



**PPIC**

PUBLIC POLICY  
INSTITUTE OF CALIFORNIA

# Reducing College Costs for Low-Income Students

## Technical Appendices

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# Appendix A. Data and Methodology

## Data sources

Our data on Federal Pell Grant and California College Promise Grant (CCPG) program receipt come from the [California State University Enrollment Dashboard](#), the [University of California Information Center](#), and the [California Community Colleges Student Success Metrics](#). We use data from the 2022-2023 academic year.

We also use financial aid package data from the [University of California, Davis Financial Aid Office](#). Cost of attendance for the [University of California](#) is from the 2024-2025 academic year. We calculate the average cost of attendance among [California State University](#) campuses for the 2024-2025 academic year. We use the [2024-2025 California Student Aid Commission expense budgets](#) for the California Community Colleges' cost of attendance since there are about 116 colleges with varying costs of attendance.

We use the California Department of Social Services [CalFresh Data Dashboard](#) to produce student caseload estimates on program participation, demographic groups, and program exemptions during calendar year 2023. To incorporate CalFresh benefit dollar amounts, we calculate the average monthly benefit for college students based on 2019 California Poverty Measure (CPM) estimates from PPIC and the Stanford Center on Poverty and Inequality. Dollar amounts are adjusted to reflect Supplemental Nutrition Assistance Program (SNAP) benefit increases in place as of [federal fiscal year \(FFY\) 2025](#).

We also use the American Community Survey (ACS) 1-year estimates, organized by IPUMS, to produce descriptive statistics on California college students, CalFresh receipt, and Medi-Cal enrollment, spanning 2018 through 2022. We exclude 2020 due to data quality challenges related to the pandemic. We also use the ACS, along with the CPM's undocumented status flag, to estimate statewide numbers of young adults, students, and safety net program participation. Finally, we use [California Health and Human Services Open Data site](#) to obtain Medi-Cal enrollment data for individuals enrolled under the undocumented young adult expansion, spanning from 2020 through 2024.

## Key concepts: financial aid definitions

**Cal Grant awards** are state grants that do not need to be repaid. Students must apply using FAFSA or the CA Dream Act application (CADAA) and meet eligibility criteria to receive a grant. There are three kinds – [Cal Grant A, B, C](#). There are different eligibility criteria for each type. The value of the award is tied to the statewide tuition and fees for the UC and CSU, while it is a set award amount for private universities. Most Cal Grant awards are entitlements, awarded to recent high school graduates, transfer students, and CCC students. Additionally, in each academic year 13,000 competitive awards are awarded to students who meet general Cal Grant eligibility requirements, completed a FAFSA or CADAA, and were not awarded an entitlement grant.

**California College Promise Grants (CCPG)** waive community college enrollment fees for eligible students. Students do not need to apply using FAFSA or CADAA, many CCCs offer online CCPG applications through the CCCApply site. There is income and categorical eligibility (such as students receiving cash assistance from CalWORKs, Supplemental Security Income/State Supplementary Payment, and General Assistance/General Relief). *It should be noted that the CCPG is not California Promise (AB-19).*

**Cost of Attendance** is an estimate of what it [will cost for a student to attend college](#), usually for the academic year. It includes tuition, fees, and estimates for the costs of housing, food, books, transportation, and other personal/miscellaneous expenses a student might incur. The cost of attendance is primarily determined by a student's state resident status, college system (CCC, CSU, or UC), housing arrangement (on-campus, off-

campus), food arrangement (on-campus/number of meals, off-campus), and student type (new, continuing). For example, CSU Maritime Academy has a different cost of attendance for first-time and continuing students. California's public institutions tend to base their budget estimates on guidelines from the California Student Aid Commission, though this varies across college systems (California Student Aid Commission 2023a).

**Expected Family Contribution (EFC)** is an **index number used to calculate student eligibility for federal financial aid** and colleges use the EFC to determine the financial aid award. This index number has been replaced by the Student Aid Index and no longer applies to the FAFSA and CADAA as of academic year 2024-25. The EFC ranged from 0 to 999999; the lower the EFC number the higher the need of the student. The index considers family size, income, assets, and the number of family members in college.

**Federal Direct Subsidized and Unsubsidized Loans** are **student loans** offered by the US Department of Education available to students with financial need. The college determines the award amount. The student must repay the loan amount including any accumulated interest.

**Federal Pell Grants** are **federal need-based grants** offered to undergraduate students who are from low-income households and do not need to be repaid. The student must submit a FAFSA and demonstrate need in order to be eligible. The amount awarded depends on cost of attendance and SAI.

**Federal Supplemental Educational Opportunity Grants (FSEOG)** are **Title IV Campus-Based Program grants** administered by each college. These grants are awarded to students with the most financial need.

**Student Aid Index (SAI)** is an **indicator of a student's ability to contribute to the cost of attendance**. Like the EFC, a lower number demonstrates higher financial need and a higher likelihood of qualifying for need-based aid like a Federal Pell Grant. The index considers household size, family and student income, and assets. The SAI also disaggregates the lowest-income group of students. Previously the lowest EFC was 0. In the new system, an EFC of 0 is represented by SAIs between -1500 and 0.

**Student Educational Opportunity Program (EOP) Grants** are institutional grants that varies by institutional funding. The program offers services to low-income students, including grants to cover educational and living expenses.

**Student Success Completion Grants** are **CCC specific grants** offered to full-time students to help cover educational and living expenses. The students must also apply for financial aid, receive a Cal Grant B or C, and maintain satisfactory academic performance to be eligible for these grants.

## Methods

The focus of the report is on college students who have a SAIs of 0 or lower, meaning low-income students who have the lowest ability to pay for college. To build our students' financial aid packages, we focus on the 2024-2025 academic year.

## Resources

**CalFresh benefits.** We assign a CalFresh dollar amount based on calculations using the 2019 California Poverty Measure. We use 2019 since our latest available data for 2023 reflects pandemic-era benefit increases. Among college students in single-person cases, the average CalFresh benefit was 83 percent of the maximum in 2019. As a check, we also calculated benefits using 2019 **SNAP Quality Control data** for California. We find the average CalFresh benefit was 94 percent of the maximum for single-person cases ages 18-25 with no income from Supplemental Security Income (SSI) or Social Security (SS), a group comparable to college students (Table A1). We assign 83 percent of the maximum CalFresh benefit to college students in our scenarios and dollar amounts

are adjusted to reflect SNAP benefit increases in place as of FFY 2025. During FFY 2025, the maximum CalFresh benefit for a single-person case is \$292 and the minimum is \$23; the average CalFresh benefit for college students in our scenarios is \$242 (Table A1). We multiply this amount by 9, the average length of an academic year. Linked administrative data shows almost half of CalFresh participants received or were near the maximum benefit just before the pandemic because they have little or no income (Thorman, Malagon, and Danielson 2024).

**TABLE A1**  
CalFresh benefit amounts among young adults and college students

	Young adults	College students
Share who have minimum	5%	0%
Share who have maximum	92%	84%
Average benefit	\$275	\$242
Average % of the maximum benefit	94%	83%
Minimum benefit	\$23	\$23
Maximum benefit	\$292	\$292

SOURCES: California Poverty Measure 2019; SNAP QC, FFY 2019. Dollar amounts are adjusted to reflect SNAP benefit increases in place as of FFY 2025. We use data from the CPM 2019 because the most recent available data is from 2023Q1 and reflects pandemic-era CalFresh benefit policies. Authors include college students within 20 percent of the maximum CalFresh benefit to find "Share who have maximum."

NOTES: "Young adults" shows estimates for only single person cases ages 18-25 with no income from SSI or social security. "College students" shows estimates for only single-person cases among those who report being enrolled in college.

**Financial aid resources.** All students in scenarios have a SAI of 0 or less, this means they receive the maximum amount of financial aid for the 2024-2025 academic year. The **maximum Cal Grant award amounts** are annual amounts based on full-time enrollment. The **maximum Federal Pell Grant award amount** remains fixed at \$7,395. There are limits on the amount in **Federal Direct Subsidized and Unsubsidized loans** a student may borrow. The **UC Educational Opportunity Program (EOP) grant amounts** are from the UC Davis Financial Aid Office site. The CSU institutional scholarship is an average of **CSU Scholarships**. The CSU EOP grant amounts are averages of maximum award amounts for 9 CSUs, including **Stanislaus, Bakersfield, Dominguez Hills, Humboldt, Los Angeles, San Jose, Sonoma, San Francisco, and Chico**. The **California College Promise Grant** waives fees (\$46 per unit fee) for community colleges students. The **Student Success Completion Grant award amounts** are from the California Community Colleges site. The **Federal Supplemental Educational Opportunity Grant (FSEOG)** award amount a student can receive is between \$100 and \$4,000 annually. For the CalFresh scenarios, we did not include private scholarships. This type of gift aid is usually merit-based and does not consider the students' SAI.

**Limitations**

There are certain limitations to our work, we make assumptions about program eligibility for CalFresh and Medi-Cal. We assume the students with a SAI of 0 or less are eligible for CalFresh and Medi-Cal, however program eligibility cannot be determined using the SAI. We further assume that the students remain eligible throughout the academic year therefore we cannot track income changes that would make them eligible or lose eligibility. Since these are hypothetical students, we cannot observe or model any gaps in CalFresh participation around or during winter break. CalFresh benefits are based on income and deductions that we cannot estimate. Importantly, we acknowledge colleges provide a cost of attendance amount for students living with parents. However students can budget for this differently, and it does not reflect students who depend on family to cover living and personal

expenses. Similarly, there are numerous campuses across the state, and we do not account for differences in the cost of living and impact of safety net programs. According to the CPM, there are regional differences in the cost of housing (reflected in the poverty thresholds). In early 2023, the CPM poverty threshold was on average \$39,900 annually for a family of two adults and two children. Poverty thresholds were higher along coastal areas than in inland areas. For Medi-Cal, which does not have student-specific eligibility requirements, we assume that the hypothetical UC students are able to show proof of coverage during the required window in order to waive out of UC SHIP and receive a cash refund.

## **Assumptions and Financial Aid Packages**

### **University of California**

For the University of California scenarios, there are no discrepancies across scenarios since both students have a SAI of 0 or less (Table A2). This means they qualify for the maximum Federal Pell Grant of \$7,395. Other financial aid resources are from the UC Davis Financial Aid Office for a student with a SAI of 0. We include Cal Grant A since 84.7 percent of UC students receive this award compared to other Cal Grants, according to the CSAC. The loan limit for subsidized and unsubsidized loans is \$5,500; the most common loan type among UC students (Technical Appendix Table F3). We assume both students are eligible for CalFresh by meeting the income and student-specific requirements for a single-person household. Since students living on campus are required to have a room and board contract, we assume this student receives 11 meals or less through their on-campus meal plan. The average monthly CalFresh benefit of \$242 is multiplied by 9 the average length of an academic year. Some versions of the UC scenarios include a private scholarship—an alternate form of gift aid—rather than a UC SHIP grant. Students with UC SHIP fee grants are not eligible for refunds if they waive out of UC SHIP, while students who lack this form of gift aid are.

**TABLE A2**

University of California financial aid resources for 2024-2025 academic year

	Student living on campus	Student living off campus
<b>Cost of Attendance:</b>	\$42,236	\$40,036
<b>Financial aid package:</b>		
Cal Grant A:	\$13,752	\$13,752
Federal Pell Grant:	\$7,395	\$7,395
University Campus Fee Grant:	\$960	\$960
Federal Direct Subsidized and Unsubsidized Loans:	\$5,500	\$5,500
University Grant:	\$2,955	\$2,955
Educational Opportunity Program (EOP) Grant:	\$4,000	\$4,000
University Grant for SHIP:	\$3,639	\$3,639
<b>Total Financial Aid Package:</b>	\$38,201	\$38,201
<b>Financial Burden:</b>	\$4,035	\$1,835
<b>Average CalFresh benefit for college student:</b>	\$2,178	\$2,178

SOURCES: Estimates are based on publicly-available budget and financial aid estimates available at the University of California, and California State University, and 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 SNAP benefit increases in place as of FFY 2025.

### California State University

For the California State University scenarios, there are no discrepancies across scenarios since both students have a SAI of 0 or less (Table A3). This means they qualify for the maximum Federal Pell Grant of \$7,395. We include Cal Grant B since 75.6 percent of CSU students receive this award compared to other Cal Grants, according to the CSAC. The loan limit for subsidized and unsubsidized loans is \$5,500. The CSU does not publish detailed financial aid data for students attending their campuses. Therefore, the institutional scholarship and EOP grant are averages from publicly available awards for CSU students. We assume both students are eligible for CalFresh by meeting the income and student-specific requirements for a single-person household. Since students living on campus are required to have a room and board contract, we assume this student receives 11 meals or less through their on-campus meal plan. The average monthly CalFresh benefit of \$242 is multiplied by 9 the average length of an academic year.

**TABLE A3**

California State University financial aid resources for 2024-2025 academic year

	Student living on campus	Student living off campus
<b>Cost of Attendance:</b>	\$29,992	\$34,752
<b>Financial aid package:</b>		
Cal Grant B:	\$7,390	\$7,390
Federal Pell Grant:	\$7,395	\$7,395
Federal Direct Subsidized and Unsubsidized Loans:	\$5,500	\$5,500
Institutional scholarship:	\$4,475	\$4,475
Educational Opportunity Program (EOP) Grant:	\$1,078	\$1,078
<b>Total Financial Aid Package:</b>	\$25,838	\$25,838
<b>Financial Burden:</b>	\$4,154	\$8,914
<b>Average CalFresh benefit for college student:</b>	\$2,178	\$2,178

SOURCES: Estimates are based on publicly-available budget and financial aid estimates available at the University of California, and California State University, and 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 SNAP benefit increases in place as of FFY 2025.

### California Community Colleges

For the California Community Colleges scenarios, there are no discrepancies across scenarios since both hypothetical students have an SAI of 0 or less (Table A4). This means they qualify for the maximum Federal Pell Grant of \$7,395. We include Cal Grant B since 98.1 percent of CCC students receive this award compared to other Cal Grants, according to the CSAC. We do not include a federal student loan since only 1.3 percent of students receive a loan (Technical Appendix Table F3). We use the CSAC student expense budgets to calculate the cost of attendance, excluding tuition and fees. To account for tuition and fees in the cost of attendance, we add the CCPG dollar amount assuming both students are enrolled in 15 units (\$46 per unit). This would look different for a part-time student, about 65 percent of students were part-time (less than 12 units) in fall 2022. This unit threshold is used to calculate the maximum SSCG amount. The FSEOG is different than the EOP Grant, the maximum FSEOG amount is \$4,000. In the scenarios, we assume students receive the CCPG, however only 44 percent of community colleges offer the CCPG. We assume both students are eligible for CalFresh by meeting the income and student-specific requirements for a single-person household. Since students living with parents must be aged 22 and older to apply as their own single-person household, we assume this student is aged 22 and older. The average monthly CalFresh benefit of \$242 is multiplied by 9 the average length of an academic year.

**TABLE A4**

California Community Colleges financial aid resources for 2024-2025 academic year

	Student living off campus	Student living with parents
<b>Cost of Attendance:</b>	\$31,458	\$19,785
<b>Financial aid package:</b>		
Cal Grant B:	\$1,648	\$1,648
Federal Pell Grant:	\$7,395	\$7,395
California College Promise Grant:	\$1,380	\$1,380
Federal Supplemental Educational Opportunity Grant:	\$4,000	\$4,000
Student Success Completion Grant:	\$8,000	\$8,000
<b>Total Financial Aid Package:</b>	\$22,423	\$22,423
<b>Financial Burden:</b>	\$9,035	-\$2,638
<b>Average CalFresh benefit for college student:</b>	\$2,178	\$2,178

SOURCES: Estimates are based on publicly-available budget and financial aid estimates available at the University of California, and California State University, and 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 SNAP benefit increases in place as of FFY 2025.

## Appendix B. Pandemic Policy Changes

Recent years have seen substantial policy changes to program eligibility and benefits for CalFresh and Medi-Cal.

### CalFresh

During the pandemic, students saw temporarily expanded eligibility. Under CalFresh policy, students must be income eligible and meet an additional student-specific requirement to participate. Between January 2021 and the end of the federal Public Health Emergency in May 2023, the requirement list was expanded to include work-study eligibility and no documentation of expected family contribution (Federal Student Aid 2021).<sup>1</sup> These expansions allowed students who would have been ineligible under normal circumstances to participate in CalFresh. Some students who are recent legal permanent residents (green card holders) are not eligible for federal SNAP benefits. However, recent legal permanent residents are eligible for state-funded CalFresh benefits through the California Food Assistance Program (CFAP).

Importantly, CalFresh monthly benefits were temporarily boosted with additional payments from March 2020 to February 2023. In October 2021, SNAP benefits were increased permanently after a re-evaluation of the Thrifty Food Plan (TFP). The TFP is the basis for SNAP benefit calculations and estimates the cost of a “nutritious, cost effective diet.” (USDA FNS 2023). This re-evaluation allowed benefits to reflect current food prices and consumption and dietary guidelines. Other policy changes included paused eligibility review for cases up for recertification between March and May 2020 until September 2020, a 15 percent increase in benefits between January and September 2021, and an annual cost-of-living adjustment in October 2021 (USDA 2021).

These policy changes lead to a substantial increase in benefits and enrollment in CalFresh. Recent research found CalFresh enrollment peaked in April 2020 and by September 2022 the caseload was 33 percent larger than in January 2020 (Thorman, Malagon, and Danielson 2024). By June 2023, students who qualified under the 2021 expansion lost access to CalFresh and continuing participants, including students, saw a reduction in their CalFresh benefit amount with the sunset of pandemic-era boosts.

### Medi-Cal

In January 2020, the program expanded eligibility to low-income undocumented immigrants ages 19 to 25.<sup>2</sup> This is a relatively small group of individuals since young adults are overwhelmingly citizens or documented immigrants. About 2 percent of California’s undergraduate students ages 19 to 26 are undocumented; this is also true of undergraduates of any age (authors’ calculations using American Community Survey data). But for affected young adults, it is a crucial opportunity to gain coverage, and enrollment has been growing under this expansion (Figure B2). While uninsured rates for undocumented students are at a consistently higher level than for other college students, uninsured status declined more for undocumented students following 2020 (Figure B3), a change that suggests the 2020 Medi-Cal expansion improved undocumented college students’ coverage. Around 137,700 young adults enrolled in Medi-Cal under the expansion by May 2024 (Figure B4), compared to Medi-Cal’s total enrollment of about 15 million (Mustala and Cha 2024).

In response to the declared public health emergency in March 2020, Medi-Cal saw a pause in recertifying program eligibility. Medi-Cal typically requires proof of continued eligibility. As with CalFresh, recertification is

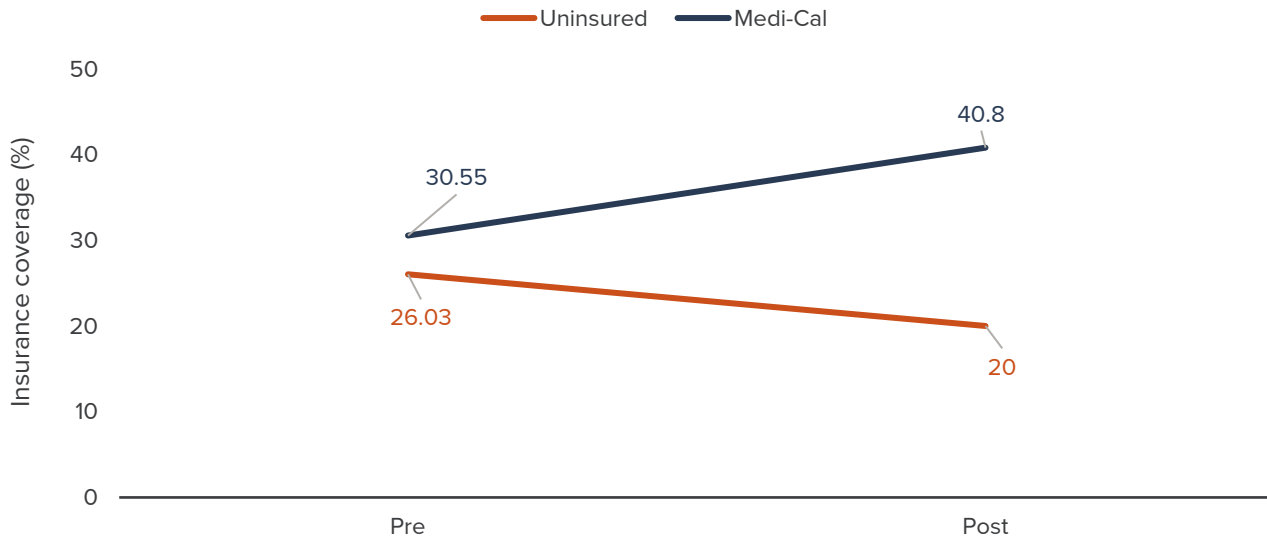
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<sup>1</sup> Beginning in the 2024-2025 academic year, the Expected Family Contribution has been replaced by the Student Aid Index. Moreover, students who are typically subject to CalFresh work requirements benefited from a suspension of this requirement.

a key time when eligible individuals can lose coverage. The pause continued for over three years, through March 2023. Eligibility checks resumed the following April, and the first disenrollments occurred in June 2023 (Mustala and Cha 2024). This is reflected in a dip in enrollment growth in undocumented young adult enrollment (Figure B4) as well as in the general Medi-Cal population (Mustala and Cha 2024).

**FIGURE B2**

After the 2020 Expansion, Undocumented Students’ Uninsured Rates Came Down as their Medi-Cal Coverage Increased

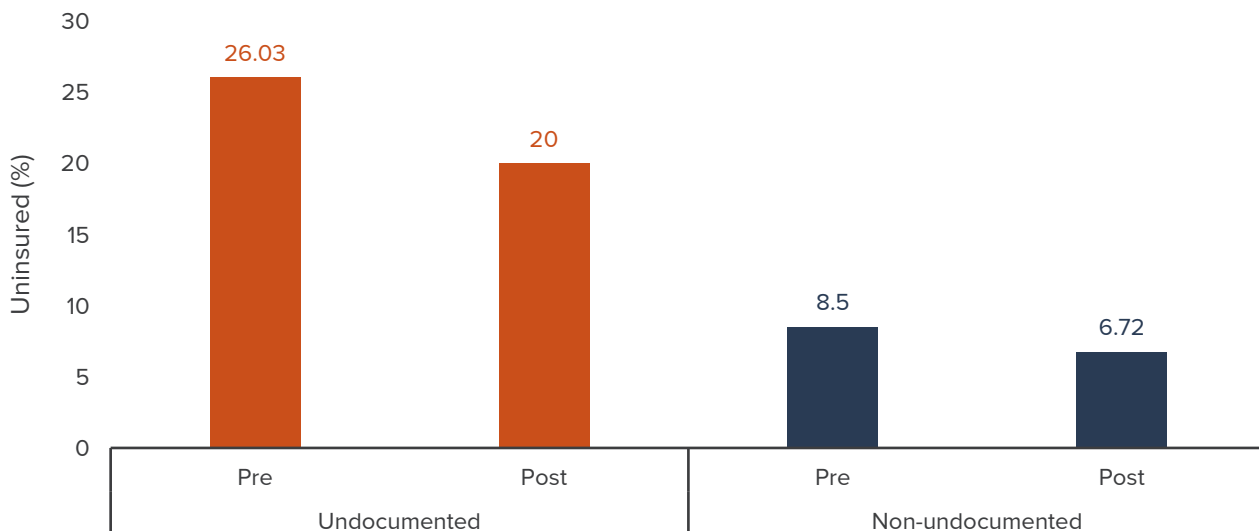


SOURCES: American Community Survey (ACS) 1-year estimates for 2018-2019 (Pre) and 2021-2022 (Post), organized by IPUMS.

NOTES: Includes undocumented immigrant undergraduate students in California ages 19 to 25. Students’ immigration statuses are imputed using the [method developed for the California Poverty Measure](#).

**FIGURE B3**

Undocumented Students’ Uninsured Rates Declined More than Other Students’ Rates Following the 2020 Medi-Cal Expansion

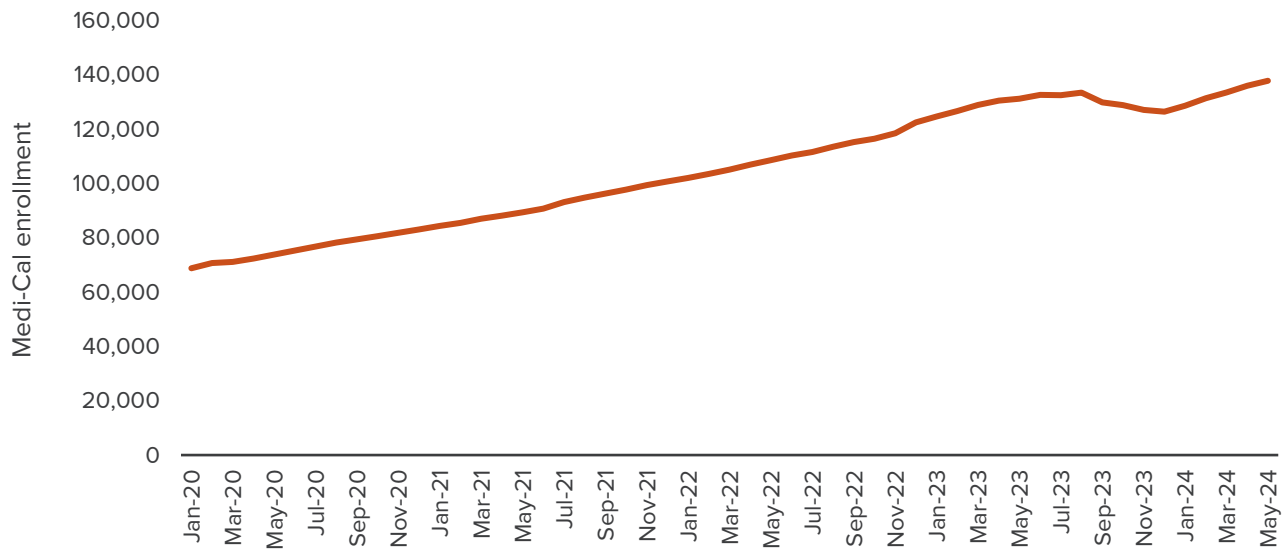


SOURCES: American Community Survey (ACS) 1-year estimates for 2018-2019 (Pre) and 2021-2022 (Post), organized by IPUMS.

NOTES: Includes undergraduate students in California ages 19 to 25. Students’ immigration statuses are imputed using the [method developed for the California Poverty Measure](#).

**FIGURE B4**

Undocumented Young Adult Enrollment in Medi-Cal has Grown Since 2020, though Post-Pandemic Eligibility Checks have Removed Some Participants



SOURCES: California Health & Human Services Open Data on Eligible Young Adult Expansion Individuals Enrolled in Medi-Cal, and authors' calculations.

NOTES: State monthly totals are the sum of county enrollments. Suppressed county enrollments due to small size are set to zero, making these numbers a slight undercount. January 1, 2020 was the first day low-income undocumented young adults ages 19 to 25 could enroll in full-scope Medi-Cal. March 2023 data excluded due to data quality concerns. A pandemic-related pause in eligibility checks was in place from March 2020 to March 2023, with the first disenrollments occurring in June 2023.

Unlike CalFresh, Medi-Cal does not have specific requirements for college students or tracks their enrollment, but assessing eligibility depends on characteristics that may be different for college students compared to other young adults. Important factors in calculating income eligibility include a student's age, whether the student lives with parents, is living away from family (either on- or off-campus), considers the family home their permanent residence, lives in the same county or state as their parents, and whether anyone such as a parent claims the student as a dependent on taxes (Humboldt County Department of Health & Human Services 2022). Note that unlike other young adults, full-time students may be claimed as tax dependents as long as they are under 24 years old (Internal Revenue Service 2024). The same does not hold for part-time students.

## Appendix C. Enrollment Challenges for Low-Income Students

Safety net programs can be complex and difficult to navigate, and this may be exacerbated for low-income students for a variety of reasons. California has had low take-up rates for CalFresh, as of 2021 the program participation rate is 77 percent, according to the CalFresh Data Dashboard. While take-up has been increasing, there is county variation in program reach and certain groups have lower take-up rates. Similarly, Medi-Cal does not reach all eligible individuals, even with increased enrollment in recent years (Mustala and Cha 2024). Undocumented students, who grew up with a complicated patchwork of health care access in California may not be aware of the 2020 expansion that affected their age group (Cha and McConville 2021a). Further complicating the situation, students who had Medi-Cal before moving away to attend college may need to reapply in their new county to maintain coverage (Humboldt County Department of Health & Human Services 2022).

### Students may struggle to demonstrate CalFresh eligibility

In order to participate in CalFresh, a student must meet income eligibility rules and an additional student-specific requirement.<sup>3</sup> Under CalFresh policy, students are defined as between ages 18 to 49, physically and mentally "fit" for employment, and enrolled at least half-time in a higher education institution (California Department of Social Services 2024).<sup>4</sup> A student who receives more than half of their meals from an on-campus meal plan is not eligible for CalFresh. A student is income-eligible if their household gross income falls under 200 percent of the federal poverty line (FPL) *and* their household income net of allowed deductions falls under 100 percent of FPL.<sup>5</sup> A college student must apply with their family if they are under 22 years old and living with parents. Students who do not fall under this category can apply as their own single-person household. Lastly, a student must meet at least one additional requirement to be eligible, such as being a parent, receiving a Temporary Assistance for Needy Families (TANF)-Funded Cal Grant, participating in work-study, working 20 hours per week, or participating in an approved employment and training program. The TANF-funded Cal Grants are for low-income college students who meet the TANF eligibility criteria – unmarried, age 25 or younger, and with parent and/or student income of \$50,000 a year or less. While TANF is the federal name for CalWORKs, they do not have to be receiving CalWORKs cash assistance (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. In 2023, about 47 percent of the CalFresh student caseload met the additional requirement by participating in an employment and training program (Technical Appendix Table F2).

### CalFresh can help eligible students meet their needs, but take-up remains low

While the share of students receiving CalFresh increased between 2020 and 2022 – this is likely due to pandemic-era policy changes that increased eligibility among students – overall take-up among eligible students is low (Figure C1). Only 26 and 22 percent of CCC and UC eligible students, respectively, access CalFresh benefits (Rothstein et al. 2024). And according to pre-pandemic data, about 18.5 to 30.6 percent of eligible students were receiving CalFresh (Johnson 2020).

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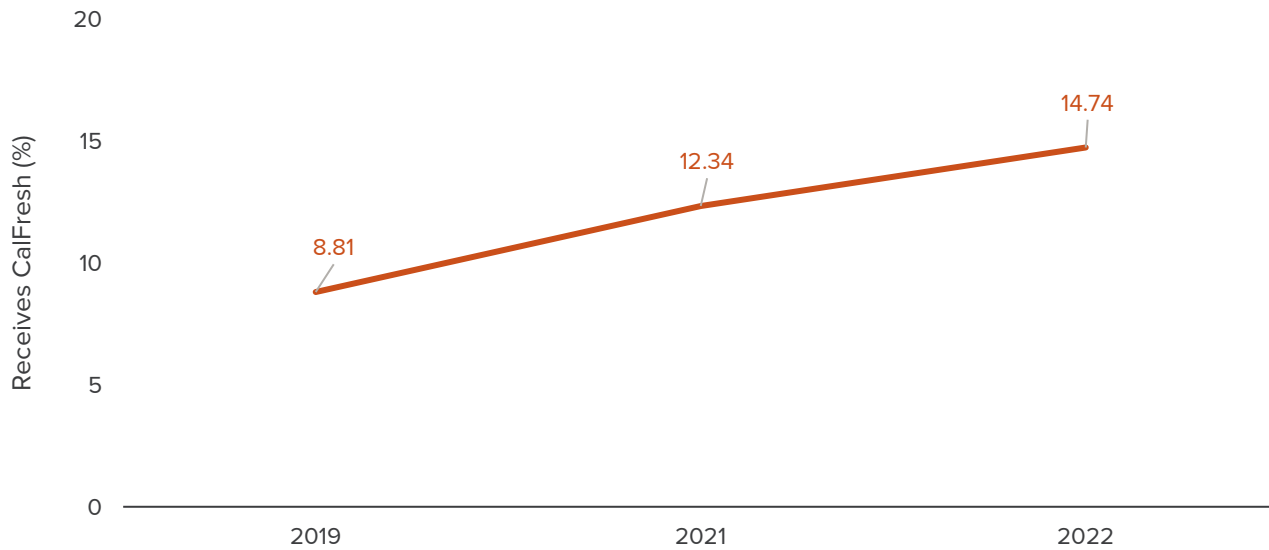
<sup>3</sup> Aside from income and student-specific requirements, CalFresh recipients who are working-age non-disabled adults without dependents must work 20 hours a week, with a few exceptions (California Department of Social Services 2024).

<sup>4</sup> "Higher education institution" includes trade or vocational schools.

<sup>5</sup> Under CalFresh policy, a household is defined as a group of individuals who live together and share resources for food and financial aid is not counted as income when determining CalFresh income eligibility.

**FIGURE C1**

CalFresh receipt increases during the COVID-19 pandemic



SOURCES: American Community Survey (ACS) 1-year estimates for 2019, 2021, and 2022, organized by IPUMS.

NOTES: Includes California undergraduate students ages 18 to 26. Receipt among ABAWD-aged (18-49) undergraduate students is slightly higher. ACS 2020 is excluded due to data quality concerns related to the pandemic.

In total, about 153,000 students were participating in CalFresh, compared to about 5 million Californians in 2023. Students participating in CalFresh were on average 24 years old, received case material in English (89.7 percent), about two-thirds were female and one-third were Latino (Technical Appendix Table F1). Across counties, we find 20 percent of the *entire* CalFresh caseload in Yolo County were students, followed by 10 percent in Santa Barbara County and 9 percent in Butte County (Technical Appendix Table F1). Rothstein et al. 2024 find take-up rates are highest among UC Davis (Yolo County), UC Santa Barbara, and community colleges in Northern California. Based on 2022 American Community Survey data, these counties had the highest share of county population that were students (Technical Appendix Table F4).

Given the persistently low take-up rates, the state has made legislative efforts to increase student enrollment in CalFresh by

- requiring the California Student Aid Commission to notify students about their potential CalFresh eligibility under Assembly Bill 214, at the start of the 2017-18 academic year (AB-214 2017). Students who are Cal Grant recipients and meet eligibility requirements receive notifications about their potential eligibility and CalFresh program information (California Student Aid Commission 2018).
- allocating \$100 million to establish basic needs centers across community colleges and requiring campuses to provide information online about how to access these services under Assembly Bill 132 passed in 2021 (AB-132 2021).
- providing additional flexibilities to participate with local programs that increase employability (LPIEs) under Assembly Bill 296 passed in 2021. LPIEs expanded the employability program exemptions that students must meet to access CalFresh and gave higher education institutions the opportunity to submit additional programs to expand college student eligibility.
- requiring a county human services agency to designate a staff liaison for higher education as a point of contact for academic counselors and other staff at community colleges within the county under Assembly Bill 1326 passed in 2021.

- The US Department of Education released guidelines for colleges to use federal financial data to inform students of federal resources, including public health insurance and food assistance, in 2022 (Federal Student Aid 2022).
- requiring the CSU, CCC, and UC to provide CalFresh educational information at orientation, on students’ website-based student accounts, and on the student parent internet web page under Assembly Bill 2881 passed in 2022.
- requiring the CCC, CSU, and UC to provide as part of orientation, information about CalFresh and CalWORKs eligibility and requiring each campus to identify at least 1 student and apply for at least 1 student benefit card under Assembly Bill 2033 passed in 2024.
- and by February 2025, the state’s Department of Social Services along with the CSAC, CSU, CCC, and UC must report to the state legislature on efforts to create a statewide data-sharing agreement that increases access to data that would help efforts to increase eligible college students use of CalFresh. The report should be aligned with federal SNAP regulations and help identify eligible students and provide supportive services to students who have unsuccessfully applied to CalFresh (LAO 2024).

## Medi-Cal Eligibility for College Students and Young Adults

Medi-Cal is a state-federal partnership, but the federal government pays the majority of program costs an arrangement that tends to favor the federal government’s definition of eligible groups (Mustala and Cha 2024). The federal government has set boundaries on paying for various groups of immigrants on Medi-Cal. As a result, Medi-Cal historically required “satisfactory immigration status” to participate (Cha and McConville 2021b). Following implementation of the ACA Medi-Cal expansion, the largest remaining group of California’s uninsured was low-income undocumented residents (Cha and McConville 2021a).

Low-income undocumented immigrants gained Medi-Cal access over time. The 2012 federal Deferred Action for Childhood Arrivals (DACA) initiative increased health insurance coverage, which in California was driven by Medi-Cal enrollment (Giuntella and Lonsky 2020). California, using mostly state funds, began expanding Medi-Cal to groups of undocumented immigrants by age group before the public health emergency (Cha and McConville 2021a and Table 1). Eighteen-year-old college students would already have been eligible regardless of immigration status around the time of the pandemic, and undocumented adults 19 to 25 gained eligibility in January 2020 (Table C1). The oldest students we consider, 26-year-olds (the average age of an undergrad in California), were in the final group to become eligible in January 2024.

**TABLE C1**

College Students 18 to 26 are Subject to Different Eligibility Criteria Based on their Age and Immigration Status

Age	Group	Affected Period	Income Limit as Percent of FPL (%)	Income Limit for a Single Person	Income Limit for a Family of 4
18	Children	Since May 2016	266	\$40,060	\$82,992
19 - 25	Young Adult	Since January 2020	138	\$20,783	\$43,056
26	Mid-Age Adult	Since January 2024	138	\$20,783	\$43,056

SOURCES: Covered California Program Eligibility for 2025.

NOTES: Student status does not affect eligibility criteria. Adults 19+ have the same income eligibility limits as adults up to their 65<sup>th</sup> birthday. The young adult / mid-age adult distinction is only relevant for undocumented residents since they became eligible at different times based on their age group.

As in the case of CalFresh, the difference between living at home versus away can make a large difference in eligibility. Living away can make a student subject to the income requirement for a one-person family rather than for a larger family (Humboldt County Department of Health & Human Services 2022). If a student is a one-person family, this means that only the student’s own income is counted towards determining Medi-Cal eligibility. Table C1 illustrates the differences in income threshold for a single person versus for a family of four.

## **Medi-Cal Coverage Qualifies Students for Refunds at UC, but not CSU or CCC**

Neither the CSU nor the CCC have a specific requirement for students to maintain health insurance.<sup>6</sup> We know about half of CSU students are low-income in the sense that they are Pell eligible, although it is not possible to map Pell eligibility to Medi-Cal eligibility as the underlying calculations differ considerably. CCC students are even more likely to be low-income than UC students, but they are more likely to live at home, which can affect how their Medi-Cal eligibility is assessed (Humboldt County Department of Health & Human Services 2022).

There is no fee to refund when CSU or CCC students enroll in Medi-Cal. Still, Medi-Cal provides a significant financial safety net for low-income young adults. Past PPIC research has found that having Medi-Cal fills a critical role in helping individuals achieve a basic level of financial resources (Danielson, Malagon, and McConville 2023), and is notably impactful for the state’s undocumented immigrants (Malagon 2024). There is a large body of evidence, including national research, that finds Medicaid improves individuals’ financial well-being (Cha and McConville 2019). As a result, while we do not see direct financial changes to CSU or CCC students’ cash in hand, having health insurance provides important financial support for low-income students in these systems.

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<sup>6</sup> International students are an exception, but they are not the focus of our report.

## Appendix D. Food Insecurity among College Students

Food insecurity is a household-level economic and social condition of limited or uncertain access to adequate food, according to the US Department of Agriculture. In California, the food insecurity rate among households with college students was 11.1 percent based on data from the 2018-2023 Current Population Survey, Food Security Supplement.<sup>7</sup> A rate of food insecurity slightly higher than the rate for all households (Thorman and Malagon 2024).

California-specific surveys have found much higher rates of food insecurity among college students enrolled in public institutions. According to the [UC Student basic needs dashboard](#) over 55 percent of undergraduates that are CA residents and Pell-recipients reported food insecurity.<sup>8</sup> In 2023, a CCC-specific survey found that food insecurity rates among students ages 18 to 20 and ages 21 to 25 were 35 and 56 percent, respectively. This discrepancy between age groups could be attributed to older students being more likely to live independently (RP Group and Chief Executive Officers Affordability, Food & Housing Access Taskforce 2024). At the CSU, pre-pandemic data found that 42 percent of students reported food insecurity (Crutchfield and Maguire 2018).<sup>9</sup> When we look at students who applied for financial aid, about two-thirds were food insecure in 2023, a rate that has doubled from pre-pandemic levels, according to a cross-system survey administered by the CSAC (California Student Aid Commission 2023b).<sup>10</sup> Among financial aid applicants, student characteristics more likely to be associated with food insecurity include being ages 24 or older, having the greatest need for financial aid, attending a CCC, and belonging to disadvantaged groups such as single-parent households.

According to a pre-pandemic national policy analysis, there are several factors that can put college students at risk of food insecurity, including fewer students depending on family for economic support, a growing number of low-income students, rising food and housing prices, inadequate financial aid packages, and rising cost of attendance (Freudenberg, Goldrick-Rab, and Poppendieck 2019). Another study found that compared to living with parents or on campus, living off campus (independently or with roommates) is a risk factor for food insecurity (Martinez et al. 2017). All are factors that influence a student's financial decisions while attending school. Many students choose to forgo their basic needs, including stable access to proper nutrition, to pay for their educational (tuition, books, and course materials) and living expenses (utilities, transportation, and other). California-specific research similarly points to the effects of high and growing costs of basic needs, such as food, and insufficient money to pay for other expenses (Crutchfield and Maguire 2018; California Student Aid Commission 2023b). A study found that over half of community college students reported they could not afford nutritious food and about a third reported they cut or skipped meals because they did not have enough money for food (RP Group and Chief Executive Officers (CEO) Affordability, Food & Housing Access Taskforce 2024).

High food insecurity rates are concerning for students and colleges, aside from the health impact of food insecurity, it subverts the investment of higher education. Among CCC students, those receiving lower grades had a higher likelihood of reporting food insecurity (RP Group and Chief Executive Officers (CEO) Affordability, Food & Housing Access Taskforce 2024). Among UC students, research has found that food insecurity was related to lower student grade point average, directly and indirectly through poor mental health (Martinez et al. 2018).

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<sup>7</sup> We exclude 2020 due to data collection challenges related to the pandemic.

<sup>8</sup> Data come from the 2022 Undergraduate Experience Survey (UCUES). The survey was sent to about 220,000 undergraduates at all nine UC campuses and received about 52,000 completed responses.

<sup>9</sup> This survey included 24,324 respondents with an average response rate of 5.76% across each of the system's 23 campuses.

<sup>10</sup> It should be noted that the survey was sent to 500,000 students and the final sample of completed responses was 23,687.

CalFresh participation can help mitigate the impact of food insecurity on academic performance and reduce poverty (Bohn et al. 2023; Loofbourrow et al. 2023). Importantly, CalFresh benefits can impact household resources. Research using linked administrative data shows CalFresh made up 55 percent of household resources among enrolled households in 2019 (Thorman, Malagon, and Danielson 2024). However, federal SNAP guidelines specifically exclude many college students from participation. CalFresh has the potential to alleviate high rates of food insecurity if the requirement list is expanded to reflect changing student demographics and economic needs.

## Appendix E. Health Insurance for Young Adults

The 2010 federal Affordable Care Act (ACA) is the country’s most sweeping health reform in generations. Getting young adults insured through public and private insurance eligibility expansions is important for meeting the ACA’s universal coverage goal. Getting college students enrolled in health insurance is an essential part of reducing the state’s uninsured population. While there are many factors that can broker access to care, the cost of health care is a key barrier to accessing a range of health care services for young adults (Eisenberg, McNicholas, and Peipert 2013; Smits-Seemann et al. 2017). Young adults tend to be healthy and have low health care costs, characteristics that have historically made this group—sometimes referred to as “young invincibles”—less likely to seek health insurance. But having insurance can reduce individuals’ out-of-pocket costs for care and protect them against the risk of large medical bills.

The ACA produced significant nationwide gains in young adults’ health insurance coverage, reducing the rates of delayed health care and cost barriers for this group (Sommers et al. 2013; Glied, Collins, and Lin 2020). The ACA expanded parental private insurance coverage to young adults up to age 25 beginning in 2010, which helped this group gain coverage (Sommers and Kronick 2012). However, private insurance in California—as in the US more broadly—tends to be supplied by employers, and many low-income workers lack this benefit. Low-income students can benefit from this provision only if their parents have private coverage in the first place. A change to public insurance is likely to have had more potential to cover the low-income students we analyze. Past work has found that low- and moderate-income young adults benefitted from public insurance expansions even in the context of the expansion of private parental coverage (Cha and Brindis 2020).

The ACA authorized a national expansion of Medicaid to nearly all low-income adults. Previously, Medi-Cal was a program that required membership in specific sociodemographic categories such as children, their caretakers, or individuals with disabilities. The ACA expansion transformed Medi-Cal into a program for low-income people regardless of category and brought millions of uninsured into coverage—including young adults. Nationally, a body of research finds that the ACA expansion increased Medicaid coverage among undergraduate students (Anand and Gicheva 2022).

But this does not mean that all eligible students enrolled in Medi-Cal, and undocumented immigrants remained ineligible under the ACA.<sup>11</sup> Policy changes alone cannot connect young adults to health insurance. Research finds that young adults are not adequately prepared to engage effectively with insurance. Young adults in California lack basic literacy about health insurance, including unfamiliarity with commonly used terms such as *premium* or *deductible* (Tilley, Yarger, and Brindis 2018). And recent focus groups at UC campuses find that low-income students are confused by insurance selection (Vong, Wagner, and Ko 2023). Navigating any type of health insurance can be difficult, and Medi-Cal specifically requires complex paperwork and ongoing engagement with county agencies to enroll and stay covered.

Colleges are in the business of educating and training young adults, but they often play a role in connecting their students to health insurance. In California, each public system or campus can differ in terms of how much support they offer for accessing non-college health insurance. A robust example comes from several CSU campuses. After the ACA passed, peer educators conducted outreach to students to inform them about their new health insurance options (Zelman 2014a; 2014b).

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<sup>11</sup> The ACA expansion allows low-income undocumented adults access to a limited version of Medi-Cal that covers medical emergencies (Sommers 2013), but this is not comprehensive health insurance.

# Appendix F. Descriptive Tables

**TABLE F1**

Descriptive statistics for CalFresh student caseload in 2023

	2023
<b>Average monthly caseload</b>	153,406
<b>Average Age</b>	24
<b>Share (%)</b>	
<b>Sex</b>	
Female	69.1
Male	29.2
Other	0.6
<b>Race and ethnicity</b>	
African American	8.9
Latino	27.8
White	16.1
Asian American & Pacific Islander/Native Hawaiian	8.7
Unknown	24.8
Multiple and Other	13.4
American Indian Alaskan Native	0.2
<b>Language of case material</b>	
Non-English	8.4
English	89.7
Other	1.5
<b>CalFresh population who are students</b>	
Yolo County	20
Santa Barbara County	10
Butte County	9
Santa Cruz County	7

SOURCES: Authors' analysis of CalFresh Data Dashboard 2023.

NOTES: Table shows demographics based on 2023 student caseload data. Share (%) may not add to 100 since estimates are rounded. Table shows counties with highest share of CalFresh caseload who are students, remaining counties had a 5 or less than percent share.

**TABLE F2**

Share of CalFresh students who meet a student-specific requirement

	<b>2023</b>
<b>N</b>	153,406
<b>Share (%)</b>	
CalFresh Employment & Training Program	1.0
Temporary Assistance for Needy Families (TANF) Funded Cal Grant	2.3
Receiving CalWORKs	44.8
Care for a Child	17.8
Unable to work due to disability	5.0
Employment and Training Program	47.0
Employed 20 Hours/Week	11.5
Job Training Partnership Act (JTPA) Program	0.0
Other Employment and Training Program	40.8
State or Local Government Training Program	0.5
Title 4 Funded Employment and Training Program	4.3
Tribal TANF	0.1
Workforce Innovation Opportunity Act (WIOA) Employment and Training Program	0.3
Participating in Work-Study	12.1

SOURCES: Authors' analysis of CalFresh Data Dashboard 2023.

NOTES: Table shows share of students who meet the listed requirements to be eligible for CalFresh. There may be overlap – a student can meet more than one requirement. The list is not exhaustive. "Workforce Innovation Opportunity Act (WIOA) Employment and Training Program" includes job search assistance, workforce preparation, and career development services. "State or Local Government Training Program" includes WIOA and CalFresh Employment and Training (E&T) programs. "Employment and Training program" includes any CalFresh E&T program component. "Other Employment and Training Program" includes state-funded programs that are referred to locally by another name, or programs that are locally funded and provide education components with the goal of increasing employability (LPIEs).

**TABLE F3**

Share of college students receiving financial aid by type of aid during 2022-2023 academic year

	University of California		California Community Colleges	
	N	Share (%)	N	Share (%)
<b>N</b>	235,487		454,410	
<b>Grants</b>	<b>114,131</b>	<b>48.5</b>	<b>335,887</b>	<b>73.9</b>
Federal Pell Grant	78,182	33.2	220,297	48.5
Supplemental Educational Opportunity Grant	17,797	7.6	63,725	14.0
Cal Grant A	65,368	27.8	73	0.0
Cal Grant B	12,768	5.4	83,130	18.3
Cal Grant C		0.0	238	0.1
University of California Need-based Grant	100,917	42.9		0.0
California College Promise Grant		0.0	399,868	88.0
Student Success Completion Grant		0.0	57,039	12.6
<b>Loans</b>	<b>59,405</b>	<b>25.2</b>	<b>5,769</b>	<b>1.3</b>
Federal - Subsidized	44,526	18.9	5,012	1.1
Federal - Unsubsidized	36,855	15.7	4,069	0.9
Federal - Unsubsidized - Parent PLUS	12,763	5.4	300	0.1
State - Dream Loan	693	0.3		0.0
<b>Fellowships &amp; Scholarships</b>	<b>119,639</b>	<b>50.8</b>	<b>23,852</b>	<b>5.2</b>
Federal	634	0.3		0.0
State - Middle Class Scholarship	91,556	38.9	1	0.0
Institutional	34,457	14.6	14,812	3.3
<b>Work-Study</b>	<b>10,810</b>	<b>4.6</b>	<b>4,289</b>	<b>0.9</b>

SOURCES: UC Information Center - Student Financial Support Data Tables and CCCCO Management Information Systems Data Mart - Financial Aid Summary Report.

NOTES: Data is from 2022-23 academic year. UC data reflects undergraduate students. CCC data reflects students ages 18-24. The CSU does not publish detailed financial aid data for students attending their campuses.

**TABLE F4**

Demographic statistics of California college undergraduates

	2022
<b>N</b>	24,097
<b>Weighted N</b>	2,352,498
<b>Average Age</b>	26
<b>Share (%)</b>	
<b>Young adult (18-26)</b>	68.5
<b>Living in household with children</b>	36.9
<b>Living in group housing</b>	10.0
<b>Region</b>	

Northern Region	2.5
Sacramento Area	7.0
Bay Area	18.9
Central Valley and Sierra	10.4
Central Coast Region	6.7
Inland Empire	12.4
Los Angeles County	23.8
Orange County	9.3
San Diego County	9.0
<b>Race and ethnicity</b>	
White	28.2
Black	5.9
Latino	43.1
Asian	17.1
Other	5.8
<b>Sex</b>	
Male	46.2
Female	53.8
<b>County population who are students</b>	
Yolo County	15.4
Santa Barbara County	11.4
Butte County	11.1
Santa Cruz County	11.6

SOURCES: Data is from 2022 American Community Survey.

NOTES: The Northern region includes Butte, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Tehama, and Trinity counties. The Sacramento area includes El Dorado, Placer, Sacramento, Sutter, Yolo, and Yuba counties. The Bay Area includes Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, and Sonoma counties. The Central Valley and Sierra region includes Alpine, Amador, Calaveras, Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, Mono, San Joaquin, Stanislaus, Tulare, and Tuolumne counties. The Central Coast region includes Monterey, San Benito, San Luis Obispo, Santa Barbara, and Ventura counties. The Inland Empire includes Imperial, Riverside, and San Bernardino counties. Los Angeles, Orange, and San Diego Counties are presented as individual regions. “County population who are students” shows counties with highest share of CalFresh caseload that were students. Other counties had lower shares ranging from 2.5 percent in the Nevada/Sierra county grouping to 12.6 percent in San Luis Obispo County.



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