-Secondary Students through Partnership and Shared Accountability: Recommendations from the Intersegmental Working Group on Student Basic Needs*. Intersegmental Working Group on Student Basic Needs
- Anand, Priyanka, and Dora Gicheva. 2022. "The Impact of the Affordable Care Act Medicaid Expansions on the Sources of Health Insurance Coverage of Undergraduate Students in the United States." *Medical Care Research and Review* 79 (2): 299–307.
- Bohn, Sarah, Caroline Danielson, Sara Kimberlin, Patricia Malagon, and Christopher Wimer. 2023. "Poverty in California." Fact sheet. Public Policy Institute of California.
- California Department of Social Services. 2024. "Executive Summary: All County Letter No. 24-31."
- California Student Aid Commission. 2018. "California Student Aid Commission CalGrant Program Award Notification." Rancho Cordova: California Student Aid Commission. April 2, 2018.
- California Student Aid Commission. 2023a. "2024–25 Student Expense Budgets."
- California Student Aid Commission. 2023b. "Food and Housing Survey: Understanding Students' Basic Needs."
- Cha, Paulette. 2023. "Policy Brief: Pandemic Changes to Medi-Cal and Implications for California's Immigrant Farmworkers." Public Policy Institute of California.
- Cha, Paulette, and Claire D. Brindis. 2020. "Early Affordable Care Act Medicaid: Coverage Effects for Low- and Moderate-Income Young Adults." *Journal of Adolescent Health* 67 (3): 425–31.
- Cha, Paulette, and Shannon McConville. 2019. "Technical Appendix: Medi-Cal Expansion and Children's Well-Being." Public Policy Institute of California.
- Cha, Paulette, and Shannon McConville. 2021a. *Health Coverage and Care for Undocumented Immigrants: An Update*. Public Policy Institute of California.
- Cha, Paulette, and Shannon McConville. 2021b. "Technical Appendix: Health Coverage and Care for Undocumented Immigrants: An Update." Public Policy Institute of California.
- Cook, Kevin, Jacob Jackson, and Selina Gomez. 2024. *Implementing California's Universal Financial Aid Application Policy*. Public Policy Institute of California.
- Crutchfield, Rashida and Jennifer Maguire. 2018. *Study of Student Basic Needs*. California State University Office of the Chancellor.
- Cuellar Mejia, Marisol, Cesar Alesi Perez, Vicki Hsieh, and Hans Johnson. 2023. "Is College Worth It?" An explainer. Public Policy Institute of California (March).

Cuellar Mejia, Marisol, Cesar Alesi Perez, and Adrián Trinidad. 2024. *How Are Black and Latino Men Faring after Developmental Education Reform?* Public Policy Institute of California.

Danielson, Caroline, Patricia Malagon, and Shannon McConville. 2023. *The Impact of Health Insurance on Poverty in California*. Public Policy Institute of California.

Department of Health Care Services. 2024. "Become a Coverage Ambassador." Web page, California Department of Health Care Services.

Eisenberg, David, Colleen McNicholas, and Jeffrey F. Peipert. 2013. "Cost as a Barrier to Long-Acting Reversible Contraceptive (LARC) Use in Adolescents." *Journal of Adolescent Health* 52 (4): S59–63.

Federal Student Aid. 2021. "SNAP Benefits for Eligible Students during the COVID-19 Pandemic." Electronic announcement, Knowledge Center, US Department of Education (February 23; updated April 3, 2023).

Federal Student Aid. 2022. "Use of FAFSA Data to Administer Federal Programs." Electronic announcement, Knowledge Center, US Department of Education (January 20).

Freudenberg, Nicholas, Sara Goldrick-Rab, and Janet Poppendieck. 2019. "College Students and SNAP: The New Face of Food Insecurity in the United States." *American Journal of Public Health* 109 (12): 1652–58.

Giuntella, Osea, and Jakub Lonsky. 2020. "The Effects of DACA on Health Insurance, Access to Care, and Health Outcomes." *Journal of Health Economics* 72 (July).

Glied, Sherry A., Sara R. Collins, and Saunders Lin. 2020. "Did the ACA Lower Americans' Financial Barriers to Health Care?" *Health Affairs* 39 (3): 379–86.

Government Accountability Office. 2024. *Supplemental Nutrition Assistance Program: Estimated Eligibility and Receipt among Food Insecure College Students*. Report to Congressional Requesters, GAO-24-107074.

Higher Learning Advocates. 2024. *The Numbers Speak for Themselves: Using FAFSA Data to Secure Today's Students' Basic Needs*. Higher Learning Advocates.

Humboldt County Department of Health and Human Services. 2022. "CalFresh & Medi-Cal: College Students." Info sheet.

Immigrants Rising. 2023. *Championing Equity: Systemwide AB 540 FAQ*. California Community Colleges Chancellor's Office, California State University Chancellor's Office, and University of California Office of the President.

Internal Revenue Service. 2024. "Dependents."

Johnson, Kim. 2020. "Senate Bill 77 CalFresh Student Data Report." California Department of Social Services.

Legislative Analyst's Office. 2024. *The 2024-25 California Spending Plan: Human Services*.

Loofbourrow, Brittany , Anna Jones, Suzanna Martinez, Leslie Kemp, Gretchen George, and Rachel Scherr. 2023. "Understanding the Role of CalFresh Participation and Food Insecurity on Academic Outcomes among College Students during the COVID-19 Pandemic." *Nutrients*. 15 (4): 898.

- Malagon, Patricia. 2024. "California's Medi-Cal Expansion Is Lowering Poverty among Undocumented Immigrants." *PPIC Blog*, April 18.
- Martinez, Suzanna, Karen Webb, Edward Frongillo, and Lorrene Ritchie. 2017. "Food Insecurity in California's Public University System: What Are the Risk Factors?" *Journal of Hunger & Environmental Nutrition* 13 (1): 1–18.
- Martinez, Suzanna, Edward Frongillo, Cindy Leung, and Lorrene Ritchie. 2018. "No food for thought: Food insecurity is related to poor mental health and lower academic performance among students in California's public university system." *Journal of Health Psychology*. 25 (12):1930-1939.
- Mustala, Shalini, and Paulette Cha. 2024. "Public Health Insurance in California." Fact Sheet. Public Policy Institute of California.
- Nielsen, Kelly. 2022. "California's Six Million Stop Outs: Getting from Some College to a College Degree." Blog post. Continuing Education, UC San Diego Division of Extended Studies (July 11).
- Perez, Cesar Alesi, and Selina Gomez. 2024. "College Completion in California." Fact sheet. Public Policy Institute of California.
- Robinson, Chazz, and Ben Cecil. 2023. 2023 Economic Mobility Index. Third Way (August 23).
- Rothstein, Jesse, et al. 2024. Filling the Gap: CalFresh Eligibility among University of California and California Community College Students. California Policy Lab, UC Berkeley.
- RP Group and Chief Executive Officers (CEO) Affordability, Food & Housing Access Taskforce. 2024. Real College California: Basic Needs among California Community College Students. Community College League of California.
- Smits-Seemann, Rochelle R., Sapna Kaul, Eduardo R. Zamora, Yelena P. Wu, and Anne C. Kirchhoff. 2017. "Barriers to Follow-up Care among Survivors of Adolescent and Young Adult Cancer." *Journal of Cancer Survivorship* 11 (1): 126–32.
- Sommers, Benjamin D. 2013. "Stuck between Health and Immigration Reform—Care for Undocumented Immigrants." *New England Journal of Medicine* 369 (7): 593–95.
- Sommers, Benjamin D., Thomas Buchmueller, Sandra L. Decker, Colleen Carey, and Richard Kronick. 2013. "The Affordable Care Act Has Led to Significant Gains in Health Insurance and Access to Care for Young Adults." *Health Affairs* 32 (1): 165–74.
- Sommers, Benjamin D., and Richard Kronick. 2012. "The Affordable Care Act and Insurance Coverage for Young Adults." *JAMA* 307 (9).
- Thorman, Tess, Patricia Malagon, and Caroline Danielson. 2024. Learning from CalFresh Pandemic Boosts. Public Policy Institute of California.
- Thorman, Tess, and Patricia Malagon. 2024. "California's Nutrition Safety Net." Factsheet. Public Policy Institute of California.

Tilley, Lana, Jennifer Yarger, and Claire D. Brindis. 2018. "Young Adults Changing Insurance Status: Gaps in Health Insurance Literacy." *Journal of Community Health* 43 (4).

University of California, Berkeley. 2024. "Berkeley Student Health Insurance Plan (SHIP) 2024-25 Plan Year Waiver Criteria Effective 1/1/2024."

US Department of Agriculture. 2021. "USDA Increases SNAP Benefits 15% with Funding from American Rescue Plan." Press release (March 22).

US Department of Agriculture, Food and Nutrition Service. 2023. *Thrifty Food Plan, 2021.*

Vong, Vicky, Jenny L. Wagner, and Michelle Ko. 2023. "Experiences of Low-Income College Students in Selection of Health Insurance, Access, and Quality of Care." *Journal of American College Health* (December): 1–10.

Yang Zhou, Rachel. 2024. "College Affordability in California." Fact sheet. Public Policy Institute of California.

Zelman, Walter. 2014a. "Enrolling College Students in Health Insurance: Lessons from California (Part 1)." Blog post. Health Affairs Forefront – Following the ACA (October 20).

Zelman, Walter. 2014b. "Enrolling College Students in Health Insurance: Lessons from California (Part 2)." Blog post. Health Affairs Forefront – Following the ACA (October 21).

About the Authors

Patricia Malagon is a research associate at the Public Policy Institute of California, where she focuses on social safety net programs. Before joining PPIC, she worked as a research assistant at the Institute for Research on Labor and Employment, where she analyzed racial disparities in program access and employment outcomes for CalWORKs participants. She holds a BA in political economy from the University of California, Berkeley.

Paulette Cha is a research fellow at PPIC, where her work focuses on the health of underserved populations, especially children and immigrants. Her research has been published in peer-reviewed outlets including the *American Journal of Public Health* and the *Journal of Adolescent Health*, and she has been cited in numerous media outlets such as the *Sacramento Bee* and the *Orange County Register*. Before joining PPIC, she was a joint postdoctoral fellow at UCLA and the University of Southern California, and she has past experience evaluating social policy interventions in health and education for low-income individuals. She holds a PhD in health policy/health economics from the University of California, Berkeley.

Cesar Alesi Perez is a research associate at the University of California, Berkeley Possibility Lab. Previously, he was a research associate at the PPIC Higher Education Center, where his work focused on understanding how educational opportunities and outcomes differ across California, examining the relationship between higher education and economic opportunity, and analyzing the impact of placement and curricular reforms at California community colleges. Before joining PPIC, he was a research assistant at the San Diego Housing Commission, concentrating on evaluating economic security and mobility among rental assistance recipients. He also worked at the Washington Center for Equitable Growth and as a hands-on educator at multiple levels of education. He holds an MPP from the School of Global Policy and Strategy at University of California, San Diego, and a BA in economics from University of California, Los Angeles.

Acknowledgments

We thank our funder, College Futures Foundation, and PPIC's Higher Education Center for supporting this project. We are grateful to a number of colleagues both inside and outside of PPIC who provided helpful comments and guidance on drafts of this report, including Laurel Chun, Kevin Cook, Caroline Danielson, Roshena Duree, Liliana Iglesias, Rebecca London, Jessica Moldoff and her staff, Becky Morgan, Olga Rodriguez, Mary Severance, Lynette Ubois, and Trina R. Wilson.

PPIC Board of Directors

Chet Hewitt, Chair

President and CEO
Sierra Health Foundation

Rusty Areias

Founder and Partner
California Strategies

Ophelia Basgal

Affiliate
Turner Center for Housing Innovation
University of California, Berkeley

Tani Cantil-Sakauye

President and CEO
Public Policy Institute of California
(*Chief Justice of California, retired*)

Sandra Celedon

President and CEO
Fresno Building Healthy Communities

John Chiang

Board Member
Apollo Medical Holdings
(*Former California State Controller and Treasurer*)

Caroline Choi

Senior Vice President,
Corporate Affairs & Public Policy
Edison International and
Southern California Edison

A. Marisa Chun

Judge
Superior Court of California,
County of San Francisco

Ana J. Matosantos

Former Cabinet Secretary
Office of Governor Gavin Newsom

Michael Méndez

Assistant Professor and Andrew Carnegie Fellow
University of California, Irvine

Steven A. Merksamer

Of Counsel
Nielsen Merksamer Parrinello
Gross & Leoni LLP

Steven J. Olson

Partner
O'Melveny & Myers LLP

Leon E. Panetta

Chairman
The Panetta Institute for Public Policy

Dave Puglia

President and CEO
Western Growers

Cassandra Walker Pye

President
Lucas Public Affairs

Helen Iris Torres

CEO
Hispanas Organized for Political Equality

David Traversi

CEO
Traversi & Company, LLC

Gaddi H. Vasquez

Retired Senior Vice President, Government Affairs
Edison International
Southern California Edison

© 2025 Public Policy Institute of California

PPIC is a public charity. It does not take or support positions on any ballot measures or on any local, state, or federal legislation, nor does it endorse, support, or oppose any political parties or candidates for public office.

Short sections of text, not to exceed three paragraphs, may be quoted without written permission provided that full attribution is given to the source.

Research publications reflect the views of the authors and do not necessarily reflect the views of our funders or of the staff, officers, advisory councils, or board of directors of the Public Policy Institute of California.