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A PROFILE OF MARYLAND SNAP HOUSEHOLDS, 2020: BEFORE AND DURING THE COVID-19 PANDEMIC

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EXECUTIVE SUMMARY

The Supplemental Nutrition Assistance Program (SNAP) is the largest food assistance program in the United States (Cronquist, 2019). Each year, SNAP increases the financial resources for one out of every 10 Marylanders, allowing them to purchase nutritious food (Hall, 2021a). In recent years, Maryland's program has served more than 600,000 participants each month (Maryland Department of Human Services, 2018, 2019).

The positive effects of SNAP on food insecurity, poverty, and the economy are well documented, making this program an essential part of the safety net, especially during economic downturns. During each of the major recessions in the last 60 years, the number of individuals participating in SNAP grew substantially (Oliveira et al., 2018). Furthermore, federal stimulus policies that increased spending on SNAP during the Great Recession had the greatest economic impact (Blinder & Zandi, 2015), demonstrating that increasing SNAP spending is one of the most effective ways to stimulate local economies.

To understand more about the individuals who participate in SNAP, this report examined the 529,644 Maryland households that participated in SNAP in state fiscal year (SFY) 2020. This report is the first in a new series of annual reports that will describe SNAP households and recipients to provide stakeholders with relevant and timely information about the composition and characteristics of SNAP households. This, in turn, can inform programmatic decision-making. Given the economic shock caused by the COVID-19 pandemic during SFY 2020, this report examines households in two cohorts: (1) the

pre-pandemic cohort, beginning in July 2019 and ending in March 2020, and (2) the pandemic cohort, beginning in April 2020 and ending in June 2020. Some key findings are included below.

Household Growth & Residence

- The SNAP caseload grew by 27% due to the pandemic; an additional 110,000 households began receiving SNAP between April and June of 2020.
- Most SNAP households resided in one of Maryland's five most populous jurisdictions: Baltimore City (26%), Prince George's County (16%), Baltimore County (15%), Montgomery County (8%), and Anne Arundel County (8%).
- Prince George's County experienced the largest growth (59% increase) in households during the early months of the pandemic. Due to this increase, Prince George's County's share of the caseload increased from 13% in the pre-pandemic cohort to 29% in the pandemic cohort.

Household Composition

- SNAP serves families and individuals with varying circumstances. More than one in three (36%) households had children, one in four (25%) had an Able-Bodied Adult without Dependents (ABAWD), one in six (17%) had an adult with a disability, and one in five (21%) had an adult age 60 or older in the household.
- There was a 21 percentage point increase in households with an ABAWD between the pre-pandemic (20%) and

pandemic (41%) cohorts, consistent with an observed increase in the percentage of working-age recipients (47% to 60%).

- SNAP is largely a safety net for adults. Two in three households (64%) had no children, and three fifths (61%) of all households had only one recipient. Households with only children were uncommon (2%-3%).

Previous SNAP Receipt

- The early months of the pandemic brought a surge of new households onto the SNAP caseload. In the pre-pandemic cohort, only 6% of all households were brand new to the program in SFY 2020. In the pandemic cohort, nearly two in five (37%) households were new to the program, an increase of more than 30 percentage points.
- Households in the pre-pandemic cohort with previous SNAP receipt had an average of 63 months of receipt in the previous 10 years, compared to only 31 months of receipt for households in the pandemic cohort.
- One in 10 (10%) pandemic households with previous receipt had not received SNAP for more than a decade before returning to the program in the early months of the pandemic.
- Previous SNAP receipt varied by household composition, acting as a longer-term safety net for more vulnerable populations. Households with children, adults with a disability, and older adults had more months of receipt in the previous 10 years compared to households with ABAWDs.

Adult Recipients' Demographics

- The demographic profile of a typical adult SNAP recipient in SFY 2020 was a Black (61%) or White (32%) woman (63%) who had never married (64%) and had a high school diploma (78%). On average, they were 45 years of age. However, demographic profiles varied by adult type.
- The demographic profile of adult recipients changed between the pre-pandemic and pandemic cohorts. Notably, the pandemic brought a higher percentage of Black recipients (an increase from 58% to 73%) and recipients with additional education beyond high school (an increase from 15% to 24%). Additionally, certain adult types experienced increases in the percentage of women, including ABAWDs (47% to 53%), older adults who were 60 years or older (62% to 66%), and other adults, who were largely in their fifties (49% to 59%).

Adult Recipients' Employment and Earnings History

- Less than half (45%) of adult recipients in the pre-pandemic cohort were employed in the year prior to SNAP receipt, with median annual earnings of approximately \$12,600. Employment was highest among adults with children (64%) and ABAWDs (61%). Adults with children also had the highest median annual earnings (\$15,426).

- Adult recipients in the pandemic cohort were 18 percentage points more likely than adults in the pre-pandemic cohort to be employed in the year prior to SNAP receipt (63% vs. 45%). Additionally, adults in the pandemic cohort had roughly double the median annual earnings of pre-pandemic recipients (\$24,742 vs. \$12,636), a finding consistent across adult types.

Adult Recipients' Employment and Earnings while Receiving SNAP

- In the pre-pandemic cohort, two in five (39%) adult recipients were concurrently employed and receiving SNAP. Employment while receiving SNAP was higher among adults with children (61%) and ABAWDs (58%). Median quarterly earnings were highest among adults with children (\$4,611).
- In the pandemic cohort, nearly half (47%) of adult recipients were concurrently employed and receiving SNAP. Participation in employment for adults with children (55%) and ABAWDs (52%) declined, while employment among other adult types increased; however, consistent with the pre-

pandemic cohort, adults with children and ABAWDs still had the highest rates of employment. Finally, median quarterly earnings for employed adults were higher in the pandemic cohort (\$4,995) compared to the pre-pandemic cohort (\$3,698).

The findings in this report show that Maryland's SNAP program serves individuals and families in a variety of circumstances. The program's ability to function as both a short- and long-term support depending on an individual's needs is one of its principal strengths (Keith-Jennings & Chaudhry, 2018). The economic shock caused by the pandemic brought an influx of working age adults and ABAWDs to the SNAP program and a surge of cases that were brand new to the program. To be sure, SNAP became an even more critical part of the safety net as households across the country struggled to put food on the table (Food Research and Action Center, 2020). As Maryland looks to the future and prepares for expiring program flexibilities, understanding the composition of the caseload will be important in ensuring an equitable recovery.

INTRODUCTION

The federal Supplemental Nutrition Assistance Program—commonly known as SNAP and formerly known as Food Stamps—is the largest food assistance program in the United States (Cronquist, 2019). In federal fiscal year (FFY) 2018, the program served 40 million individuals (Food and Nutrition Service [FNS], 2021). The purpose of SNAP is to increase the financial resources of low-income households so they can purchase nutritious food (Food and Nutrition Act of 2008), fulfilling its purpose through monthly in-kind assistance.¹ The program is periodically reauthorized through a package of legislation that regulates food and farm systems.^{2,3}

In recent years, Maryland's SNAP program has served more than 600,000 participants each month (Maryland Department of Human Services [DHS], 2018, 2019). In FFY 2019, 10% of Maryland's population—or one out of every 10 Marylanders—participated in SNAP (Hall, 2021a). The program reached 89% of eligible individuals (Mathematica Policy Research, 2020), keeping at least 100,000 Marylanders out of poverty (Hall, 2021a).

Effects of SNAP

A wealth of research has documented the effects of SNAP on food insecurity, poverty, the economy, and recipients' health. In addition to reducing food insecurity and food

insufficiency (Ratcliffe et al., 2011; Gundersen et al., 2017; Keith-Jennings et al., 2019), SNAP also leads to positive health outcomes and advances in wellbeing (Keith-Jennings et al., 2019). In general, economic security programs such as SNAP reduce overall poverty (Trisi & Saenz, 2021).⁴ SNAP, in particular, has a strong effect on child poverty (Tiehen et al., 2012). In 2017, government policies reduced child poverty by almost half, with SNAP and tax credits accounting for much of this effect (Trisi & Saenz, 2021).

In general, federal SNAP spending has a multiplier effect, meaning every dollar spent on the program creates more than one dollar of economic activity (Auerbach & Gorodnichenko, 2012). This effect is small during periods of economic expansions and larger during recessions. In practice, this means that during a weak economy, every dollar in new SNAP benefits increases economic activity by about \$1.50 (Canning & Morrison, 2019). During the Great Recession, policies that increased spending on SNAP had the highest multiplier of any stimulus program, including Unemployment Insurance: every additional dollar of SNAP spending increased economic activity by \$1.74 (Blinder & Zandi, 2015). This demonstrates that federal spending on SNAP—especially during economic downturns—is one of the most effective

¹ Federal assistance can be issued in two ways: (1) through cash benefits, such as done with the Temporary Assistance for Needy Families and Unemployment Insurance programs, and (2) through in-kind assistance, such as SNAP, school meals, and home energy assistance (Tuttle, 2016).

² Periodic federal *farm bills* regulate food and farm systems and are passed roughly every five years. SNAP has been reauthorized under farm bills since 1973 (Congressional Research Service, 2018). The current farm bill under which SNAP is authorized is the *Agriculture Improvement Act of 2018* and expires on September 30, 2023.

³ For an overview of the program's history and major legislative changes, visit the FNS [website](#).

⁴ Additional federal economic security programs that successfully reduce poverty include Social Security, tax credits, and housing assistance.

ways to use the safety net to stimulate local economies.

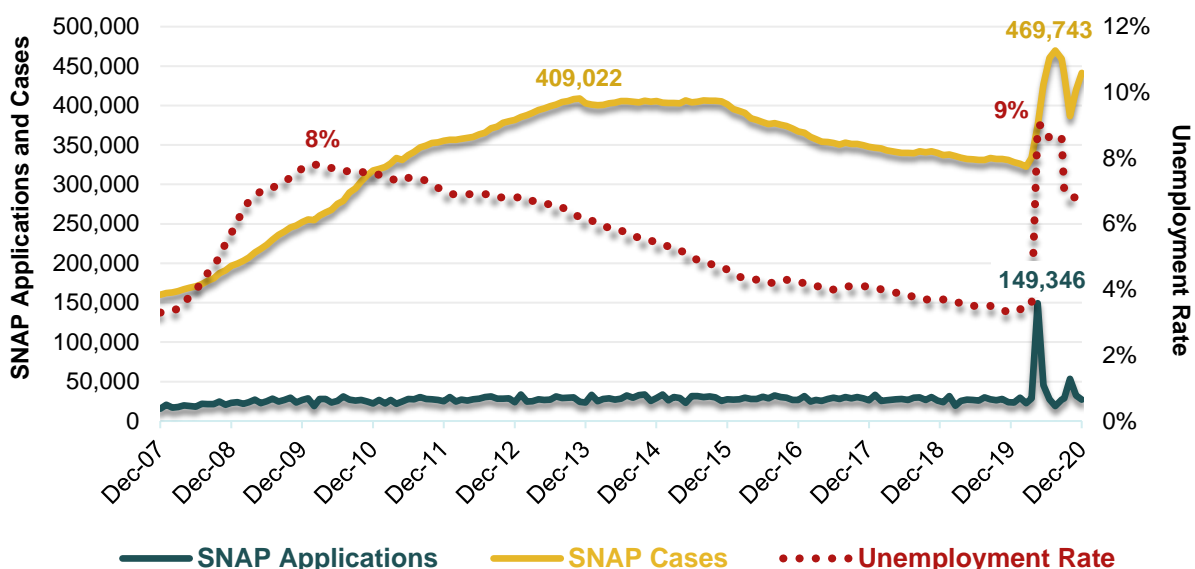
SNAP Participation during Economic Recessions

SNAP is considered a stabilizer during economic downturns: during recessions, spending on the program and the total number of cases increase, and during economic expansions, spending on the program and the total number of cases decrease (Canning & Stacy, 2019; Oliveira et al., 2018). During each of the major recessions in the last 60 years, the number of individuals participating in SNAP grew substantially (Oliveira et al., 2018). From 2007 to 2009, during the Great Recession, the number of individuals participating rose from 26 million to over 40 million nationally. In Maryland, the SNAP caseload also

gradually increased during this time, and continued to climb during the years of slow economic recovery, reaching a peak of more than 409,000 cases in late 2013 (Figure 1).

As the economic recovery continued throughout the 2010s, the SNAP caseload slowly decreased, but it did not reach pre-Great Recession levels before the COVID-19 pandemic hit in early 2020. In the first several months of the pandemic, caseloads, which hovered steadily around 37 million per month nationally, began to increase each month beginning in February 2020. By June 2020, more than 43 million SNAP households were receiving benefits (FNS, 2021). In Maryland, the caseload increased from roughly 300,000 households to 470,000 households (Figure 1), coupled with a spike in the unemployment rate.

Figure 1. Maryland SNAP Applications, Cases, and Unemployment Rate



Note: Data on applications and cases were retrieved from statistical reports provided by the Maryland Department of Human Services: <https://dhs.maryland.gov/business-center/documents/>. Unemployment data were obtained from the Bureau of Labor Statistics: <https://www.bls.gov/>

A Profile of SNAP Households

This report is the first in a new series of annual reports that will examine Maryland's SNAP⁵ caseload in each state fiscal year (SFY). The purpose of this report is to describe SNAP households to provide stakeholders with timely information that can inform both decision-making and policymaking. Specifically, this report explores the following research questions:

- 1) What are the compositions of SNAP households?
- 2) What are the characteristics of SNAP households, including previous receipt?
- 3) What are the demographic and employment characteristics of adult recipients in SNAP households?

To answer these questions, this report examines 529,644 unique households that received SNAP in SFY 2020. Given the economic shock caused by the COVID-19 pandemic, this first report presents results for two cohorts. The first is the pre-pandemic cohort and includes households that began participating in SNAP before the pandemic (July 2019 through March 2020).

The second is the pandemic cohort and includes households that began participating during the pandemic (April 2020 through June 2020). In addition to presenting results for the two cohorts, results are also shown for all households that received SNAP at some point during the SFY.

Because the pandemic caused an unprecedented need for important safety net programs such as SNAP, the federal government made available a series of temporary policy changes that gave states more flexibility and resources to serve individuals and families. Some policy changes included increasing the SNAP dollar amount households received, extending recertification periods, and providing some families with children who qualify for Free and Reduced Price Meals (FARM), with additional financial benefits, known as Pandemic-EBT. Early in the pandemic, Maryland requested several waivers to take advantage of available flexibilities, so some households included in this report received SNAP during these policy changes. [Appendix A](#) provides a detailed review of the SNAP flexibilities Maryland adopted.

⁵ Prior to July 2020, Maryland's food assistance program was named the Food Supplement Program. In July 2020, Maryland renamed the program to the Supplemental Nutrition Assistance Program to align with the federal program (S.B. 0049, Md. 2020).

METHODS

This chapter describes the methodological approach for this report. It provides information on the population of SNAP households, household and adult types, cohorts, data sources, and analytic methods.

Study Population

The study population for this report includes every household that received SNAP for at least one month in SFY 2020 (July 2019 through June 2020). Eligibility for SNAP is based on households: a *household* describes who in the residence is part of the group receiving SNAP (Family Investment Administration [FIA], 2020a). A household may be one person or a group of people who live together and prepare food together (Food and Nutrition Act of 2008). In certain situations, there may be more than one SNAP household in a particular residence. This report uses the terms SNAP household and SNAP case interchangeably. In SFY 2020, there were 529,644 unduplicated SNAP households with 554,367 unduplicated adult recipients.

Household and Adult Types

Throughout this report, households and adult recipients are shown by *type*. Household and adult types are based on the household compositions identified by the Food and Nutrition Service's national report on SNAP households (Cronquist, 2019) and on groups specified in the Food and Nutrition Act (2008). Household and adult types are shown in Table 1, and a written description of each type is provided in the

first findings chapter.⁶ These types are not mutually exclusive, and therefore, some households and adult recipients may be represented in multiple types. For example, a SNAP household with both a child and an older adult is represented in both the household with children type as well as the older adult household type. Though some overlap of household and adult types may occur, separating analyses by household type allows stakeholders to understand the nuances between different groups of recipients. For instance, stakeholders may be interested in the employment and earnings of SNAP recipients. The results of this analysis would differ depending on if results were presented for all adult recipients, or if results were presented while excluding older adult recipients (60+) who may be less likely to work.

Cohorts

In addition to household and adult types, analyses in this report are shown for two cohorts. The first cohort is the pre-pandemic cohort which includes all SNAP households and adult recipients whose first month of receipt in the SFY was between July 2019 and March 2020 (n= 416,709 households and 433,170 adult recipients). The second cohort is the pandemic cohort, which includes all SNAP households and adult recipients whose first month of receipt in the SFY was between April and June 2020 (n=112,935 households and 121,197 adult recipients). Table 1 provides the number of households and adult recipients by both type and cohort.

⁶ Bolded totals in Table 1 represent unique, unduplicated counts.

Table 1. Number of Households and Adults by Type and Cohort

	Pre-Pandemic	Pandemic	Total SFY
Household Types			
Households with Children	151,781	36,741	188,522
Households with ABAWDs	84,692	46,538	131,230
Households with an Adult with a Disability	81,822	6,335	88,157
Households with Older Adult	99,210	13,364	112,574
Other Households	34,938	14,634	49,572
All Households	416,709	112,935	529,644
Adult Recipient Types			
Adults with Children	155,398	40,890	196,288
Adults with ABAWDs	86,536	47,677	134,213
Adults with a Disability	82,650	6,390	89,040
Adults with Older Adult	106,450	14,512	120,962
Other Adults	35,506	15,137	50,643
All Adult Recipients	433,170	121,197	554,367

Note: This table represents a snapshot for the entire state fiscal year. Household and adult types are not mutually exclusive categories, as family composition and individual circumstances can change throughout the year. Therefore, household and adult types do not add to the total number of all households and all adult recipients, as households and recipients may be represented in more than one type. Bolded totals represent unique, unduplicated counts.

Additional Population Information

Households that received SNAP for more than one month in the SFY are only included in the population once. For households that received more than one month in the SFY or that had multiple closures and re-entries to the program, the first month in the SFY that the case *received* benefits is the first month included in the analysis. For example, if a family applied for SNAP in January 2020, that family might not have actually received benefits until February 2020. This report considers February 2020 the first month of receipt. However, benefits are retroactive to the date that a family applied for assistance, so this family would have received prorated benefits for January. These discrepancies are relevant in understanding data related to past program participation.

This report shows demographic and employment analyses for adult recipients only, including adults who were not the head-of-household. Demographic and

employment analyses exclude adults who were not recipients, such as heads-of-households who were ineligible for benefits, but who received SNAP on behalf of all other eligible household members. These adults were not included in the SNAP benefit amount and were thus excluded from these analyses.

Data Sources

Data come from the Client Automated Resource and Eligibility System (CARES) and the Maryland Automated Benefits System (MABS), which are the administrative data systems for SNAP and Unemployment Insurance, respectively. CARES provides individual- and case-level data on demographics and program participation for households receiving SNAP. The MABS system includes data from all employers covered by the state's Unemployment Insurance (UI) law and the Unemployment Compensation for Federal Employees (UCFE) program. Together,

these account for approximately 91% of all Maryland civilian employment.

There are several limitations to MABS data. First, MABS only reports data on a quarterly basis, which means that it is not possible to calculate weekly or monthly employment and earnings. Another limitation is that MABS does not contain data on certain types of employment, such as self-employment, independent contractors, and informal employment; consequently, earnings from under-the-table jobs are not included. In addition, MABS has no information on employment outside Maryland. Because out-of-state employment is common in Maryland, this report likely understates employment and is missing some earnings. Finally, this report excludes 722 adult recipients from employment analyses due missing identifying information.

Data Analysis

This report utilizes descriptive statistics to describe households and adult recipients who participated in SNAP in SFY 2020, including percentages, averages, and medians. The median represents the mid-point value, which can be found by arranging all values in numerical order and finding the middle value. This report does not report any inferential statistics. Inferential statistics are useful when studying a sample because they allow generalizations to populations. However, this report utilizes the population of SNAP households, and therefore, does not include inferential statistics.

CHARACTERISTICS OF HOUSEHOLDS

This first findings chapter reviews SNAP household characteristics, including households' jurisdictions, household types, the number of recipients in households, and previous SNAP receipt in Maryland. When appropriate, this chapter presents findings by cohort to examine changes that occurred due to the COVID-19 pandemic.

Residence of Households

Maryland is comprised of 24 diverse jurisdictions each with unique economic, labor, and population characteristics. Two thirds of Maryland residents, though, live in one of five jurisdictions: Anne Arundel County, Baltimore City, Baltimore County, Prince George's County, and Montgomery County (U.S. Census Bureau, n.d.a). Consequently, compared to the rest of the state, these five jurisdictions have higher participation in important safety net programs, such as Temporary Cash Assistance (TCA),⁷ Medical Assistance,⁸ and the Temporary Disability Assistance Program⁹ (DHS, 2020).

As shown in Table 2, the five most populous jurisdictions also comprise a majority (71%) of households that received SNAP in SFY 2020. One in four (26%) SNAP households resided in Baltimore City, and roughly one in six resided each in Prince George's (16%) and Baltimore (15%) counties. Together, Montgomery and Anne Arundel counties were home to one in seven (14%) SNAP households. The remaining 19 jurisdictions each accounted for 3% or less of SNAP

households, and each account for 5% or less of Maryland's total population.¹⁰

Table 2. SNAP Households by Jurisdiction

	Number of Households	Share of Total Statewide Households
Baltimore City	138,059	26%
Prince George's	86,992	16%
Baltimore County	77,558	15%
Montgomery	44,746	8%
Anne Arundel	32,207	6%
Washington	16,148	3%
Harford	15,804	3%
Howard	13,168	2%
Wicomico	13,077	2%
Charles	12,753	2%
Frederick	11,869	2%
Allegany	9,757	2%
Cecil	9,067	2%
Somerset	8,187	2%
Carroll	6,679	1%
Dorchester	5,804	1%
Calvert	5,084	1%
Worcester	4,685	1%
Caroline	3,832	1%
St. Mary's	3,706	1%
Talbot	3,118	1%
Queen Anne's	2,706	1%
Garrett	2,636	0.5%
Kent	1,918	0.4%
Maryland	529,644	100%

Note: Counts represent the total number of households that received SNAP in SFY 2020. Jurisdiction counts do not sum to the state total due to missing jurisdiction information on 84 households. Valid percentages are reported.

⁷ Maryland's version of the federal Temporary Assistance for Needy Families (TANF) program.

⁸ Maryland's version of the federal Medicaid program.

⁹ A state program for low-income, disabled Marylanders.

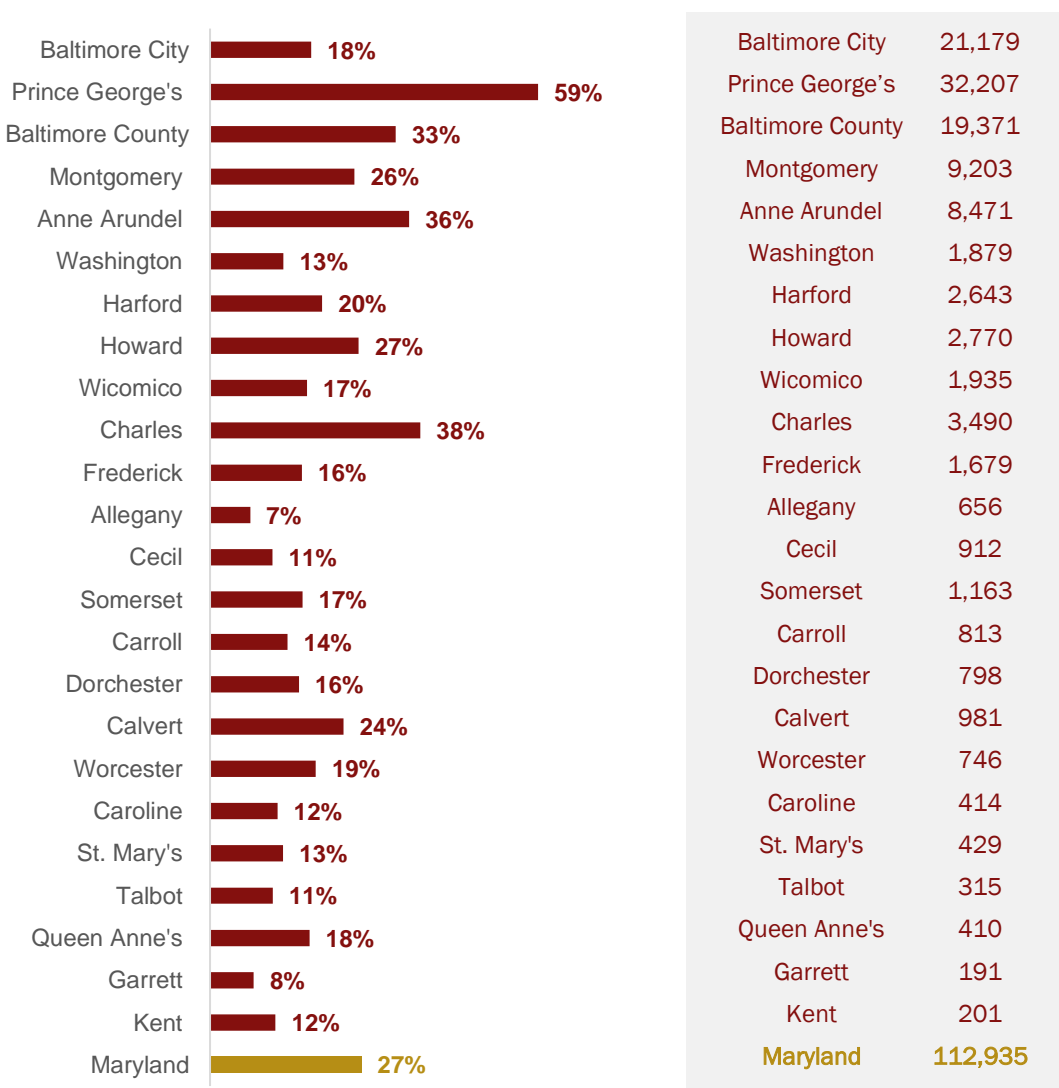
¹⁰ Author's analysis of U.S. Census Bureau population estimates retrieved from the Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2019 (PEPANNRES) table, accessible at data.census.gov.

Overall, the households that began participating in SNAP in the early months of the pandemic led to a 27% increase (+112,935 SNAP households) in households for the SFY (Figure 2). Increases in SNAP households ranged from a 7% and 8% increase in Allegany and Garrett counties, respectively, to a 59% increase in Prince George's County. Eight

jurisdictions (Prince George's County, Baltimore County, Montgomery County, Anne Arundel County, Harford County, Howard County, Charles County, and Calvert County) had caseload increases of 20% or more due to the pandemic. The remaining 15 jurisdictions experienced a 10% to 19% increase in SNAP cases.

Figure 2. SNAP Caseload Growth due to Pandemic Cases

Percentage increase due to cases beginning SNAP receipt between April and June 2020



Note: Jurisdictions are organized by total caseload size in SFY 2020. Counts represent SNAP households beginning receipt between April and June 2020.

Impact of COVID-19 on Safety Net Participation in Prince George's County

During the early months of the pandemic, Prince George's County was at the core of discussions about the local impacts of the COVID-19 virus. Recently described as Maryland's COVID-19 "epicenter" (Hall, 2021b), Prince George's County was—and continues to be—the most affected jurisdiction (Chason et al., 2020). As of March 2021, this jurisdiction still had the highest number of COVID-19 cases (Maryland Department of Health [MDH], n.d.).¹¹

FROM THE PRE-PANDEMIC TO
PANDEMIC COHORTS,
PRINCE GEORGE'S COUNTY'S SHARE
OF THE CASELOAD INCREASED FROM
13% TO 29%, WHILE
BALTIMORE CITY'S SHARE OF THE
CASELOAD DECREASED FROM
28% TO 19%.

Between April and June 2020, a noteworthy change occurred in the distribution of SNAP households in Prince George's County. This jurisdiction experienced a 16 percentage point increase (13% to 29%) in its share of the statewide SNAP caseload. In other words, before the pandemic, only 13% of SNAP households resided in Prince George's County; after the start of the pandemic, 29% of SNAP households resided in Prince George's County. This led to a 9 percentage point decrease (28% to 19%) in Baltimore City's overall share of the caseload between the pre-pandemic and early pandemic months.

Compared to other jurisdictions, Prince George's County experienced the largest growth (59%) in SNAP households, as documented in Figure 2. They also had the second-highest increase in SNAP applications: between March

and April 2020, SNAP applications increased 632% in Prince George's County. These substantial spikes in cases and applications also align with the increases observed in this jurisdiction's TCA applications and cases (DHS, 2020; Passarella & Smith, 2021).

There is not a simple or singular reason why Prince George's County experienced sharp increases in SNAP and TCA caseloads relative to other jurisdictions. One possible explanation is that the most common industries in Prince George's County were vastly impacted in the early months of the pandemic, leading to job losses or fewer available hours. For example, before the pandemic, one in five (21%) employed Prince George's County residents was employed in educational services, healthcare, and social assistance.¹² These industries include several occupations within physician and dentist offices, childcare services, and private education institutions, which experienced sudden employment losses in March and April 2020 (Bureau of Labor Statistics [BLS], 2020a; BLS, 2020b).

An additional one in five employed Prince George's County residents was employed in either the entertainment, accommodation, and food services (10%) industries, or retail trade (9%). These industries include restaurants and entertainment and recreation venues as well as clothing and general retail stores, which also experienced substantial employment losses in March and April 2020 (BLS, 2020a; BLS, 2020b). Two additional prominent industries in Prince George's County were also impacted in the early months of the pandemic, including the professional, scientific, and management industry (15% of employed residents) and construction (10% of employed residents). Overall, the industries that were impacted by the pandemic provided employment to two thirds of employed residents prior to the pandemic.

A second possible explanation for the sharp increase in safety net participation in Prince George's County during the early months of the pandemic may be tied to the health of residents in this jurisdiction. Over the past decade, several reports have examined the health and healthcare needs of Prince George's County residents (Kranz et al., 2020). These findings, coupled with the changing landscape of healthcare and demographics in the county, led the Prince George's County Council to hire the nonprofit think tank, RAND Corporation, in 2019. RAND was tasked with completing a "health and human services needs assessment" to aid this jurisdiction's pursuit of an integrated *Health in All Policies* approach to policymaking (Kranz et al., 2020, p.iii).

The final report and presentation to the County Council described a stressed health system in Prince George's County, which laid the groundwork for the exacerbated health consequences during the pandemic (Chandra & Kranz, 2020; Kranz et al., 2020). Findings included high rates of uninsured individuals, health-related racial inequities, overcrowded housing, shortages of primary-care physicians in the county, inadequate funding, and chronic pre-existing conditions among residents. While not directly related to the observed increases in safety net participation, the findings in the RAND Corporation report underscore how the health of a population contributes to worse outcomes (Chason, 2020).

Certainly, these two explanations for the increases in SNAP and TCA cases among Prince George's County residents do not represent all possible explanations. A deeper dive into the link between the labor market, health policy, and the safety net, though, is beyond the scope of this report. Nonetheless, this digression provides a brief glimpse into how policy arenas can intersect and affect one another.

¹¹ As of March 25, 2021, Prince George's County had 76,950 confirmed cases, followed by Montgomery County with 65,986 cases and Baltimore County with 54,484 cases.

¹² Percentages of Prince George's County residents employed in specific industries are based on the author's analysis of 2019 American Community Survey data (Table S2403) and represents the civilian, employed population 16 years and over. Data were retrieved from data.census.gov.

Household Composition

Household Type

SNAP is one of many means-tested programs available to low-income individuals and families. However, unlike some other programs with more stringent eligibility requirements, SNAP is widely available to a variety of households, including households with adults only. From a programmatic perspective, understanding the characteristics and participation patterns of individuals and families who receive SNAP is most useful if the information is segmented by households with different compositions. For example, when examining new households, it might be useful to understand the composition of these new families to understand trends in the caseload and to target services appropriately. Therefore, this report shows most results by household type in addition to providing summary measures of all households.

As described in the methods section, federal statute defines a household as an individual living alone or a group of individuals who live together and prepare food together (Food and Nutrition Act of 2008). Consistent with federal reports, this report identifies five types of households: (1) households with children; (2) households with an able-bodied adult without dependents (ABAWD); (3) households with an adult with a disability; (4) households with an older adult; and (5), other households that do not fit into any of the previous four household types.

Figure 3 shows the percentage of each household type in the SNAP caseload for each cohort and for all of SFY 2020. Households with children were the most common household type in the pre-pandemic cohort: one in three (36%) SNAP households had at least one child 17 years or younger. This percentage decreased slightly between cohorts, though in the pandemic cohort, still one in three (33%) households had at least one child. As shown in Table 3, households with children typically had one single adult (27% pre-pandemic, 22% pandemic), while households with more than one adult (7% pre-pandemic, 8% pandemic) or children only (3% pre-pandemic, 2% pandemic) were less common.

Table 3. Composition of Households with Children

	Pre-Pandemic	Pandemic
Children only	3%	2%
Single adult with children	27%	22%
Married adults with children	3%	4%
Multiple adults with children	4%	4%
Total	36%	33%

Household Types

Households with Children

(n=188,522)

Households that include at least one child 17 years or younger at any point during the SFY.

Households with an Able-Bodied Adult without Dependents (ABAWD)

(n=131,230)

Households that include at least one adult between the ages of 18 and 49 who does not have a documented disability and is subject to federal work requirements at any point during the SFY.

Households with an Adult with a Disability

(n=88,157)

Households with at least one adult between the ages of 18 and 59 years who has a temporary or permanent disability exemption at any point during the SFY.

Households with an Older Adult

(n=112,574)

Households that include at least one adult who is age 60 or older when SNAP receipt began during the SFY.

Other Households

(n=49,572)

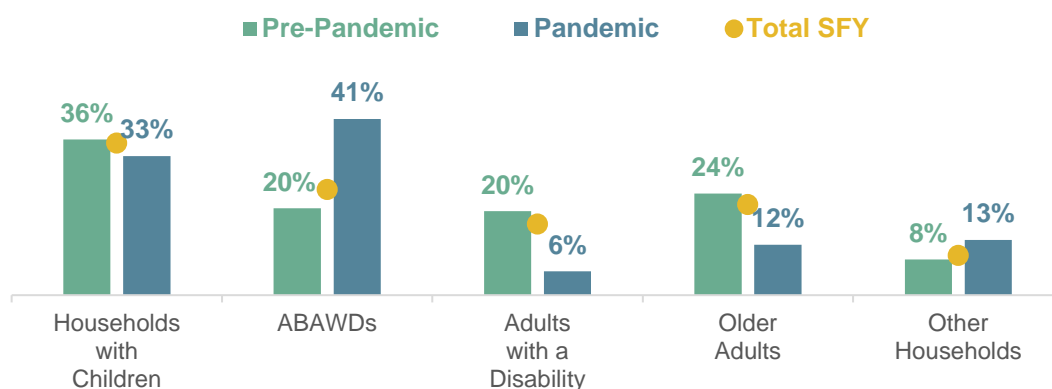
Households that include at least one adult who does not fit criteria for any other household type at any point during the SFY.

The second household type shown in Figure 3 is households with an ABAWD. ABAWDs are identified in the administrative data system to ensure the state meets federal ABAWD requirements (FIA, 2020b). Generally, ABAWDs are required to participate in work activities or employment to receive SNAP, though some exemptions exist. If not employed or participating in a work activity, federal law limits an ABAWD's SNAP receipt to only three months in a 36-month period although time limits were waived during the pandemic period.^{13,14} In the pre-pandemic cohort, one in five (20%) households had an ABAWD (i.e., a working-age adult who was not exempt from federal work requirements). This percentage doubled to 41% in the pandemic cohort: two out of every five SNAP households had an ABAWD in the home, representing an influx of working age, able-bodied adults into the program during the pandemic.

The third and fourth household types shown in Figure 3 are households with at least one adult with a disability and households with at least one older adult. In the pre-pandemic cohort, one in five (20%) households had an adult who had a temporary or permanent disability, and one in four (24%) had a household with an older adult who was 60 or older. Figure 3 shows that these households represented a smaller share of all households in the pandemic cohort.

The final household type shown in Figure 3 is other households. Though not shown here (but discussed in the [next chapter](#)), other households largely include adults between the ages of 50 and 59 who do not have a disability nor children in the home. This type of household was the least common household type in the pre-pandemic cohort (8%), but experienced growth in the pandemic cohort (13%).

Figure 3. Household Types by Cohort



Note: This figure represents a snapshot for the entire state fiscal year. Household types are not mutually exclusive categories, as family composition and individual circumstances can change throughout the year. Therefore, percentages do not add up to 100%. Yellow markers represent the total percentages for all of SFY 2020 when pre-pandemic and pandemic cohorts are combined.

¹³ The 36-month time limit was not part of the original Food Stamp Act of 1977. It was enacted as part of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and has been maintained through each reauthorization of federal law governing SNAP, including the most recent Agriculture Improvement Act of 2018 (Supplemental Nutrition Assistance Program: Requirements for Able-Bodied Adults Without Dependents, 2019).

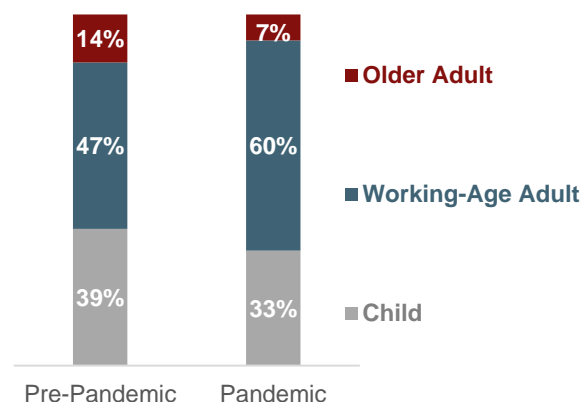
¹⁴ Temporary policy changes due to the pandemic included suspending the three-month time limit for ABAWDs. See Appendix A for more details.

Recipients in Households

When policymakers design safety net programs, they do so with target populations in mind. For example, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) was designed to ensure low-income women have access to prenatal care and nutritious food options for their young children. In SFY 2018, two thirds of all Maryland WIC participants were infants or young children (MDH, 2019). The Temporary Assistance for Needy Families (TANF) program also targets low-income families with children, and having children in the home is a requirement for receipt. In SFY 2019, nearly three fourths of all Maryland TANF recipients were children (Gross & Passarella, 2020).

SNAP is one of many means-tested programs that is designed to reach *all* low-income households, regardless of family composition. As such, the primary recipients of SNAP are not children, but rather, adults. As shown in Figure 4, prior to the pandemic, nearly half (47%) of SNAP recipients were working-age adults, and one in seven (14%) were older adults. Only two in five (39%) SNAP recipients were children. In the early months of the pandemic, there was a shift in the composition of the SNAP caseloads. The percentage of working-age adults increased 13 percentage points: three in every five (60%) SNAP recipients were working-age adults. Only 7% of recipients were older adults, and one third (33%) of recipients were children.

Figure 4. Recipients in Households



Note: Older adults include any adult recipient age 60 or older; working-age adults include adults between the ages of 18 and 59. Children include any person under the age of 18. Age is based on the first month of receipt in the SFY.

Table 4 complements Figure 4 and shows that most SNAP households had no children at all. When looking across all households in SFY 2020, three in five (61%) had one recipient, and most (85%) had one adult. Only one in three (36%) SNAP households had a child.

The number of recipients also varied by the household type. Households with children typically (97%) had between two and four recipients; less than half (44%) had one child, and more than half (57%) had two or more children. Most (73%) households with children had one adult, and households with three or more adults were rare (3%). About one in 10 (8%) households with children had no adult in the SNAP household.¹⁵

The remaining household types were very similar in composition. Most of the remaining households had only one recipient consisting of one adult and no children. Only about one in 10 households with older adults (12%), an adult with a

¹⁵ SNAP households may include only children for a few reasons, including if a child lives with an adult, but the adult is ineligible for SNAP; in these instances, only the child(ren) will be included in the SNAP household. For additional policy information, please review the Maryland Department of Human Service's [SNAP manual](#).

disability (10%), or other households (13%) had at least two adults in the household. Finally, approximately one in six (17%)

households that had an adult with a disability also had one or more children in the SNAP household.

Table 4. Number of Recipients per Household, by Household Type

	Households with Children	ABAWDs	Adults with a Disability	Older Adults	Other Households	All Households
Total Number of Recipients						
1 recipient	3%	89%	77%	86%	87%	61%
2 recipients	37%	7%	12%	12%	11%	18%
3 recipients	30%	2%	6%	1%	2%	11%
4 or more recipients	30%	1%	5%	1%	0%	11%
Number of Child Recipients						
No children	0%	95%	83%	97%	100%	64%
1 child	44%	3%	9%	2%	0%	16%
2 children	32%	1%	5%	1%	0%	11%
3 or more children	25%	1%	4%	0%	0%	8%
Number of Adult Recipients						
No adults	8%	0%	0%	0%	0%	3%
1 adult	73%	93%	90%	88%	87%	85%
2 adults	17%	6%	9%	11%	11%	10%
3 or more adults	3%	1%	1%	1%	2%	1%

Note: Percentages may not add up to 100% due to rounding.

Previous SNAP Receipt

SNAP households do not have a federal- or state-imposed limit on the number of months of benefits they can receive in a lifetime.¹⁶ This means that individuals can return to the program for assistance and receive benefits as many times as they need, as long as they meet the eligibility requirements. As such, this section examines previous SNAP receipt by first determining the percentage of households that were new to SNAP and then by providing the number of months of previous receipt to measure households' histories with the program.

To start, Figure 5 shows the percentage of households that were new to SNAP in SFY 2020. As shown, only 6% of all pre-pandemic households were brand new to Maryland's SNAP program. New ABAWD households (12%) were the most common in the pre-pandemic cohort, while new households with an adult with a disability were less common (3%).

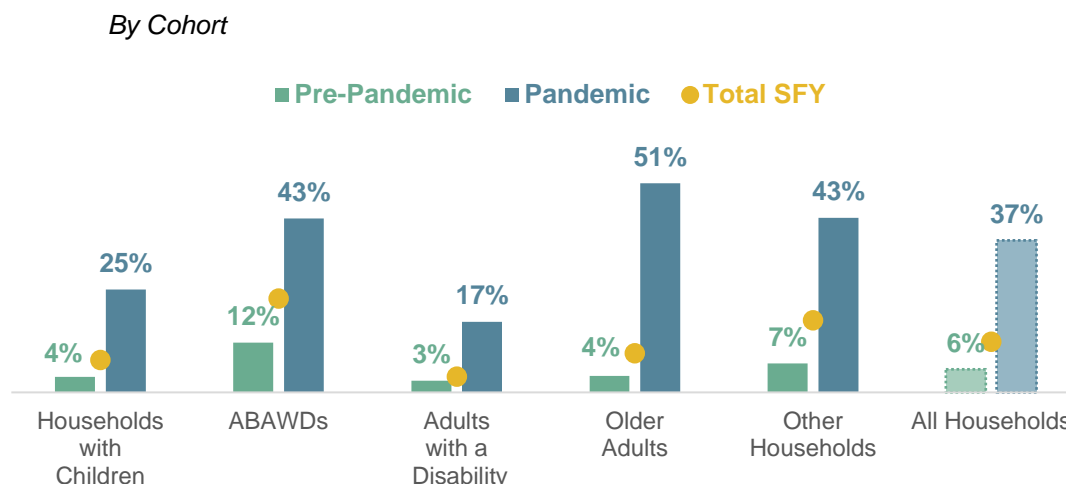
**TWO IN EVERY FIVE (37%)
HOUSEHOLDS IN THE PANDEMIC
COHORT WERE NEW TO SNAP.**

¹⁶ ABAWDS do not have a lifetime limit on receipt but are subject to a three-month time limit within 36 months if not employed or engaged in a work activity.

Figure 5 also demonstrates the extensiveness of the economic impact of the pandemic: in the pandemic cohort, nearly two in every five (37%) SNAP households were brand new to the program in SFY 2020. All household types experienced increases in new cases. One in

four (25%) households with children was new to SNAP, and two in five ABAWD (43%) and other (43%) households were new to the program. Only one in six (17%) households with an adult with a disability were new, while half (51%) of households with older adults were new to the program.

Figure 5. Percentage of Households New to SNAP in SFY 2020



Note: Household types are not mutually exclusive categories. Percentage of new SNAP households represents households that were new to Maryland's SNAP program in SFY 2020. New households were identified by examining receipt before the SFY 2020 application date. Valid percentages are reported.

Table 5 shows the months of cumulative SNAP receipt households had in the previous 10 years. The table presents this information by household type for the SFY. Receipt shown in the table is not necessarily consecutive; a household can have multiple spells¹⁷ of receipt in which they accumulate months of SNAP benefits. As shown, the majority (64%) of all households had more than two years of cumulative receipt in the previous 10 years, with an average of 51 months—or just over four years—of SNAP receipt.

When previous receipt is parted by household type, differences emerge.

Households with an adult with a disability, for example, had the longest amount of previous receipt, with an average of nearly six years (69 months) in the previous 10 years. This was followed closely by older adults who had an average of five years (62 months) of receipt. When reviewing categories of previous receipt, approximately one in three households with an adult with a disability (34%) and

THE AVERAGE AMOUNT OF SNAP RECEIPT IN THE PREVIOUS 10 YEARS, ACROSS ALL HOUSEHOLDS, WAS 51 MONTHS, OR JUST OVER FOUR YEARS.

¹⁷ A SNAP spell represents consecutive months of benefit receipt since the most recent application.

households with an older adult (30%) received SNAP for eight to 10 years over the last decade.

On the other hand, only 6% of households with an ABAWD had more than eight years of receipt. A total of three in five had either no receipt (25%) or less than two years of receipt (33%) in the previous 10 years. The average months of receipt for households with an ABAWD was 30 months—or two and a half years—in the previous 10 years.

Overall, Table 5 shows that patterns of previous receipt vary by household

composition. SNAP is more likely to serve as a longer-term safety net for the most vulnerable households, including households with adults with a disability, households with older adults, and households with children. Households with working-age, able-bodied adults, in contrast, utilize SNAP as shorter-term safety net. Although national estimates indicate that most SNAP participants have spells that last two years or less, estimates also show that the majority of participants have multiple spells of SNAP receipt, with quick returns after exit, leading to an accumulation of months (Leftin et al., 2014).

Table 5. Months of Receipt in Previous 10 Years by Household Type

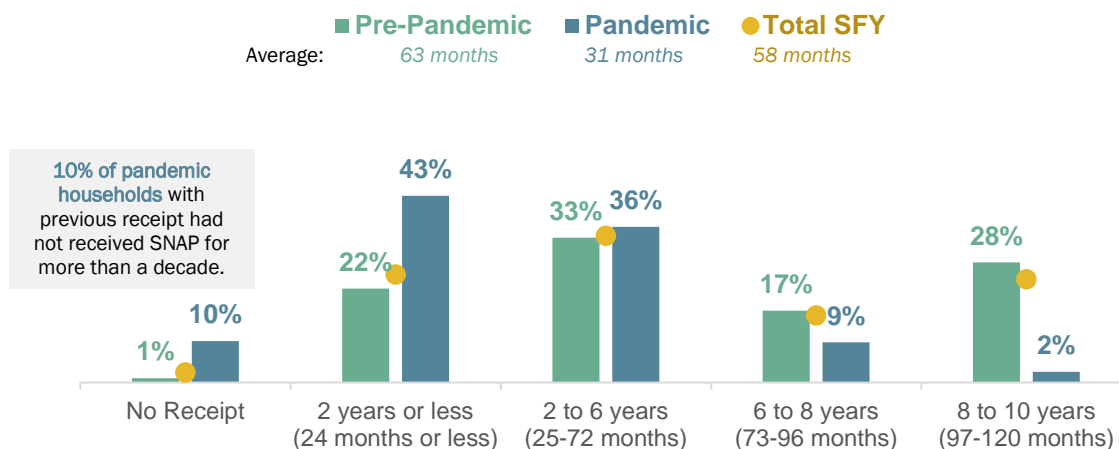
	Households with Children	ABAWDs	Adults with a Disability	Older Adults	Other Households	All Households
No receipt	10%	25%	5%	11%	21%	14%
2 years or less (24 or fewer months)	19%	33%	15%	16%	24%	22%
2 to 6 years (25-72 months)	31%	28%	29%	29%	29%	30%
6 to 8 years (73-96 months)	16%	8%	17%	14%	12%	13%
8 to 10 years (97-120 months)	23%	6%	34%	30%	14%	21%
Average Months	57	30	69	62	42	51

Note: Percentages may not add up to 100% due to rounding.

While Table 5 presents previous SNAP receipt by household type for all households, Figure 6 shows previous receipt by cohort for all households that *were not new to SNAP*. In other words, this figure examines the number of months of receipt in the previous 10 years for households that had previous Maryland SNAP receipt at some point. As shown, in the pre-pandemic cohort, no receipt in the previous 10 years was uncommon: only 1% of households in the pre-pandemic cohort had previous SNAP receipt but had no receipt in the previous 10 years. One in five (22%) households with previous receipt had two years of receipt or less and one in three (33%) had two to six years of receipt. Finally, more than two in five (45%) pre-pandemic households with receipt had more than six years of receipt in the previous 10 years. This finding is unsurprising given that households with children, an adult with a disability, or an older adult represent the majority of households and tended to have longer-term receipt (as shown previously in Table 5).

Compared to the pre-pandemic cohort, pandemic households with previous receipt had fewer months of previous receipt. Pandemic households with previous receipt had an average of 31 months of receipt in the previous 10 years compared to an average of 63 months in pre-pandemic households. One in 10 (10%) pandemic households even had no receipt in the previous 10 years. This means that one out of every 10 households that had previously participated in SNAP was completely independent from the program for at least a decade, but at the start of the pandemic, these households returned for assistance. An additional two in five (43%) pandemic households with previous receipt had two years of receipt or less, and more than one in three (36%) had between two and six years of receipt in the previous 10 years. Only one in 10 (11%) households in the pandemic cohort with previous SNAP receipt had more than six years of receipt in the previous 10 years.

Figure 6. Months of Receipt in Previous 10 Years by Cohort
Among Households with Previous Receipt



Note: This figure excludes all households that were new to SNAP in SFY 2020 ($n=65,547$) and only includes SNAP households that had previously received SNAP ($n=464,094$). Percentages may not add up to 100% due to rounding. Valid percentages are reported.

CHARACTERISTICS OF ADULT RECIPIENTS

This second findings chapter describes the characteristics of adults who were recipients within SNAP households. Not all adults who reside in the same home and prepare food together are part of the SNAP household. Some adults may not meet eligibility requirements or may be disqualified from receipt due to a violation of program rules. This section excludes those individuals and focuses on the adults who were included in the calculation of the benefit amount. Findings include demographics, employment, and earnings information, and when appropriate, findings are segmented by adult type and cohort.

Demographics

Table 6 provides the demographics of adults by type for the entire SFY. Overall, adult recipients were more likely to be female (63%), Black (61%) or White (32%), and never married (64%). The average age was 45 years, and most (66%) adult recipients were 35 years or older. Four in five (78%) adult recipients had a high school diploma, and one in six (17%) had education beyond a high school diploma.

Examining demographics by adult type reveals some differences in demographic profiles. For example, four in five (82%) adults with children were female, while only three in five (62%) older adults were female. The other adult types—ABAWDs, adults with a disability, and other adult recipients—were roughly split half-and-half between female and male.

Most adult recipient types had similar racial and ethnic profiles as well as similar marital statuses, with a couple of notable exceptions. Older adults were less likely to be Black (53%) compared to other adult types, and they were more likely to identify as some other race or ethnicity (9%). In addition, three in five (62%) older adults were either married (20%) or had been previously married (42%). Comparatively, four in five (83%) ABAWDs had never married, and very few (5%) were married.

There were also differences by age. Four in five adults with children (82%) and ABAWDs (78%) were between 25 and 49 years of age. Adults with a disability, on the other hand, tended to be slightly older: three in four (77%) were between the ages of 35 and 59. All older adults were, by definition, age 60 or older. Finally, adults who did not fit into any of the adult types (other adults) were mostly (83%) between 50 and 59 years.

Adult Types

Adult types are similar to the household types identified in the first chapter. Rather than examining a household, however, this section examines adults who (1) have children, (2) are ABAWDs, (3) have a disability, (4) are older adults, and (5) do not fit any of these descriptions. The methods chapter provides counts for each adult type.

The final demographic provided in Table 6 is adult recipients' educational attainment. Nearly four in five (78%) adult recipients had a high school diploma, and 17% of those adults had additional education after high school. The majority of adult recipients completed high school, ranging from 69% of adult recipients with a disability to 82% of adults with children.¹⁸ Furthermore, across

most adult types, roughly one in six adults had additional education after high school. A smaller percentage (10%) of adults with a disability had additional education. Additional education includes college and vocational degrees, certifications, and any post-secondary coursework that resulted in a conferred degree.

Table 6. Demographics of Adult Recipients

	Adults with Children	ABAWDs	Adults with a Disability	Older Adults	Other Adult Recipients	All Adult Recipients
Gender						
Female	82%	49%	54%	62%	52%	63%
Male	18%	51%	46%	38%	48%	37%
Race/Ethnicity						
Black ^	62%	68%	61%	53%	62%	61%
White^	30%	28%	36%	35%	34%	32%
Latinx	4%	2%	1%	4%	2%	3%
Other^	4%	2%	2%	9%	3%	4%
Marital Status						
Never Married	65%	83%	70%	38%	57%	64%
Married	19%	5%	7%	20%	13%	14%
Previously Married	15%	12%	23%	42%	30%	23%
Age						
18 to 24	9%	22%	4%	0%	3%	9%
25 to 34	42%	39%	19%	0%	5%	26%
35 to 49	40%	39%	32%	0%	8%	27%
50 to 59	7%	0%	45%	0%	83%	17%
60 & older	2%	0%	0%	100%	0%	22%
Average	36	33	45	70	52	45
Educational Attainment						
Did not finish high school	18%	23%	31%	26%	21%	22%
Finished high school [#]	64%	59%	59%	57%	61%	61%
Additional education after high school	18%	18%	10%	17%	18%	17%

Note: ^Non-Latinx. Latinx includes people of Hispanic or Latinx ethnicities. Previously married includes recipients who are divorced, separated, or widowed. Age is based on the first month of receipt in the SFY. [#]General Education Development Program (GED) certificates are included in high school completion rates. Percentages may not add up to 100% due to rounding. Valid percentages are reported.

¹⁸ For reference, 90% of Maryland's adult population (age 25 and older) has a high school diploma (U.S. Census Bureau, n.d.b).

Some recipient demographics changed between the pre-pandemic and pandemic cohorts. Figure 7 summarizes three of the most notable changes. First, there was a 15 percentage point increase in adult recipients who identified as Black (58% to 73%). This increase was evident across all adult types but was most pronounced in older adults, in which there was a 23 percentage point increase (50% to 73%). This increase is unsurprising given that Black individuals are one demographic that has disproportionately felt the effects of the pandemic (see Brown, 2020 and Padilla & Thomson, 2021). Moreover, they were more likely to experience food insufficiency during the pandemic compared to their Latinx and White counterparts (Chen, 2020; FRAC, 2020). This point is further exemplified in [Appendix B](#), which shows the U.S. Census Bureau's (2021) estimate of Maryland households experiencing food hardship by race and ethnicity prior to the pandemic, during the early weeks of the pandemic, and as recently as March 2021.

There were also notable changes in the percentage of recipients who identified as female. When looking at all recipients, there appears to be no change: 63% of all adult recipients in both cohorts were female. However, differences emerge across adult types. The percentage of recipients who were female increased for ABAWDs, older adults, and other adults (who are—for the most part—in their fifties). Conversely, the percentages who were female decreased for adults with children and remained the same for adults with a disability. The increase in the percentage of female ABAWDs and other adults, specifically, is consistent with the pandemic's overall

impact on working women (Bateman & Ross, 2020; Rothwell & Saad, 2021).¹⁹

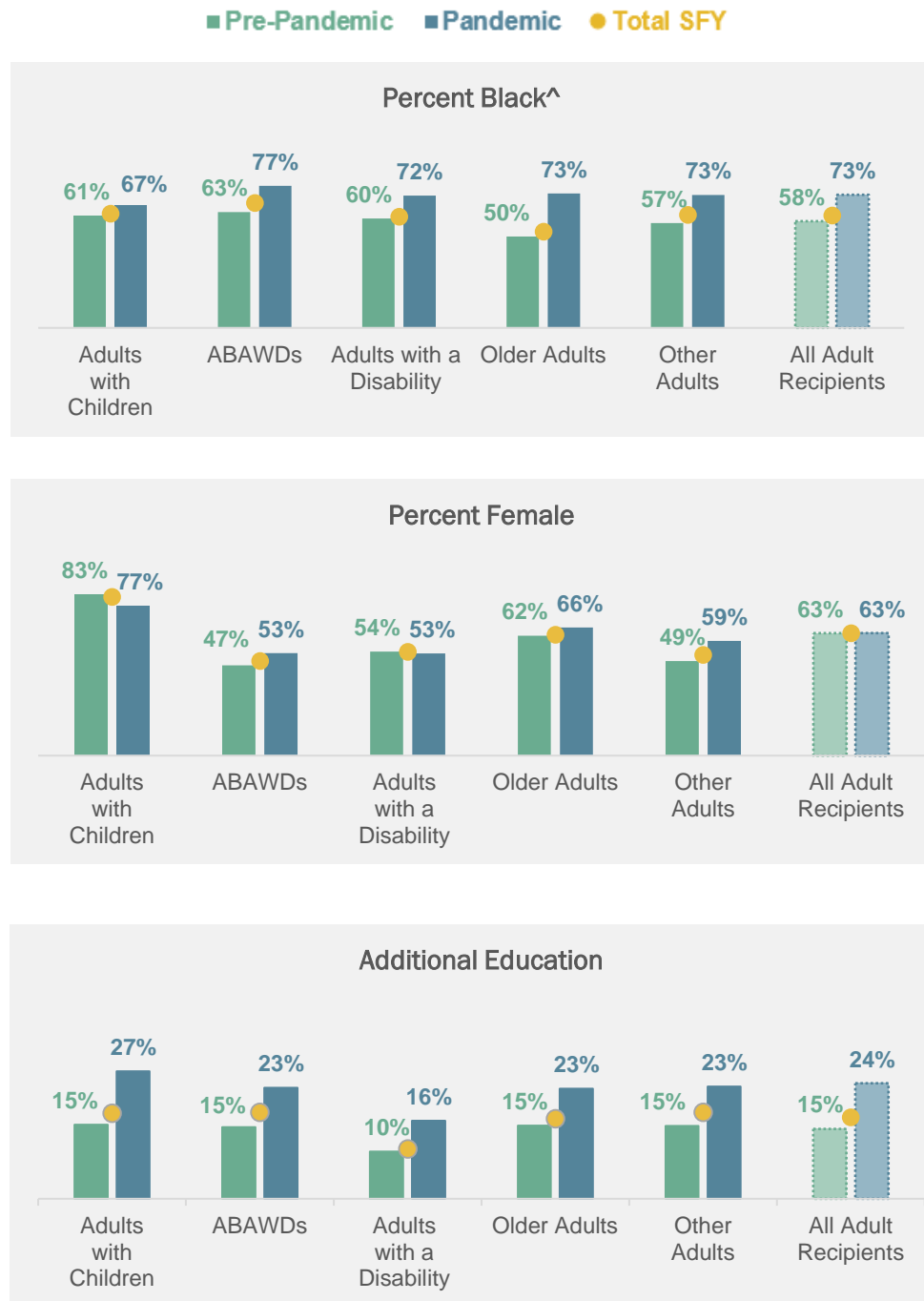
The final demographic change between pre-pandemic and pandemic cohorts was the percentage of adult recipients who had additional education beyond high school. While the percentage of recipients with *only* a high school diploma did not change, the percentage with additional education increased across all adult types. In the pre-pandemic cohort, nearly one in seven (15%) adults with children, ABAWDs, older adults, and other adults had additional education beyond high school. One in 10 (10%) adults with a disability had additional education. During the pandemic, though, the percentage of adult recipients who had additional education increased to roughly one in four (ranging from 23% to 27%) for most adult types. Though adults with a disability still were least likely to have additional education after high school, this group, too, experienced an increase of 6 percentage points (10% to 16%).

The observed rise in educational attainment among SNAP recipients is unsurprising. The pandemic substantially disrupted the labor market in its early months, causing shocks to individuals across the education continuum. Though unemployment and other economic shocks were felt most by workers without a college degree, workers with a college degree also experienced job loss (Parkinson, 2020), leading to a greater reliance on this important safety net.

The percentage of adult recipients with *only* a high school diploma did not notably change between cohorts. About **three in five adult recipients**—in both cohorts and across adult types—**had *only* a high school diploma**.

¹⁹ Women are overrepresented in low-wage occupations that were disproportionately affected during the pandemic (Bateman & Ross, 2020; Rothwell & Saad, 2021).

Figure 7. Select Demographics by Cohort



Note: ^Non-Latinx. Percentages may not add up to 100% due to rounding. Valid percentages are reported.

Employment & Earnings History

In the early 1970s, concerns arose about balancing SNAP access with accountability, leading to the passage of the first federal SNAP work requirements (FNS, 2018a).²⁰ Since then, SNAP has had various employment and training requirements as a condition of receipt, which is discussed in more detail in the next section. At the federal level, policymakers and agency leadership continue to have a vested interest in promoting and increasing employment among SNAP participants (Falk et al., 2016; Lipps et al., 2020).

In that vein, adult recipients' employment experiences before SNAP receipt are particularly relevant, as they speak to recipients' potential employment and earnings. Figure 8 shows the percentages of adult recipients who were employed in the year before their current SNAP spell began by both cohort and adult type. Because SNAP serves a diverse set of individuals with varying circumstances, examining employment by adult types provides additional contextual information. For example, individuals who are unable to work, including some older adults and some adults with a disability, may lower the overall employment percentage.

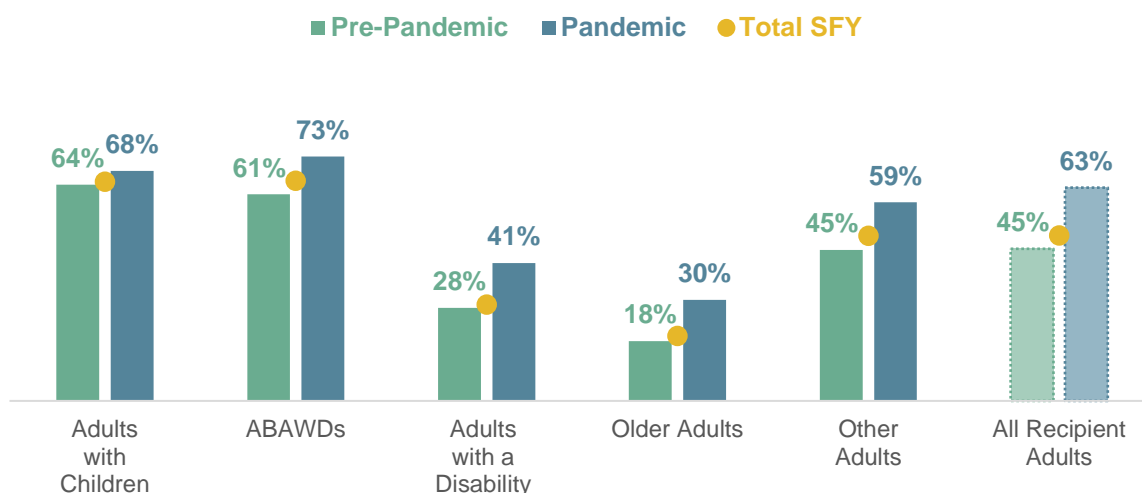
As shown in Figure 8, less than half (45%) of all adult recipients in the pre-pandemic

cohort were employed in the year before their SNAP spells. Employment varied by adult type. Adults with children and ABAWDs had the highest employment participation: roughly three in five adults with children (64%) and ABAWDs (61%) were employed in the year prior to SNAP receipt. Adults with a disability and older adults had the lowest employment participation: nearly three in 10 (28%) adults with a disability and nearly one in five (18%) older adults were employed. Less than half (45%) of the other adults in the pre-pandemic cohort were employed in the year prior to SNAP receipt.

The percentage of adult recipients in the pandemic cohort who were employed in the year before their SNAP spells increased 18 percentage points from the pre-pandemic to pandemic cohort (45% to 63%). This increase in previous employment was observed across all adult types. More than two in three (68%) adults with children and three in four (73%) ABAWDs in the pandemic cohort were employed in the year before their SNAP spells. Figure 8 also shows that there were increases for adults with a disability (28% to 41%) and older adults (18% to 30%) as well. The largest increase in previous employment was observed among other adults, who experienced a 14 percentage point increase between cohorts (45% to 59%).

²⁰ The Food Stamp Act Amendment of 1970 was passed on January 11th, 1971 (FNS, 2018a).

Figure 8. Employment in the Year before SNAP Spell



Note: This figure excludes recipients for whom identifying information was unavailable. Refer to the methods chapter for data limitations. Valid percentages are reported.

Figure 9 extends the employment analysis and provides the annual median earnings for adults employed in the year before their SNAP spells. This figure is also broken down by adult type and cohort. As shown, the median earnings across all adult types were lower in the pandemic cohort than in the pre-pandemic cohort. In fact, in the pandemic cohort, across all adult types, median annual earnings in the year before the SNAP spell were roughly double the median annual earnings in the pre-pandemic cohort. For example, employed adults with children in the pre-pandemic cohort earned a median of \$15,426 over the year, while employed adults with children in the pandemic cohort earned a median of \$31,490. Employed adults with a disability in the pre-pandemic cohort earned a median

of \$6,228 in the year before their SNAP spells, while employed adults with a disability in the pandemic cohort earned a median of \$14,476.²¹

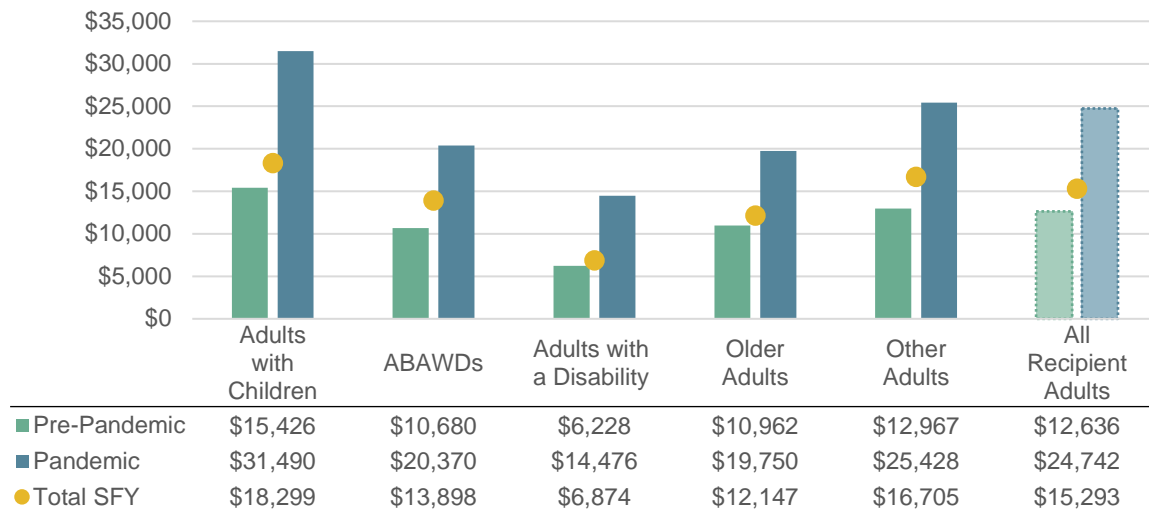
Taken together, Figures 8 and 9 offer a couple of overarching findings. First, these two figures show that the onset of the pandemic brought more adults with employment experience and higher earnings onto the program. Given what was shown previously in Figure 5 (i.e., many pandemic households were new to the SNAP program), these findings suggest that the pandemic caused enough economic disruption to lead individuals with stronger work and earnings histories to turn to Maryland's SNAP program for the very first time. Second, although previous earnings were higher for adults in the pandemic

²¹ One reason adults with a disability have lower earnings compared to other adult types is because adults with a disability are more likely to be employed part-time compared to adults without a disability (BLS, 2021). A second reason is because of federal law governing the wages of adults with a disability. The Fair Labor Standards Act of 1938 (FLSA) allows employers to pay wage rates below the minimum wage in certain circumstances, including when individuals' productive capacities are impaired by a disability.

cohort, across both cohorts, median earnings were still low. Expectedly, most Maryland SNAP households are at or below poverty level (Cronquist, 2019). This is largely a function of eligibility rules, as the safety net targets individuals and families

with the most need. However, it also speaks to the financial reality of SNAP households, and the necessity for additional supports to ensure families can purchase nutritious food.

Figure 9. Median Earnings in the Year before SNAP Spell
Among Employed Adults



Note: This figure includes only adult recipients who were employed in the year before their SNAP spell began and who had earnings in Maryland. Refer to the methods section for data limitations. Earnings are standardized to 2020 dollars.

Employment & Earnings while Receiving SNAP

The final analysis in this report focuses on adult recipients' employment participation while receiving SNAP. Currently, there are two federal work requirements for SNAP recipients (Food and Nutrition Act of 2008). The first is the general work requirement, which states that able-bodied individuals between the ages of 16 and 59 are required to (a) register for work (commonly called work registrants), and (b) participate in an Employment and Training (E&T) ²² program *if required* by the state agency (FNS, 2009, 2018b, 2019). In Maryland, all eligible²³ adults must *register* for work; however, participation in E&T is voluntary (FIA, 2020c).

The second federal work requirement is specific to ABAWDs. These adults (ages 18 to 49) have more stringent work requirements and must participate in a work program or work for a minimum of 80 hours a month (FNS, 2019). In Maryland, case managers screen every work registrant in a household at the time of application to determine if they are subject to ABAWD requirements (FIA, 2020c). ABAWDs may secure their own part- or full-time employment, or they may choose to participate in Maryland's E&T offerings, which include training opportunities in healthcare, construction, trade skills, and soft skills, as well as job placement and career support (DHS, n.d.). If they do not meet the work requirements, ABAWDs are subject to a three-month SNAP time limit in a 36-month period. This time limit was

waived during the COVID-19 pandemic (see [Appendix A](#)).

As shown in Figure 10, nearly two in five (39%) adult recipients in the pre-pandemic cohort were both employed and receiving SNAP for at least one quarter in SFY 2020. Similar to patterns observed in the year before SNAP receipt, adults with children and ABAWDs had the highest percentages of employment participation across all adult types: approximately three in five adults with children (61%) and ABAWDs (58%) in the pre-pandemic cohort were employed while receiving SNAP. Only one in five (19%) adults with a disability and 7% of older adults were employed while concurrently receiving SNAP. Finally, more than one in three (35%) other adults in the pre-pandemic cohort were employed while receiving SNAP.

During the pandemic, interesting patterns emerged. Overall, nearly half (47%) of all pandemic adult recipients were employed, an 8 percentage point increase over the pre-pandemic cohort. For some adult types during the pandemic, the percentage employed while receiving SNAP decreased. Just more than half of adults with children (55%) and ABAWDs (52%) were employed and receiving SNAP during the early months of the pandemic, a decrease of six percentage points each from the pre-pandemic cohort.

For all remaining adult types, including adults with a disability, older adults, and other adults, there was an increase in the percentage who were concurrently employed and receiving SNAP. More than one in four (26%) adults with a disability in

²² The Food Security Act of 1985 required states to create and implement an Employment and Training (E&T) program.

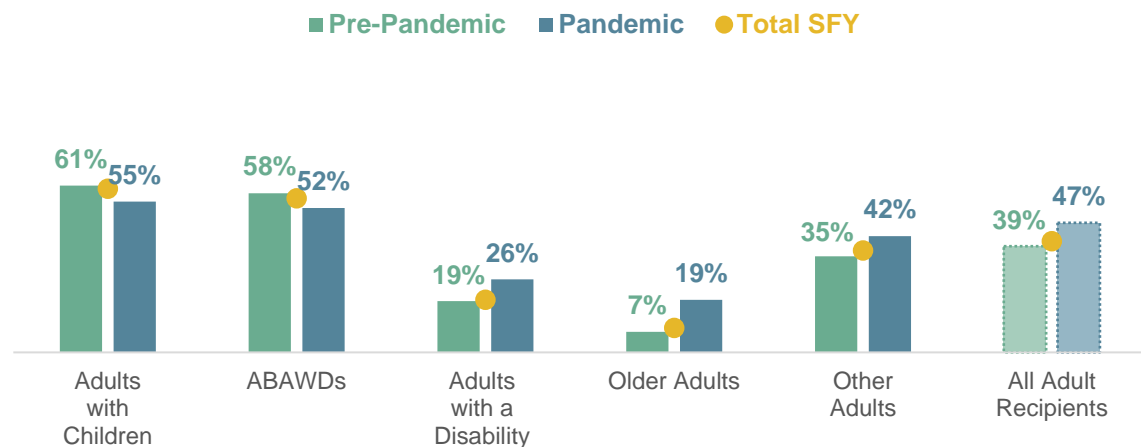
²³ A list of exemptions from work registration can be found in Maryland's [SNAP manual](#).

the pandemic cohort were employed (a 7 percentage point increase), one in five (19%) older adults were employed (a 12 percentage point increase), and two in five (42%) other adults were employed and receiving SNAP (a 7 percentage point increase).

The decrease between cohorts in the percentage of adults with children employed while receiving SNAP is expected. Parents—and notably single parents—faced additional challenges during the pandemic related to virtual schooling and access to child care (Bowie & Davis, 2020; Heggeness & Fields, 2020; Henderson, 2020; Knezevich & Miller, 2020). What is unclear, however, is why some groups of recipients in the pandemic cohort were more likely to be employed while receiving SNAP compared to those in the pre-pandemic cohort (i.e., adults with a disability, older adults, and other adults).

One potential explanation is that these particular adult types may not have strong representation in the industries that were hit hardest during the early months of the pandemic, such as restaurants, accommodation, retail, and other service, hospitality, and leisure industries (Huffer & Boddupalli, 2020). A second explanation is related to the way in which data were constructed for this analysis. This analysis examines employment and SNAP receipt in the same quarter; however, adults may have been employed in the same quarter in which they received SNAP without being employed *while receiving* SNAP. For example, in the second quarter of calendar year 2020, a recipient could have been employed in April, but lost their job and began receiving SNAP in May. When examined as a quarter, the recipient would appear to be employed and receiving SNAP.

Figure 10. Percentage Employed while Receiving SNAP
by Adult Type

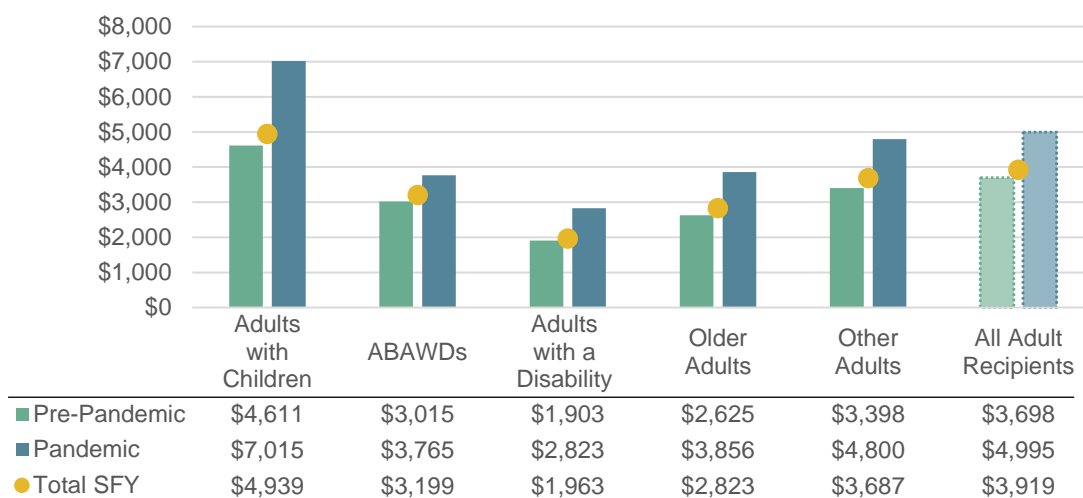


Note: This figure shows the percentage of adults who were both SNAP recipients and employed for at least one quarter in the SFY. It excludes recipients for whom identifying information was unavailable. Refer to the methods section for data limitations. Valid percentages are reported.

Finally, Figure 10 shows the median quarterly earnings for adults who were concurrently employed and receiving SNAP for at least one quarter. It is segmented by adult type and cohort. As shown, median quarterly earnings were higher for the pandemic cohort across all adult types. Patterns in median quarterly earnings for

each adult type were similar across cohorts: adults with children had the highest median quarterly earnings in both the pre-pandemic (\$4,611) and pandemic (\$7,015) cohorts, followed by other adults (\$3,398 and \$4,800). Adults with a disability had the lowest median quarterly earnings in both cohorts (\$1,903 and \$2,823).

Figure 11. Median Quarterly Earnings by Adult Type
Among Adults who were Employed and Receiving SNAP



Note: This figure includes the median quarterly earnings for the quarters in which adults were both SNAP recipients and employed. Earnings reflect Maryland earnings. Refer to the methods section for data limitations. Earnings are standardized to 2020 dollars.

CONCLUSIONS

The purpose of SNAP is to provide in-kind support to low-income households so they have the ability to purchase nutritious food (Food and Nutrition Act of 2008). Through this support, households become more food secure, have better health outcomes, and are less likely to live in poverty (Gundersen et al., 2017; Keith-Jennings et al., 2019; Ratcliffe et al., 2011; Tiehen et al., 2012; Trisi & Saenz, 2021). In Maryland, one out of every 10 individuals participated in SNAP in FFY 2019, keeping at least 100,000 Marylanders out of poverty (Hall, 2021a).

This report is the first in a new annual series that describes SNAP households and recipients in Maryland. This first installment examined 529,644 households that participated in SNAP in SFY 2020. It is especially timely as it captures households that participated in SNAP before the COVID-19 pandemic, as well as households that participated in the early months of the pandemic. This report provides not only a baseline against which future reports can compare, but it also demonstrates some of the overarching impacts the pandemic has had on the program as well as the program's ability to respond to increased need.

Unlike other means-tested programs that target specific populations (e.g., TANF targets families with children), Maryland's SNAP program serves individuals and families of varying circumstances. Though most SNAP recipients are adults, no one household composition constitutes a majority: some adults have children, others are working-age without children, some adults have a disability, and some recipients are older adults who may not have the ability to work anymore. The findings in this

report not only show that the program serves each of these populations, but also shows that different populations have different experiences with the program. For example, SNAP serves as a longer-term safety net for more vulnerable populations, including households with children as well as older adults and adults with a disability, and it serves as a shorter-term safety net for ABAWDs and other adults. To be sure, the program's ability to function as both a short- and long-term support depending on an individual's needs is one of its principal strengths (Keith-Jennings & Chaudhry, 2018).

Though the primary goal of the program is not to engage recipients in work, engagement in employment or workfare has been an integral part of the program since the 1970s (FNS, 2018a). Furthermore, policymakers continue to have a fervent interest in promoting employment in programs that serve low-income individuals, including SNAP (Falk et al., 2016; Lipps et al., 2020). This report shows that many adult recipients worked prior to and while receiving SNAP, consistent with national trends (Keith-Jennings & Chaudhry, 2018; Leftin et al., 2014). Particular groups of recipients, including adults with children and ABAWDs, were more likely to work than other groups of recipients, such as older adults and adults with a disability.

Expectedly, though, median earnings before and during SNAP receipt were relatively low. Low earnings are largely a corollary of eligibility requirements. However, low earnings are also related to participants' employment experiences. For instance, SNAP participants often work in industries known for low wages and volatile schedules

(Keith-Jennings & Palacios, 2017). In addition, research shows that workers rely on SNAP during periods of joblessness, leading to lower overall earnings (Keith-Jennings & Chaudhry, 2018).

Workers' reliance on SNAP increased substantially over the course of the last year as a result of the COVID-19 pandemic. Notably, all of Maryland's 24 jurisdictions experienced caseload growth, and the program faced an influx of working-age adults and ABAWDs. This, coupled with a surge in cases that were entirely new to Maryland's SNAP program, indicate the widespread economic shock families faced. To be sure, SNAP became an even more critical part of the safety net as households across the country struggled to put food on the table (FRAC, 2020).

The pandemic also brought other changes. In addition to the increase in ABAWDs, the percentage of recipients who were women increased for both ABAWDs and recipients age 50 and older, which makes sense given the considerable impact on working women (Bateman & Ross, 2020; Rothwell & Saad, 2021). Additionally, there was an increase in adults' educational attainment: pandemic SNAP recipients were more likely to have education beyond a high school diploma. Though unemployment and other economic shocks were felt most by workers without a college degree, there is evidence that even those with a college degree felt the effects of this unexpected recession (Parkison, 2020).

It is also vital to consider the effect of the pandemic on SNAP through a racial equity lens. In Maryland, the pandemic especially affected Black individuals, as indicated by the increase in the percentage of Black SNAP recipients between cohorts. This

increase is understandable: nationally, Black individuals disproportionately felt the effects of the pandemic (Brown, 2020; Padilla & Thomson, 2021) and were more likely to experience food insufficiency compared to individuals of other races and ethnicities (Chen, 2020; FRAC, 2020).

This latter finding is also true for Maryland, evidenced by an analysis of the U.S. Census Bureau's (2021) Household Pulse Survey ([Appendix B](#)). Prior to the pandemic, about one in 10 Marylanders reported sometimes or often not having enough to eat. This overall percentage increased slightly during the early weeks of the pandemic, reaching a high of 15%. By March 2021, it appeared that Maryland had recovered from the additional food hardship brought on by the pandemic.

However, partitioning ratings of food hardship by racial and ethnic categories provides a richer picture and a different story of recovery. White and Asian Marylanders were least likely to suffer food hardship throughout the pandemic. Black and Latinx Marylanders, on the other hand, had sharp increases in food hardship throughout the early weeks of the pandemic, with as many as one third not getting enough to eat. Moreover, Black Marylanders are still struggling with food hardship more than one year after the pandemic started, while those of other races and ethnicities have recovered. Prior to the pandemic, 13% of Black Marylanders reported that they sometimes or often did not get enough to eat. At the end of March 2021, 29% reported that they still were not getting enough to eat.

The findings in this report are important to consider as Maryland looks toward a continuing economic recovery and the

future of the SNAP program. Undoubtedly, states will need to consider the potential impacts on households as critical pandemic-specific SNAP flexibilities and policy changes ([Appendix A](#)) come to an end. Even as Maryland recovers from the effects of the pandemic, though, individuals and families will still need assistance to be food secure. The principal trigger events that precipitate SNAP receipt, such as unemployment, decreases in income, and changes in family composition (Leftin et al., 2014), will continue to be part of the lived experiences of Marylanders. As such, SNAP will remain an integral part of the safety net for individuals in their times of need.

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APPENDIX A: SNAP POLICY INITIATIVES AND FLEXIBILITIES DURING THE COVID-19 PANDEMIC

	3/20	4/20	5/20	6/20	7/20	8/20	9/20	10/20	11/20	12/20	1/21	2/21	3/21	4/21
SNAP Emergency Allotments: <i>Maryland requested (March 2020) and received (April 2020) a waiver from FNS to provide households with the maximum monthly allotment for their household size. In April 2021, USDA increased the emergency allotments for households that were already receiving the maximum monthly allotment for their household size based on guidance from federal Executive Order 14002.</i>														
15% increase in SNAP benefits: <i>States provided a 15% increase in SNAP benefits above the maximum allotment. Authorized in the Consolidated Appropriations Act, 2020 and extended through the American Rescue Plan.</i>														
6-month recertification extension: <i>Maryland requested and received in March 2020 a three-month waiver to extend redeterminations for six months to ensure families maintained benefits through the pandemic. This waiver was first extended through June 2020 by FNS, and later reinstated in October 2020 by the Consolidated Appropriations Act, 2020. Recertification extensions ended in March 2021.</i>														
Waive eligibility and recertification interviews: <i>The Families First Coronavirus Response Act provided certain flexibilities for the SNAP program, and FNS authorized waiving any interview prior to initial approval or recertification through May 2020. Maryland requested and received extensions for June and July 2020, but did not receive an extension through August and September 2020. During those two months, interviews were conducted over the telephone. This policy was later reinstated in October 2020 based on guidance from the Continuing Appropriations Act, 2021.</i>														

Note: FNS stands for the Food and Nutrition Service, an agency of the U.S. Department of Agriculture (USDA). Shading denotes months in which flexibilities were in place.

APPENDIX A: CONTINUED

	3/20	4/20	5/20	6/20	7/20	8/20	9/20	10/20	11/20	12/20	1/21	2/21	3/21	4/21
Waive face-to-face interviews: <i>The Families First Coronavirus Response Act provided certain flexibilities for the SNAP program, and FNS <u>authorized</u> waiving face-to-face interviews prior to initial approval or recertification through May 2020. Maryland <u>requested and received</u> extensions from July through October 2020. This policy was federally <u>reinstated</u> in October 2020 based on guidance from the Continuing Appropriations Act, 2021.</i>														
Pandemic-EBT (P-EBT): <i>The Families First Coronavirus Response Act <u>authorized</u> P-EBT benefits to provide the value of the federal daily reimbursement for free meals to children receiving free and reduced price meals (FRPM) but for whom schools were closed at least five consecutive days due to the pandemic. Maryland <u>requested and received</u> an extension to operate the program in September 2020. The Continuing Appropriations Act, 2021 <u>reauthorized</u> the program beginning October 2020.</i>														
SNAP online purchasing: <i>Maryland <u>requested and received</u> approval (April 2020) from FNS to allow SNAP households to purchase food online through retailers approved by FNS beginning in May 2020. Funds <u>cannot be used</u> for fees of any type (delivery, service, or convenience fees).</i>														
ABAWD three-month time limit waived: <i>The Families First Coronavirus Response Act, beginning April 2020, <u>suspended</u> the three-month time limit for ABAWDs. The time limit still applied in instances in which a state offers an individual a spot in a work or workfare program. Maryland's current waiver is in effect through June 30, 2021. (AT21-11 ABAWD Waiver Extension)</i>														

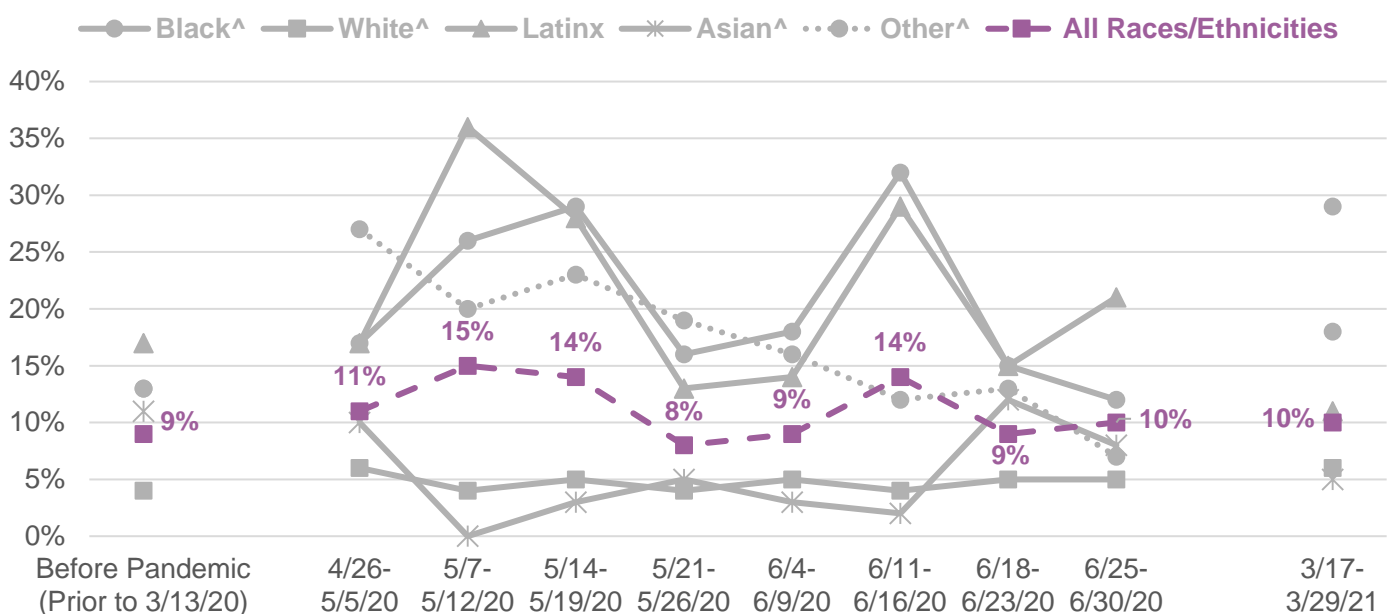
APPENDIX B: U.S. CENSUS BUREAU HOUSEHOLD PULSE SURVEY MARYLAND RESULTS

In April 2020, the U.S. Census Bureau implemented an experimental survey to collect data on how people's lives were impacted by the COVID-19 pandemic (U.S. Census Bureau, 2021). This survey is titled the *Household Pulse Survey*, and the Census Bureau has conducted the survey weekly since late April 2020, with some brief pauses in data collection. The survey asks households about a variety of topics including food security and sufficiency. For more information about the *Household Pulse Survey*, including the sample selection process and data limitations, please visit the U.S. Census Bureau's [website](#).

The figures in this appendix show the percentage²⁴ of Maryland respondents who shared that they sometimes or often did not get enough to eat in the previous seven days. Results are shown by race and ethnicity for each week of data that was collected between April 23, 2020 and June 30, 2020, which aligns with the pandemic

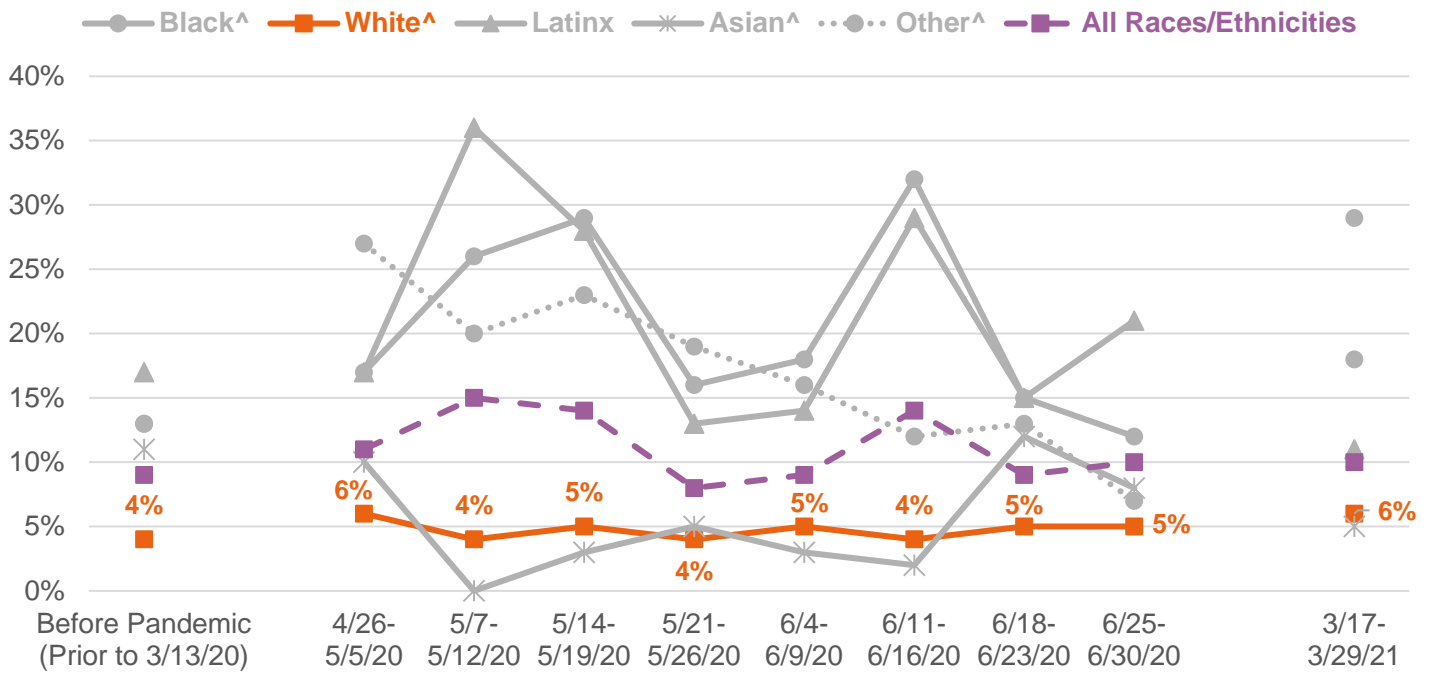
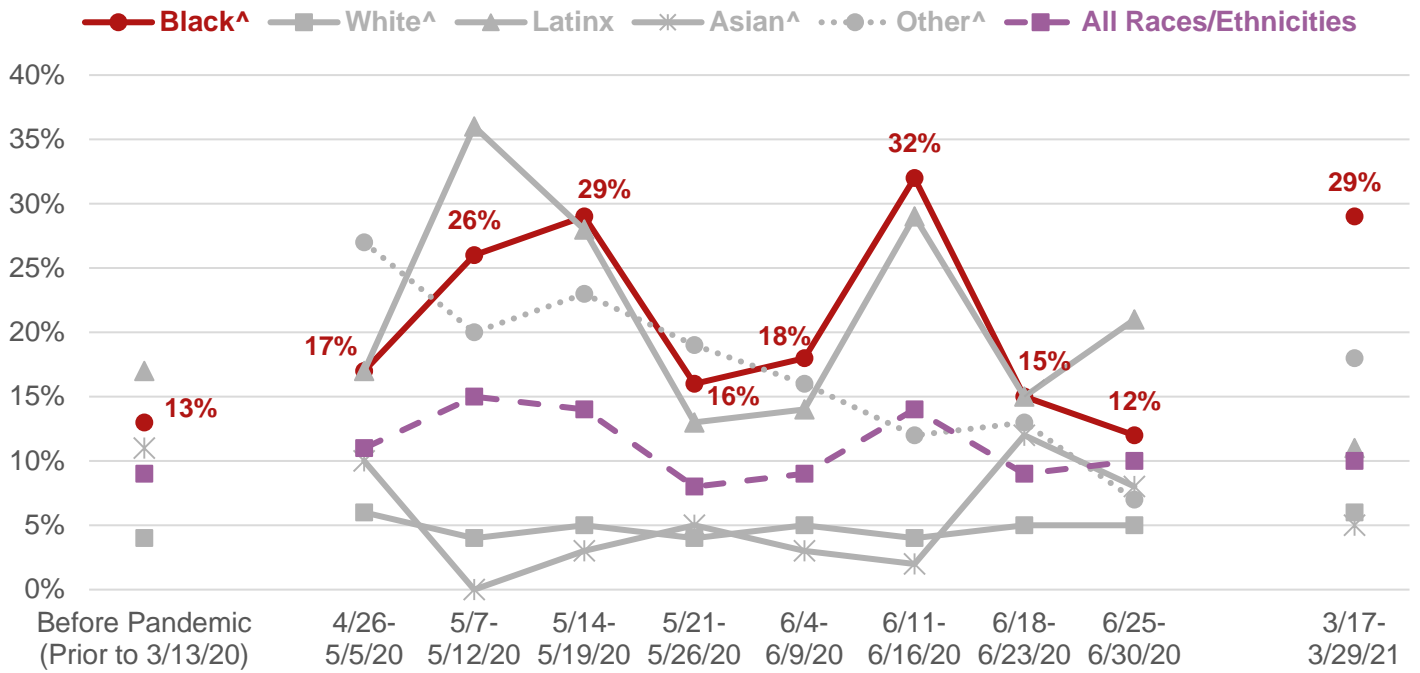
cohort defined in this report. Additionally, the figures provide the percentage of Maryland respondents who shared that they sometimes or often did not get enough to eat prior to the pandemic, as well as for the most recent release of 2021 data (late March 2021).

All figures included in this appendix are replications of the first figure, below. However, each figure highlights a different race or ethnicity in comparison to the total percentages for all respondents in Maryland. This first figure highlights only the total percentage for each week. Prior to March 13, 2020, 9% of Maryland respondents indicated that they sometimes or often did not have enough to eat. Between April 26, 2020 and May 5, 2020, 11% of Maryland respondents indicated they did not have enough to eat in the prior seven days. Each figure that follows uses the same interpretation. In each figure, the caret symbol (^) denotes races that are non-Latinx.

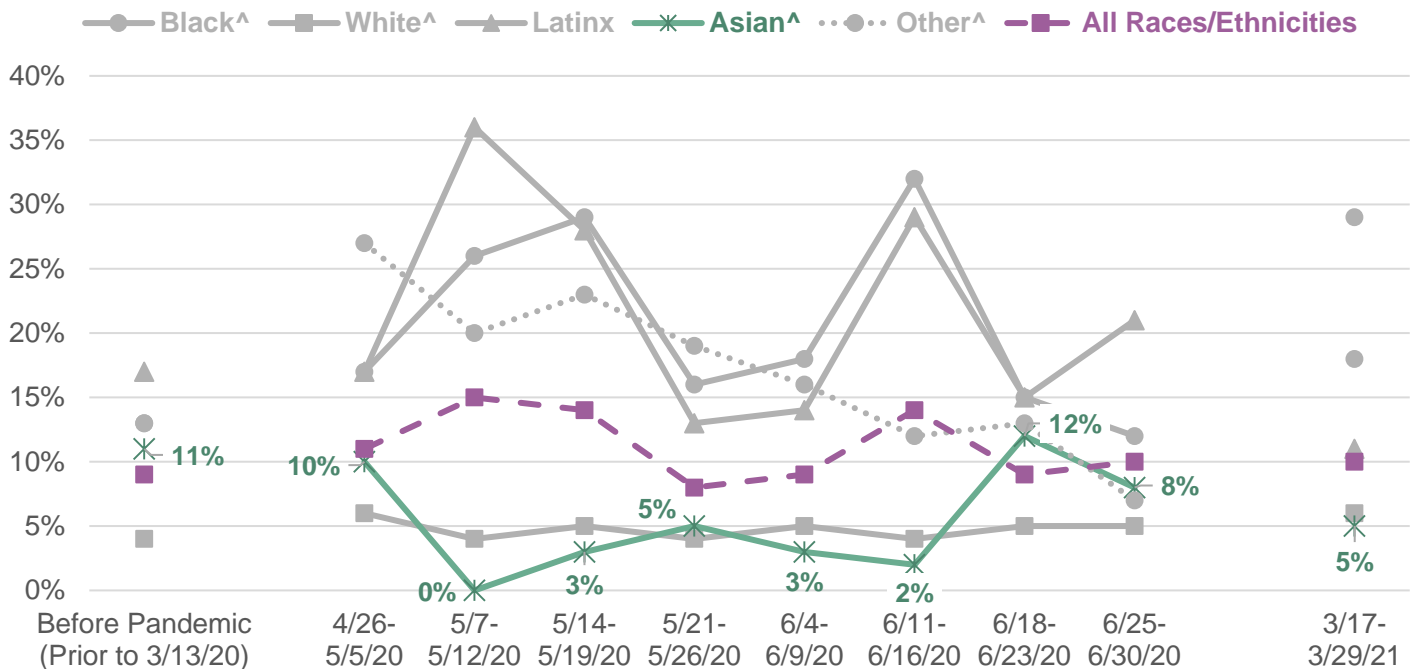
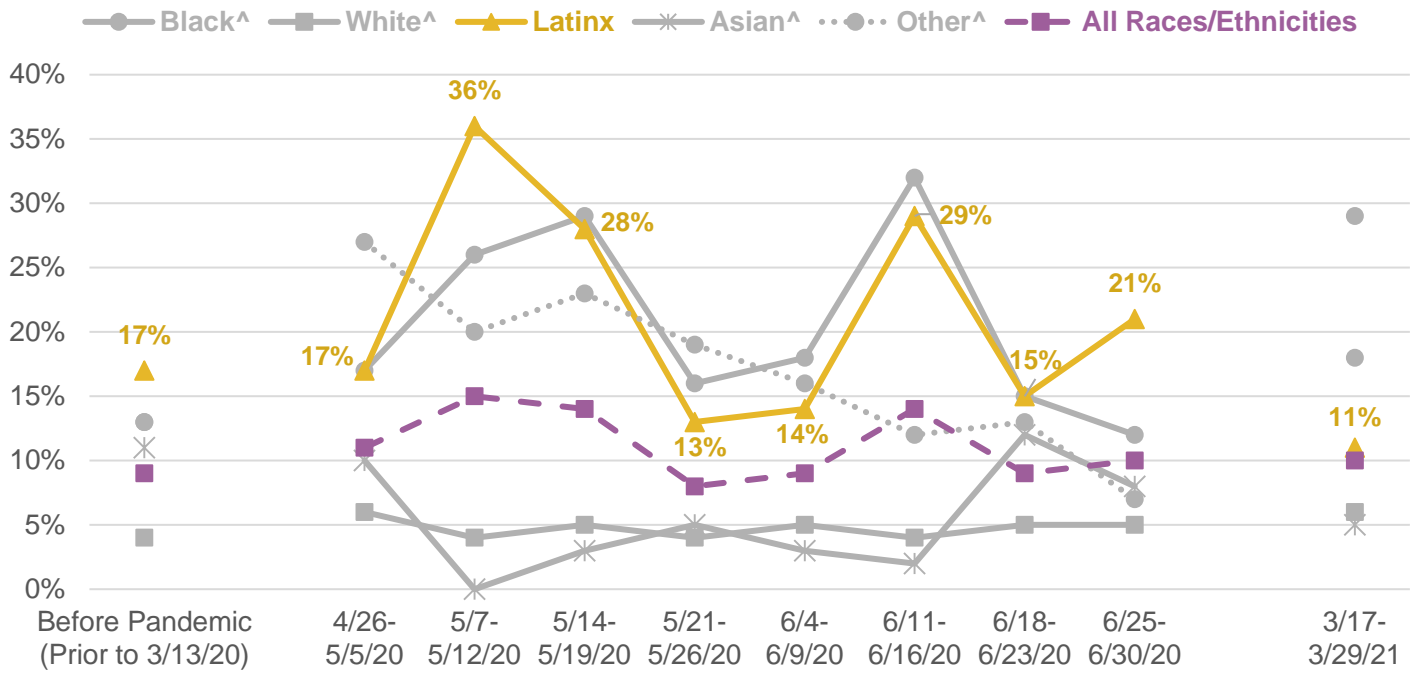


²⁴ Based on the author's calculation.

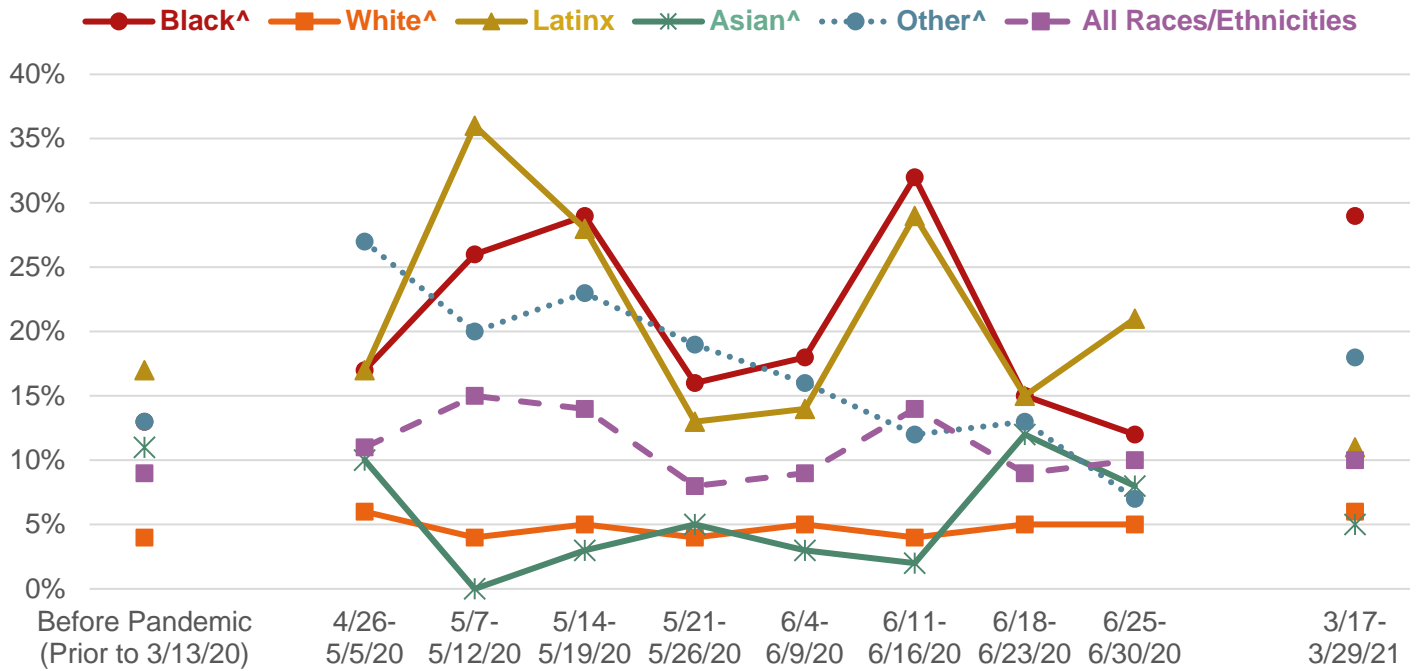
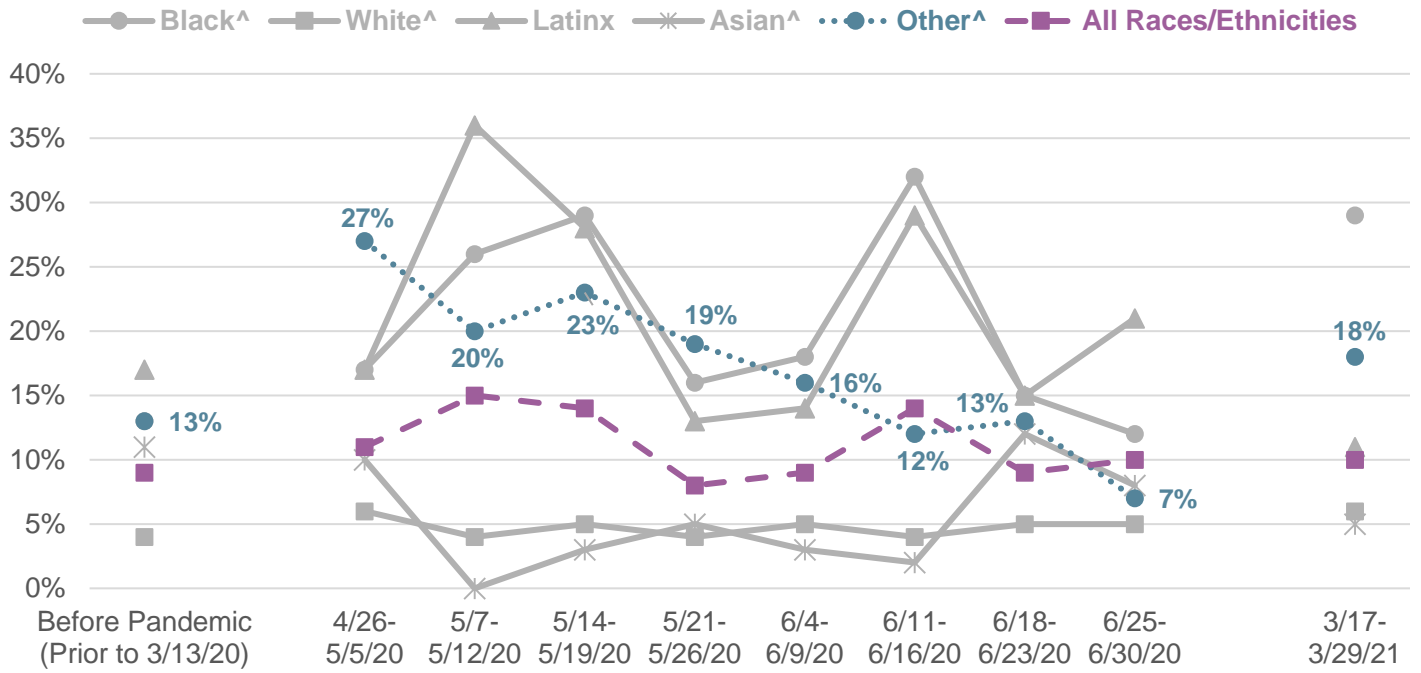
APPENDIX B: CONTINUED



APPENDIX B: CONTINUED



APPENDIX B: CONTINUED





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