A High Percentage of College Students Are Low Income in California

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A high percentage of college students are low income in California

Paulo Magana

Catholic Charities Diocese of Monterey, Mentors: Guadalupe F. & Guillerminda Hernandez

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11/25/2019

Author Note

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A High Percentage Of College Students Are Low Income in California

Abstract

The Catholic Charities Diocese of Monterey is an non-profit that aims to fight social justice by providing services to low-income and undocumented individuals in need. An important problem happening throughout the state of California is that there is a high percentage of college students that are low-income which often lack knowledge on the available resources within their schools and their communities. The main contributing factors found for this issue are belonging to a minority group or being part of a single parent household. The consequences can lead to food insecurity and. This capstone project was already developed and implemented. The project consisted of creating a Student Resource Fair at Hartnell Community College partnered with the college’s student pantry and it helped affected students learn more about the available useful programs and resources within Hartnell and the outside community. In order to achieve, this different organization within Hartnell and Monterey County were recruited to volunteer and provide information through tabling during the pantry food distribution at Hartnell Community College on October 25th. Finally, to acquire the results 25 students were pre and post surveyed and the results from this project suggested that the students enjoyed the event as 100% showed an interest in the continuation of the project in the upcoming years. Lastly, the results from the pre and post survey comparison also revealed the students improved on their awareness on the 0-5 knowledge scale.

Keywords: students, low-income, Hartnell College, minority group, undocumented, stress, programs, surveys, and resources.
Agency & Communities Served

The Catholic Charities Diocese of Monterey (CCDoM) is a non-profit organization that has four different locations throughout the Monterey county. These different locations are established in Seaside, Salinas, Watsonville, and Santa Cruz. The key program focused on and utilized in this capstone project is the Family Support Services (FSS) program located in the Seaside office.

As of 2019, The Mission of the Catholic Charities Diocese of Monterey is “to provide specified human services to the poor and disadvantaged, to promote social justice, peace, human dignity, self-determination and self-sufficiency in accordance with the Gospel and Catholic Social Justice Teachings and to cooperate with other individuals and groups of goodwill to strengthen our communities.” In actuality, this agency has various programs that help address different social issues that advocate for social justice. For example, this agency helps the social issue of poverty through helpful programs such as CalFresh (Food Stamps), EBT (Electronic benefit transfer) and the HEAP (Pacific Gas or Electricity Bill) and these are valuable programs that help to provide food, monetary assistance, or assistance with PG&E payments to low-income individuals or families that are in desperate need of these services. Catholic Charities also helps to address the social issue of homelessness through the Hope in Home program. This program only runs from the months of October to December but it also helps to provide financial assistance with bills so that low-income families in the Monterey County can afford to pay their rent or water bills. This helps these individuals or families from having their water shut off or getting evicted which could lead to homelessness. Finally, this agency also helps to address the issue of citizenship and immigration through the Immigration program that
A high percentage of college students are low income in CA is primarily focused on helping and serving minority groups with any immigration questions, Citizenship applications, Permanent Resident Card applications or any its renewals, and it even helps to provide application fee waivers for low-income individuals that may qualify. Lastly, the Immigration program also helps undocumented students apply or renew DACA (Deferred Action for Childhood Arrivals) applications which helps provide legal documentation for undocumented college students in California.

Furthermore, it is important to note that Catholic Charities Diocese of Monterey (CCDoM) does not discriminate on any non-catholic or non-religious individuals. In fact, it welcomes all individuals or families in need from all walks of life regardless of their race, legal status, or economic background. Lastly, the populations served at the Seaside office include any individuals from the Seaside community and its surrounding area which includes low income, undocumented, and minority populations.

**Problem Description**

There is a high rate of Community College students in low-income status in the state of California. This is a problem that affects Hartnell Community College and throughout the Monterey County because as the graph for the Census Bureau in 2016 shows (Figure 1.), “16% percent of the individuals live beneath the poverty level.” As a result of this issue, several college students end up dropping out of college and often suffer from stress due to financial problems or being in debt. In fact, research by the Public Policy Institute of California in 2019 found that many low-income students choose to attend community college first as it is cheaper but a few percentage of actually end up making it. In fact, less than half of the students that initially attend with the interest of transferring actually do so. Additionally, only about 4% of students transfer
within 2 years and just 13% within 3 years with the remaining embedding longer years or
dropping out altogether. (Public Policy Institute of California, 2016)

The individuals mostly affected by this problem are college students. Particularly,
Hartnell Community College students, the college reputation, and the school’s funds because by
having healthier students that are more capable of performing well academically and raising their
academic rates then the community college will be able to receive money to provide student
Financial aid and CalGrants from the state or federal government as it is a public institution. As a
matter of fact, a research article titled Higher Education in California: Performance Budgeting in
2014 stated, “The federal government has also proposed using student aid as an accountability
tool by cutting off access to federal student assistance for schools whose graduates default on
their student loans at high rates. California instituted similar requirements in 2012, declaring
schools with high default and/or low graduation rates ineligible for Cal Grant funds.” And all this
applies to four-year universities and community colleges which includes Hartnell College.

Finally, Hartnell College is located in the city of Salinas but it also has different locations
throughout the Monterey county. For example, there are a lot of other students attending from
Gonzalez, King City, and Marina to name a few. The Hartnell website also reports that Hartnell
has about 17,000 students registered on their system (Hartnell College, 2019) but it doesn't solely
include Salinas students. Attached in Figure 1. is a graph of the Monterey County community
characteristics such as the percentage of the people being below poverty level, with no health
insurance, or the percentage of individuals on food stamps when compared to state or national
level that includes college students along with the families involved.
Contributing Factors

The main contributing factor as to why students fall under low-income status is because the students come from a single parent household. In fact, a 2015 study called “One-Parent Students Leave School Earlier” supported the idea that single parents have to pay big rent and have less financial funds to support their child’s education. That can especially have a big impact here in the Monterey County because the living expenses and rent are extremely high and often unaffordable. Therefore, unless the single parent possesses a well paying job or has acquired a professional career then it is more likely that students deriving from that single parent households are low-income in status. (Ziol-Guest, K. et al, 2015)

Research showed that another contributing factor that can lead the college students’ ranking in low-income in California results from these individuals belonging to a minority group such as belonging to other racial or ethnic groups. In fact, a report by the California Budget & Policy Center in 2018 titled The Racial Wealth Gap: What California Can Do About a Long-Standing Obstacle to Shared Prosperity stated that “In 2014 in Los Angeles and Orange
A high percentage of college students are low income in CA. US-born whites had a much higher median household net worth ($355,000) than did most non-whites, including Latinx households ($46,000) and US-born blacks ($4,000).” The report went on to inform how Black and Latinx Californians have significantly less wealth than any other race or ethnicity. The reason for this is because the majority of the minority groups can have language barriers especially the Latin community because many are foreign immigrants and often undocumented. In addition, these individuals involved are the most prone to have financial setbacks which could result in job loss or unexpected expenses. Therefore, it is harder for the college students that are part of these families to pay their school tuition and loans without getting in debt the majority of the times. Additionally, the report informed how in recent years only 16% and 25% of very low-income black and Latinx students received the Cal Grant award and although the award was created to help pay for any necessary expenses it has still failed to keep up with the rapidly increasing housing costs in the state. (California Budget & Policy Center, 2018)

Another contributing factor as to why students fall under low-income status is because the students come from a single parent household. In fact, a 2015 study called “One-Parent Students Leave School Earlier” supported the idea that single parents have to pay big rent and have less financial funds to support their child’s education. That can especially have a big impact here in the Monterey County because the living expenses and rent are extremely high and often unaffordable. Therefore, unless the single parent possesses a well paying job or has acquired a professional career then it is more likely that students deriving from that single parent households are low-income in status. (Ziol-Guest, K. et al, 2015)
Consequences

One of the main consequences that students face as a result of being a low-income status is food insecurity. Food insecurity basically refers to the state of being without reliable access to a sufficient quantity of affordable, nutritious food and among low-income college students it can lead to unhealthy mental disorders such as stress. Stress can really affect your overall mood and negatively affect your academic potential because it can be both mentally and physically draining. In fact, an article called No food for thought: Food insecurity is related to poor mental health and lower academic performance among students in California's public university system in 2018 revealed that low-income students often lack sufficient money to purchase healthy and nutritious meals. This can really impact the academic achievement of students as they are unable to focus or perform as well as their other peers. The article also informed how food insecurity was related to lower student grade point average directly and indirectly through poor mental health. For example, the article explained how students who experience food insecurity often lack the skills to manage limited resources and the impact of food insecurity not only involves physical hunger, but it also includes feelings of shame and isolation. (Martinez, S. M., et al, 2018.)

Another research article concluded that another consequence of being low-income college student is that these low-income students struggle more than their other peers about financial issues or college debt and often end up dropping out. For this reason, low-income students are some of the most likely to drop out of school and work full-time in order to help out their parents or guardians pay bills or to help their working parents raise some of their younger siblings. And eventually, after several years of school, the majority do not end up going back.
(Chen, R. & DesJardins, S.T., 2016) In addition, the California Budget & Policy Center in 2018 also stated that “These students often have to employ a range of coping strategies that impede their academic progress, including enrolling part-time, dropping courses, or skipping semesters.” this is often done with the attempt to avoid further debts they are also more likely to take out loans in order to pay for their education. Finally, it was revealed that black and Latinx college student borrowers are more likely to have to take out more riskier private loans and this debt burden can often be an obstacle that ultimately leads these low-income students to dropout of college.

**Problem Model**

<table>
<thead>
<tr>
<th>Contributing Factors</th>
<th>Problem</th>
<th>Consequences</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factor 1- Belonging to a minority group</td>
<td>A high percentage of college students are low income status in California.</td>
<td>Consequence 1-Food Insecurity &amp; Mental Health Problems</td>
</tr>
<tr>
<td>Factor 2-Belonging to a single parent household.</td>
<td></td>
<td>Consequence 2-College Drop Out</td>
</tr>
</tbody>
</table>

**Capstone Project Title and Description**

It is very important to increase awareness among the different programs or services for low-income college students. For this reason, a necessary project is to engage the students, staff, and outside community for a Student Resource Fair that helps low-income students become more aware of the services that are available for them out there to increase their graduation success and overall college experience. Though this project implementation the applicable students
received food from a pantry that was sponsored by the Monterey County Food Bank, a bag of basic essentials, and information about the different programs out there.

**Project Purpose**

The purpose of this project was to help low income and first generation students become more knowledgeable about helpful programs out there within Hartnell College and the Salinas Community that they could benefit from and acquire the services if it was necessary. The hope for this project was to ultimately help to aid college students in having a better educational experience and to continue on with their higher level education.

**Project Justification**

The Catholic Charities Diocese of Monterey benefitted able able to enroll potential clients in order to meet outreach numbers. The clients will receive information, food, and resources to help with their education. The community also benefited from this project as the low-income students became more aware of the resources available to them and more community needs will be met. The cost of this project was zero as the only real needed materials were the pre and post surveys, the attendees, and the CCDoM staff and other agency representatives. The primary essential program components were professional communication and collaboration.

**Project implementation**

A strategy that was used towards implementing my capstone project consisted of first surveying low-income Hartnell students to see the type of resources that were the most requested. Then incorporating the requested desired programs or agencies to the Student Resource Fair that was implemented on the 25th of October.
The Catholic Charities Diocese of Monterey helped to enhance this project by bringing along qualified and professional staff members that helped to represent the different programs from the Catholic Charities Diocese of Monterey. To further explain, the Catholic Charities Diocese of Monterey provided a representative from each of the different programs which included CalFresh and Nutrition, the Immigration and Citizenship, the Hope in Home (HH), and the Tattoo Removal program. The students then had the opportunity to get informed on these different valuable programs and services being offered if they desired to. Catholic Charities Diocese of Monterey was able to register all the students attendees for outreach annual targeted numbers.

The main program components were the CSUMB intern, Hartnell College students, Hartnell College pantry, pre and post surveys, as well as the community programs that decided to show up after being contacted. The Hartnell program that showed up consisted of the Financial Aid, TRIO, Mi CASA and STEM. The community agencies included Catholic Charities Diocese of Monterey, Planned Parenthood, GOODWILL, Clinica de Salud, and CSUMB’s UROC Research Center that are discussed more in depth on the results portion of this project. The main project participants were students, the Hartnell Pantry its director, and the Catholic Charities Diocese of Monterey along with the other agencies that also participated in the event.

The primary resources that were needed for the Student Resource Fair were the pre and post surveys. The registration of students attending, CCDoM agency’s programs, the food distribution, the goodie bags, and any informational pamphlets that CCDoM or the other agencies distributed.

**Scope of Work**
The project Scope of Work is attached in Appendix 1 and it reveals the different activities or assignments that were created to initiate and implement this project along with the derivables and the deadlines involved.

**Project Outcomes and Assessment**

The expected project outcomes was that Hartnell Community College low-income students showed an increase in awareness on available programs and services offered within Hartnell College and the outside community on a 0-5 knowledge scale. These services referring to any financial, nutrition, or mental assistance available for low-income students. Another expected outcome was that the low-come students would show an interest in the event recurrence.

The way the Student Resource Fair was measured for success was through conducting a one page post survey to the students attending the community event and calculating the overall results that were later compared to the pre survey after the event implementation on the 25th of October. These surveys contained a combination of open ended and scale questions where the 25 focus group students were surveyed and had to choose a response from the multiple choice pre and post survey. The students also had the ability to provide an alternative program suggestion for a question number 7 on the pre survey that is attached in Appendix 4. Lastly, after the completion of the pre and post survey the final data collected was compared in order to obtain the overall results from the surveys.

The outcome of the capstone project went well because the Student Resource Fair was implemented on the 25th of October and over 100 students showed up that regularly attend the pantry which included the 25 focus group students. Additionally, another of project goals was for
A high percentage of college students are low income in CA at least 4 agencies to show up and a total of 9 different agencies ended up showing up overall. All these agencies were prepared and were able to provide great information in the form of tabling to the students that attended. Most importantly, 30 goodie bags with toothbrushes, shampoos, and other necessary daily items were distributed to the focused group students that completed the pre and post survey along with a few extra lucky winners that attended resource fair and approached at least one of the agencies. This ultimately helped the students save a few dollars from spending on those essential items for at least a few weeks.

**Project Results**

The results of the project mostly went as planned because the initial pre survey was conducted on September 9 to regular pantry attendees that agreed to take part in the pre and post surveys. These students were provided with a paper reminder as well as a text message reminder a day prior to return on the 25th of October to complete the post survey during the Student Resource Fair. Attached in Figure 2 (Appendix 1) the pie chart reveals the controlled students were able to request the programs or services needed to attend. In fact, the pre survey data revealed that out of the six categories listed the top 3 most requested programs were the Hartnell Financial Aid department (handles all student finances and grants) at 36%. The Hartnell TRIO Student Services program (provides career planning, mentoring, and tutoring in English and Math) came in second place being the 24% most requested. The Hartnell EOPS (Extended Opportunity Program) which provides services to low-income, first generation, or undocumented students came in third place most requested with 16%. These remaining programs or services that followed were Tutoring at 12% followed by the STEM (Science, Technology, Engineering and Math) program at 8%. Lastly came the Other category at 4%. The program suggested under
the OTHER category was the MI CASA (Center for Achievement and Student Advancement) program which is a great program that helps undocumented students in Hartnell. (Hartnell College, 2019) Additionally other outside community organizations invited that showed up were Planned Parenthood, Goodwill, CSUMB’s UROC Program, The Montage Wellness Center and Catholic Charities Diocese of Monterey. The surveys also helped to distinguish the high percentage of low-income students attending Hartnell College. And attached Table 1 (Appendix 1) on the student demographics revealed that more than half of the students were unemployed at a 56% rate vs 44% employed. The income status revealed that 52% of them reported as lower class, 12% as Middle Class, and 0% reported as Upper Class. Additionally, 40% reported to have received government assistance throughout the year in the form of Food Stamps, EBT, CalWorks, WIC, Medical, etc. and only 8% reported to be unsure. Finally, the compare between the identical questions of number 6 on the pre survey and number 2 on the post survey showed a small increase on the student’s knowledge of programs from a 0 to 5 scale as shown on the attached Figure 3 (Appendix 2). The data shows more students selecting 4 and 5 on the knowledge scale for the post survey vs the pre survey. Lastly, all 25 students (100%) showed interest in recurrence in the Student Resource Fair for the following semester.

Conclusion And Recommendations For The Agency Based On Results

The implications on the project for this agency showed that there is still a high need for services and their awareness among college students in Hartnell and throughout the Monterey County. The project results showed that this was a rewarding project that should be continued and could possibly be practiced throughout different college pantries in other California colleges to target low-income students. The reason for this is because several low-income college students
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often drop out of school or miss out on these great services due to fear of retaliation or lacking knowledge on the useful programs provided by their schools. Something that could be done differently to improve this future project would be to request bilingual professionals for agencies invited if possible because it was observed to be an issue with one of the representatives and it can especially be a language barriers among immigrant students that lack English proficiency. For this reason, having more diverse or multilingual representatives from different backgrounds would have been more beneficial for any project of this type.

Personal reflection & Final Thoughts

Implementing this Student Resource Fair capstone project taught me that low-income status among college students is a very important matter that needs further research and attention especially here in the state of California. This is an issue that not only affects the lives of many college students like myself that are trying to improve their personal lives, but it also affects our future generations and the ongoing economy if it is never addressed. Therefore, increasing the already noticeable gap between the lower-working class and the upper class since the middle working class is almost nonexistent at this point. My capstone project helped to address the issue of poverty or low-income status among college students by not only providing them with food and basic essentials but also providing with useful information that can impact their lives for the better.

The problems mainly derived from the planning and implementation part of my project were the most stressful as there was the usual worry of things not going as planned another part was collecting the data it was time consuming and not exactly the easiest but it taught me that by collaborating with people, professionally communicating, and planning ahead, things were able
to get accomplished. In addition, my main contribution of this project to my agency was in the amount of students collected that our agency was not only able to represent but also inform on our services. This also helped our agency to increase the goal of further education on our programs. Lastly, the number of students collected will also able to be accounted for indirect education that will untimely help our agency reach its annual number goal.

The main strengths of my project came not only from the good student turn out we had but it also came from the great and helpful professional staff helped from our agency. And it also came from the great and professional representatives that showed with good information to give out. In addition, the amount of food or goodie bags that were distributed was also an asset because as the results previously showed all of the students surveyed reported that they would like for the event occur again.

The few project limitations came from not having enough room to make the event even bigger as we were limited on the amount of space that was available for the representatives to do tabling but I was able to address it by analyzing the area and calculating how many tables we would be able to fit in total and then inviting that number of representatives. Attendance was another issue but having the paper and text reminder along with the goodie bag as an incentive helped out to fulfill this issue.

Finally, the overall health social problem my capstone project relates to is poverty and minority group under representation because Student Resource Fair helped to address these issues even if in a small way to bring awareness about the many good programs that help low-income students succeed through financial assistance, tutoring, or mentoring so that these students are later able to work better paying jobs and provide a better quality of life to their
families or future children to come. The ultimate goal that should be done beyond this project is that the United States or at least the state of California should make college education free for all students. Another suggestion would be for the government to provide further aid by investing in the creation of more services that target minority and undocumented college students. To conclude, an advice to any future capstone student would be to not be afraid to ask questions if necessary to find time to self-care as it will be quite necessary if life issues stressors arise. Another one would be to not juggle several jobs or other responsibilities if he/she will commit to school full time if it is possible as it can lead to burnout.
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https://www.educationnext.org/one-parent-students-leave-school-earlier/
### Appendix 1.

**Scope of Work**

<table>
<thead>
<tr>
<th>Activities/Assignments</th>
<th>Deliverables</th>
<th>Timeline/Deadlines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Come-back meeting with mentor to discuss capstone project and finalize plans plan.</td>
<td>Capstone project notes, list of agencies, and brainstorm ideas.</td>
<td>August 30</td>
</tr>
<tr>
<td>Call Marlene to reconnect about capstone.</td>
<td>New knowledge and updates.</td>
<td>September 2</td>
</tr>
<tr>
<td>Finalize pre-surveys and send to Marlene for approval.</td>
<td>Email, Final Surveys</td>
<td>September 6</td>
</tr>
<tr>
<td>Conduct pre-surveys at Hartnell and get results</td>
<td>Survey Printouts, Pens</td>
<td>September 9</td>
</tr>
<tr>
<td>Send official project invitation to all CC employees and other agencies for 10/25.</td>
<td>Professional Invitation Email</td>
<td>September 16</td>
</tr>
<tr>
<td>Continue following up with and inviting agencies</td>
<td>Phone Calls &amp; Official Invitations.</td>
<td>Recurring Sep-Oct</td>
</tr>
<tr>
<td>Distribute flyers to promote event</td>
<td>Printouts, Information</td>
<td>October 8</td>
</tr>
<tr>
<td>Implement Capstone &amp; Conduct Surveys</td>
<td>Team, Packets, Post Surveys</td>
<td>October 25</td>
</tr>
<tr>
<td>Analyze Results and gather information.</td>
<td>All Surveys, Experience</td>
<td>October 28</td>
</tr>
</tbody>
</table>
Appendix 2.

Figure 2. Pre Survey Pie Chart for Top Programs/Services Requested

![Pie chart showing program/services requested]

Table 1. Demographics Background of Hartnell Students that Attended The Resource Fair

<table>
<thead>
<tr>
<th>Category</th>
<th>Demographics Background N(25)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment Status</td>
<td>Employed (11): 44%</td>
</tr>
<tr>
<td></td>
<td>Unemployed (14): 56%</td>
</tr>
<tr>
<td>Income Status (If Employed)</td>
<td>Upper Class: 0 claimed</td>
</tr>
<tr>
<td></td>
<td>Middle Class (12): 48%</td>
</tr>
<tr>
<td></td>
<td>Lower Class (13): 52%</td>
</tr>
<tr>
<td>Government Assistance (Ex.</td>
<td>Yes (10): 40%</td>
</tr>
<tr>
<td>WIC, EBT,</td>
<td>No (13): 52%</td>
</tr>
<tr>
<td></td>
<td>Don't Know (2): 8%</td>
</tr>
</tbody>
</table>
Figure 3. Pre and Post Survey Line Chart on Student Knowledge

Knowledge About The Programs in Hartnell College or Outside Community

- **Pre Survey**
- **Post Survey**

Scale
Appendix 4.
Pre and Post Surveys and Post Survey reminder attached.

Hartnell Student Pre Survey

1) Age: ______ (Number)

2) Are you a student? Yes / No (circle one) If yes, complete question 3.

3) If you are a student, are you part-time or full-time (circle one)

4) Are you currently employed? Yes / No (circle one) If yes, complete question 5.

5) If employed, are you: part-time or full-time (circle one)

4) Which of the following would you say applies to you. (check one)
   - Low-income
   - Employed (low-income)
   - Middle Class
   - Wealthy

5) Do you, your parents, or any members of your immediate family receive any form of government financial assistance such as Food Stamps, EBT, CalWorks, WIC, Medical, etc. (check one)
   - Yes
   - No
   - Not Sure

6) On a 0-5 Scale (0=Least, 5=Most) Rate your knowledge on student services at Hartnell or in your community. (circle one)

   I don’t know about student services
   I know everything about student services
   0  1   2   3   4   5

7) Finally, are you interested in receiving information on any of these programs/services? Or list any other programs/services you know that would be beneficial to you or other students in general. (check one)
   - Financial Aid
   - STEM
   - TRIO
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- Tutoring
- Other (write it down):___________________

Hartnell Student Post Survey

1) Age: ______ (Number)

2) On a 0-5 Scale (0=Least, 5=Most) Rate your knowledge on student services at Hartnell or in your community. (circle one)

<table>
<thead>
<tr>
<th>I don’t know about student services</th>
<th>I know everything about student services</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

4) Did you approach any of the agencies that showed up?

5) Would you like for this event to occur again the following semester?
- Yes
- Maybe
- No
Post Survey Reminder

Hello Dear Hartnell Student,

This is a friendly reminder that you agreed to be part of a pre and post survey sponsored by Catholic Charities in partnership with the Hartnell College pantry to help improve the Student Resource Fair. Please come back on the 25th of October to complete the post survey and you will be rewarded with a goodie bag which will include daily essential items.

*Additional text reminders will be sent a day prior so stay tuned and save the date. Thank you!

Sincerely,

Catholic Charities Diocese of Monterey Student Intern
A HIGH PERCENTAGE OF COLLEGE STUDENTS ARE LOW INCOME IN CA

Sincerely,

Catholic Charities Diocese of Monterey Student Intern