

# Root Causes of Hunger Research

An MFB Strategy Group Research Report  
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## TABLE OF CONTENTS

<b>INTRODUCTION</b>	<b>1</b>
<b>EXECUTIVE SUMMARY</b>	<b>3</b>
<b>UNEMPLOYMENT</b>	<b>5</b>
<b>INCOME AND POVERTY</b>	<b>8</b>
<b>FINANCIAL HARDSHIP</b>	<b>11</b>
<b>CONCLUSION: PATHWAYS OUT OF HUNGER</b>	<b>16</b>
<b>LITERATURE</b>	<b>19</b>
<b>ENDNOTES</b>	<b>22</b>

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## INTRODUCTION

A day in the life of a Maryland household may well start with the search for affordable food. Shoppers are scouting for the least expensive olive oil, baby food, and beef, while stacks of nuts are towering in grocery aisles, untouched. To escape the soaring food prices, Maryland shoppers are flocking to dollar stores and food pantries.

An elderly resident on Maryland's Eastern Shore, pulled her car over when she spotted one of the Maryland Food Bank's supersized Mobile Market trucks. "I paid all my bills this morning leaving me just \$20," they recalled. "I was heading to get gas and a gallon of milk. I saw your sign and thank goodness you were here, so I would have something to eat this month."

In the fall of 2023, six months since the federal pandemic declaration ended, aftershocks were still causing significant stress, and Marylanders were tightening their budgets. With supermarkets labelling discounted items as "inflation deals," shoppers spent much longer browsing for items that they could actually afford.

According to a food bank survey conducted during the summer of 2023, residents were doing everything they could to decrease food expenses. Three out of four Marylanders said they had bought the cheapest food available even if they knew it wasn't the healthiest option—a common coping strategy for people attempting to make ends meet. More than 1 in 2 visitors surveyed said they had eaten food after the expiration date to save money.

The term *root causes* refers to the main drivers of hunger and food insecurity.<sup>3</sup> Even people with steady income and stable housing can experience setbacks that lead to food insecurity. Short on income, some Maryland residents may not be able to buy food regularly or may live in places with few stores that sell healthy foods at a good price.

This research report outlines several key root causes of hunger in our state and evaluates the degree to which Marylanders are experiencing hardship. The report places a special focus on unemployment, income, poverty, financial hardship, food affordability, and purchasing power (Chapters 3-5). Amidst the high food prices, the rollback of pandemic benefits, and the sense of uncertainty stemming from wars abroad and climate change, keeping tabs on food insecurity in the current political climate is central.

”

Food is hope. We learn a lot about the needs of the neighbors we are serving, and we are able to join in partnership with community resource providers to offer wraparound services and pathways from hunger. We are able to connect people—neighbors helping neighbors, lifting each other up.”

(Maryland Food Bank volunteer)



While working on this Research Report, state officials and MFB employees were preparing for a possible federal government shutdown.<sup>4</sup> Approximately 140,000 federal workers living in Maryland and more than 47,000 active duty and reserve military personnel statewide would be affected. Additionally, close to 670,000 Maryland residents rely on federal food stamps, and delays in processing applications and issuance of benefits would cause additional socioeconomic harm.<sup>5</sup> A shutdown has the potential to press state safety net institutions to their limit.

Even without a federal government shutdown, however, Marylanders are clearly experiencing symptoms of post-pandemic hardship. Researchers found that the end of the Child Tax Credit Program in December 2021 caused a doubling of child poverty in 2022.<sup>6</sup> Many working Marylanders battled financial difficulties due to the cost of living increase in 2022 (inflation peaked at 9.1% in June that year) running parallel to the rapid phaseout of pandemic benefits, including SNAP, Medicaid/Medicare, and emergency rental assistance.

While the headwinds against people trying to overcome food insecurity are strong, the Maryland Food Bank offers a range of thoughtful strategies to assist Marylanders in need, as described in the conclusion of this research report (Chapter 6). We pursue downstream solutions that offer short-term benefits and temporary relief. In FY 2023, Maryland Food Bank programs served 807,433 neighbors in 21 counties and Baltimore City. Upstream solutions seek to improve community conditions more directly by addressing root causes of hunger through systems-level work, advocacy, and collective impact. Examples of MFB's upstream solutions include our investment in workforce development programs, community grantmaking, capacity-building, and anti-hunger policy action in Annapolis and D.C.



## EXECUTIVE SUMMARY

### ► Root Causes

#### Unemployment

MFB research resulting from a collaboration with the Ludwig Institute for Shared Economic Prosperity challenges the mainstream perception of unemployment. Researchers reframe the discussion by measuring those who are functionally unemployed—the jobless, plus those seeking but unable to secure full-time employment paying above the federal poverty level. According to this methodology, the state's unemployment rate increases from the officially reported 3.2% in 2022 to the functional rate of 18.3%.

## Income and Poverty

Individuals living below poverty are reporting significantly higher levels of food insecurity. Census data suggests that 7.7% of Marylanders have incomes below the federal poverty level. However, many more Marylanders are struggling to make ends meet. An additional 30.3% of Maryland households are unable to afford basics, forcing them to make difficult choices and risky trade-offs every day.

## Financial Hardship

Many Maryland families continue to struggle to make ends meet, even after the pandemic. Over the course of 2023, more than 1 in 3 Maryland parents surveyed said that their children were *sometimes* or *often* not eating enough. In 2023, the share of Marylanders reporting financial difficulties was 2.6% higher than during the same period last year (35.5% in 2023 and 32.9% in 2022). While it may be difficult to attribute financial struggles to a single source—rollback of pandemic relief efforts, food price, or cost-of-living increases—many Maryland families continuously struggle to make ends meet.

## Food Price and Food Affordability

Food affordability continues to be a major public concern. Groceries are nearly 20% since January 2020. It now requires \$119.27 to buy the same goods and services a family could afford with \$100 before the pandemic. Subsequently, the share of Marylanders reporting difficulties finding enough affordable food for their children is as high now, in 2023, as it was in 2022 (34.9% in 2022 and 34.7% in 2023). While the annual inflation rate has been declining, food prices remain above average.

## ► Conclusion: Pathways Out of Hunger

### Downstream Solutions

The Maryland Food Bank stands out as one of very few organizations in the country that serves **nearly** an entire state. In FY 2023, MFB programs served an estimated 807,433 neighbors in 21 counties and Baltimore City, distributing more than 41 million meals through a network of 363 network partner organizations.

### Upstream Solutions

- The food bank's Community Impact Team helps families with low wages keep food on the table without sacrificing other basic needs, including rent, utilities, childcare, and healthcare, while our Mobile Markets connect neighbors in need with wraparound services that help address the root causes of hunger.
- MFB invests in workforce development and operates programs that tackle the root causes of hunger head-on, including our FoodWorks culinary training program. We also partner with workforce development organizations across Baltimore to support neighbors on a path out of hunger through job training in IT, healthcare, and green jobs.
- MFB offers statewide community grants to bolster capacity, improve food assistance in hunger hotspots, and tackle root causes of hunger through innovative programs in urban farming, wraparound services, workforce development, and childcare.

### 3. UNEMPLOYMENT

Obtaining accurate labor data is of critical importance to practitioners in food equity work because unemployment is considered a major driver of food insecurity, along with poverty. Several researchers have found proof for a causal relationship between unemployment and food insecurity.<sup>7</sup> Researchers in Baltimore City have found evidence that unemployment, hunger, and food insecurity are significantly interrelated.<sup>8</sup>

Researchers at the DC-based Ludwig Institute for Shared Economic Prosperity argue that the unemployment rate as calculated by the Bureau of Labor Statistics “presents a very incomplete and, in many ways, misleading picture.”<sup>9</sup> This is because the official BLS statistic counts people with poverty wages and part-time wages as technically employed.

To correct this under-reporting of unemployment and to equip analysts and decision-makers with a more accurate measure of Americans’ financial well-being, Ludwig Institute researchers developed a new methodology called the “True Rate of Unemployment.” In contrast to the official BLS unemployment data, true unemployment measures the percentage of the U.S. labor force that is functionally unemployed.

#### Why the official unemployment rate is underestimating real unemployment.

1

**People earning poverty wages are still counted as *employed*:** The official Bureau of Labor Statistics counts people with poverty wages and part-time wages as technically employed. Hence, researchers argue that the BLS calculation presents a “very incomplete and, in many ways, misleading picture.”

**The official unemployment statistics do not count people who have left the labor force entirely:** Maryland’s labor force participation decreased from 69.2% in December 2019—pre-pandemic—to 65.2% in October 2023, which might in part explain Maryland’s record low unemployment levels.

3

2

**The official unemployment rate only includes people who are actively looking for work:** The BLS unemployment rate measures the share of workers in the labor force who do not currently have a job but are actively looking for work. People who have not looked for work in the past four weeks are not included in this measure.

**The *functional* unemployment is likely much higher:** In the fall of 2023, MFB’s Strategy Group approached researchers at the DC-based Ludwig Institute for Shared Economic Prosperity to obtain county-level “true” unemployment data. Calculations for the entire state in 2022 show that true unemployment (18.3%) is more than five times higher than the official unemployment (3.2%).

4

In the fall of 2023, the Maryland Food Bank's Strategy Group approached Ludwig Institute researchers to obtain county-level "true" unemployment data. Ludwig Institute researchers shared county-level data analysis with MFB that sheds new light on the unemployment situation in six Maryland counties and Baltimore City, where data is available that matches the research institute's methodology. The results, as summarized in this report, are insightful and challenge the mainstream perception of unemployment.

True unemployment measures the functionally unemployed—the jobless, plus those seeking but unable to secure full-time employment paying above the poverty line. If one applies the Ludwig Institute's methodology to Baltimore City, for example, the city's unemployment rate increases from the officially reported 4.3% in 2022 to the functional or true unemployment rate of 20.7%.<sup>10</sup>

In the bar chart on page 7, the blue bar represents the officially reported unemployment rate by the U.S. Bureau of Labor Statistics, whereas the red bar represents the functional or true unemployment rate calculated by Ludwig Institute researchers. Calculations for the entire state in 2022 show that true unemployment (18.3%) is more than five times higher than the official unemployment (3.2%). For the six counties in the data sample, the researchers identify similar (stark) differences between the official statistic and the Institute's own analysis of functional (or true) unemployment.

If one applies this methodology to Anne Arundel County, the county's unemployment rate would increase from the officially reported rate of 2.8% in 2022 to the true rate of 17.8%. For the remaining counties, the researchers identify similar (stark) differences between the official statistic and the Institute's own analysis of functional unemployment: Harford County (3% vs. 18.9%); Cecil County (3.3% vs. 20.3%); Montgomery County (2.9% vs. 17.5%); Prince Georges County (3.5% vs. 18.7%); and Charles County (3.3% vs. 12.2%). Calculations for the entire state show a 15% difference between official unemployment (3.2%) and true unemployment (18.3%).<sup>11</sup> Fig. 1 includes a visualization of unemployment rates in context.

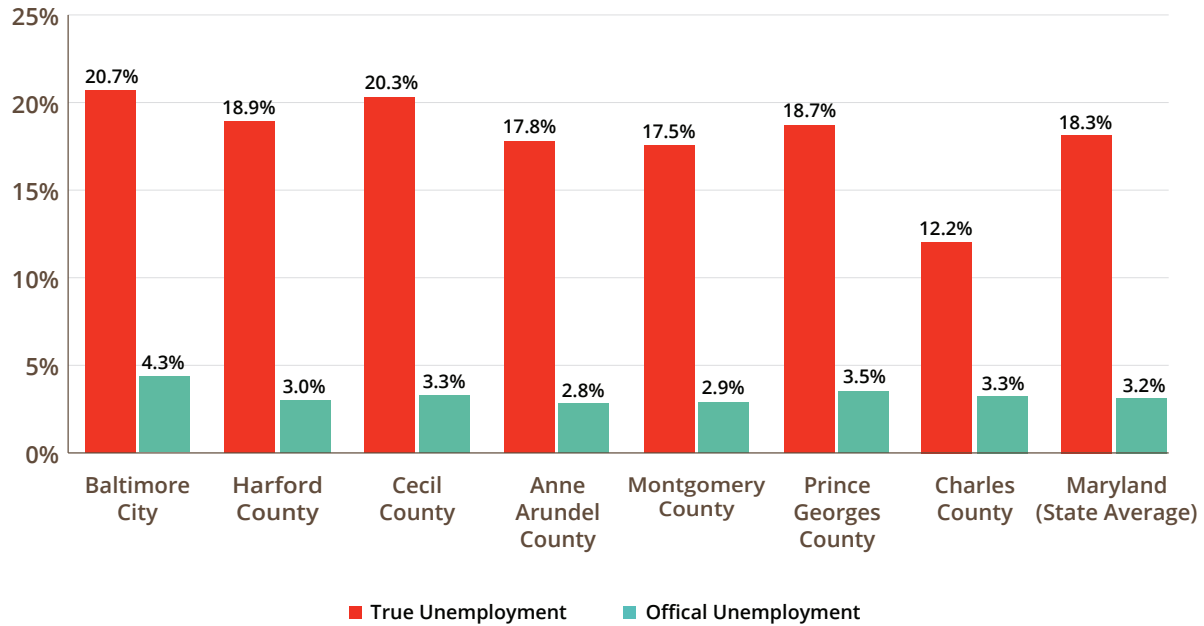


”

I don't like to admit it, but I need this food. I worked, and worked, and worked—hard work, you know, physical labor work. But now, I'm too old to do that, and now that I'm here, I'm stuck.”

FIGURE 1

## True versus Official Unemployment Rate in Maryland – 2022<sup>12</sup>



### Legend

#### Official Unemployment Rate (Blue)

The blue bar represents the officially reported unemployment rate by the U.S. Bureau of Labor Statistics. Data analysis of six Maryland counties and Baltimore City, where available data matches LISEP’s methodology.

#### True Unemployment (Red):

The red bar represents the true unemployment rate calculated by Ludwig Institute researchers. To be employed for the purposes of LISEP’s true employment concept, an individual must either have a full-time job (35+ hours per week) or have a part-time job but no desire to be full-time (e.g., students). The second stipulation is that an individual must earn at least \$20,000 annually. This annual wage is adjusted for inflation, calculated in January 2020 dollars. (\$20,000 was chosen because LISEP concluded that anything beneath that wage could fairly be considered a poverty wage, based on the U.S. poverty guidelines put out by the Department of Health and Human Services, which 3 considers a three-person household to be in poverty if it has an income of less than \$20,000 per year).<sup>13</sup>

## 4. INCOME AND POVERTY

### ► 4.1 Income

Poverty and food insecurity are interlinked: individuals living in poverty experience significantly higher levels of food insecurity. Twenty-nine percent of low-income households in the U.S. are food insecure compared to the national average of 10.5%.<sup>14</sup>

A 2021 seminal study found that poverty may be considered the most significant driver of food insecurity. The study observed a clear gradient by income, with individuals living below poverty reporting significantly higher levels of food insecurity. The same study found similar effects for all other demographic variables—age, sex, race/ethnicity—but none quite as significant as the ratio of income to poverty.<sup>15</sup> Similarly, a 2023 study on young adults across the income, class, and race spectrum underscores the significance of income as the most important driver of food insecurity<sup>16</sup> (Fig. 2).

On the flipside, anti-poverty research has demonstrated the high impacts of cash assistance programming. Direct cash transfer projects have an edge over other safety net programs since they are an equitable, direct, dignified, and proven way to reduce poverty.<sup>17</sup>

A textbook example may be the monthly IRS Child Tax Credit (CTC) Program, which was launched in July 2021 as part of the \$1.9 trillion American Rescue Plan. Thirty-nine million households, more than 90% of American families with children, received monthly, no-strings attached—cash assistance of up to \$300 per child.

In Maryland, 1.1 million families (85%) were projected to benefit from the payments. MFB analysis of U.S. Census Bureau data shows that half of the recipients used the assistance to buy food.<sup>18</sup> Columbia University found that the Child Tax Credit payments reduced food insufficiency by 19% among families with children, and U.S. Census researchers found that CTC payments led to a drop in the number of families experiencing food insufficiency across the U.S. from 11% to 8.4%.<sup>19</sup>

FIGURE 2

### Income and Food Insufficiency in U.S.<sup>20</sup>

Characteristic	White (non-Hispanic) (n=16,127, 56.8%)		Black (non-Hispanic) (n=1,683, 8.0%)		Asian (non-Hispanic) (n=2,064, 6.9%)		Other (non-Hispanic) (n=1,668, 4.5%)		Hispanic (n =4,501, 23.8%)	
	#	%	#	%	#	%	#	%	#	%
<b>Less than \$25,000</b>	2,569	24.2%	305	37.5%	253	22.5%	269	26.9%	680	31.4%
<b>\$25,000–\$34,999</b>	1,217	12.9%	116	17.4%	123	11.8%	122	13.4%	377	18.5%
<b>\$35,000–\$49,999</b>	1,142	12.4%	88	11.5%	113	11.2%	100	10.8%	337	15.4%
<b>\$50,000–\$74,999</b>	1,248	14.1%	93	13.4%	155	14.5%	128	15.6%	330	13.6%
<b>\$75,000–\$99,999</b>	838	10.8%	60	9.1%	107	9.6%	71	8.7%	177	7.9%
<b>\$100,000–\$149,999</b>	942	12.5%	45	7.9%	130	12.2%	94	11.9%	171	7.5%
<b>\$150,000–\$199,999</b>	417	5.3%	12	1.2%	82	7.2%	39	5.7%	69	3.0%
<b>\$200,000 and more</b>	531	7.9%	16	2.0%	97	11.0%	41	7.0%	55	2.8%



FIGURE 3

Poverty Rate by Race/Ethnicity<sup>21</sup>

	Maryland	Pennsylvania	Virginia	DC	United States
<b>Black</b>	13.00%	23.90%	17.60%	20.70%	21.40%
<b>Hispanic</b>	12.50%	23.40%	14.30%	N/A	16.70%
<b>White</b>	6.70%	8.70%	8.40%	6.30%	9.50%
<b>Asian/Native Hawaiian &amp; Pacific Islander</b>	8.50%	11.20%	7.40%	12.30%	10.00%
<b>Multiple Races</b>	11.70%	16.10%	10.60%	9.50%	13.80%
<b>Average</b>	9.60%	11.90%	10.70%	13.30%	12.60%

► 4.2 Poverty and ALICE

The Maryland Food Bank relies on the United Way’s ALICE data (Asset Limited Income Constrained Employed) for a more realistic framing of food hardship. Unlike the Federal Poverty Level, the ALICE survival budget accounts for the actual costs of basic necessities. The most recent ALICE research suggests that 38% of Maryland households are unable to afford basics, forcing them to make difficult choices and risky trade-offs every day. Disparities by race are significant. For example, more than 1 in 3 Black and Hispanic households in Maryland earn incomes below the ALICE household budget levels considered essential for “survival” (see Fig. 4), compared to slightly more than 1 in 4 white households in Maryland.<sup>22</sup>

**The state’s top three populations with the largest percentage of households below ALICE are as follows:**

- 38.7% Hawaiian households
- 37.9% Hispanic households
- 36.7% Black households

**The state’s top three populations with the largest absolute number of households below ALICE are as follows:**

- 325,727 white households (26.1%)
- 254,752 Black households (36.7%)
- 64,210 Hispanic households (37.9%)

FIGURE 4

**ALICE Households by Race/Ethnicity (Maryland)<sup>23</sup>**

Race/Ethnicity	TOTAL	Poverty		ALICE		Poverty + ALICE		Above ALICE	
		Number (#)	Percent (%)	Number (#)	Percent (%)	Number (#)	Percent (%)	Number (#)	Percent (%)
Hawaiian	994	25	2.5%	385	38.7%	410	41.2%	584	58.8%
Hispanic	169,336	10,193	6.0%	64,210	37.9%	74,403	43.9%	94,933	56.1%
Black	694,611	82,176	11.8%	254,752	36.7%	336,928	48.5%	357,683	51.5%
American Indian & Alaska Natives	5,853	764	13.1%	2,004	34.2%	2,768	47.3%	3,085	52.7%
2+ Races	98,166	6,866	7.0%	29,013	29.6%	35,879	36.5%	62,287	63.5%
Asian	132,027	8,176	6.2%	34,593	26.2%	42,769	32.4%	89,258	67.6%
White	1,245,882	72,144	5.8%	325,727	26.1%	397,871	31.9%	848,011	68.1%
<b>Total</b>	<b>2,346,869</b>	<b>180,344</b>	<b>7.7%</b>	<b>710,684</b>	<b>30.3%</b>	<b>891,028</b>	<b>38.0%</b>	<b>1,455,841</b>	<b>62.0%</b>

Poverty and race are intertwined with other root causes of hunger, including unemployment, housing instability, and chronic health conditions.<sup>24</sup> There is consensus in the scientific community that food insecurity among Black residents exceeds the national average, in part due to health disparities and structural racism.

Nevertheless, it is important to consider other demographic characteristics in discussing differences among population sub-groups, including age, gender, and income. For example, recent senior hunger research found that among food-insecure older adults, 64.6% were white and 25.5% were Black people.<sup>25</sup> Notably, Black seniors were 3.8 times as likely and Latino seniors were 3 times as likely to experience food insecurity compared to white seniors.

The real challenge then becomes how to decrease poverty. You cannot decrease poverty for food-insecure Marylanders unless there are avenues for upward mobility. Our national partner, Feeding America, recognizes that “financial well-being is a direct pathway to food security, and workforce development programs are a critical part of the fight to end hunger.”<sup>27</sup>

In the same vein, MFB launched a Workforce Development program to connect underemployed Baltimore City residents with job training programs in the IT, healthcare, and green job sectors. MFB also operates a 12-week culinary training program, FoodWorks, which has generated an impressive total of 488 chef training graduates since inception, in 2010 (see Chapter 6.2, “Upstream Solutions”).

## 5. FINANCIAL HARDSHIP

### ▶ 5.1 Household Expenses

Even before COVID-19, many Maryland households struggled to make ends meet. The most recent ALICE research suggests that 38% of Maryland households are unable to afford basics, forcing them to make difficult choices and risky trade-offs every day.<sup>28</sup> Studies like the ALICE report provide evidence that even families with incomes significantly above poverty may be at risk of experiencing food insecurity, validating the anecdotal knowledge that MFB has accumulated over decades of work.

Finding themselves between a rock and hard place, families adopt risky coping strategies. They may decide to put off paying for rent or utilities or making payments on a debt and end up facing eviction.<sup>29</sup> To decrease expenses, struggling Marylanders may decide to purchase the least expensive and often less healthy food items.<sup>30</sup> The tradeoff between having enough food (especially for children) and having healthy food may lead to poor diets and empirically proven negative health impacts. For older Marylanders, poor dietary options lead to an increased risk of death from diseases including heart disease, certain cancers, and diabetes.<sup>31</sup>

According to U.S. Census Household Pulse Survey data, the percentage of Marylanders who are struggling to pay their bills rose from 33.4% to 37.2% between September and October 2023.<sup>32</sup> In 2023, the share of Marylanders reporting financial difficulties was 2.6% higher than during the same period last year (35.5% in 2023 and 32.9% in 2022). While it may be difficult to attribute financial struggles to a single source—rollback of pandemic relief efforts, food price, or cost-of-living increases—many Maryland families continue to struggle to make ends meet.

### ▶ 5.2 Purchasing Power

In 2022, Maryland had the highest median income in the nation. However, the recent cost of living increase has significantly cut residents' purchasing power in the region. Comparing median income with purchasing power, Maryland ranks 7th worst in the nation (with a net negative of 19.3%). This data point illustrates that the discussion of median income alone is misleading, and cost of living effects need to be included in the analysis. A side-by-side analysis of median income and actual purchasing power tells the full story.

Twenty-eight states—states that tend to have lower cost of living than Maryland—have a median purchasing power greater than the actual dollars, with Mississippi's 17.7% benefit from a low cost of living topping the list. Maryland's neighbor to the north, Pennsylvania, belongs to this group of states with a net plus of +1.8%.<sup>33</sup>

FIGURE 5

## Difference Between Income and Purchasing Power

States & DC	Median Income (2022)	Purchasing Power (2022)	Difference	States & DC	Median Income (2022)	Purchasing Power (2022)	Difference
Hawaii	91,010	49,500	-45.6%	New Jersey	92,340	82,200	-11.0%
District of Columbia	101,700	55,500	-45.4%	Arizona	73,450	69,400	-5.5%
Massachusetts	93,550	62,500	-33.2%	Delaware	80,750	76,500	-5.3%
California	85,300	62,000	-27.3%	Montana	72,980	69,600	-4.6%
New York	75,910	56,400	-25.7%	Colorado	89,930	86,000	-4.4%
Alaska	89,740	70,900	-21.0%	Nevada	72,330	70,100	-3.1%
Maryland	108,200	87,300	-19.3%	Virginia	85,170	82,900	-2.7%
Oregon	86,780	71,600	-17.5%	Florida	65,370	63,600	-2.7%
Connecticut	90,730	77,700	-14.4%	Utah	95,800	93,200	-2.7%
New Hampshire	84,970	73,200	-13.9%	Idaho	72,580	72,900	0.4%
Vermont	72,190	62,300	-13.7%	Pennsylvania	72,210	73,500	1.8%
Maine	75,160	65,200	-13.3%	Minnesota	90,390	92,700	2.6%
Washington	89,430	78,300	-12.4%	North Dakota	78,720	81,100	3.0%
Rhode Island	80,650	71,400	-11.5%				

Data visualization by Maryland Food Bank. Analysis shared with friendly permission of Jennifer Nash at VettaVi, Advisor Perspectives, Sept. 14, 2023. Raw data sources: U.S. Census Bureau Current Population Survey & The Council for Community and Economic Research Note: Purchasing power uses the most recent C2ER cost of living index by state rounded to the nearest \$100.

### ► 5.3 Food Affordability

All available consumer survey data describe the adverse effects of food price increases, which were one of the results of the COVID-19 pandemic. It now requires \$119.27 to buy the same goods and services a family could afford with \$100 before the pandemic.

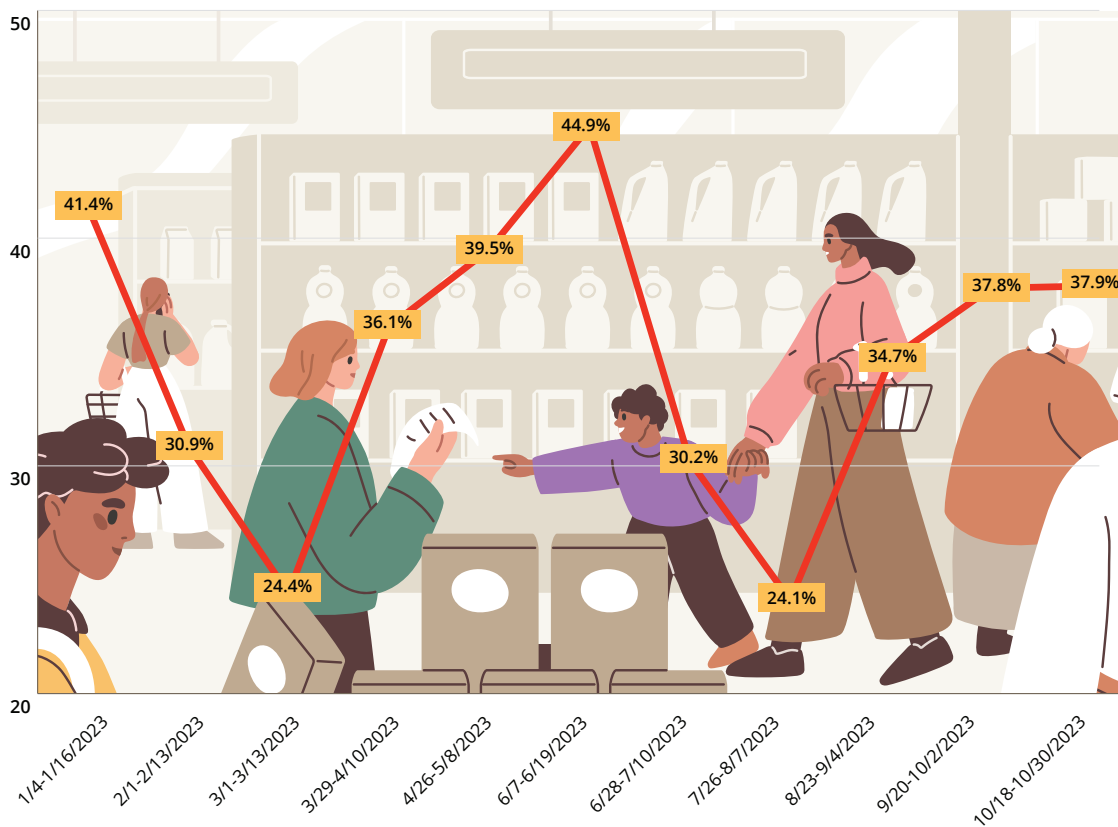
“Since early 2020, prices have risen about as much as they had in the full 10 years preceding the health emergency,” Bloomberg Economics reporters found.<sup>34</sup> “Groceries are up nearly 20% since January 2020. Same with electricity. Used-car prices have climbed 35%, auto insurance 33% and rents roughly 20%.”<sup>35</sup>

Another question in the U.S. Census Household Pulse Survey asks parents about the affordability of food. Over the course of 2023, more than 1 in 3 Maryland parents (34.7%) surveyed said that their children were *sometimes* or *often* not eating enough (Fig. 6). And the share of Marylanders reporting difficulties finding enough affordable food for their children is as high in 2023 as it was in 2022 (34.9% in 2022 and 34.7% in 2023).<sup>36</sup>

While the annual inflation rate has been declining, food prices rose again by 4.3% between August 2022 and August 2023, according to the most recent consumer price index report from the Bureau of Labor Statistics.<sup>37</sup> According to a U.S.-wide perception survey, which has been conducted in regular waves since May 2022, food affordability continues to be a major public concern.

Researchers asked respondents to estimate the extent to which they felt inflation affected them in the last month (on a scale from 0, not affected, to 10, highly affected). Over the last year, the average rating has continued to show consumers feel affected by inflation—with average ratings hovering between 6.4 and 7.0 (see Fig. 9).<sup>38</sup> Researchers note that consumers' perception of affordability has continued to decline over the past 15 months, and that the majority of respondents do not agree with the statement that “our food system produces affordable food.”<sup>39</sup>

FIGURE 6  
Food Affordability



These perceptions are backed up by U.S.-wide food bank research. According to a nationally representative survey, 2 of 3 adults attributed their experience of food insecurity to inflation and rising food cost.<sup>40</sup> Neighbors said that the high cost of rent and buying a home (55%), losing a job and being unemployed (44%), and too many low-wage jobs (42%) were additional root causes of hunger.

Even as inflation slows, low- and middle-income Americans are still playing catch-up. An August 2023 survey found that the percentage of U.S. adults who said they would cover a \$400 emergency expense dropped by 2% from the previous quarter to 46%, highlighting how cash-strapped many neighbors are despite the recent decrease in inflation.<sup>41</sup> Among households earning less than \$50,000, one-third (33.7%) said they couldn't cover basic expenses in September, compared with only 11.2% of high-income households.<sup>42</sup>

The post-pandemic shock effects are measurable, and similar trends are observable in other data sources and open-access surveys. According to a U.S.-wide survey conducted by Propel, a finance app used by 5 million SNAP recipients across the U.S., 40.5% of respondents in July reported skipping meals in the last 30 days. Year-over-year, the share of users who eat less to save money increased by 34%.<sup>43</sup>

In March 2023, SNAP benefits were reduced to pre-pandemic levels (marked by the orange box, [Figs. 7 and 8](#)). The Emergency Allotments, which Congress provided temporarily to help low-income individuals and families deal with financial hardships of COVID-19, had expired. In March 2023, this reversal resulted in a 38.7% decrease of benefit values for Marylanders, compared to March 2022. This reduction translated to a decrease of \$195 per household (from \$515 in February to \$320 in March 2023). The same pattern continued through the summer of 2023, even more pronounced in June 2023 when benefits were 42% lower than in June 2022.

This analysis of benefits cliff effects is backed up by research released in September 2023.<sup>44</sup> The Center on Budget and Policy Priorities research shows that individual SNAP recipients' average benefits in Maryland dropped from an average \$281 (Dec. 2022-February 2023)—before the Emergency Allotment cuts went into effect—to an average monthly value of \$162 per Maryland SNAP recipient (March-May 2023).



FIGURE 7

### Percent Change of SNAP Benefits from Same Month Prior Year<sup>45</sup>

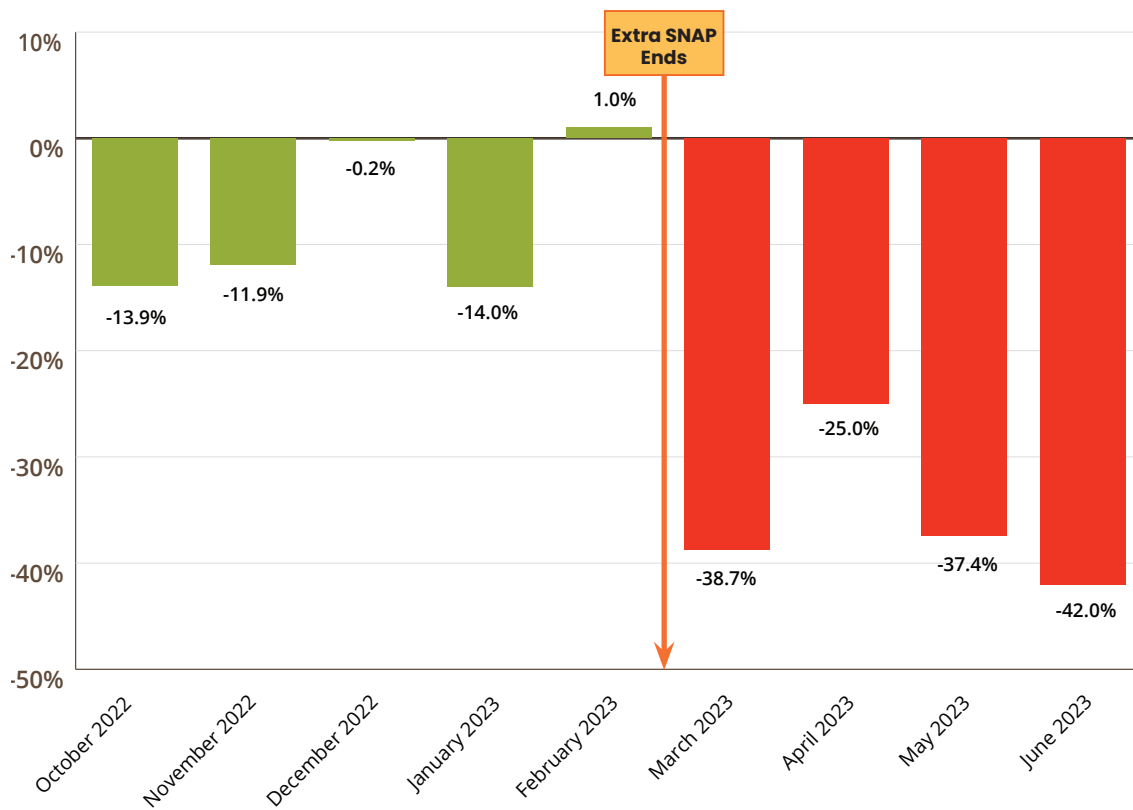


FIGURE 8

### Average SNAP Benefit Per Household

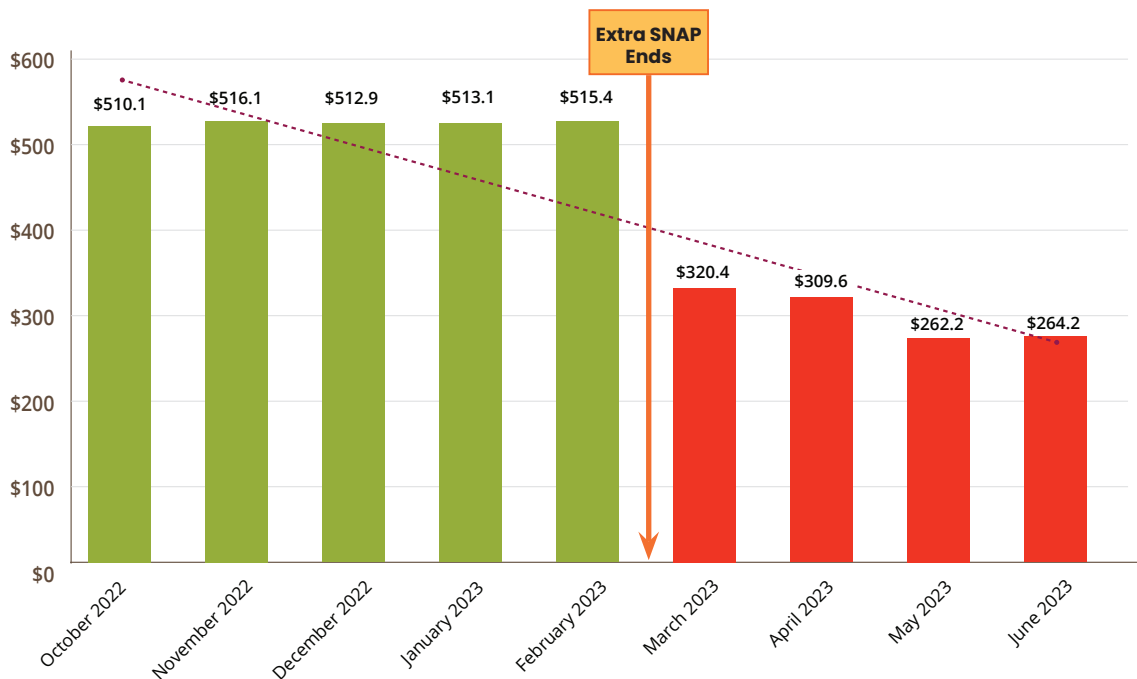
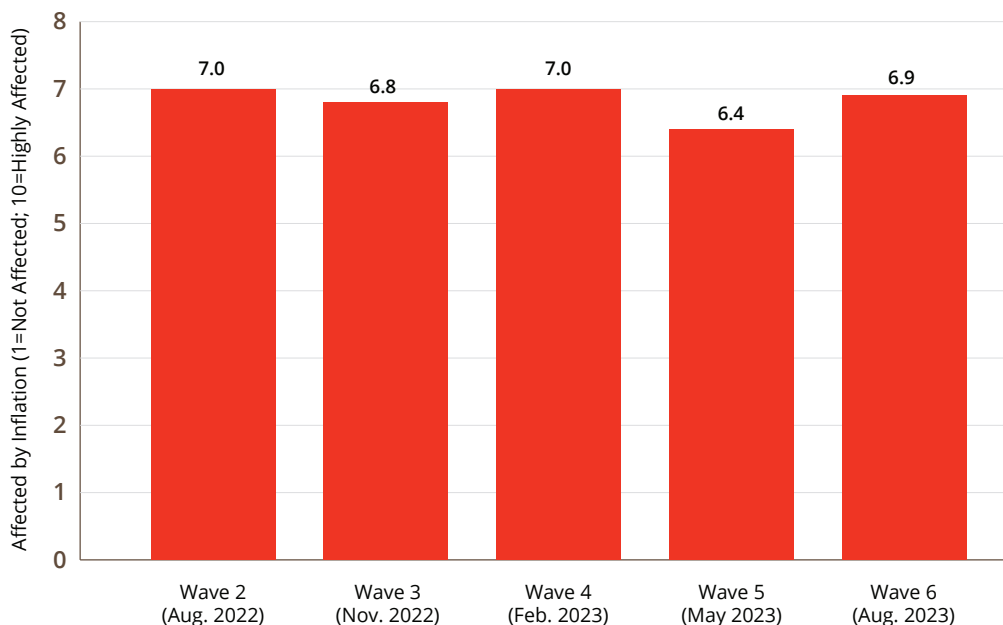


FIGURE 9

## Average SNAP Benefit Per Household



Data analysis: Maria Kalaitzandonakes et al. "GFAPS Results: Consumer Perception of Food System Affordability Drops." *Farmdoc Daily* (13):164, Department of Agricultural and Consumer Economics, University of Illinois at Urbana-Champaign, Sept. 11, 2023. <https://farmdocdaily.illinois.edu/2023/09/gfaps-results-consumer-perception-of-food-system-affordability-drops.html>

## 6. CONCLUSION: PATHWAYS OUT OF HUNGER

While the headwinds against people trying to overcome food insecurity are strong, the Maryland Food Bank offers a range of thoughtful strategies to assist Marylanders in need. We pursue downstream solutions, which offer short-term benefits and temporary relief like food at no cost or financial stipends for employment program participants. Our upstream solutions, meanwhile, seek to improve community conditions more directly by addressing root causes of hunger through systems-level work, advocacy, and collective impact. Examples for upstream solutions include our investment in workforce development programs, community grantmaking, capacity-building, and anti-hunger policy action in Annapolis and D.C.

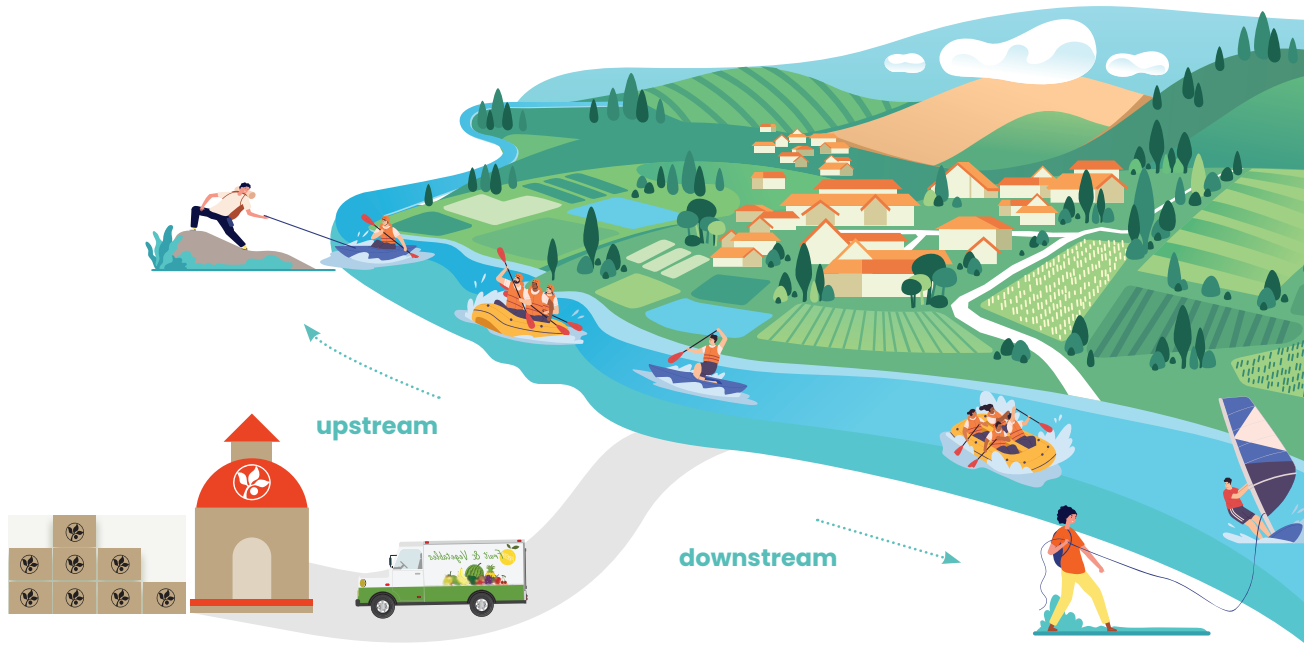
### ▶ 6.1 Downstream Solutions

The Maryland Food Bank offers food assistance programs at 1,100 distribution points, which includes a network of large nonprofit partners, soup kitchens, shelters, schools, and faith-based organizations. MFB also works with a range of community groups who host special "pop-up" food distribution events.

In FY 2023, the Maryland Food Bank's programs served 807,433 neighbors in 21 counties and Baltimore City. MFB stands out as one of the few organizations in the country that serves nearly an entire state. Through a network of 363 partner organizations in FY23, MFB distributed 41 million meals to neighbors across the state. Participating households saved an estimated \$500 on groceries last year, grocery spending decreased by \$1,500 for frequent visitors, freeing up financial resources.



To make all of this happen, the food bank relies on donated food from retailers, manufacturers, distributors, wholesalers, and MFB's own Farm to Food Bank Program. During the pandemic, the Maryland Food Bank's model shifted toward increased purchasing of food, providing a greater level of flexibility and control over the types of food purchased. This strategic shift resulted in a more dignified experience for neighbors looking for healthy and nutritious foods at our partner pantries.<sup>47</sup>



Adapted from: Public Health Sudbury & Districts, <https://www.phsd.ca/about/annual-report/annual-report-2015/2015-snapshot-public-health-chapleau-area/print-2/>

## ► 6.2 Upstream Solutions

With 45 years of expertise and service, MFB is considered a trusted voice and partner in the state's capital of Annapolis and beyond. Our policy team actively engages with state lawmakers to explore anti-poverty efforts that address the root causes of hunger, including unstable housing, lack of transportation options, and inadequate health care.

MFB policy experts, partners, and friends regularly meet with local, state, and federal policymakers, seeking support and partnership to help end hunger for more Marylanders. As part of MFB's Speakers Bureau, the food bank leverages insights from people with lived experience who relate their personal stories of hunger to the people who have the power to bring about change.<sup>48</sup> To learn more about the Maryland Food Bank's efforts in this space, you are encouraged to review our 2024 Legislative Agenda.<sup>49</sup>

The food bank also operates multiple programs that tackle the root causes of hunger head-on. MFB's Community Impact Team is a group of food bank employees dedicated solely to offering solutions to the root causes of hunger that continue to plague our state. For example, the team is authorized by the state's Department of Social Services to facilitate neighbors' enrollment process in federal food-aid programs like the Supplemental Nutrition Assistance Program, otherwise known as SNAP.

For families with low and inconsistent wages, SNAP helps to supplement budgets and keeps food on the table without sacrificing other basic needs, including rent, utilities, childcare, and healthcare. According to peer-reviewed research across the U.S., SNAP is also effective in reducing food insecurity, improving health, reducing health care costs, and supporting educational success.<sup>50</sup> In FY23, the efforts of the food bank's SNAP Outreach team resulted in a local economic impact that exceeded two million dollars.

MFB also utilizes Mobile Market distribution events to connect qualifying neighbors to SNAP and other wraparound services. Mobile Markets are 26-foot vehicles that travel to targeted locations to offer a no-cost food shopping experience in communities where residents have limited access to grocery stores and nutritious food. Through partnerships with local health, education, and social service agencies, these events also ensure that neighbors have the resources they need to help tackle the deeper issues that cause food insecurity in the first place. The program generated a return on investment of \$4.20 for every \$1 invested in FY 2023.<sup>51</sup>

The Maryland Food Bank also invests in workforce development for root cause solutions. Since 2010, MFB has operated a 12-week culinary training program known as FoodWorks, which has generated an impressive total of 488 graduates over time. FoodWorks helps address the aftershocks of the pandemic by combining traditional culinary training with comprehensive career development assistance, spring boarding professional chefs ready to succeed in a range of hospitality industry positions.

Additionally, in 2022, MFB launched a complimentary Workforce Development pilot program to connect underemployed Baltimore City residents with job training programs in the IT, healthcare, and green job sectors. During the initial phase, MFB connected 30 neighbors to local training programs and wraparound services. The program included weekly stipends, home-delivered Back Up Boxes, light-touch case management, and benefits enrollment.<sup>52</sup>

The Maryland Food Bank also offers a portfolio of grants designed to bolster capacity, improve food assistance in hunger hotspots, and tackle root causes of hunger through innovative programs, awarding \$1.1 million dollars to 105 community partners through various grant opportunities in FY23 alone. In its latest grantmaking cycle, MFB made \$1.05 million in awards over two years to six organizations to support innovative projects that include urban farming initiatives, wraparound services, workforce development, and childcare.<sup>53</sup>

Although 2024 is poised to be a challenging year for people trying to overcome food insecurity, the Maryland Food Bank will continue to work hard to support Marylanders' ability to improve their financial well-being so that they have the resources they need to thrive.

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MFB's Strategy Group explores ways to combine existing programs with new ideas and partnerships to effectively help more Marylanders become food secure.

The Strategy Group believes that it is essential to leverage both short-term supports that expand food access with longer-term approaches to address the underlying causes of food insecurity, which often include employment, housing, and health.

Assembling critical tools including pilot programs, policy, grantmaking, measurement, and evaluation, the Strategy Group will also ensure that people with lived experience are always at the center of our work.