

Food Insecurity in Maryland

An MFB Strategy Group Research Report
July 2022

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INTRODUCTION

Food security, on the individual or household level, is commonly defined within the United States as “access by all people at all times to enough food for an active, healthy life.”¹ While the United States Household Food Security Survey Module’s metrics are widely recognized and well-established, scholars, policy researchers, and food bankers have long emphasized the need to deploy multiple measures to better understand food insecurity, improve sustainability, boost resilience, and create pathways out of poverty.² By solely relying on food insecurity metrics, they argue, food banks and other groups may not be able to grasp the full scale of food hardship.³ They may indeed seriously miss the mark in reporting the full scale of the problem—for the following reasons:

- Traditional food insecurity studies such as Feeding America’s pre-pandemic Map the Meal Gap Study⁴ frame food insecurity by measuring the amount of food distributed geographically compared to the federal poverty level, leaving out many individuals and families with above-poverty incomes who are still unable to make ends meet.

- To paint a more comprehensive picture of real food insecurity, the Maryland Food Bank (MFB), along with other food banks across the U.S., adopted the United Way's ALICE study approach.⁵ ALICE, an acronym for Asset Limited, Income Constrained, Employed, is the United Way's measure of true financial hardship. Unlike the Federal Poverty Level, the ALICE Household Survival Budget accounts for the actual costs of basic necessities in Maryland. It looks at the cost of housing, childcare, food, transportation, and health care at a bare minimum "survival" level. Other research projects like the MIT's Living Wage Calculator⁶ and the Economic Policy Institute's Family Budget Calculator⁷ mirror the ALICE research approach. They capture real financial hardship by shining a light on cost-of-living expenses stemming from inflation, housing, food price increases, and stagnating wages.⁸ The most recent ALICE research suggests that 39% of Maryland households are unable to afford basics, forcing them to make impossible choices and risky trade-offs every day. 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.
- Food-insecurity statistics do not fully capture the scope and scale of the many ways Marylanders experience food hardship, due to underreporting. "There's no question to me that the federal measures are undercounting food hardship," said Joel Berg, the CEO of Hunger Free America, during a November 2021 panel discussion.⁹ "People always self-report lower rates of difficulty accessing food." To avoid the social stigma associated with seeking charity, many food-insecure households commonly ask for financial help from family or friends and decide to conceal their real hardship.¹⁰
- Defining food insecurity too narrowly might unwittingly create the impression that the Maryland Food Bank prioritizes the state's most severely food-insecure populations at the expense of residents with slightly higher incomes who are also in need. This is not the case. MFB has known for many years that food insecurity is pervasive for families and individuals that live above the Federal Poverty Level. Food banks like MFB follow the mission of serving all people in need, and do not prioritize individuals based on the severity of their need. MFB encourages and recommends that its statewide network of community partners keep eligibility requirements to a minimum self-declaration of need (unless additional information is required for government funded programs like SNAP and TEFAP).¹¹ According to internal data analysis, journalistic accounts¹² and long-term scholarly trend analysis,¹³ a substantial portion of those neighbors are low-income residents—and increasingly middle-class. Utilizing measures beyond traditional food insecurity metrics enables us to better assess and serve these populations.

News stories,¹⁴ scholarly studies,¹⁵ and MFB data analysis¹⁶ indicate that approximately one out of three Maryland families are at risk of experiencing food insecurity.¹⁷ Finding themselves between a rock and hard place, families frequently adopt coping strategies which carry a high cost and risk. They may decide to put off paying for rent or utilities, struggle to get out of debt, or face eviction.¹⁸ To decrease household expenses, Marylanders may decide to purchase the least expensive and often less healthy food items.¹⁹ The trade-off between having enough food — especially for children — and having healthy food may lead to poor diets, and empirically proven negative health impacts: increased risk of death from diseases including heart disease, certain cancers, and diabetes.²⁰

One of the silver linings of the COVID-19 pandemic was the broad acceptance of the fact that the issues of wages, housing, food, and community residency are inextricably linked. And, while the Maryland Food Bank is working to expand food access and create pathways out of hunger, it is essential that *all* decision-makers and practitioners align around and understand that pre-pandemic data and research on the drivers of food insecurity are woefully inefficient.

At the Maryland Food Bank, we realize that research and data gathering are critical in ensuring our neighbors in need have access to nutritious food. MFB's Chief Strategy Officer Meg Kimmel recently reflected on the need to elevate the role of research, needs assessments, and data analysis.²¹ She stated that taking a comprehensive approach to evaluation was a critical component to maximizing the reach and impact of food banks.

"The fact that there are not readily available, national metrics to measure improved food-insecurity outcomes is a problem that needs to be solved. If we leave each individual agency and organization to determine what success looks like, we'll never cross the finish line together."

The goal of this report is to do just that: to take a deep dive into available research data — primary, secondary, and administrative — and shine a light on the various and often intertwined indicators of need. Every single indicator brings to the forefront another piece of the puzzle, which helps unpack the complex story of food insecurity across the state. Taken together, unpacking these dense clusters of information helps complete the puzzle, which in turn allows us to tell a more holistic story of food insecurity in Maryland.

In the following chapters, you will learn about these multiple layers of food insecurity. Every chapter provides detailed statistical analysis, includes discussions of emerging trends, and ties the data back to the overall analysis.



▶ **Food Assistance Trend** **page 6**

- One-third of Maryland residents (33%) said they have been affected by hunger or food insecurity themselves – a number that has risen significantly from 21% in 2013 to 33% today.
- Marylanders are feeling the pinch. Between March–May 2022, the need for food assistance has increased by 30.2% based on MFB’s analysis of 211 Maryland caller data, MFB pantry visit statistics and Google Trends data.

▶ **Financial Security** **page 7**

- The percentage of Marylanders who are finding it difficult to cover basic household expenses rose from 7.6% in December 2021 to 32.2% in June 2022.
- As of March 2022, two-thirds of the U.S. population has been living paycheck to paycheck.

▶ **Food Price Increase** **page 9**

- Inflation, now at 8.2% on a year-ago basis, is costing households an extra \$311.78 per month to purchase the same goods and services as last year.
- The food index for Baltimore-Columbia-Towson increased by 11.3% year over year (April 2021-2022), which is significantly higher than in Metro DC.

▶ **Food Affordability** **page 12**

- In June 2022, 46.9% of families said that their children were sometimes or often not eating enough because food was not affordable.

▶ **Food Insufficiency** **page 13**

Households with children

- From April to June 2022 food insufficiency rose significantly for Maryland families with children across all income groups, from 6.2% to 18.8%.
- For families with annual incomes of \$50,000–\$70,000, food insufficiency rose from 4.5% to 17.2% and dropped again to 6.7% in June 2022.
- Food insufficiency more than tripled for families with incomes of \$35,000–\$50,000 (from 13.2% in April to 49.8% in June 2022).
- Almost 1 in 2 Maryland families with incomes below \$35,000 said they had experienced food insufficiency (49.8%).

Households without children

- From April 2022 to June 2022, food insufficiency rose from 8.2% to 11.1%.

▶ The Scholarly Lens

page 15

- In a May 2021 study, Johns Hopkins Bloomberg School of Public Health researchers found that 28.8% of Marylanders were food insecure, which represents a significant increase compared to pre-pandemic figures (21.8% of respondents were considered food insecure before COVID).

▶ The Housing and Food Insecurity Nexus

page 16

- Researchers have found that the relationship between food insecurity and housing are highly correlated over time: People with a higher risk of housing instability are more likely to be food insecure, and vice versa.
- As of May 9, 2022, an estimated 14% of renters were behind on rent. 50% of the households that have fallen behind on rent are considered unemployed and 82% are low-income.

▶ The Maryland Hunger Map

page 18

- Based on a geospatial analysis of “hunger hotspots” conducted for our Maryland Hunger Map, the Maryland Food Bank estimates that 1 in 3 Marylanders may be food insecure.

INDICATORS OF NEED

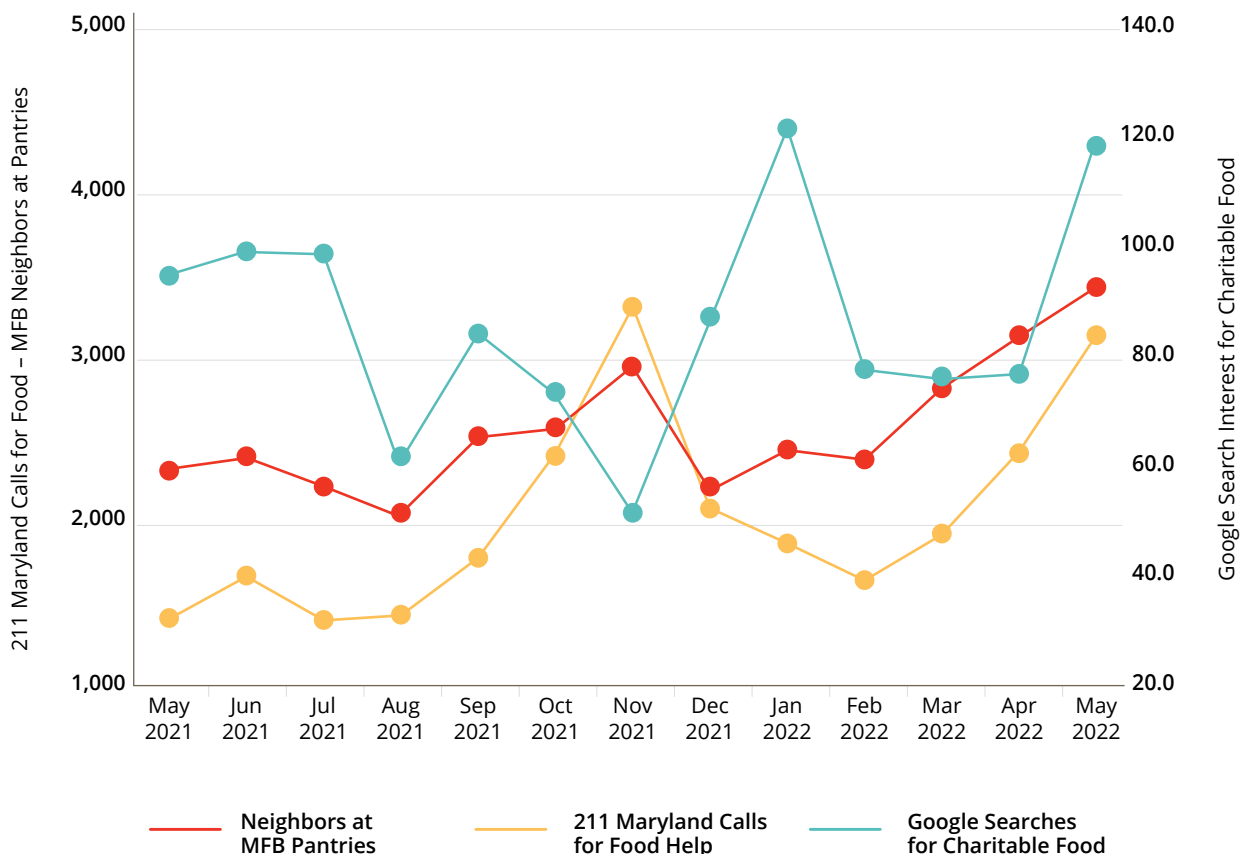
► Food Assistance Trend

In the winter of 2021, a Maryland Food Bank survey found that one-third of residents (33%) said they have been affected by hunger or food insecurity themselves — a number that has risen significantly from 21% in 2013 to 27% in 2017 to 33% today.²² Almost half the survey sample (48%) said they have “known someone personally who has been affected by hunger” (ibid.).

Marylanders were feeling the pinch: In May 2022, the number of people registered through the 211-Maryland helpline calling for food assistance increased by 24.8%. This increase of food assistance needs was mirrored by the popularity of Google searches for “free food,” “food pantry,” “food bank” and “Maryland Food Bank.” Our analysis of Google data found that user interest surged by 34.0% from March to May 2022. This increased interest in charitable food is mirrored by MFB food pantry statistics. Between March-May 2022, the number of Marylanders accessing free food at partner sites increased by 20.7%.²³ When combining 211 callers, MFB pantry visitors and Internet searches for free food, the month of May 2022 saw food assistance need surge by 17.1% compared to April 2022.²⁴ Calculated over the course of two months—from March 2022 to May 2022—this trend was even more pronounced (30.2%).

FIGURE 1

Maryland Food Assistance Needs



► Financial Security

During the spring of 2022, Marylanders continued to experience significant difficulties resulting from the pandemic's aftershocks. One in three Maryland adults were reporting economic difficulties.²⁵ At the onset of the pandemic, the U.S. Census Bureau created the Household Pulse Survey to collect real-time data on how people's lives have been impacted by COVID-19. One question explored whether usual expenses on food, housing, utilities, or loan payments were causing any financial stress. Our analysis of June 2022 survey data shows that the percentage of Marylanders who were finding it difficult to pay for usual household expenses rose from 7.6% in December 2021 to 32.2% in June 2022.

Marylanders' financial difficulties are mirrored by U.S.-wide trends. As of March 2022, close to two-thirds (or 64%) of the U.S. population was living paycheck to paycheck according to a survey conducted by LendingClub.²⁶ This was reminiscent of the early days of the pandemic, the report's authors noted. Not surprisingly, low-income Americans fared worse. More than four in five households with incomes below \$50,000 (or 82%) were living paycheck to paycheck, with no significant savings to draw from to pay their bills. The pandemic's aftershocks on the job market are an additional factor. Analyzing employment trends through April 2022, researchers at the Peterson Institute for International Economics concluded that U.S. real wages have been falling over the last year and are now at or below pre-pandemic levels.²⁷

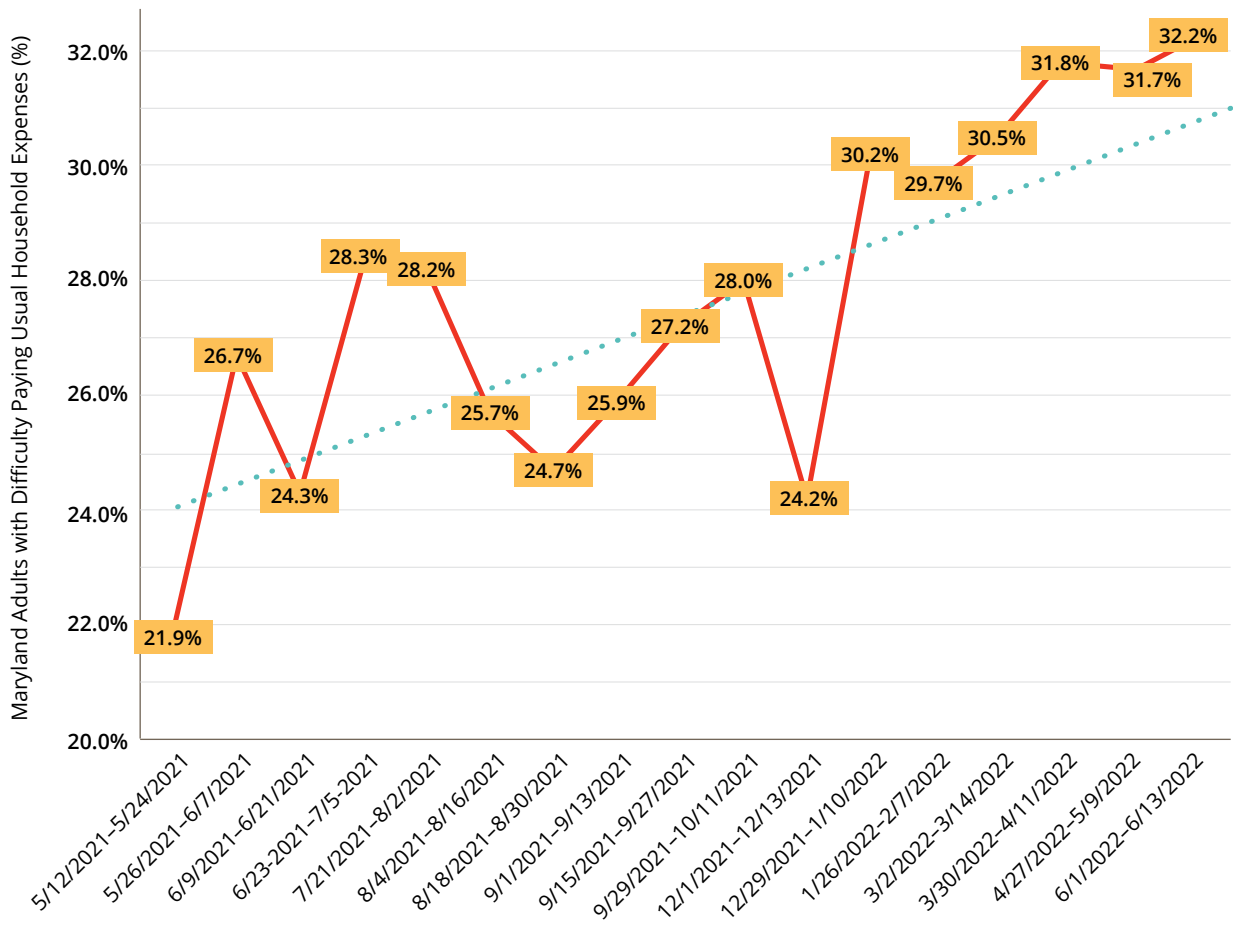
Pandemic relief efforts were successful at mitigating the most adverse economic impacts of the pandemic. In published trend analysis, MFB demonstrated how statewide food distribution sites reported decreased demand for food assistance when Marylanders became aware of or received pandemic cash assistance payments.²⁸ Fewer neighbors also sought out food assistance when federal cash payments were announced.

A similar effect is observable in Figure 2. In late March 2021, the curve in the graph starts to drop down significantly. The sloping line shows that within a period of a few weeks following the IRS's distribution of \$1,400 stimulus payments in March 2021, the ratio of Marylanders reporting difficulty paying for usual expenses dropped by more than 10%.

The opposite effect may also be true. The recent increase of Marylanders reporting financial difficulties from 24.2% in December 2021 to 32.2% in June 2022 may be at least in part attributable to the expiration of the federal Child Tax Credit program, which lapsed on Dec. 31, 2021. First issued in July 2021 as part of the \$1.9 trillion American Rescue Plan, the CTC provided direct financial assistance of \$300 per child to low- and middle-income families. In Maryland, 1.1 million families (85%) were projected to benefit from the payments. Since the expiration of the Child Tax Credit program, our graph shows that the ratio of Marylanders reporting financial difficulties has steadily increased, from 24.2% at the end of 2021 to 32.2% in June 2022.

FIGURE 2

Difficulty Paying for Usual Household Expenses (MD)



Household Pulse Survey (May 12, 2021 – June 13, 2022)

► **Food Price Increase**

U.S. inflation, now at 8.2% on a year-ago basis, compared with the 2.1% average growth in 2018 and 2019, is costing the average household an extra \$311.78 per month to purchase the same basket of goods and services as last year. That tops the \$296 increase during March 2022.²⁹ Cost of living increases have been higher in the Baltimore area than in the DC-Arlington, Philadelphia, and New York City regions. The food index for Baltimore-Columbia-Towson increased by 11.3% year over year (April 2022).³⁰ The Baltimore food price index rose significantly higher—36.3%—than in Metro DC.

FIGURE 3

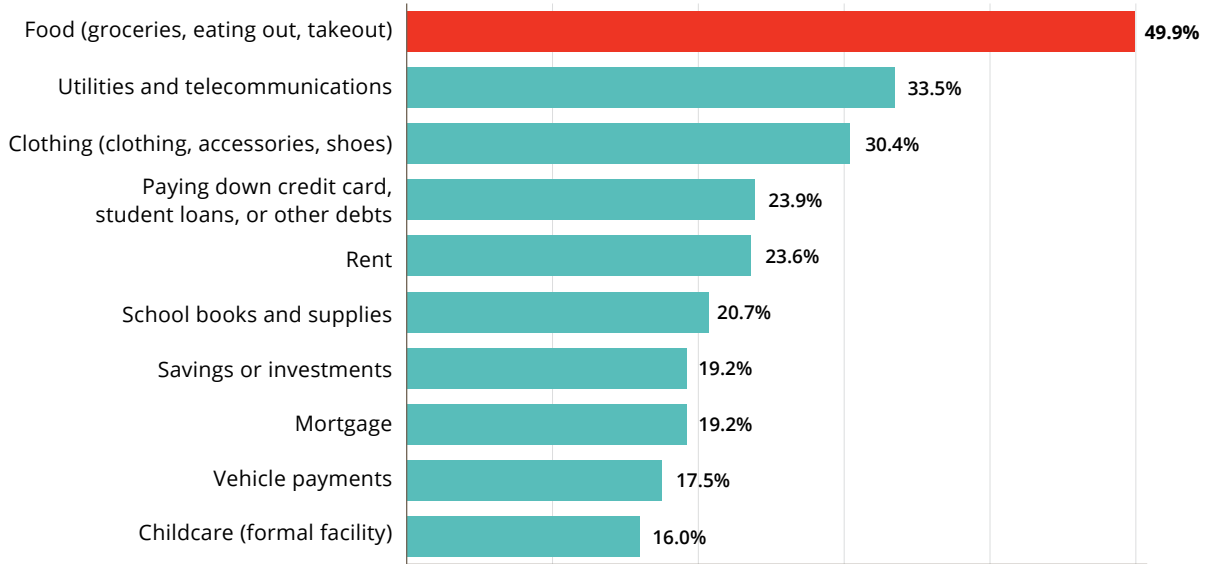
Urban Areas	Year Over Year Food Index Increase	Difference Baltimore-Philly	Difference Baltimore-NYC	Difference Baltimore-DC
Baltimore-Columbia-Towson	11.3%	15.9%	22.1%	36.3%
Philadelphia-Camden-Wilmington	9.5%			
New York-Newark-Jersey City	8.8%			
Washington-Arlington-Alexandria	7.2%			

Policy researchers point out that while inflation is unavoidable, it can force families into a situation of impossible choices. “Families can try to consume less, and try to make cheaper choices, but some of those choices can then involve the choice between which basic needs to decline meeting in favor of others,” found an April 2022 report issued by Humanity Forward. “If a family is barely able to cover their basic needs, and then prices go up, that can mean becoming one of those families needing to decide between food or rent.”³¹

Food is arguably the most important driver of household spending, as underscored by MFB’s analysis of U.S. Census Household Pulse Survey Data (Fig. 4).³² On average, one in two Maryland households (49.9%) who received Child Tax Credit Program payments used the extra cash for food (groceries, eating out, take out). Maryland survey findings mirror U.S.-wide trends. National analysis of CTC household spending underscores the importance of food spending as significant factor of household spending.³³ The Social Policy Institute/Brookings analysis (see Fig. 5) found that 70% of CTC recipients used the funds for routine expenses such as housing, food, and utilities followed by clothing or other essential items (58%). Additionally, purchasing more food (56%) and better food (36%) rank third and sixth in the top ten list of household spending categories.

FIGURE 4

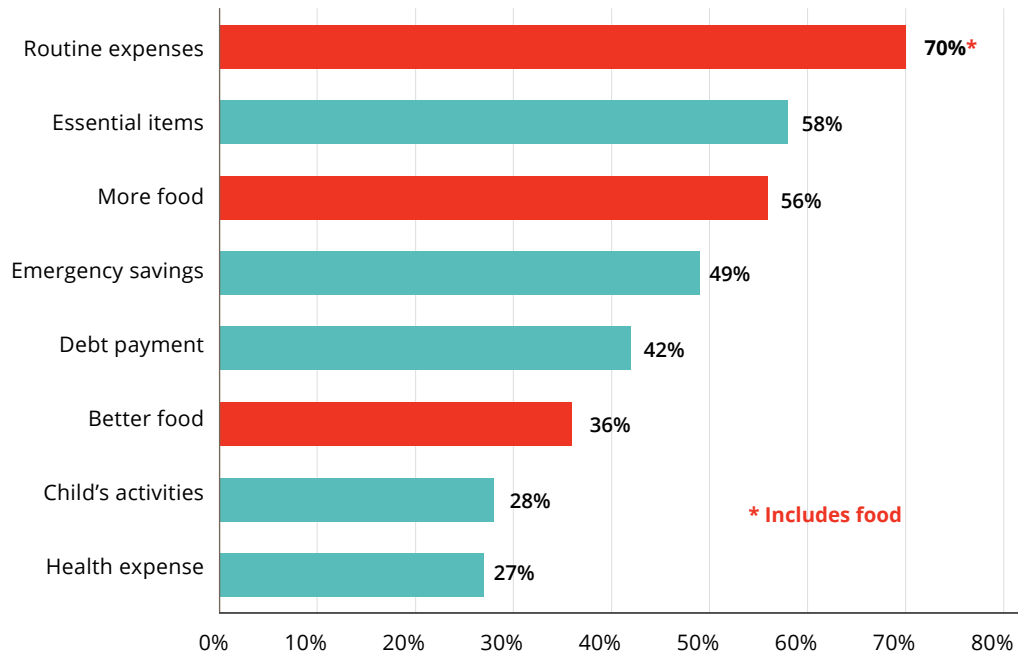
Usage of Child Tax Credit (MD)



Average household use of CTC payments by category (%)

FIGURE 5

Usage of Child Tax Credit (U.S.)

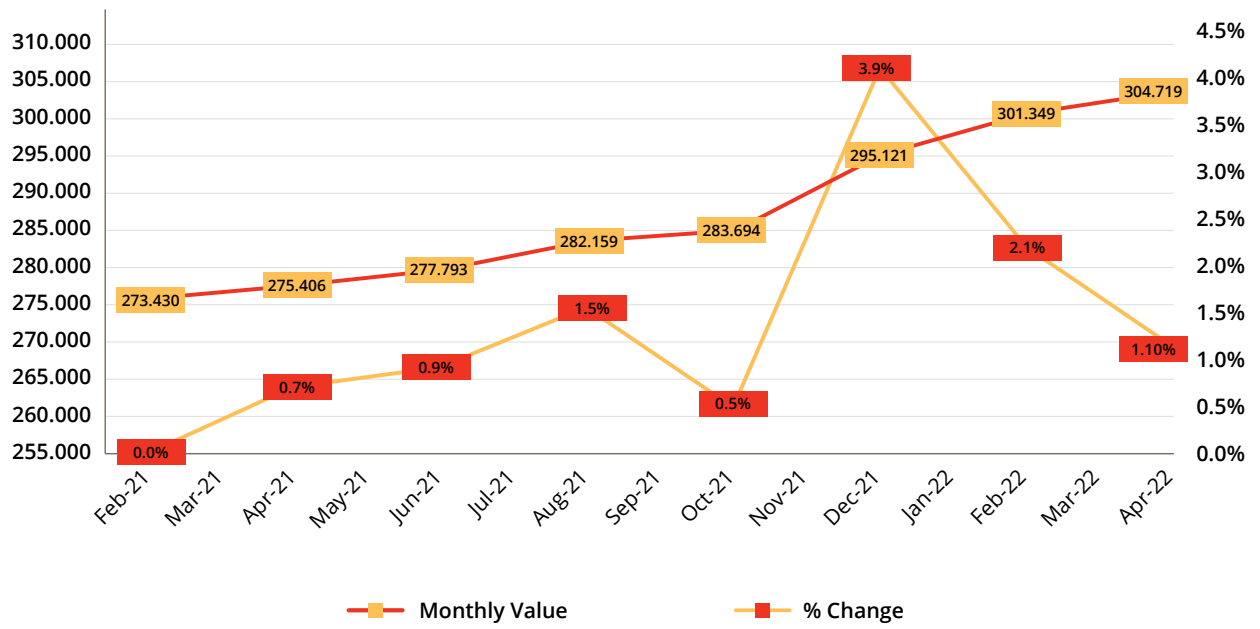


* Includes food

Average household use of CTC payments by category (%)

FIGURE 6

Food and Beverages in Baltimore-Columbia-Towson



► Food Affordability

On July 21, 2021, the U.S. Census began tracking the number of households in which children were not eating enough because the household could not afford enough food.³⁴ Fig. 7 includes our data visualization of the available survey data (over a stretch of nine months), as follows:

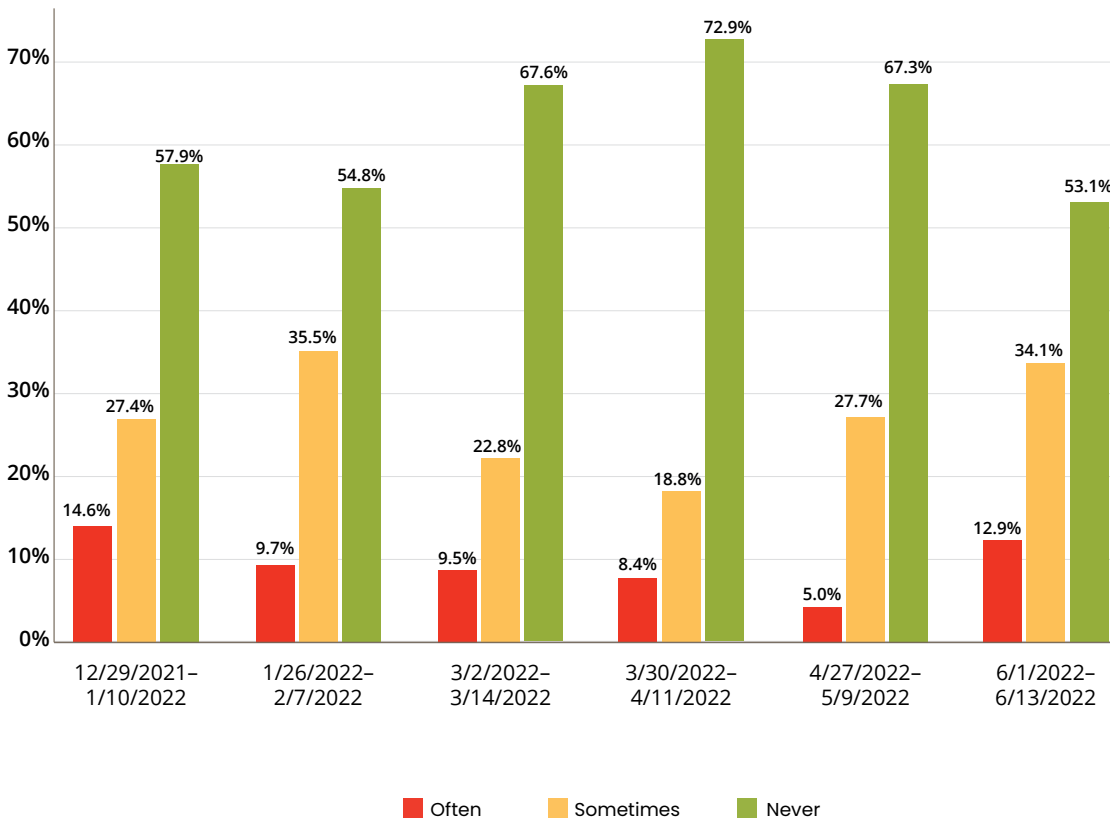
Red bar: The bad news. In June 2022, 12.9% of Maryland respondents stated that their children were *often* not eating enough because the household “just couldn’t afford enough food.” This is significantly worse than in May 2022 (5%) and more than three times higher than in August 2021 (3.6%).

Yellow bar: The concerning news. In June 2022, 1 in 3 Maryland families said their children were *sometimes* not eating enough (34.1%). This is 6.4% points worse than in May 2022. Combining the yellow with the red bar, the following story line emerges for June 2022: *46.9% of families said that their children were sometimes or often not eating enough because food was not affordable.*

Green bar: The good news. 53.1% of Maryland households surveyed in June 2022 said their children had *never* experienced such a dire situation of not having enough to eat due to affordability. However, this represents a 14% drop compared to early May 2022 and further underscores the negative trend line.

FIGURE 7

Children Not Eating Enough Because Food Was Unaffordable (Maryland)



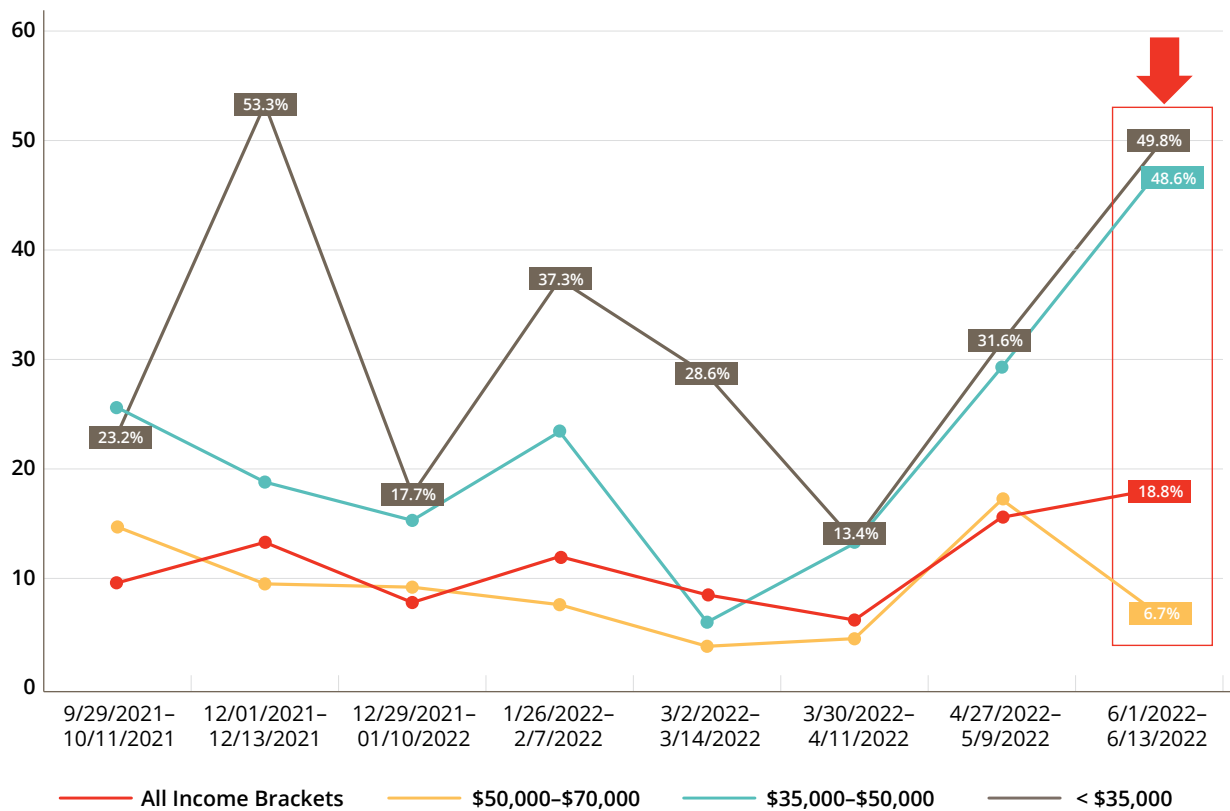
► Food Insufficiency

According to our analysis of Maryland Household Pulse Survey data,³⁵ food-insufficiency rates dropped in the winter of 2021/22 and rose sharply thereafter. Families with lower- to middle-incomes experienced the highest level of adversity.³⁶

The infographic's red line shows that Marylanders across all income groups experienced a significant increase in food insufficiency from 6.2% to 18.8%. (April to June 2022). For households earning annual incomes of \$50,000-\$70,000, food insufficiency rose from 4.5% in April to 17.2% in May 2022, and dropped again to 6.7% in June 2022 (orange line). Food insufficiency more than tripled for families with incomes of \$35,000-\$50,000, from 13.2% in April to 48.6% in June 2022 (blue line). Working Marylanders in the lowest income bracket reported the highest level of food insufficiency (gray line). In June 2022, almost one in two Maryland families with incomes below \$35,000 said they had experienced food insufficiency (49.8%).

FIGURE 8

Food Insufficiency – Maryland Households with Children



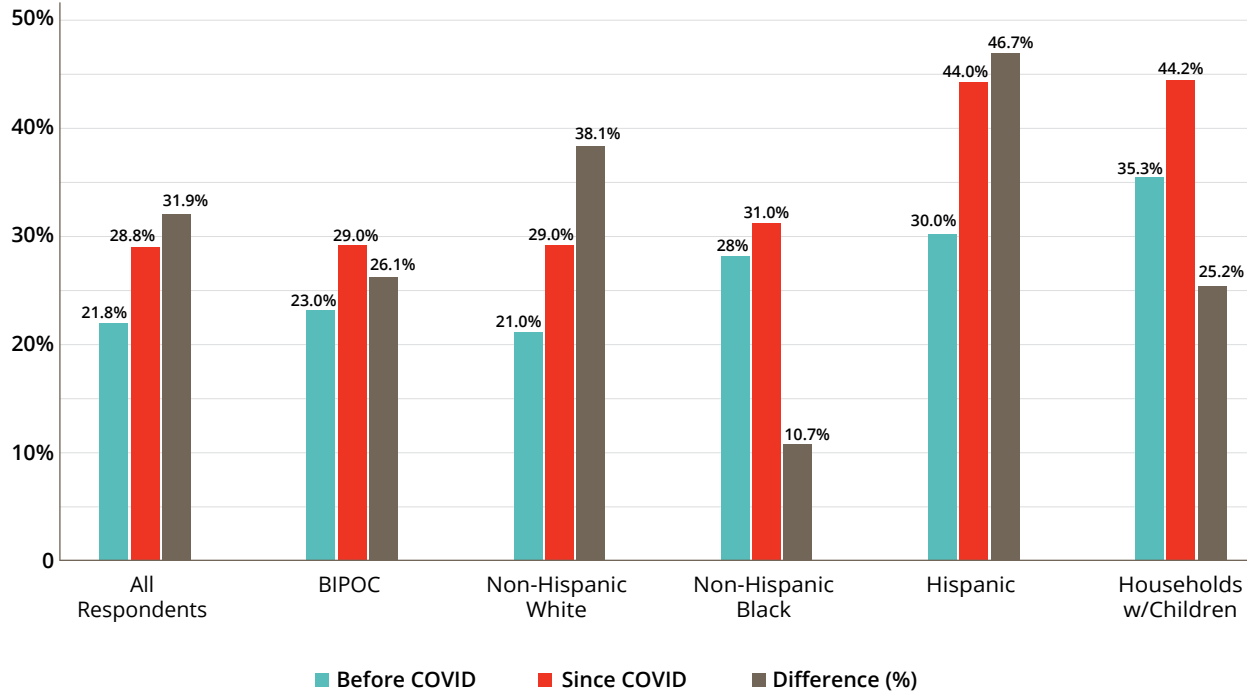
Several research studies hypothesized that the loss of the IRS Child Tax Credit program’s cash benefits, in early January 2022, might have inflicted additional hardship on low-income Marylanders. A recent Columbia University study finds that the monthly child poverty rate increased from 12.1% in December 2021 to 17% in January 2022, and attributes the sharp increase directly to the loss of this government benefit. “The 4.9 percentage point (41 percent) increase in poverty represents 3.7 million more children in poverty due to the expiration of the monthly Child Tax Credit payments.”³⁷ Moreover, our analysis of U.S. Census Household Pulse Survey data demonstrates that even families with middle-incomes are feeling the pinch.

% of Food Inufficient Households with Children (Across Different Income Brackets)				
Week	All Income Brackets	\$50,000 - \$70,000	\$35,000 - \$50,000	Below \$35,000
9/29/2021–10/11/2021	9.6%	14.7%	25.6%	23.2%
12/01/2021–12/13/2021	13.3%	9.5%	18.8%	53.3%
12/29/2021–01/10/2022	7.8%	9.2%	15.3%	17.7%
1/26/2022–2/7/2022	12.0%	7.6%	23.4%	37.3%
3/2/2022–3/14/2022	8.5%	3.8%	6.0%	28.6%
3/30/2022–4/11/2022	6.2%	4.5%	13.2%	13.4%
4/27/2022–5/9/2022	15.6%	17.2%	29.3%	31.6%
6/1/2022–6/13/2022	18.8%	6.7%	48.6%	49.8%

► **The Scholarly Lens**

In a May 2021 study, Johns Hopkins Bloomberg School of Public Health researchers with the National Food Access and COVID Research Team found that 28.8% of Marylanders were food insecure.³⁸ Before the onset of the pandemic, one in five respondents of this survey sampling were considered food insecure (21.8%). Food insecurity was measured in 903 households using the U.S. Department of Agriculture’s six-item tool, in which respondents who said “yes” to two or more of the six questions are categorized as experiencing food insecurity.

FIGURE 9
Food Insecurity Among All Respondent Groups (Maryland)



Furthermore, the research group dissected the survey data to identify food insecurity trends by demographic characteristics, as follows:³⁹

- Nearly half of Hispanic respondents experienced both new and persistent food insecurity. Hispanic communities make up approximately 10% of Maryland’s population.
- Eastern Shore residents reported the highest percentage of households with food insecurity (58%) among Black, Indigenous, and people of color (BIPOC) residents compared to other regions.
- BIPOC Marylanders made up 52% of all respondents who were either furloughed or lost their jobs. Of these, over half (57%) experienced new or persistent food insecurity.

► The Housing and Food Insecurity Nexus

Of course, the root causes of hunger and housing are inseparably intertwined. Researchers have found that the relationship between food insecurity and housing are highly correlated over time: Neighbors with a higher risk of housing instability are more likely to be food insecure, and vice versa.⁴⁰ The same goes for the association of employment and food security.⁴¹

Through its ongoing relationship with the Urban Institute’s technical assistance project Measure4Change,⁴² the Maryland Food Bank investigated this association for its own service areas, and incorporated housing instability data layers into its Maryland Hunger Map.⁴³ Housing experts point out that the pandemic has exacerbated pre-existing housing instability.⁴⁴

Rent Debt Dashboard (Maryland)⁴⁵

As of May 9, 2022, an estimated 14% of renters were behind on rent (Fig. 10). Furthermore:

- Number of households behind on rent: 106,000
- Number of children in behind households: 106,000
- Ethnicity: 80% of behind households are people of color
- Employment status: 50% of behind households are unemployed
- Household income: 82% of behind households are low income

FIGURE 10

Rent Burden Maryland vs. United States

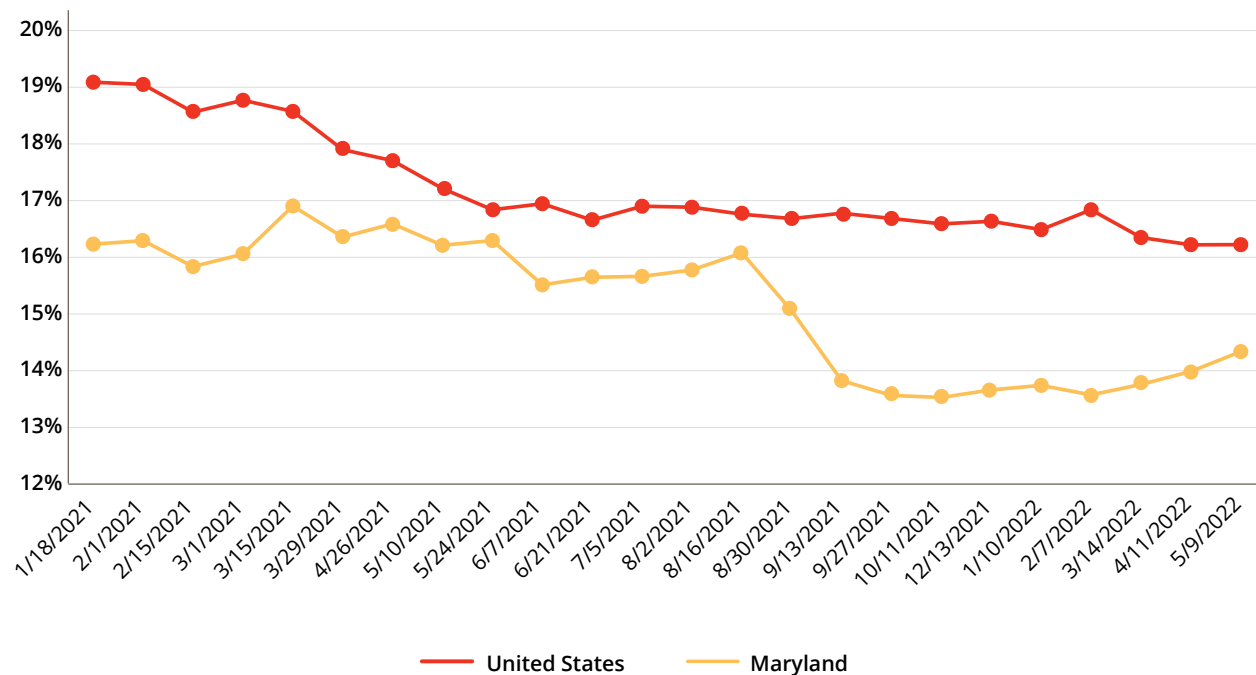


FIGURE 11

Rent Burden of Marylanders by Ethnicity

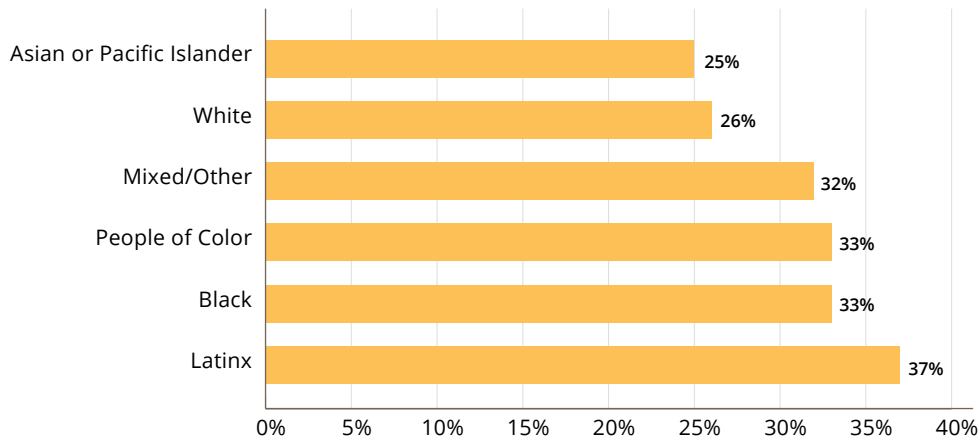
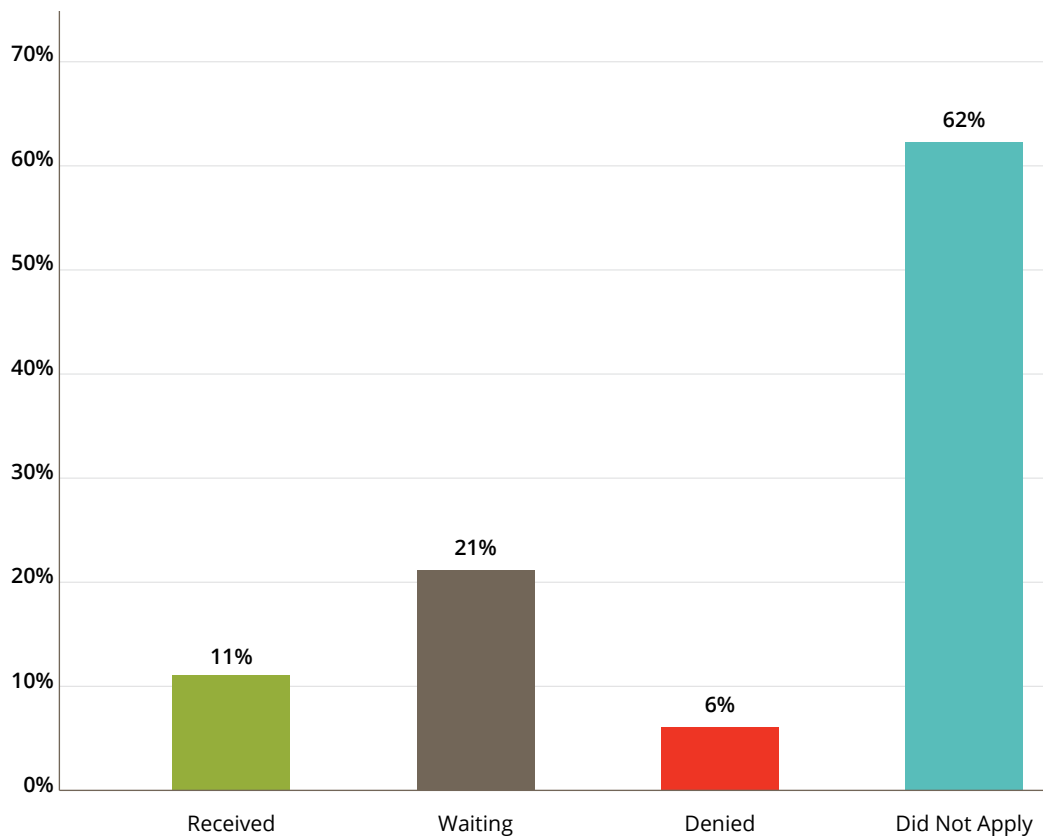


FIGURE 12

Relief Status of Marylanders Behind on Rent



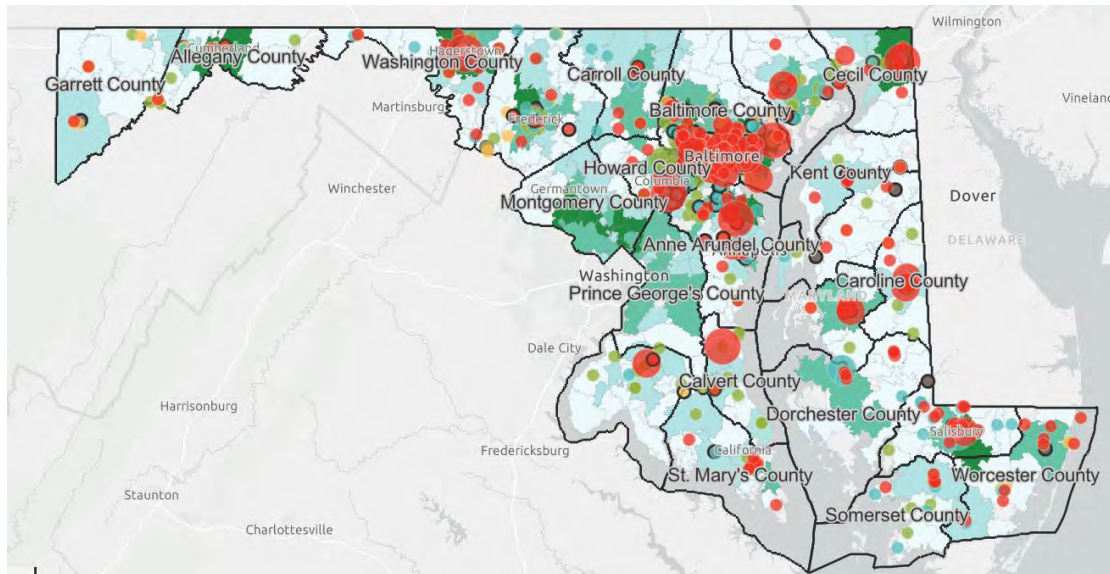
► The Maryland Hunger Map

To augment demographic analysis of neighbor needs and food assistance request, the Maryland Food Bank maintains a geospatial mapping tool: the Maryland Hunger Map. MFB uses this map to assess the existing need for food assistance services, quantify current food distribution impact, and identify underserved communities. Further, we use this information to customize strategies in each county and zip code we serve and identify specific communities where additional food resources are needed. In this way, we can get a more complete picture of the scope of food insecurity in Maryland by comparing our existing presence and impact and places where there is unmet need – our “hunger hotspots.”

By utilizing this information, we can better understand the number of Marylanders who experience food insecurity. This mapping project is informed by granular information obtained from the ALICE research project. Unlike the Federal Poverty Level, the ALICE Household Survival Budget accounts for the actual costs of basic necessities in Maryland; it looks at the cost of housing, childcare, food, transportation, and health care at a bare minimum “survival” level.

In the summer of 2021, the last time MFB conducted an in-depth assessment of food insecurity across the 22 counties it serves, we projected that 468,320 Maryland residents had incomes below the Federal Poverty Line. MFB research for the Maryland Hunger Map suggested that an additional 1,544,165 Marylanders did not achieve incomes above the ALICE survival budget. Taken together, the combined total of individuals below the Federal Poverty Line and below ALICE was 2,012,485. For this reason, MFB estimated that 1 in 3 Marylanders (roughly 2 million neighbors) may be at risk of becoming food insecure.

FIGURE 13



Source: <https://mdfoodbank.org/hunger-in-maryland/maryland-hunger-map/>

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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.