

# A Research Guide to Child Food Insufficiency

A MFB Strategy Group Research Report  
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## TABLE OF CONTENTS

<b>CHAPTER 1:</b> Child Tax Credit Program and Child Food Insufficiency	2
<b>CHAPTER 2:</b> Children Not Eating Enough (Unaffordability)	9
<b>CHAPTER 3:</b> Child Food Assistance. U.S. Census Household Pulse Survey	11
<b>CHAPTER 4:</b> Literature	15

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## ► Background

This guide provides an overview of available research on the **Child Tax Credit Program, Child Food Insufficiency, Children Not Eating Enough (Unaffordability), and Child Food Assistance** in Maryland. This guide was developed to help food bank donors, volunteers, community partners, media representatives, and policy makers understand current trends and navigate relevant data sources. Generally, most available research evaluates food insufficiency rates and food assistance needs at the household/family level, rather than disaggregating data for children. Nonetheless, it can be insightful to review the findings of the following surveys and data sources, which do provide important leads and offer the ability to conduct trend analysis.

## 1.0 CHILD TAX CREDIT PROGRAM AND CHILD FOOD INSUFFICIENCY

### ► 1.1 Benefits of the Child Tax Credit Program (Debt Relief, Spending, Saving)

Monthly IRS Child Tax Credit (CTC) Program payments, first issued in July 2021 as part of the \$1.9 trillion American Rescue Plan, provided direct financial assistance to low- and middle-income families. 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. A recent MFB analysis of U.S. Census Bureau data shows that half of the recipients used the assistance to buy food. Overwhelmingly, people who have received the child tax credit payments have used it for food, rent, utilities, and to pay off debt, data from the U.S. Census Bureau has found.

Policy researchers began dissecting U.S. Census Household Pulse Survey (HPS) data for trend analysis following the rollout of the American Rescue Plan's Child Tax Credit Program and subsequent disbursement of CTC payments. In early analysis, the U.S. Census Bureau reported that the July 2021 Child Tax Credit payments led to a drop in the number of families experiencing food insufficiency across the U.S. (from 11% to 8.4%). The national report showed that households without children did not see a change in food insufficiency in the same timeframe.

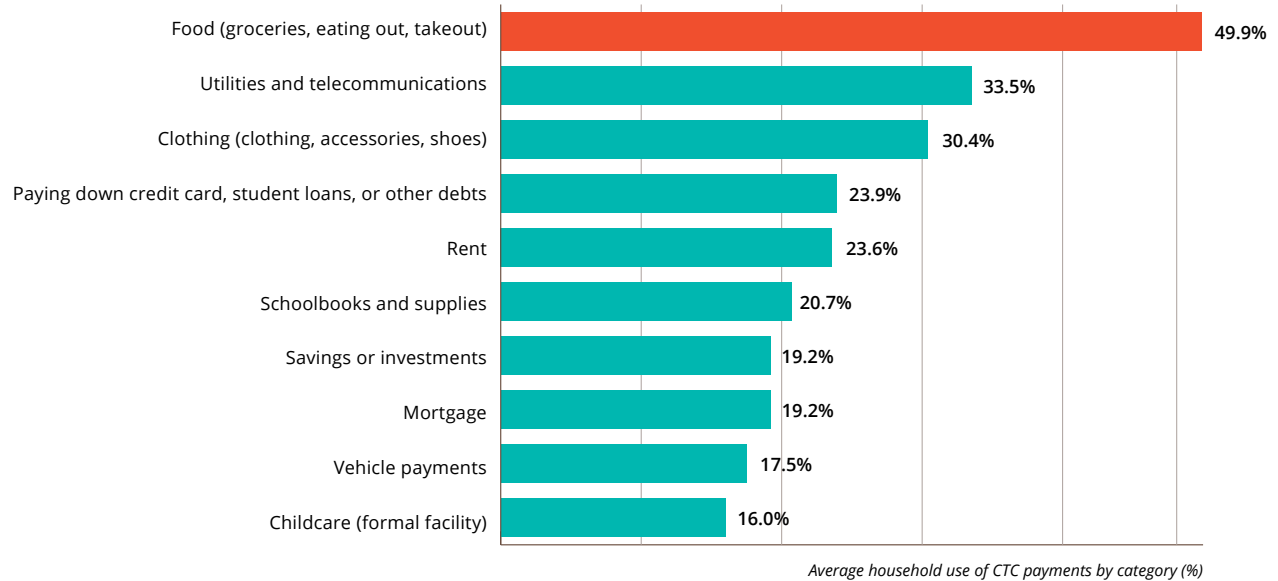
#### **Marylanders Use Child Tax Credit Dollars to Purchase Food, Pay Off Debt**

There is clear evidence that the Child Tax Credit Program has helped families pay off debt and boost household purchasing power, which underscores the new program's value to working families. Marylanders have used CTC cash payments to decrease ordinary household spending and, most notably, purchase foods. Our pie chart on p. 5 (Figure 2) breaks down how Marylanders have used this new benefit: 39% used the money mostly to pay off debt, 28% mostly saved it, and 33% mostly spent it.

Moreover, the Pulse Survey sheds light on the specific uses of the Child Tax Credit Program (see figure 1). On average, one in two Maryland households (49.9%) that received CTC payments used the extra cash for food (groceries, eating out, takeout). Our analysis underscores the significance of food as a key driver of household spending. There's a big gap between food and the spending categories that follow in descending order. The next four items are utility payments (33.5%), clothing (30.4%), debt payments (23.9%), and rent (23.6%). The U.S. Census survey data breaks rent and mortgage payments out as two separate categories. If one were to add rent (23.6%) and mortgage spending (19.2%) to capture two related types of need, household expenditure for housing would rank second (42.8%). Clearly, our analysis shows that Marylanders used Child Tax Credit funds most frequently to cover food and housing costs.

FIGURE 1

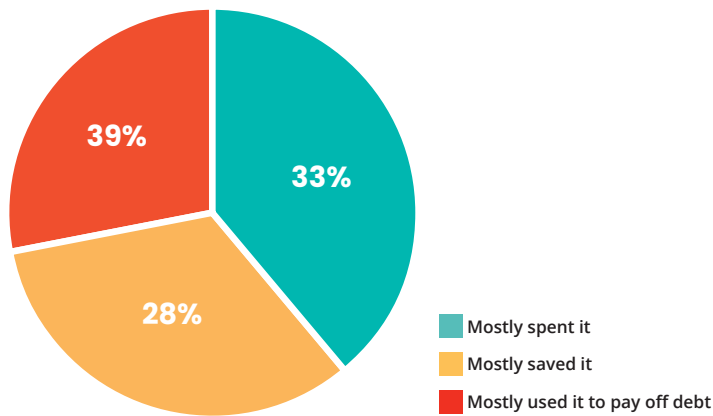
## Use of Child Tax Credit Program (Averages in %)



U.S. Household Pulse Survey. Weeks 34-42 (July 21, 2021 – Feb. 7, 2022). Analysis and visualization by author.

FIGURE 2

## Average Use of Child Tax Credit Program: Spending/Saving/Debt Payment



U.S. Household Pulse Survey. Weeks 34-42 (July 21, 2021 – Feb. 7, 2022). Analysis and visualization by author.

## ► 1.2 The Child Tax Credit Program and Child Food Insufficiency

According to our analysis of Maryland HPS data, food insufficiency rates dropped temporarily in the late summer of 2021 and rose sharply thereafter. Families with lower- to middle-incomes experienced the highest level of adversity. We have broken down the analysis of food insufficiency for Maryland households with children by income brackets, as follows:<sup>5</sup>

### **Fig. 3 and 4: Food insufficiency for families across all incomes**

Our analysis of food insufficiency across all income brackets — from annual incomes under \$35,000 to above \$200,000 — confirms the overall trend. Rates dropped sharply from 17.7% (July 2021) to 7.1% (August 2021), but rose again in September 2021. Food insufficiency across the income spectrum peaked again in December 2021 at 13.3% and dropped in early January 2022 to 7.8%. The most recent survey data from February 2022 shows an increase to 12%. The average food insufficiency rate calculated across all incomes from June 2021 — February 2022 was 11.8%.

### **Fig. 5: Food insufficiency for families with incomes below \$35,000**

Not surprisingly, and in line with available poverty research data,<sup>6</sup> families in the lowest income bracket experienced the highest degree of adversity. Almost one in three families reported challenges stemming from food insufficiency during June 2021 to February 2022. The trend line shows peaks for late August 2021 (40.3%) and early December 2021 (53.3%). Food insufficiency dropped from 30.5% in July 2021 to its lowest point in early August 2021 (8.7%). One may be inclined to attribute this significant drop to the arrival of the Child Tax Credit Program, which had just begun distributing monthly payments of \$300 per family. However, food insufficiency rose again in late August 2021 (40.3%), and it remained high through the middle of September 2021 (36.3%). Other factors, such as the lack of school meals during the summer, may have played a role, cancelling out any potential impacts of the Child Tax Credit program.<sup>7</sup>

The important role of schools cannot be underestimated. For example, a recent Maryland study finds that schools were likely mitigating adverse effects on child food security: “School meals may support children’s health and reduce disparities in response to pandemics.” (ibid.) Another recent study with 903 Maryland survey participants points to the potential logistical challenges associated with school meal pickups during the ongoing pandemic (i.e., transportation obstacles and meal pick up site opening hours).<sup>8</sup> Compounding these challenges, the same study finds that “low-income families with children were more likely to lose income during the COVID-19 pandemic compared with households without children.” (ibid.) During the latest Pulse Survey window, census data in early February 2022 shows a significant increase in food insufficiency to 37.3% (20 points up from 17.7% in January 2022) for Maryland families in the lowest income bracket. The average food insufficiency rate for this income group from June 2021 — February 2022 was 27.3%.

### **Fig. 6: Food insufficiency for families with incomes from \$35,000–\$50,000**

While families in the lowest income bracket experienced the highest degree of hardship, households in the \$35-\$50,000 group were also adversely affected. Food insufficiency peaked during early August 2021,

one month after the Child Tax Credit program began. The fact that children were home from school, where many receive free meals during the regular school year, may have canceled out positive effects of the Child Tax Credit program. Food insufficiency dropped dramatically to 3.7% in early September and 5.5% in late September 2021. However, families in this group reported a sharp increase in adversity during October 2021, with one in four families reporting food insufficiency. The average food insufficiency rate for this income group from June 2021 — February 2022 was 15.8%.

### **Fig. 7: Food insufficiency for families with incomes from \$50,000–\$70,000**

During the early fall of 2021, families in this low- to middle-income bracket reported the highest level of food insufficiency. Rates rose from 13.8% in early September to 14.7% in October 2021. This may be attributed to the fact that some children did not receive school meals during summer vacation. Food insufficiency dropped again in December 2021 (9.5%) and (9.3%) in early February 2022. The average food insufficiency rate for this income group from June 2021 — February 2022 was 9.7%.

### **► Conclusion**

In sum, our analysis finds that the Child Tax Credit Program has undoubtedly provided financial relief to Marylanders. On average, 49.9% of Maryland households that received CTC payments used the extra cash to bolster food budgets. However, it is difficult to measure the Child Tax Credit program's specific impact on food insufficiency, and understanding hardship in a pandemic remains complex. Research shows that the debt burden of Maryland families remains significant. Two in five Maryland households experience hardship in some form — including food insecurity, housing instability, health, and job loss<sup>9</sup> — and struggle to come up with \$400 to pay for an unexpected bill.<sup>10</sup>

While the availability of additional cash has undoubtedly resulted in financial relief for working Marylanders, the Child Tax Credit program might not have caused a measurable reduction of child food insufficiency.<sup>11</sup> In addition to mitigating financial hardship, scholars have hypothesized that the program may also lead to improved health outcomes, particularly among low-income families with young children.

A new study even suggests that regularly scheduled payments to low-income mothers — modeled after the Child Tax Credit program — may boost brain development in their young children.<sup>12</sup>

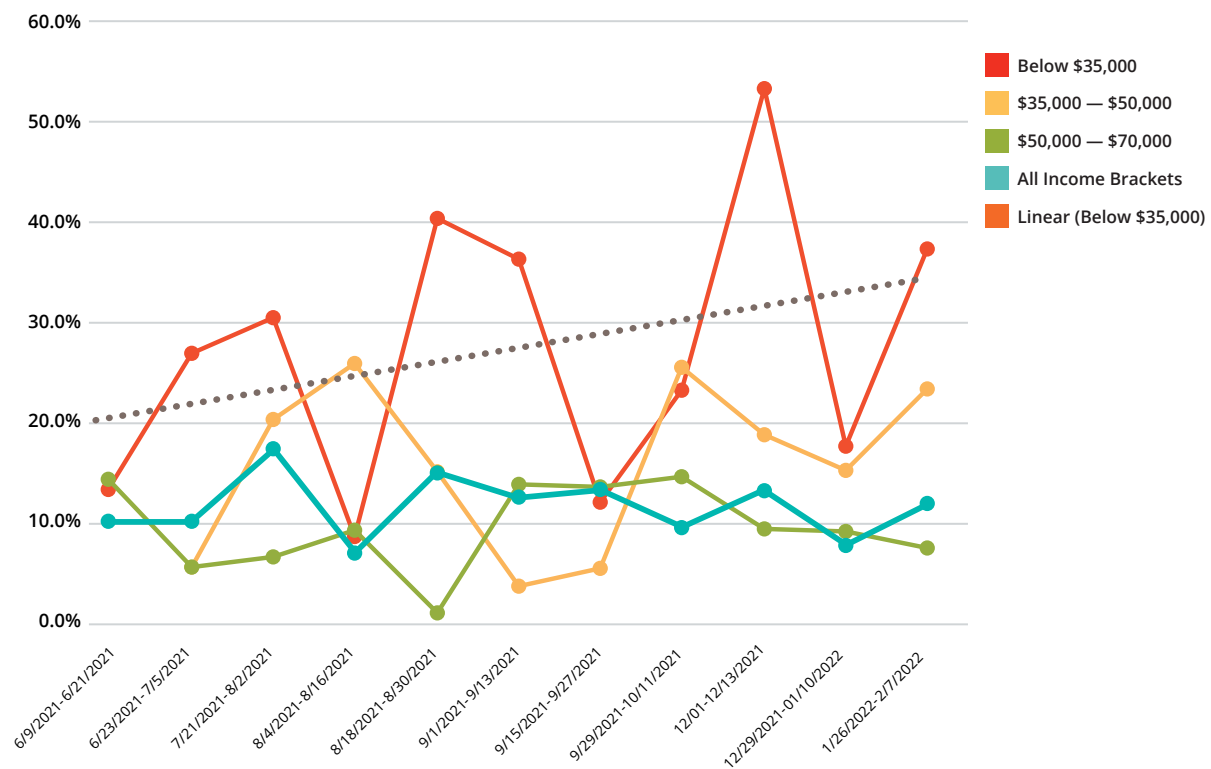
On December 31, 2021, the Child Tax Credit program lapsed in a congressional standoff, and it is currently unclear if and to what degree benefits may be extended.<sup>13</sup> If not, working families may be facing a new benefits cliff.<sup>14</sup> A new Columbia University study finds that the monthly child poverty rate increased from 12.1% in December 2021 to 17% in January 2022, and attributes the sharp increase directly to the new benefits cliff. "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."<sup>15</sup>

At the beginning of the third pandemic year, food insecure Marylanders are battling a mélange of economic aftershocks. Due to increased inflation, families are faced with increased household expenses for food, housing and utilities. Rents in the U.S. have jumped 14% in December 2021 to \$1,877 a month, the largest rise in more than two years.<sup>16</sup> In January 2022, the Consumer Price Index (which measures the average

prices of groceries, housing, utilities, and other necessities) rose 7.5 percent year-over-year — the biggest annual jump since 1982. Moody’s Analytics estimates that increased inflation adds \$276 per month to an average household’s living costs.<sup>17</sup> The Moody’s report concludes that “inflation is weighing on the collective psyche, and the U.S. Misery Index, which is the sum of the jobless rate and headline CPI inflation, is the highest since June 2020.”<sup>18</sup>

Many working families in the state will likely continue to rely on charitable food donations and related services offered by the Maryland Food Bank’s statewide network of more than 1,450 distribution points, which includes small and large food pantries, schools, faith-based organizations, nonprofits, sites that host mobile pantry events, and other partners (such as hospitals and universities).

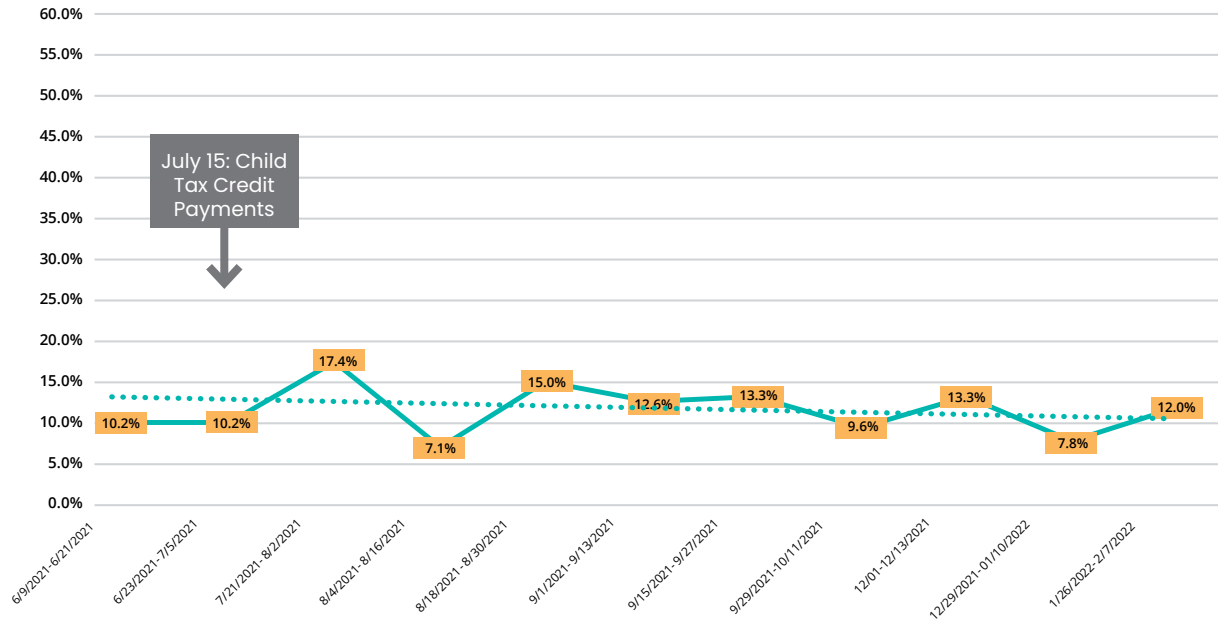
**FIGURE 3**  
**Food insufficiency for households with children by income brackets**



U.S. Household Pulse Survey. Weeks 32 – 42 (June 9, 2021 – Feb. 7, 2022). Analysis and visualization by author.

FIGURE 4

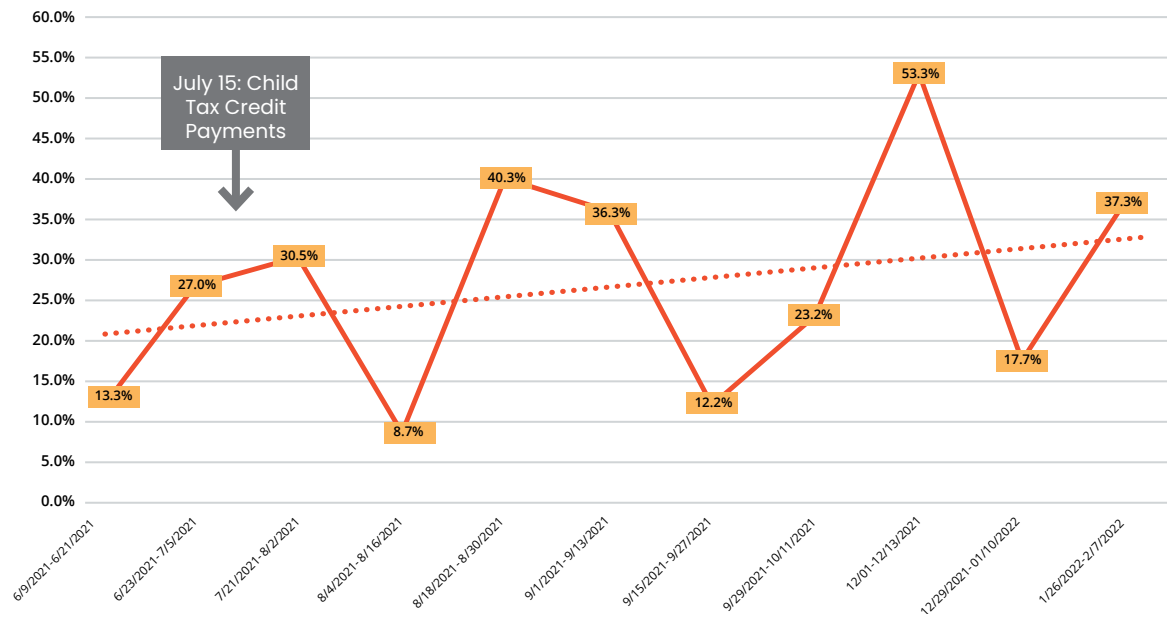
### Food insufficiency for families across all incomes



U.S. Household Pulse Survey. Weeks 32 - 42 (June 9, 2021 – Feb. 7, 2022). Analysis and visualization by author.

FIGURE 5

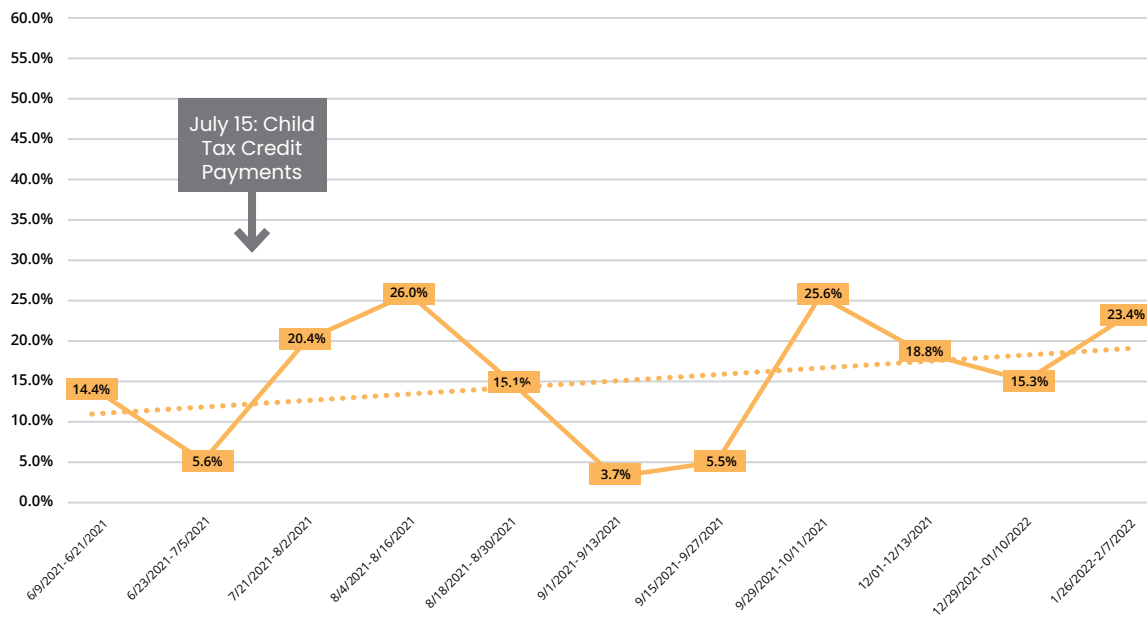
### Food insufficiency for families with incomes below \$35,000



U.S. Household Pulse Survey. Weeks 32 - 42 (June 9, 2021 – Feb. 7, 2022). Analysis and visualization by author.

FIGURE 6

Food insufficiency for families with incomes from \$35,000 - \$50,000



U.S. Household Pulse Survey. Weeks 32 - 42 (June 9, 2021 – Feb. 7, 2022). Analysis and visualization by author.

FIGURE 7

Food insufficiency for families with incomes from \$50,000 - \$70,000





## ► 1.3 Data Source: Household Pulse Survey

### Food Sufficiency and Food Security Tables

U.S. Census Household Pulse Survey, Weeks 32 — 42 (June 9, 2021 — Feb. 7, 2022): [Food Sufficiency and Food Security Tables, Table 2: “Food Sufficiency for Households with and without children, in the Last 7 Days, by Select Characteristics.” 2022](#)

### Standard Error Table 1. Child Tax Credit Payment Status and Use, by Select Characteristics

U.S. Census Household Pulse Survey, Weeks 32 — 42 (June 9, 2021 — Feb. 7, 2022): [Standard Error Table 1. Child Tax Credit Payment Status and Use, by Select Characteristics. “Child Tax Credit payment used in the last four weeks.” 2022](#)

## 2.0 CHILDREN NOT EATING ENOUGH DUE TO UNAFFORDABILITY

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. In this chapter, we have analyzed the available survey data (over a stretch of two months), as follows:

- Children Not Eating Enough Because Food Was Unaffordable (Graph)
- Children Not Eating Enough Because Food Was Unaffordable (Table)

## ► 2.1 Children Not Eating Enough Because Food Was Unaffordable

**RED BAR:** The bad news. In early February 2022, 9.7% of Maryland respondents stated that their children were often not eating enough because the household “just couldn’t afford enough food.” This represents a doubling of need compared to mid-October 2021 survey data (4.9%).

**YELLOW BAR:** The concerning news. In early February 2022, more than one in three Maryland families said their children were sometimes not eating enough (35.5%). The percentage of Maryland families with this “yellow flag” has been closely trending at around 30 percent. Combining the yellow with the red bar, the following storyline emerges for February 2022: 45.2% — more than two in five families — said that their children were often or sometimes not eating enough because the food was not affordable.

**GREEN BAR:** The good news. More than half of Maryland households (54.8%) surveyed in February 2022 said their children had never experienced such a dire situation of not having enough to eat due to affordability, down from a high point in early September 2021 (68.1%).

FIGURE 8

### Children Not Eating Enough Because Food Was Unaffordable

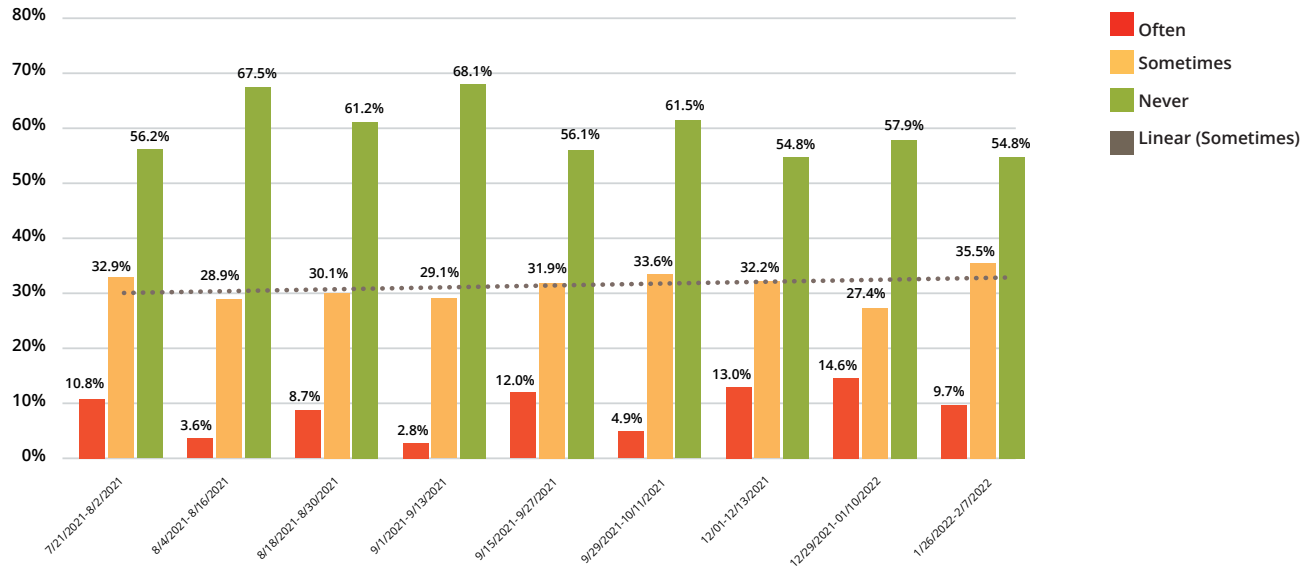


FIGURE 9

### Children Not Eating Enough Because Food Was Unaffordable

Week		Often	Sometimes	Never
Week 34	7/21-8/2/2021	10.8%	32.9%	56.2%
Week 35	8/4-8/16/2021	3.6%	28.9%	67.5%
Week 36	8/18-8/30/2021	8.7%	30.1%	61.2%
Week 37	9/1-9/13/2021	2.8%	29.1%	68.1%
Week 38	9/15-9/27/2021	12.0%	31.9%	56.1%
Week 39	9/29-10/11/2021	4.9%	33.6%	61.5%
Week 40	12/01-12/13/2021	13.0%	32.2%	54.8%
Week 41	12/29/2021-1/10/2022	14.6%	27.4%	58.0%
Week 42	1/26/2022-2/7/2022	9.7%	35.5%	54.8%

## ▶ 2.2 Children Not Eating Enough Questionnaire: Household Pulse Survey

Survey Question:

Please indicate whether the next statement was often true, sometimes true, or never true in the last seven days for the children living in your household who are under 18 years old. “The children were not eating enough because we just couldn’t afford enough food.”

- Often true (1)
- Sometimes true (2)
- Never true (3)

Source: [U.S. Census Household Pulse Survey Technical Documentation. “Phase 3.2 Household Pulse Survey Technical Documentation.” FD2, page 22, August 2021.](#)

## ▶ 2.3 Data Source: Household Pulse Survey

Food Sufficiency and Food Security Table 4

U.S. Census Household Pulse Survey: Weeks 34 – 42 (July 21, 2021 — Feb. 7, 2022): [Food Sufficiency and Food Security Tables, Table 4: “Recent Food Insufficiency for Households with Children, by Additional Food Related Household Characteristics.”](#) Question: “Children Not Eating Enough.” 2022.

## 3.0 CHILD FOOD ASSISTANCE

On July 21, 2021, the Household Pulse Survey began tracking the number of children who had received food assistance during the last seven days. This chapter organizes analysis as follows:

- Food Assistance for Children — Maryland/US National Average (Graph and Table)
- Food Assistance for Children — Maryland/Other States (Graph and Table)

### ▶ 3.1 Food Assistance for Children—Maryland/U.S. National Average

Overall, child food assistance rates in Maryland have been trending negatively since at least early August 2021. While Maryland trends didn’t always match the national trend in the early phase of the survey, most recent survey data — from late September 2021 through early February 2022 — closely mirror the national average of Child Food Assistance rates between 45 – 50%.

U.S. Census researchers asked Maryland adults if their children had received some food assistance during the seven days prior to the survey window. In early February 2022, for almost half of the state’s children (46.5%) the answer was yes, while the national average was slightly higher (48.5%). When researchers asked the same question in July 2021, a much larger share of Maryland adults said their children had accessed food assistance (42.8%) compared to the U.S. average of 30.3%. By August 2021 the share of Maryland children receiving food assistance dropped below the U.S. average of 27% and to 33.1% in late August (U.S. average 40.3%). The percentage of children receiving free food dropped to 33.5% by early January 2022 (mirrored by a similar nationwide drop), which may be likely due to a combination of children being out of school during winter break and school closings due to the latest wave of COVID-19.

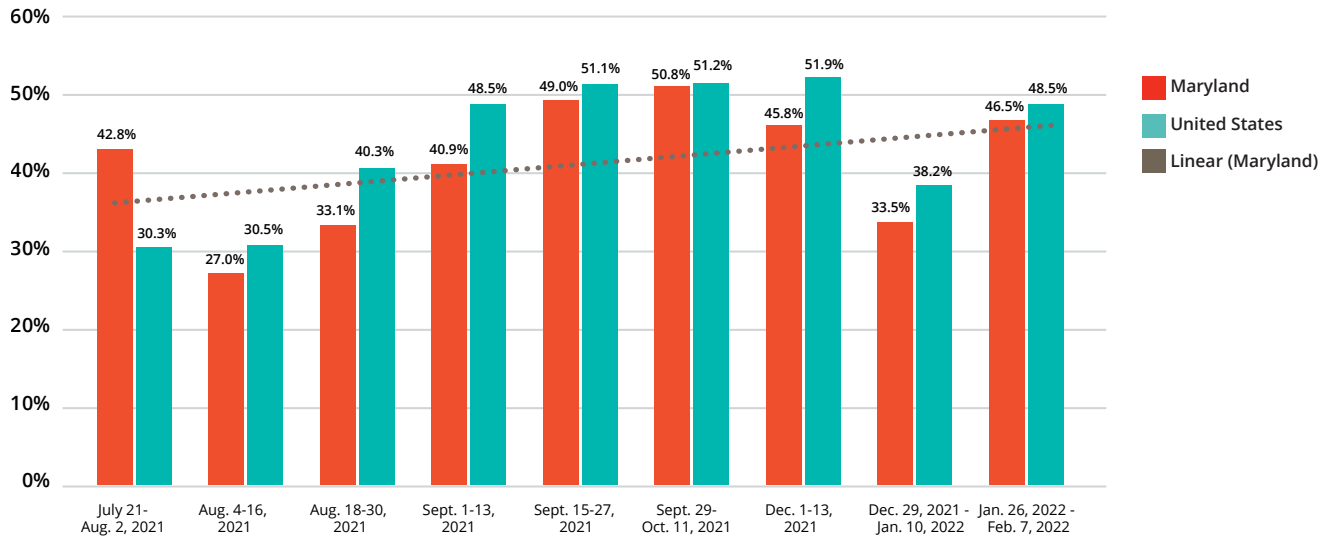
FIGURE 10

### Food Assistance for Children — Maryland/US National Average

Week	Date Range	Maryland		United States	
		Percentage (%)	Number (#)	Percentage (%)	Number (#)
34	July 21-Aug. 2, 2021	42.8	580,267	30.3	20,411,349
35	Aug. 4-16, 2021	27.0	340,230	30.5	20,406,061
36	Aug. 18-30, 2021	33.1	395,007	40.3	27,785,891
37	Sept. 1-13, 2021	40.9	564,912	48.5	33,467,896
38	Sept. 15-27, 2021	49.0	648,055	51.1	34,437,136
39	Sept. 29-Oct. 11, 2021	50.8	728,700	51.2	34,626,697
40	Dec. 1-13, 2021	45.8	672,232	51.9	35,942,401
41	Dec. 29, 2021-Jan. 10, 2022	33.5	444,825	38.2	27,284,334
42	Jan. 26, 2022 - Feb. 7, 2022	46.5	544,316	48.5	34,491,402

FIGURE 11

## Food Assistance for Children — Maryland/U.S. National Average



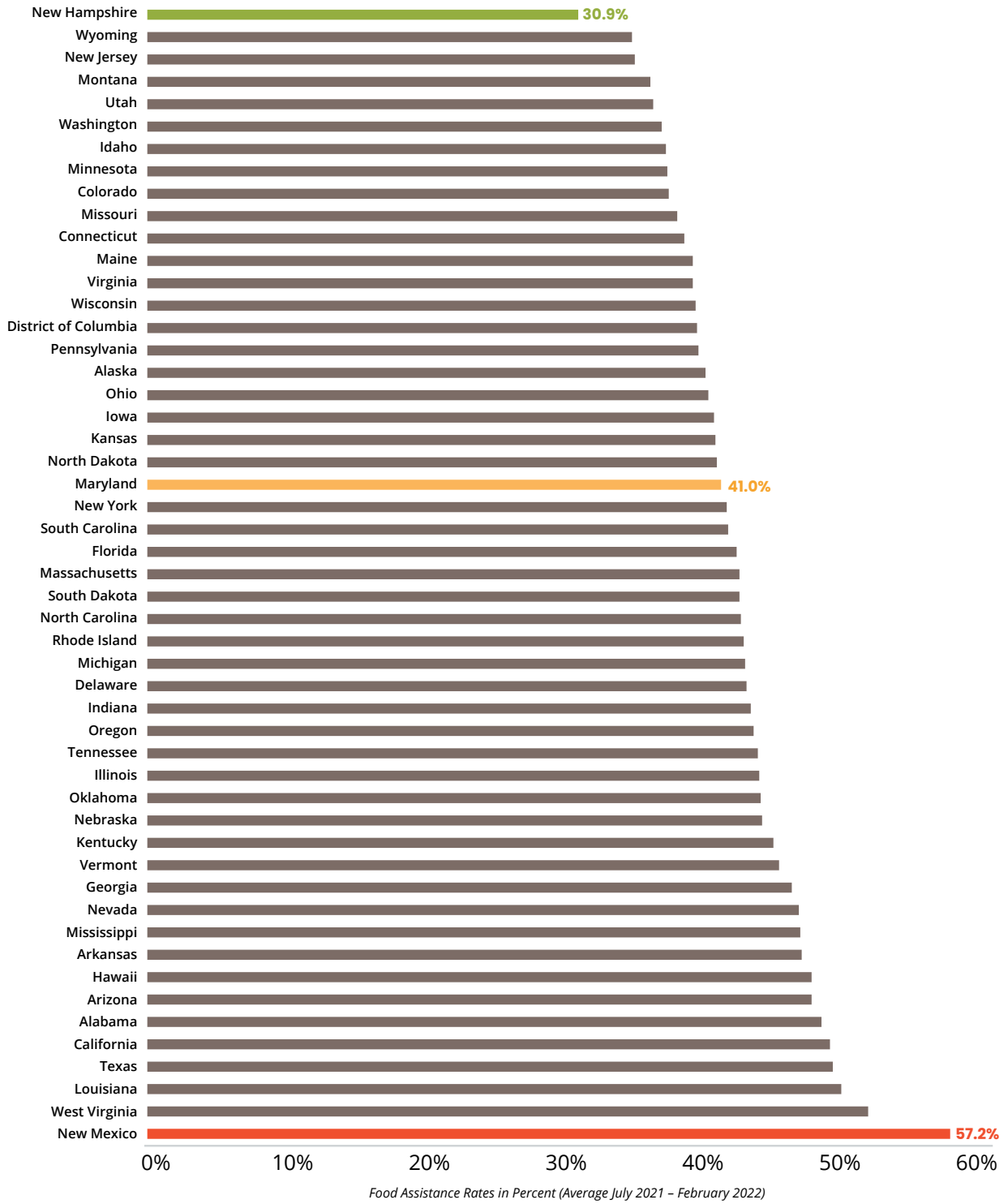
### ▶ 3.2 Food Assistance for Children — Maryland/U.S. States

Organizing the same raw data findings state-by-state is insightful. From July 2021 to February 2022, the state of Maryland ranked 30th in the U.S. comparison on average, with an average 41% of Maryland adults reporting that children in their household had received some food assistance during the last seven days prior to the survey window. The state with the highest level of food assistance in the nation, on average, was New Mexico with 57.2% of all parents reporting that their children had received food assistance. The state with the lowest level of food assistance during July 2021 to February 2022 was New Hampshire, with 30.9%. The U.S. state average rate of food assistance for the same timeframe was 43.4%.

Figure 13 captures children's food assistance data for the timeframe of July 21, 2021 — when US Census researchers launched the survey — to the most recent survey window (Jan. 26, 2022 — Feb. 7, 2022).

FIGURE 12

## Food Assistance for Children – Maryland/US States



### ► 3.3 Child Food Assistance Questionnaire: U.S. Census Household Pulse Survey

In the last seven days, did the children in this household... (Select all that apply).

- Pick up free meals at a school or other location (1)
- Receive or use an EBT card to help buy groceries (2)
- Eat free meals on-site, at school or other location (3)
- Have free meals delivered (4)
- Children did not receive free meals or food assistance (5)

Source: [U.S. Census Household Pulse Survey Technical Documentation. "Phase 3.2 Household Pulse Survey Technical Documentation." FD5, page 23, Accessed in August of 2021.](#)

### ► 3.4 Data Source: U.S. Census Household Pulse Survey (Interactive Tool)

Food Assistance for Children: Adults in households where children received food assistance

[U.S. Census Household Pulse Survey: Weeks 34 – 42, July 21, 2021 – Feb. 7, 2022: "Food Assistance for Children: Adults in households where children received food assistance in the last 7 days." 2022.](#)

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## ► 4.2 Census Household Pulse Survey Data

U.S. Household Pulse Survey. Weeks 32 – 42 (June 9, 2021 – Feb. 7, 2022): Food Sufficiency and Food Security Tables. Table 2: “Food Sufficiency for Households with and without children, in the Last 7 Days, by Select Characteristics.” 2022.

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### END NOTES

1. See the Maryland Food Bank’s recent analysis of federal legislation, “How Federal Programs Are Helping Hungry Children in Maryland.” Oct. 8, 2021. <https://mdfoodbank.org/news/how-federal-programs-are-helping-hungry-children-in-maryland/>; Chuck Marr et al. “Congress Should Adopt American Families Plan’s Permanent Expansions of Child Tax Credit and EITC, Make Additional Provisions Permanent.” Center on Budget and Policy Priorities, p. 16. May 24, 2021. <https://www.cbpp.org/sites/default/files/5-24-21tax.pdf>
2. In Maryland, 49.9% of households that received CTC payments spent a portion on food, according to MFB analysis. Nationally, food tops the list with 59% followed by utilities (52%) and rent (45%). Kris Cox et al. “If Congress Fails to Act, Monthly Child Tax Credit Payments Will Stop, Child Poverty Reductions Will Be Lost.” Center on Budget and Policy Priorities. Dec. 3, 2021. <https://www.cbpp.org/research/federal-tax/if-congress-fails-to-act-monthly-child-tax-credit-payments-will-stop-child>
3. Daniel Perez-Lopez. “Economic Hardship Declined in Households with Children as Child Tax Credit Payments Arrived.” U.S. Census Bureau. Aug. 11, 2021. <https://www.census.gov/library/stories/2021/08/economic-hardship-declined-in-households-with-children-as-child-tax-credit-payments-arrived.html>
4. Food insufficiency differs from food insecurity, which is generally considered to be a broader concept that captures a lack of consistent access to enough food and extends to resource insufficiency. Richard Scott and Cheryl Wehler. “Food Insecurity/Food Insufficiency: An Empirical Examination of Alternative Measures of Food Problems in Impoverished U.S. Households.” N.D. <https://ideas.repec.org/p/wop/wispod/1176-98.html>
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## END NOTES *CONT'D*

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8. The study finds that "between 45 and 55% of survey respondents who utilized school meal pickups during the pandemic reported difficulties with availability of delivery, meal pick-up sites being open, and the quantity of food provided." See Meredith Niles et al. "A Multi-Site Analysis of the Prevalence of Food Insecurity in the United States, before and during the COVID-19 Pandemic." *Current Developments in Nutrition*, Vol. 5, Issue 12, Dec. 17, 2021, p. 15. <https://tinyurl.com/yw5mkzvu>
9. United Ways of Maryland. "ALICE in Maryland. A Financial Hardship Study." 2020. <https://tinyurl.com/2bhzytca>
10. Michael Grover. "What a \$400 emergency expense tells us about the economy." Federal Reserve Bank of Minneapolis. June 11, 2021. <https://www.minneapolisfed.org/article/2021/what-a-400-dollar-emergency-expense-tells-us-about-the-economy>
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18. *Ibid.* The U.S. Misery Index assumes that a higher rate of unemployment and a worsening of inflation create economic and social costs for a country. <http://www.miseryindex.us>



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.