

# Preliminary Evidence on the Impact of Assistance and Simulated Benefits on Take-Up

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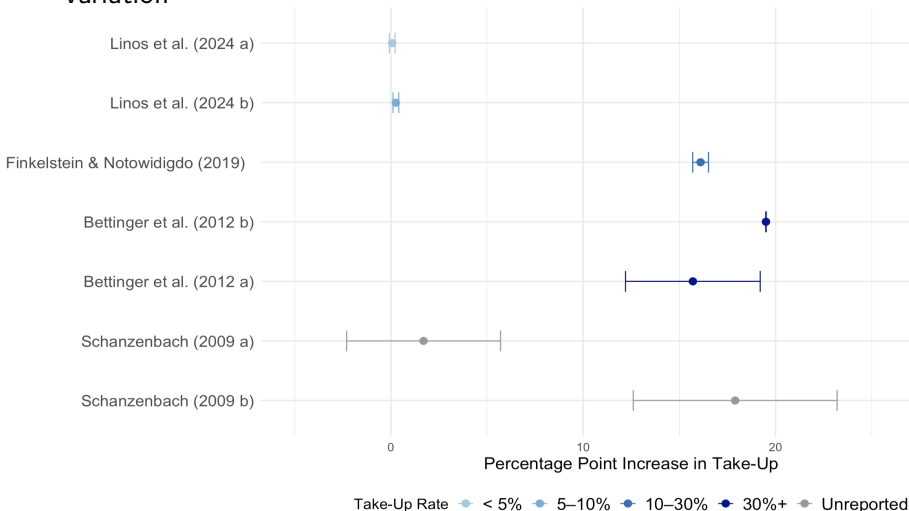
Fall, 2025

# Motivation

- Large literature documents low take-up of social programs (e.g., EITC, Medicaid, SNAP): 20-50% of eligible Americans fail to take up (Giannarelli, 2019; IRS, 2024b; Vigil, 2022)
- Evidence from firms suggests default enrollment would have substantial positive impacts on take-up (Madrian & Shea, 2001; Beshears et al., 2008)
- Growing evidence suggests that light-touch outreach and information about social programs may have a limited impact on take-up
  - Meta-analytic evidence estimates an average effect size of 1.4 percentage points on take-up (DellaVigna & Linos 2020)
- Higher-touch interventions with intensive assistance have mixed results

# Motivation

- Take-up of assistance appears to account for a large amount of this variation



# Our Study

- Test interventions to increase take-up of CalFresh (SNAP/food stamps) among university students and measure impact on enrollment and student well-being
- $\approx 33\%$  of UCSD students are eligible for CalFresh,  $\approx 70\%$  do not enroll
  - $\approx 15\%$  of US households are eligible for SNAP,  $\approx 20\%$  do not enroll
  - Estimated 42% of UCSD students report food insecurity compared to 13% of US households
- Food insecurity affects student well-being
  - SATs being taken during the last two weeks of the SNAP benefit cycle reduces SAT scores and college enrollment (Bond et al. 2022)

## Experimental design

- Test intensive personalized assistance, similar to "intensive interventions" tested in prior literature
- Test "simulated benefits", which gives experience with benefits prior to and during application process
  - Could increase willingness to apply (underestimate benefits, endowment effects, salience)
  - Provides benefits during time consuming application process
  - Allows measurement of impact of (short-term) automatic enrollment on food insecurity, mental health and academic outcomes
- Test combined treatments given that we cannot auto enroll students into CalFresh
  - Simulated benefits may motivate greater take-up of assistance

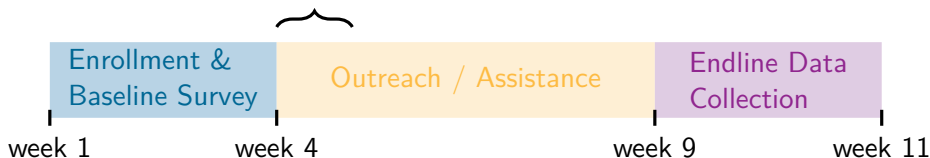
# Experimental Design

- **Control:** Received an email stating that we had determined they were eligible to apply for CalFresh linking a webpage about enrolling
- **Assistance:** Assistants reached out to the participants receiving assistance via email and offer to help with the process of signing up via zoom or email
- **Simulated Benefits:** Participants received a \$100 grocery card to the grocery store of their choice
- **Assistance + Simulated Benefits:** The final treatment group received both the grocery card and assistance treatments

# Population and Timeline

- Our sample consists of 125 UCSD students who we deemed to be likely eligible for CalFresh

Grocery Card Selection / Disbursement



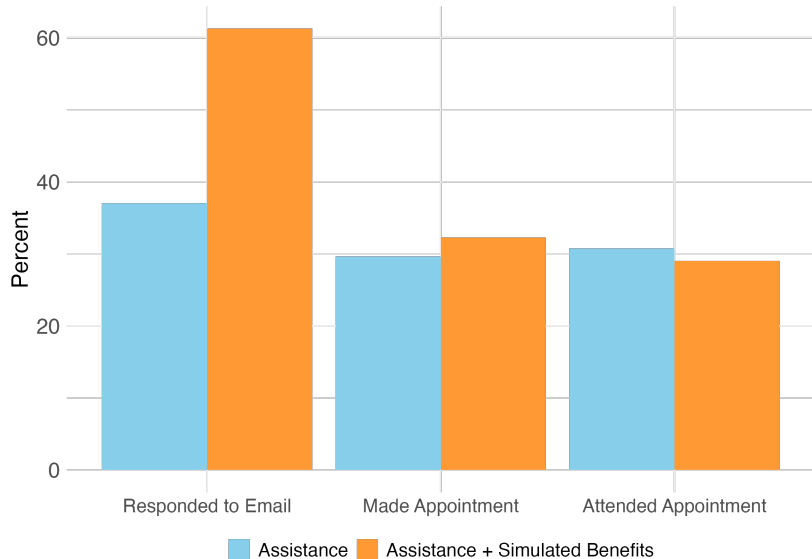
## Sample Characteristics

	Mean	Interpretation
Female	0.694	Proportion female
White	0.211	Proportion identifying as White
Black	0.041	Proportion identifying as Black
Hispanic	0.341	Proportion identifying as Hispanic
Asian	0.463	Proportion identifying as Asian
Financial Aid	0.532	Proportion receiving aid
Food Insecurity	2.492	USDA, (0–10); 2–4: Low food security
Depression	19.75	CES-D, (0–60); 15–21: Mild depression
Stress	19.67	PSS, (0–40); 14–26: Moderate stress
Anxiety	7.815	GAD-7, (0–21); 5–9: Mild anxiety

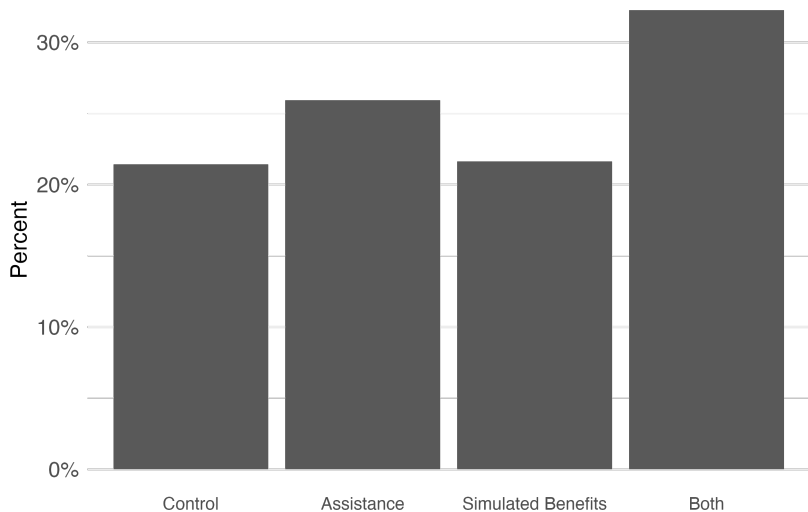
Food insecurity questions are asked in reference to the previous month



# Assistance Take-up by Treatment



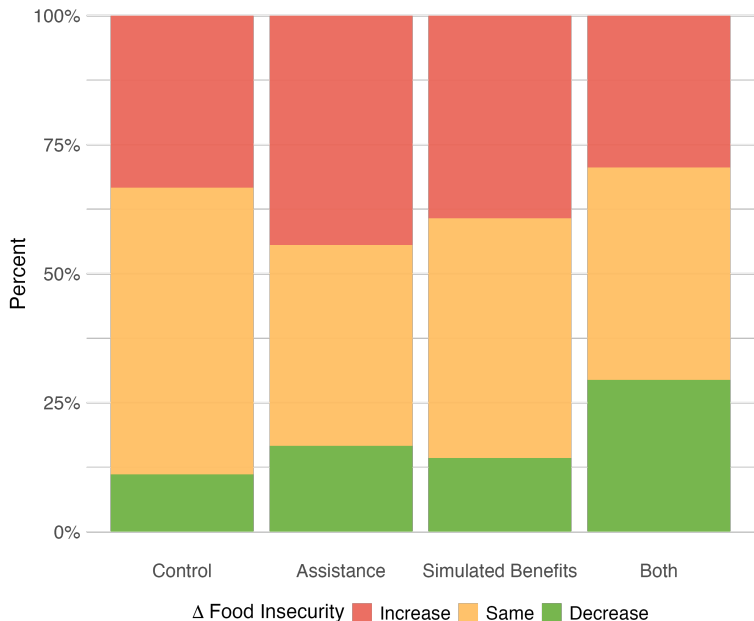
# CalFresh Application Rate by Treatment Group



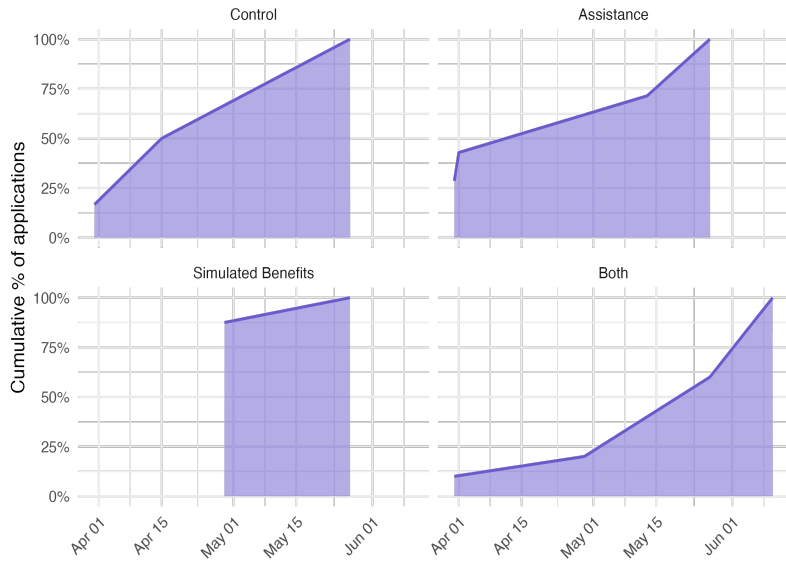
# Application Status by Treatment Group



# Change in Food Insecurity Score by Treatment Group



# Application Submission Timing by Treatment



# Conclusions and Next Steps

- We find suggestive evidence that the combined simulated benefits and assistance increased take-up of assistance and benefits
- Running a second wave at the start of the fall quarter (begins September 25) with subsequent waves in each academic quarter
- We will expand our analysis to look at academic outcomes and well-being

Please reach out to me ([caman@ucsd.edu](mailto:caman@ucsd.edu)) with any feedback or suggestions

## Reasons for Denial

Reason for Denial	Freq.	Percent	Cumulative
	184	95.83	95.83
Failure to provide proof of income	1	0.52	96.35
Failure to provide	1	0.52	96.87
Meal plan	1	0.52	97.40
Missed intake interview	3	1.56	98.96
Over income	1	0.52	99.48
Student eligibility	1	0.52	100.00
<b>Total</b>	<b>192</b>	<b>100.00</b>	

# Participants

- We enrolled only students who we determined to be eligible to *apply* for CalFresh (who were not already currently enrolled)
  - To be eligible to apply students must be U.S. citizens, be at least 18 and meet one of the following:
    1. Approved and accepted a Federal Work Study award
    2. Received a TANF funded CalGrant A or B award
    3. Receiving California Work Opportunity and Responsibility to Kids (CalWORKs) or Tribal TANF
    4. Employed with an on campus job
    5. In school program on LPIE list
- Being eligible to apply for CalFresh does not necessarily mean that one is eligible for benefits