

Rethinking SNAP Benefits for College Students

February 2018 / Principal Investigator: Tom Allison

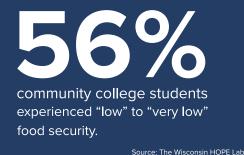


- Estimates show half of all college students experience food insecurity; but only 18 percent are eligible for federal food assistance (SNAP). Only 3 percent actually receive benefits.
- States are losing out on \$4.2 billion in federal resources they could be delivering to college students.
- We recommend the federal government simplify the enrollment process and expand eligibility, and that states and institutions improve outreach and coordination.

Background

Hundreds of thousands of college students experience food insecurity every day, a condition characterized by disrupted eating patterns and reduced quality and quantity of diets. The struggling, hungry college student subsiding on ramen noodles or scouring for free pizza at on-campus events has permeated pop culture, but going hungry has deep physical, emotional, and academic effects on students, and in some cases can prevent them from completing school entirely. Often times, this problem can go unnoticed, especially since measuring student hunger requires students to self-report, and the stigma around being unable to meet basic needs can keep students from seeking help.

Food insecurity carries serious consequences for student success. In one study, the majority of students experiencing food insecurity reported missing classes and study sessions, and not buying required textbooks.¹ Hunger also impairs cognitive development into adolescence and adulthood, leading to poorer test scores and the inability to fully engage in classes.² With roughly half of college students earning a degree on time³, and serious disparities for African American and Latinx students⁴, policymakers must consider campus hunger an integral part of our lagging student success rates.



Over the past years, researchers and stakeholders have focused on food and housing insecurity as a significant challenge for student success. The Wisconsin HOPE Lab found that 56 percent of community college students experienced low or very low food security.⁵ A consortium of groups similarly found that about half of community college students they surveyed reported food insecurity in the last thirty days.⁶ The Urban Institute estimated 11.2 percent of students at four-year institutions and and 13.3 percent of community college students experience food insecurity, although those rates represent a decline since 2012.⁷

Despite these developments, researchers have yet to produce accurate measurements of the potential solution: the number of college students qualified for and participating in federal food assistance programs. Also lacking are statistically representative estimates at the state level. This matters because state factors facilitate federal food assistance programs, in addition to playing a significant role in higher education policy. The research literature also lacks

...going hungry has deep physical, emotional, and academic effects on students... can prevent them from completing school entirely. statically representative estimates of SNAP eligibility and participation by race and ethnicity (although Wisconsin HOPE Lab disaggregates their surveys). This is important considering the serious inequities in our higher education system and that the trends could influence policy decisions or outreach strategies to certain subpopulations.⁸



Our Approach

This analysis identifies how college students could and should benefit from federal food assistance programs already funded and in place. We estimate the number of college students who should qualify for federal food assistance, but do not receive benefits. This shifts the approach from measuring hunger on campus, to rethinking how already available federal resources can address the comprehensive affordability challenges facing today's students. In this frame, we see federal food assistance as a vehicle to move beyond traditional federal aid, and to help students achieve success in college by helping them meet their basic needs.

The federal government sets the eligibility requirements for the Supplemental Nutrition Assistance Program (SNAP), the nation's largest food assistance program, which offers monthly stipends to help low-income individuals and families pay for food. Federal law allows states some policy flexibility, however.⁹ For instance, some states centralize their administration of the program, while others administer at the county level. States have some discretion on what counts as income and how household changes are reported.



recieve SNAP benefits even though 18% qualify.

Most college students are not eligible for SNAP unless they work twenty hours per week or receive a federal work study grant.¹⁰ Other exceptions include participation in programs under the Social Security Act, taking care of young children, or placement in college through a workforce training program. Students who meet any of these exceptions might be eligible as well.¹¹

In our analysis we consider the federal eligibility requirements for income and hours worked. Using a large, nationallyrepresentative survey of U.S. households, we estimate that 7.4 million college students earn household incomes under 130 percent of the federal poverty level (\$15,678 for individuals; \$31,980 for a family of four), the eligibility requirement for SNAP.¹² This is not to say, however, that these 7.4 million impoverished students are actually food insecure. In fact, most individuals in poverty are not food insecure (and most food insecure individuals are not in poverty).¹³

Most students qualified for SNAP do not receive benefits.

SNAP eligibility also requires recipients to work at least part-time.¹⁴ We estimate about half of these low-income students, roughly 3.4 million students, also work at least twenty hours per week and thus meet both eligibility requirements. These 3.4 million students make up only 18 percent of all college students despite reliable estimates suggesting half of all college students experience food insecurity.

Only about 600,000, or 3 percent of all college students, actually receive federal food assistance. This means that the vast majority of qualified students, 82 percent, do not receive federal food assistance. This sharply contrasts with the full SNAP-eligible population, where 85 percent participated in SNAP in 2013.¹⁵



Table 2. College students' eligibility for and participation in SNAP by state - 2015				
Undergraduate students	19,000,000			
Earning below 130 percent FPL	7,400,000			
Earning below 130 percent FPL AND working at least 20 hours per week	3,400,000			
Receiving federal food assistance	600,000			
Not receiving federal food assistance, but should qualify	2,800,000			
Average monthly SNAP benefit	\$125			
Total monthly benefit of eligible students not receiving federal food assistance	\$350,000,000			
Total Annual benefit	\$4,200,000,000			
Total FY 2016 SNAP budget	\$70,911,550,000			
Percent increase to cost of program	6%			

Young Invincibles' analysis of American Community Survey 2015 1-year estimates, USDA Food & Nutritional Service

Our Approach, cont.

At an average monthly benefit of \$125, a low-income student participating in SNAP could receive a \$1,500 food stipend per year while attending college.

Added together, these 2.8 million students are leaving \$350 million each month on the table, or a total of \$4.2 billion per year. This might seem like a dramatic number, but actually would only result in an increase of 6 percent of SNAP's total cost in 2016.¹⁶

While our dataset offers many promising benefits to understanding student's experiences with SNAP, it also presents a few challenges. For instance, our estimates simultaneously undercount and overcount eligible students, and probably overcount the number of student beneficiaries.

We might be undercounting beneficiaries because our dataset does not include indicators for exemptions college students can claim to qualify for SNAP, such as participation in other public assistance programs or caring for a family member.

At the same time, our analysis might be overcounting the number of eligible students by including undocumented students. The dataset used does not include an indicator for immigration documentation, and undocumented noncitizens are ineligible for SNAP. Our dataset also does not include indicators of total assets, so our estimates might be overcounting eligibility by including students who meet income requirements, but have too many assets to qualify, although as discussed in the methodology section at the end of this report, we believe only a very small number of students would be disqualified because of assets.



Recommendations

As this analysis does not measure food insecurity amongst college students but rather measures students' qualifications for and participation in SNAP, our findings indicate a problem of low take-up in the federal SNAP program.¹⁷ We can speculate the causes for this low enrollment: For starters, government resource web pages broadly disqualify college students at the offset, and the complex web of exemptions and requirements for those actually eligible might impede students' ability to access the program. The social stigma of receiving federal food benefits likely also plays a role.

Below, we offer some recommendations for how the federal government, states, and institutions can increase SNAP enrollment for college students through simplification, best practices from the field, and even expanded eligibility. Just as how Medicaid expansion increased enrollment for individuals who were already previously qualified, expanding eligibility for SNAP could encourage enrollment for the eligible college students currently not participating.¹⁸

Federal Policy

The federal agency responsible for SNAP should improve how it communicates eligibility to college students. The first sentence on the U.S. Department of Agriculture's Food & Nutrition Services' (FNS) webpage explaining student eligibility for SNAP states: "Most able-bodied students ages 18 through 49 who are enrolled in college or other institutions of higher education at least half time are not eligible for SNAP benefits." The next sentence lays out the other requirements. Rather than disqualifying students at the off-set, FNS should change this language to say: "Individuals enrolled in college or other institutions of higher education may be eligible for SNAP benefits, provided they:" This simple change would better communicate to students that they might be eligible and motivate them to pursue enrolling.

The upcoming reauthorization of the Farm bill represents a unique opportunity to expand eligibility, simplify the

Supplemental Nutrition Assistance Program (SNAP)

Students

Most able-bodied students ages 18 through 49 who are enrolled in college or other institutions of higher education at least half time are not eligible for SNAP benefits. However, students may be able to get SNA benefits if otherwise eligible and they:

- Get public assistance benefits under a Title IV-A program of the Social Security Act;
- Take part in a State or federally financed work study program;
- Work at least 20 hours a week;
- Are taking care of a dependent household member under the age of 6;
- Are taking care of a dependent household member over the age of 5 but under 12 and do not have adequate child care to enable them to attend school and work a minimum of 20 hours, or to take part in a State or federally financed work study program; or
- Are assigned to or placed in a college or certain other schools through:
 - A program under the Workforce Innovation and Opportunity Act of 2014,
 - A program under Section 236 of the Trade Act of 1974,
 - An employment and training program under the Food Stamp Act, or
 - An employment and training program operated by a State or local government.
 - Also, a single parent enrolled full time in college and taking care of a dependent household member under the age of 12 can get SNAP benefits if otherwise eligible.

Figure 1. Screenshot of FNS web page explaining college student eligibility for SNAP

application process, and raise awareness of SNAP. Congress should automatically grant SNAP eligibility, with no work requirements, to all students receiving a Pell grant. Institutions would incorporate SNAP enrollment information, with benefit estimates based on that institution's state, into the financial aid award letters sent to students. The Food & Nutrition Service would coordinate with Federal Student Aid to assign these gualified students a unique code or identifier, not unlike a discount code applied in online shopping, that students could redeem with the state or county agency responsible for certifying eligibility. The code would remain valid as long as the student receives the Pell grant, eliminating the need for recertification. This simplified process would reduce burden for



Recommendations, cont.

the student and the state agency managing the program, and should increase participation.

Short of this bold, but common sense option, Congress should allow SNAP to treat Pell the same as the cash benefits from other means-tested program like Supplemental Social Security Income, Temporary Assistance for Needy Families, or General Assistance, that trigger categorical eligibility for SNAP.¹⁹ In this scenario, participants would still have to comply with other eligibility rules, including work requirements.

Currently, students enrolled in "Employment & Training (E&T) programs" qualify for SNAP without the work requirement.²⁰ While states have some flexibility in determining which programs constitute E&T, Congress should expand the definition of these programs to include any sub-baccalaureate, career & technical education, or gainful employment programs.

The federal government allows states to request waivers for how they determine hours worked, with many opting to average hours worked over the entire month. This benefits students who might take a week off from working during exams or semester breaks, but still work enough hours during the rest of the month. This process could also be further improved in the next Farm Bill, allowing states to track monthly averages or semester averages, to determine work requirements, without a waiver.

The Department of Education should also improve measurements of food insecurity on campus. Wisconsin HOPE Lab and the American Council on Education Center for Policy Research and Strategy have been asking for National Center on Education Statistics (NCES) to collect more information about food and housing insecurity in the National Postsecondary Student Aid Study since 2015.²¹ Young Invincibles also recently submitted comments.²² This would allow researchers and advocates to gain a better understanding of where the problems are concentrated and to align interventions accordingly.

State Policy

State policy plays a significant role in increasing SNAP enrollment for college students. A new California law, conceptualized and advocated for by Western Center on Law & Poverty, Swipe Out Hunger, and Young Invincibles, awards the designation of a "hunger-free campus" to institutions with employees dedicated "to help ensure that students have the information that they need to enroll in CalFresh," the state's SNAP program.²³ Young Invincibles identified these solutions after convening listening sessions with college students around the state. Other states should similarly listen to the needs of college students and develop solutions to meet their basic needs.

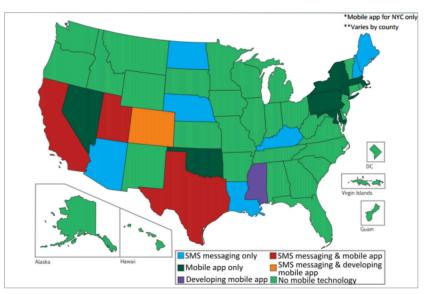


Figure 2. States with mobile platforms to manage SNAP benefits - From Food & Nutrition Services' August 2017 State Options Report



Recommendations, cont.

All states should allow participants to apply and certify for benefits electronically. States should also develop mobile platforms for participants to manage their benefits. Currently the majority of states, 35, have no mobile platform for their SNAP program.²⁴ Only 33 states allow for online application and re-certification. Considering students' busy lives and young people's use of technology, allowing for online recertification might reduce churn and increase enrollments.

States should also take advantage of guidance issued in a joint agency letter on aligning benefits to increase student success, including using averaging weekly hours worked across the entire month and designating all career and technical education (CTE) programs as equivalent to SNAP Employment & Training programs, which are exempt from work requirements.²⁵

Institutions

To address this enrollment problem, institutions should ramp up efforts to inform their students of SNAP eligibility. Institutions receive students' financial information through the Free Application for Federal Student Aid, or FAFSA, and institutions could inform students whose financial information indicates they might be eligible for SNAP along with their award letter.

Campuses can also adopt comprehensive case management programs, coordinating various benefits, including participating in SNAP, for low-income students. Promising models include Single Stop and the Working Families Success Network. These programs have demonstrated success in increasing retention and graduation rates for low-income students.²⁶ Institutions can also learn from the Benefits Access for College Completion (BACC), an initiative that helped community colleges systematically incorporate the patchwork of benefits for community college students.

Conclusion

We welcome the higher education community's recent focus on the comprehensive financial challenges facing today's students. The focus on the full cost of college, including food, housing, transportation, and other costs, is long overdue. We should begin by considering how to help students who need the most help right now.

Fortunately, states and institutions can take advantage of existing law and funding structures, and provide nearly 3 million additional college students with assistance meeting basic needs. Leveraging federal SNAP dollars to assist with basic needs is a good place to start.



Methodology

This analysis relies on the American Community Survey (ACS) 2015 1-year estimates, a large nationally representative survey of households that includes roughly three million individuals. This large survey allows for statistically significant disaggregated estimates of individuals' income as percent of poverty level, college enrollment, participation in SNAP, place of residence, and race and ethnicity. The sample does not measure food insecurity. The extract was compiled and downloaded from IPUMS-USA (Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 7.0 [dataset]. Minneapolis, MN: University of Minnesota, 2017).

The organization of the ACS presents both challenges and advantages in measuring college students and federal food assistance. While household is the unit of analysis, the survey also collects information about individuals, such as hours worked and student status. This analysis defines poverty at the household level, with the number of household members and their incomes factoring into the overall poverty level. This is an advantage, as students with low personal income but high family income would not be flagged as in need.

However, food assistance participation is also measured at the household level, where if anyone in the household receives food assistance, the entire household is indicated as receiving food assistance, regardless of whether the student individually benefits. This possibly undercounts our estimates of students not receiving assistance.

To qualify for SNAP, one must possess less than \$2,250 in total assets.²⁷ Unfortunately, total assets are not included in the dataset used in this analysis. Research suggests that individuals who meet the income requirement, but have too many assets, reduce SNAP eligibility by only 3 percent.²⁸ They also tend to be older, so may not be a significant factor for college students.²⁹ We are also unable to measure other financial aid benefits these students might receive, although those benefits tend not to play a part in SNAP eligibility determinations.

Our analysis might be overcounting the number of eligible students by including undocumented students. The ACS does not ask questions about immigration documentation, and undocumented non-citizens are ineligible for SNAP.

ACS also lacks detailed education enrollment data, so we can only look at undergraduate and graduate students. However, ACS asks a twelfth of their questions every month, thus alleviating the difficulties presented by enrollment churn throughout the year.

Methodology, cont.

Table 2. College	Table 2. College students' eligibility for and participation in SNAP by state - 2015					
	Undergraduate Students	Under 130% FPL	Under 130% FPL and works 20+ hours	Does not receive federal food assistance (but qualified)	Percent left out	Federal Funds Left on Table
Alabama	260,000	120,000	60,000	46,000	77%	\$69,000,000
Alaska	41,000	8,722	5,000	5,000	100%	\$7,500,000
Arizona	390,000	150,000	74,000	59,000	80%	\$88,500,000
Arkansas	150,000	72,000	35,000	30,000	86%	\$45,000,000
California	2,700,000	900,000	320,000	250,000	78%	\$375,000,000
Colorado	320,000	130,000	73,000	65,000	89%	\$97,500,000
Connecticut	220,000	82,000	33,000	30,000	91%	\$45,000,000
D.C.	51,000	37,000	17,000	15,000	88%	\$22,500,000
Delaware	57,000	23,000	10,000	9,000	90%	\$13,500,000
Florida	1,100,000	370,000	160,000	110,000	69%	\$165,000,000
Georgia	580,000	230,000	97,000	76,000	78%	\$114,000,000
Hawaii	79,000	20,000	10,000	9,000	90%	\$13,500,000
Idaho	95,000	43,000	26,000	21,000	81%	\$31,500,000
Illinois	730,000	260,000	110,000	84,000	76%	\$126,000,000
Indiana	370,000	170,000	85,000	74,000	87%	\$111,000,000
lowa	200,000	120,000	57,000	52,000	91%	\$78,000,000
Kansas	180,000	84,000	46,000	44,000	96%	\$66,000,000
Kentucky	220,000	100,000	56,000	47,000	84%	\$70,500,000
Louisiana	240,000	100,000	47,000	40,000	85%	\$60,000,000
Maine	68,000	33,000	18,000	14,000	78%	\$21,000,000
Maryland	370,000	120,000	52,000	44,000	85%	\$66,000,000
Massachusetts	450,000	220,000	100,000	95,000	95%	\$142,500,000
Michigan	600,000	240,000	130,000	100,000	77%	\$150,000,000
Minnesota	280,000	120,000	70,000	61,000	87%	\$91,500,000
Mississippi	170,000	85,000	35,000	27,000	77%	\$40,500,000
Missouri	340,000	140,000	72,000	61,000	85%	\$91,500,000
Montana	51,000	26,000	15,000	14,000	93%	\$21,000,000
Nebraska	115,000	59,000	34,000	30,000	88%	\$45,000,000
Nevada	150,000	40,000	21,000	16,000	76%	\$24,000,000
New Hampshire	77,000	35,000	20,000	17,000	85%	\$25,500,000
New Jersey	470,000	120,000	39,000	31,000	79%	\$46,500,000
New Mexico	130,000	48,000	23,000	15,000	65%	\$22,500,000



Methodology, cont.

New York	1,200,000	470,000	180,000	150,000	83%	\$225,000,000
North Carolina	580,000	250,000	110,000	88,000	80%	\$132,000,000
North Dakota	51,000	28,000	18,000	17,000	94%	\$25,500,000
Ohio	620,000	280,000	150,000	120,000	80%	\$180,000,000
Oklahoma	210,000	87,000	4,400	3,700	84%	\$5,550,000
Oregon	220,000	100,000	47,000	34,000	72%	\$51,000,000
Pennsylvania	680,000	320,000	150,000	140,000	93%	\$210,000,000
Rhode Island	81,000	39,000	21,000	19,000	90%	\$28,500,000
South Carolina	270,000	120,000	61,000	50,000	82%	\$75,000,000
South Dakota	44,000	22,000	14,000	12,000	86%	\$18,000,000
Tennessee	340,000	140,000	71,000	57,000	80%	\$85,500,000
Texas	1,500,000	510,000	240,000	190,000	79%	\$285,000,000
Utah	210,000	78,000	46,000	41,000	89%	\$61,500,000
Vermont	36,000	22,000	11,000	11,000	100%	\$16,500,000
Virginia	520,000	200,000	96,000	84,000	88%	\$126,000,000
Washington	380,000	150,000	63,000	50,000	79%	\$75,000,000
West Virginia	92,000	49,000	21,000	18,000	86%	\$27,000,000
Wisconsin	330,000	150,000	89,000	79,000	86%	\$118,500,000
Wyoming	31,000	14,000	9,000	8,000	89%	\$12,000,000

Table 3. College students' eligibility for and participation in SNAP by race & ethnicity

	Undergraduate Students	Under 130% FPL and works 20+ hours	Does not receive federal food assistance (but qualified)	Percent left out
White, non-Hispanic	10,000,000	2,100,000	1,900,000	90%
Black / African American	2,900,000	530,000	350,000	66%
American Indian or Alaska Native	140,000	24,000	16,000	67%
Chinese	380,000	43,000	41,000	95%
Japanese	50,000	6,000	5,000	83%
Other Asian or Pacific Islander	980,000	110,000	91,000	83%
Other race	930,000	130,000	93,000	72%
Two major races	650,000	110,000	91,000	83%
Three or more major races	90,000	14,000	12,000	86%
Latinx	3,500,000	480,000	360,000	75%

For media inquiries, you can contact Sarah Schultz at sarah.schultz@younginvincibles.org.

Visit our website for information regarding this topic & other related issues affecting young people:



Sources

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