## Food Insecure Americans Need Choice, Empowerment and Autonomy in Anti-Hunger Interventions

The Central Pennsylvania Food Bank's (CPFB) mission of fighting hunger, improving lives, and strengthening communities aims to address the needs of the 330,000 central Pennsylvanians, including 1 in 6 children, who are at risk of food insecurity, and advocate for permanent food security solutions.

CPFB, a member of the Feeding America network, serves a 27-county territory with two food distribution hubs in Harrisburg and Williamsport, Pennsylvania. We serve and collaborate with a network of nearly 1,200 partner agencies, including food pantries, meal programs, MilitaryShare sites, senior food programs, mobile distributions, and youth outreach. The food bank also provides a SNAP Helpline for application assistance, a Health Innovations team to connect food as medicine concepts with health care providers, and nutrition educators who teach clients how to prepare and enjoy different foods.

To inform the national strategy on hunger, nutrition, and health about the issues affecting the people we serve, the CPFB asked our neighbors about their experience with hunger and food assistance. Input gained through listening sessions and surveys, and primary electronic client intake forms, coupled with an analysis of the American Community Survey data for our service territory revealed a few main themes. The themes and proposed policy solutions reflect the importance of **choice**, **empowerment**, and **autonomy**.

## Who is food insecure in central Pennsylvania and why?

Of the more than 3 million people who call the 27 counties in central Pennsylvania home, 80% live in urban and suburban communities, 20% in rural areas. Demographically, 85% are white and 15% are considered non-white. More than 640,000 are children under 18. Poverty rates vary from county to county, but the average is 10.7%. Each community is unique, but our neighbors in need face common challenges.

CPFB organized listening sessions to hear from neighbors about their experiences with the charitable food system and different federal anti-hunger programs. One session in a rural town west of Williamsport included five participants, four of whom are retired/senior citizens. Three of the five participants have permanent medical problems that require them to travel upwards of two hours one-way to receive medical care monthly. Another participant takes care of her mentally disabled daughter who is in a wheelchair, while yet another is a parent of three who cannot work due to a previous injury. When discussing topics like the future, there was a general sense of despair, but all were grateful for the opportunity to be heard and share their thoughts.

Two other sessions near Gettysburg, PA, including one Spanish-only listening session, drew younger, working parents to older, retired individuals who have lived in the community for decades. Two of the six participants in the first session are currently homeless and living in a shelter while two others reported being homeless at a previous time in their life. Almost all participants were Supplemental Nutrition Assistance Program (SNAP) recipients.

The final listening session included ten participants and took place at a food pantry outside of Harrisburg, PA. This group was more racially diverse than the previous sessions and more than half were parents. Participants reported many of the same issues when it came to accessing and using federal nutrition programs. However, unique to this listening session, a lot of discussion circled back to stigma

and how that prevents community members from seeking help. Particularly, bullying and "lunch-shaming" in school were issues many parents had first hand experience with.

# Racial Disparities

Nationally in 2020, Black households had a food insecurity rate of 21.7%. This is more than 3 times the food insecurity rate of white households, which was 7.1%. Hispanic households had a food insecurity rate of 17.2% - nearly 2.5 times the rate for white households. Asian households had a food insecurity rate around 6%, lower than that of white households, although this masks significant disparities within Asian populations. The highest food insecurity rates in our area are in our rural counties which are predominantly white; however, on a neighborhood level, racial minorities experience food insecurity at the highest rates.

For example, at the listening sessions conducted thus far, primarily all of the participants have been white. However, during the Spanish-only listening session, three-fourths of the participants responded that racism is a problem in their communities— a point of concern that otherwise would not have been addressed in the previous predominantly white listening sessions.

Feeding America's recent work on the five main drivers of food insecurity by race and ethnicity—homeownership, poverty rate, unemployment rate, disability status, and median income—emphasizes how systemic racism drives substantial disparities in those economic indicators that in turn are attributed to food insecurity rates.<sup>2</sup> The following variables we identify would thus also be heightened for people of color, as systemically, racism bleeds into all parts of the community.

### Lack of Reliable Transportation

In rural areas, lack of transportation is a top concern. Participants reported having to drive a minimum of 30-45 minutes to find many services, including grocery stores. This can lead to a lost work shift as well as the expense of increased fuel costs.

Most participants owned their own vehicles; but the inability to afford repairs, inspections, or insurance sometimes prevented them from using those vehicles. One participant cited a lack of vehicle reliability as a reason why they lost their job. Another described the anxiety of wondering if their car will start every morning before work.

Participants felt that increased public transportation, even just locally, would be helpful. Ride sharing to/from work, increased awareness by employers that not all employees have reliable transportation, or more mobile services that come to a designated area weekly, or biweekly were other suggestions participants made. Our surveys confirm the importance of public transportation being available; 41% of respondents reported that they do not own a vehicle. Reliable transportation would further empower our neighbors so that they can thrive in their communities.

## Inadequate Health Care

Access to health care and specifically mental health care is another common concern. Those who shared that they have conditions that require monthly appointments reported having to travel at least two

<sup>&</sup>lt;sup>1</sup> https://www.ers.usda.gov/webdocs/publications/102076/err-298.pdf?v=4097.1

<sup>&</sup>lt;sup>2</sup> https://www.tableau.com/foundation/data-equity/economic-power/feeding-america-racism-food-insecurity

hours one-way to find a facility or doctor who could treat them. They also encounter long waitlists and a lack of available specialists. Many participants also acknowledged that they have, or had, untreated mental health problems that contributed to the situation they are in today. These barriers cut away at their personal autonomy to take care of their health.

Even with the additional Medicaid flexibilities extended during the COVID-19 pandemic, 23% of our survey respondents indicate that they or someone in their household does not have health insurance. When asked about tradeoffs between food and other necessities, a full 33% reported that they had to choose between paying for food and paying for medical care at some point in the last 12 months.

#### Low-Wage Jobs

Participants agreed that there is not a lack of jobs available, but rather a lack of good-paying jobs. Many cited rising costs of everything and simply not making enough wages from one job to cover their expenses. They felt that more job training programs, and better internet access would make a difference because, "so many jobs are done online these days."

One participant described the important link between work and childcare. The mother of two young daughters described in order to make ends meet for her she must work longer, unusual hours. A typical day is bringing her kids to work at 6 a.m., having them sit in a restaurant booth for two hours, then taking the kids to school during her break at 8 a.m., then hoping they have no trouble getting home on the bus after school. An affordable childcare option with flexible hours would provide stability for her and her family, but it is either not available or financially out of reach.

Our surveys mirrored this common story; 40% of households with children reported that they were unable to work for some months in the last year because they were taking care of family. The differential between the costs of childcare and the amount families are able to pay is wide. Policies that help parents find and keep childcare will allow more people to work and reduce food security, while also empowering families.

## Renting v. Homeownership

Homeownership is one of the main drivers of upward economic mobility and wealth-building in the United States, but most of the people in our surveys and almost all the listening session participants are renters. When asked what prevented them from owning a home, the usual response was that it costs way too much and/or they were unable to obtain credit. While affordable housing is its own significant issue, food insecurity is "downstream" from housing insecurity which is why we cannot ignore it when considering food assistance policy.

Renters are much more vulnerable to economic swings and to rising prices than homeowners with fixed mortgages. While median incomes in central Pennsylvania have been relatively stagnant for 20 years, rents have increased dramatically. This has led to a significant increase in the number of renters who are housing burdened (more than 30% of the income on rent) and severely housing burdened (more than 50% of their income on rent). Renters who are severely burdened have much less to spend on other necessities like food, transportation, medical care, and utilities. These impossible choices are exacerbated by high inflation. Renters are the most vulnerable to these trends because it can lead to eviction which dramatically upends people's lives. Losing housing is difficult enough in the short-term;

but eviction also has far-reaching negative implications for their future rent-worthiness, credit, and autonomy.

Among our survey respondents, 83% are renters and 22% of these households were worried that they would be evicted or otherwise forced to move from their homes in the next year. Eighteen percent of renters did not know if they would be evicted or not. An additional 9% of renters reported that they were evicted in the last year. This type of housing insecurity has major implications for the short and long-term food security status of the households that we serve; yet only 25% of households who qualify for rental assistance receive it. The United States could make a big impact on housing security and food security by ensuring that everyone who qualifies can receive benefits.<sup>3</sup> It would be particularly effective if housing assistance was a simple stipend for everyone who qualifies, without the restrictive rules that currently complicate programs, like Section 8.<sup>4</sup>

# Stigma/Dignity of Service

Stigma around using a SNAP/EBT card or visiting the food pantry is another concern. **Every** participant who is enrolled in SNAP remembered a time when they felt judged for using an EBT card at the grocery store. Comments such as, "there goes my taxpayer money" and "why are they buying that food" are commonplace for individuals who use SNAP.

Participants reported that lack of variety in government foods and the restrictions on certain foods using SNAP sometimes made them feel belittled. A comment that stands out was, "we already know we're getting the leftovers, the things people don't want, or have been on the shelves, but I still like something different to eat once in a while too."

Most participants said they feel respected when visiting the local food pantry when they could choose their own food preferences. They prefer using SNAP or the client-choice pantries, rather than being given a pre-packed box like some programs offer. The Central Pennsylvania Food Bank encourages and incentivizes its hundreds of food pantry partners to adopt the client choice model.

#### The Benefits Cliff

Participants agreed that applying for and using public benefits is sometimes more of a hassle than it is helpful, but they feel they have no choice. From the outset, the application process is confusing about how to apply, when to apply, what the income limits are, etc. If they can navigate that, participants are then sometimes required to do an in-person interview, provide documentation, or demonstrate need—a stressful process.

A glaring deficiency in all public benefits is what the food bank calls the benefit cliff where one step forward (earning more income) can push you two steps back (losing all benefits with a higher collective value than the new salary). Many participants described how it prevents them from seeking to make \$1 more than the income limit. This factored into some decisions about accepting a promotion or taking a second job because they could not afford to lose all their assistance at once. Instead, a system that

<sup>&</sup>lt;sup>3</sup> https://www.cbpp.org/research/housing/three-out-of-four-low-income-at-risk-renters-do-not-receive-federal-rental-assistance#:~:text=Needing%20Federa...-

<sup>,76%25%20</sup>of%20Low%2DIncome%20Renters%20Needing%20Federal%20Rental,Assistance%20Don't%20Receive %20It

<sup>4</sup> https://www.hud.gov/topics/housing\_choice\_voucher\_program\_section\_8#hcv02

slowly diminishes the benefit level as participants earn more would provide a smoother transition and set more people up for long-term success.

## SNAP Makes a Difference

Our surveys show that people who use SNAP are less likely to skip a meal, then those who are not enrolled. Specifically, 59% of people without SNAP compared to 44% of people with SNAP were likely to skip a meal. However, even SNAP users go hungry sometimes. One participant receiving SNAP explained how the meal provided at the listening session was the first she had in a couple of days because she would rather use those limited resources to feed her children.

Another older participant did not know how she was supposed to support herself and her adult dependent daughter with a benefit of \$20/month. Another said the temporary increased SNAP pandemic allotments were very helpful, especially with increasing food costs.

In general, stagnant SNAP benefits that do not respond to price increases are, in effect, regressive. We are concerned with what will happen when the SNAP emergency allotments run out. This will be a significant drop in SNAP benefits per person (estimated between \$82 and \$101 per person per month). Even with these benefits in place, we have seen increased demand for charitable food over the last year. Although unemployment remains low, the economic recovery from COVID-19 has been uneven; and need for charitable food will likely continue to be more elevated than it was before the pandemic. Strengthening and expanding SNAP and other federal nutrition programs will help and empower our neighbors in need survive today and provide sufficient support to improve their future.

### Children Should Be High Priority

Children are most at-risk of food insecurity in central Pennsylvania and the United States National USDA statistics show that households with children have the highest food insecurity rates, at 14.8% compared to 8.9% for households without children and 6.9% for households with senior citizens. In central Pennsylvania, 13.6% of children are food insecure compared to 9.1% of adults.

These disparities are evident in our data. Central Pennsylvania households with children were much more likely to have gone hungry or skipped meals because there was not enough money for food in the last 12 months. Fifty-two percent of households with children responded they had skipped meals or gone hungry compared to 32% of households without children.

Targeting support for children is particularly effective. The termination of the Child Tax Credit had a direct impact on demand for food assistance at our partner food pantries. As shown in the chart below, trends for households with children vs. those without are parallel for the period from October 2021 to January 2022. After the Expanded CTC ended and the second half of the payments were disbursed in tax returns, we see significant divergence in demand for children vs. non-children households. While demand increased for both types of households, the need for charitable food assistance rose much more sharply for households with children. All else equal, this was the largest policy change in January 2022, and the differential can likely be causally attributed to the end in the CTC. This aligns with national

<sup>&</sup>lt;sup>5</sup> https://www.ers.usda.gov/webdocs/publications/102076/err-298.pdf?v=5196.1

<sup>&</sup>lt;sup>6</sup> Feeding America Map the Meal Gap 2021

surveys showing that households used the CTC on food and other necessities. When it ended, parents had far less money for food.

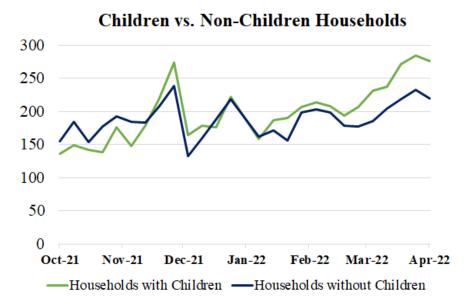


Figure 1. This chart shows demand for services among children and non-children households. Data is from one of our partner pantries in York County, PA.

The expanded fully refundable and monthly-disbursed CTC verifiably reduced poverty among children by nearly 40%, and poverty is one of the main drivers of food insecurity. Our own data indicates that the end of the CTC has led to a direct rise in demand for charitable food assistance. Families use the money on food, rent, other necessities, and child-enrichment activities that improve the food security status and quality of life for children. 8

Importantly, the CTC spares recipients the stigma they perceive when using public benefits. The "invisible" and direct distribution mechanism as well as the near universality of the Expanded CTC helped families meet their needs without being singled out publicly. In addition, the near universality of the benefit meant that the Expanded CTC helped counteract the issue of the benefits cliff. Everybody could get the CTC no matter their income. The near universality also recognized that it is incredibly expensive to raise children. Compared to other developed countries, the United States currently does very little to assist families, which leads to some of the highest child poverty rates. 9 Restoring the Expanded CTC would be the most impactful change for children and their food security status.

Similarly, making the National School Lunch Program and the School Breakfast Program universally free to everyone would address the issues of the benefits cliff, child food insecurity, and stigma kids receive from participating in these programs. Together with the Expanded CTC, expanding these programs would go a long way to address the incredibly high child food insecurity and poverty rates.

<sup>&</sup>lt;sup>7</sup> https://www.cbpp.org/research/federal-tax/congress-should-adopt-american-families-plans-permanent-expansions-of-child

<sup>&</sup>lt;sup>8</sup> https://www.theatlantic.com/politics/archive/2021/07/cash-kids-child-tax-credit-biden/619439/

<sup>&</sup>lt;sup>9</sup> https://www.nytimes.com/2021/10/06/upshot/child-care-biden.html

#### **Main Recommendations**

Our neighbors in need know what would be most helpful for them, and that may differ significantly from person to person. Successful anti-hunger programs must reflect this autonomy; and to make a real difference, interventions to help children should provide the flexibility needed for families to use funds or programs in the way that best meets their unique needs.

- 1. Restore the expanded and fully refundable Child Tax Credit. Children are much more likely to be food insecure than adults or seniors, which makes the Expanded Child Tax Credit an effective tool to help the most food insecure age group. The distribution mechanism of the Expanded CTC reduces the difficulty and stigma associated with receiving assistance, while giving parents and their children dignity and autonomy to decide for themselves how to meet their most pressing needs. The Expanded CTC lowered both poverty and food insecurity rates among children significantly— up to 40% by some estimates. In our own work, we saw that taking away the Expanded CTC hurt families. Therefore, restoring the Expanded CTC should be a top priority and would be one of the most effective ways to combat food insecurity in the United States.
- 2. Make the National School Lunch and Breakfast available for all students. If every child receives a free or reduced lunch, then no kids will experience the stigma of being singled out; and reduced administrative complexities would help ensure that all low-income children receive food. A universal school lunch program would invest our community resources to ensure that all children have enough food to learn, grow, and thrive. This policy would help low-income households and all households free up their own resources for other necessities. A universal program would also prevent the benefits cliff.
- 3. Increase the sufficiency and flexibility of federal nutrition programs, (SNAP, TEFAP, CSFP, & WIC) SNAP provides ten meals for every one meal that the charitable food network provides. It is the nation's first line of defense against hunger and one of the most productive federal programs in terms of economic impact. However, certain restrictions make SNAP challenging and demoralizing at times to use. For example, the restriction on purchasing hot, pre-made food with SNAP prevents homeless individuals from buying a bowl of soup in the winter. Requirements on the amount and types of food provided in other federal programs like the Commodity Supplemental Food Program (CSFP), The Emergency Food Assistance Program (TEFAP) and Women, Infants, & Children (WIC) also fall short from adequately and effectively serving clients. Federal food assistance programs should not restrict the types or quantities of food that clients can purchase and should instead focus on promoting dignity and autonomy in the selection of foods.

In addition to simply increasing the value of SNAP benefits, scaling up the Double-Up Food Bucks would be an impactful way to encourage healthy eating and to increase the sufficiency of SNAP benefits. It is more efficient and accessible than the current Farmer's Market Nutrition Voucher Programs.

Demand for charitable food assistance increased significantly last year; however, the number of pounds of food received from TEFAP has decreased sharply. To continue to serve our neighbors in

need and meet the increasing demand, the TEFAP and commodity programs we rely on need to be strengthened.

There is no magic wand that will end hunger in America, but the COVID-19 pandemic provided a unique opportunity to test how certain public policies work to help people get back on their feet when they experience food insecurity. From our research and listening sessions, it is clear the issue of food insecurity must be addressed holistically. Solutions to issues like transportation, housing, and health care are solutions to food insecurity. We have the chance to act now to make permanent, effective change for our neighbors in need.