UNIVERSITY of MARYLAND SCHOOL OF SOCIAL WORK



MARYLAND SNAP HOUSEHOLDS, 2021

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The purpose of the federal Supplemental Nutrition Assistance Program (SNAP) is to increase the financial resources of low-income households so they can purchase nutritious food (Food and Nutrition Act of 2008). Considerable evidence shows the program has positive effects on food security, poverty, and recipients' health (Ratcliffe et al., 2011; Gundersen et al., 2017; Keith-Jennings et al., 2019; Tiehen et al., 2012). Moreover, the program has a multiplier effect: every dollar spent generates more than one dollar of economic activity (Canning & Morrison, 2019).

During economic downturns, this vital component of the safety net becomes even more important, evidenced by increases in both caseloads and spending during recessions (Canning & Stacy, 2019). The ongoing pandemic has been no exception: throughout 2020 and 2021, national SNAP caseloads and spending soared to historic highs (Food and Nutrition Service [FNS], 2022a; 2022b). In the early months of the pandemic, Maryland caseloads also substantially increased from roughly 300,000 households to 470,000 households (Figure 1). This increase was coupled with an immediate spike in the unemployment rate.

The onset of the pandemic caused notable changes to food security and sufficiency, and ultimately, to the SNAP program. In the first few months, as many as one in seven Marylanders reported that they sometimes or often did not get enough to eat (Hall, 2021). For Black and Latinx Marylanders, as many as one in three did not get enough to eat. The Maryland caseload consequently experienced an influx of new cases: two in five households that began participating in SNAP during the first few months of the pandemic were brand new to the program (Hall, 2021). Moreover, nearly 6,000 households returned to SNAP in the early months of the pandemic after being independent from the program for more than 10 years.¹

Although the economy began to recover at the beginning of state fiscal year (SFY) 2021 (July 2020 through June 2021), the number of SNAP households marginally declined before increasing again (Figure 1). Between September 2020 and March 2021-in which Maryland experienced a spike in COVID-19 cases (Maryland Department of Health, 2022; The New York Times, 2022)—SNAP participation

KEY FINDINGS

- The SNAP caseload increased 8% between SFYs 2020 and 2021, providing nearly 573,000 households with the financial resources to purchase nutritious food.
- In SFY 2021, characteristics that changed during the early pandemic months began to resemble pre-pandemic characteristics, including household composition, previous SNAP receipt, and employment and earnings.
- One in three (34%) households had children, one in four (27%) had an ABAWD, one in seven (14%) had an adult with a disability, and one in five (21%) had an older adult.
- Only 7% of households were new to SNAP in SFY 2021, compared to 38% during the early months of the pandemic.
- SNAP serves as a longer-term safety net for households with children and adults who are older or have a disability. On average, these households had roughly five to six years of SNAP receipt in the previous 10 years.
- Two in five (38%) adults were employed while receiving SNAP. Adults with children (54%) and ABAWDs (54%) were most likely to be employed while adults with a disability (17%) and older adults (8%) were least likely to be employed.
- Earnings varied by adult type. Overall, adult recipients earned a median of nearly \$4,600 each quarter while receiving SNAP.

¹ Author's calculation based on Maryland's caseload in April, May, and June 2020.

increased, reaching a peak of 476,405 cases in March 2021. After reaching this peak, SNAP participation declined, though remained elevated in comparison to the prepandemic caseload.

This report is the second in a new annual series that examines Maryland's SNAP caseload. It describes the 572,623 unique Maryland households that participated in SNAP in SFY 2021, and answers the following questions:

The information in this report describes how and by whom Maryland SNAP is utilized. When appropriate, it contrasts SFY 2021 households with both pre-pandemic and pandemic SFY 2020 households. These comparisons illustrate how the caseload has changed throughout the pandemic and provides stakeholders with timely information to aid in decision-making and policymaking.

- 1. What are the characteristics of SNAP households, including household composition and previous receipt?
- 2. What are the demographic and employment characteristics of adult recipients in SNAP households?

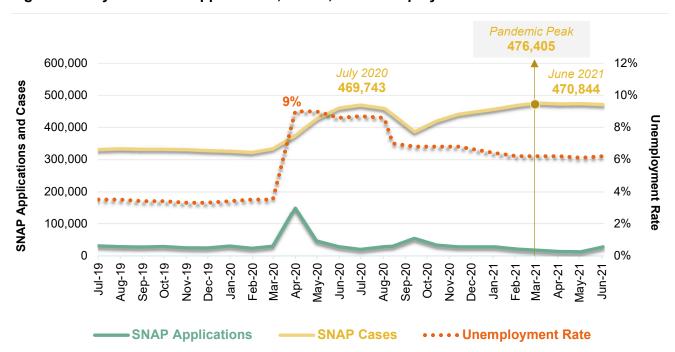


Figure 1. Maryland SNAP Applications, Cases, and Unemployment Rate

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

Study Population

The study population for this report includes every household that received SNAP for at least one month in SFY 2021 (July 2020 through June 2021). Eligibility for SNAP is based on households: a household describes who in the residence is part of the group receiving SNAP (Family Investment Administration, 2020). 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 SFY 2021, there were 597,016 unduplicated adult recipients in 572,623 unduplicated SNAP households.

Due to a change in administrative data systems, discussed in more detail in the data section, this annual report provides limited information on 3,518 households. These households began receiving SNAP during the beginning of the data migration, between April and June 2021. Therefore, this report only includes the 3,518 households in total counts provided in the previous paragraph and in Tables 1 and 2. This report excludes these households from all other analyses.

Household and Adult Types

This report presents some analyses by household and adult *types*, which provide a richer picture of who participates in SNAP. The types in this report are based on the household compositions identified in the Food and Nutrition Service's national report on SNAP households (Cronquist, 2021) as well as 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 section. These types are not mutually exclusive given that household composition can change monthly, and this report captures an entire SFY. Therefore, some households and adult recipients may be represented in multiple types. Although some overlap of household and adult types may occur, separating analyses by type allows stakeholders to understand the nuances between different groups of recipients.

Table 1. Counts of Adults and Households, SFY 2021

Туре	Adults	Households
Adult with Child(ren)	203,807	196,200
ABAWD	158,045	154,895
Adult with a Disability	82,874	82,170
Older Adult	129,226	120,558
Other Adult	54,685	53,501
Unique Total	597,016	572,623

Note: This table represents a snapshot for the entire SFY. Adult and household types are not mutually exclusive categories, as family composition and individual circumstances can change throughout the year. Therefore, adult and household types do not add up to the total number, as households and adults may be represented by 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 included in the population only once. Specifically, this report includes the first month in the SFY that the household received benefits, even if the household participated for more than one month in the SFY or had multiple exits and re-entries to the program. This report shows demographic and employment analyses for adult recipients only, including adults who were not heads-of-households. 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 other eligible household members.

Comparison Groups

When appropriate, this report compares SFY 2021 findings to SFY 2020 to illustrate how the caseload has changed in the last two years. SFY 2020 is split into two groups: (1) pre-pandemic, which includes 433,170 adult recipients in 416,709 SNAP households who began participating between July 2019 and March 2020; and (2) pandemic, which includes 121,191 adult recipients in 112,935 SNAP households who began participating between April 2020 and June 2020. For more information about the households in these two groups, please review the SFY 2020 report, A Profile of Maryland SNAP Households, 2020: Before and During the COVID-19 Pandemic (Hall, 2021).

Data

Data come from the Client Automated Resource and Eligibility System (CARES), the Eligibility and Enrollment (E&E) system, and the Maryland Automated Benefits System (MABS). CARES and E&E are the administrative data systems for SNAP participation information. They provide individual- and case-level data on demographics and program participation for households receiving SNAP. In April 2021, 10 jurisdictions migrated from CARES to E&E. All jurisdictions migrated to E&E by November 2021. Due to this transition, this report provides limited data on households for which the first month of SNAP benefits occurred in one of the 10 jurisdictions that migrated between April and June 2021, as discussed in the population section.

MABS is the administrative data system for Unemployment Insurance (UI) and includes data from all employers covered by the state's 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 some adult recipients from employment analyses due missing identifying information (n=772, SFY 2020; n=904, SFY2021).

Data Analysis

This report utilizes descriptive statistics to describe households and adult recipients who participated in SNAP, including percentages, medians, and averages. 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 include inferential statistics. Inferential statistics are useful when studying a sample because they allow generalizations to populations. However, this report examines the population of SNAP households, and therefore, does not include inferential statistics.

Household Characteristics

Residence of Households

Maryland is comprised of 24 diverse jurisdictions that span both urban and rural areas, and approximately two thirds share borders with another state or the District of Columbia. Jurisdictions also have their own unique populations and labor and economic conditions. These differences across jurisdictions can affect job opportunities, earnings, and access to resources such as transportation.

Jurisdictions' shares of the SNAP caseload in SFY 2021 (Table 2) were very similar to the previous year. Three quarters (73%) of households that received SNAP in SFY 2021 lived in one of Marvland's most populous jurisdictions (U.S. Census Bureau, n.d.): Baltimore City (25%), Prince George's County (17%), Baltimore County (15%), Montgomery County (8%), and Anne Arundel County (6%). The remaining jurisdictions comprising Maryland's western, eastern, and southern borders, in which populations are lower, each accounted for 3% or less of SNAP households, consistent with SFY 2020 (Hall, 2021). This is unsurprising, as the five most populous jurisdictions also have higher participation in other important safety net programs, including Temporary Cash Assistance, Medical Assistance, and Temporary **Disability Assistance (Maryland Department** of Human Services [DHS], 2021a).

Although not shown in Table 2, many jurisdictions experienced increases in their SNAP caseloads between SFYs 2020 and

Table 2. SNAP households by Jurisdiction, SFY 2021

	Share of All	Number of
	Households	Households
	%	n
Baltimore City	25%	145,260
Prince George's	17%	98,995
Baltimore County	15%	85,850
Montgomery	8%	48,371
Anne Arundel	6%	36,175
Harford	3%	16,728
Washington	3%	16,689
Howard	2%	14,288
Wicomico	2%	13,930
Charles	2%	13,949
Frederick	2%	12,678
Allegany	2%	9,741
Cecil	2%	9,406
St. Mary's	1%	8,396
Carroll	1%	6,933
Dorchester	1%	5,987
Calvert	1%	5,456
Worcester	0.9%	5,100
Caroline	0.7%	3,976
Somerset	0.7%	3,807
Talbot	0.5%	3,115
Queen Anne's	0.5%	2,721
Garrett	0.5%	2,698
Kent	0.3%	1,959
Maryland	100%	572,623

Note: Counts represent the total number of unique households that received SNAP in SFY and 2021. Jurisdiction counts do not sum to the state total due to missing jurisdiction information on 415 households. Valid percentages are reported.

2021. Caseloads in nineteen² of the 24 jurisdictions grew between 3% and 14%. Prince George's (14%) and Anne Arundel (12%) counties had the highest increases. The remaining five jurisdictions' SNAP caseloads remained relatively stable, with a 2% or less increase or decrease between

² The following jurisdictions experienced an increase in SNAP households of 3% or more between SFYs 2020 and 2021, listed in order of largest to smallest increase: Prince George's, Anne Arundel, Baltimore County, Charles, Worcester, Howard, Montgomery,

Calvert, Frederick, Wicomico, Harford, Baltimore City, Carroll, Caroline, Cecil, Washington, Dorchester, Somerset, and St. Mary's.

years. Overall, Maryland's SNAP caseload increased by 8% between SFY 2020 and 2021, indicating that this vital component of the safety net became increasingly more important as the pandemic persisted.

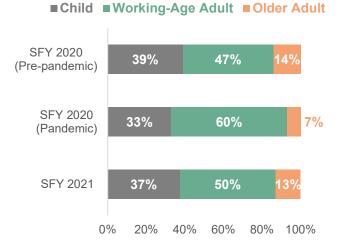
The Maryland SNAP caseload increased 8% between SFY 2020 and SFY 2021, adding 43,063 households to the caseload.

Household Composition

SNAP is a means-tested program designed to reach all low-income individuals and families regardless of household composition. Unlike some other safety net programs, SNAP can serve households with and without dependents. Consequently, the majority of SNAP recipients—both nationally and in Maryland—are adults (Cronquist, 2021; Hall, 2021).

As shown in Figure 2, in SFY 2020 prior to the pandemic, nearly half (47%) of SNAP recipients were working-age adults (between 18 and 49 years). One in seven (14%) recipients were older adults (aged 60 or older), and two in five (39%) were children under the age of 18. The early months of the pandemic brought an influx of working-age adults to Maryland's SNAP caseload, leading to a 13 percentage point increase (47% to 60%). In SFY 2021, however, the distribution of child and adult recipients returned to the pre-pandemic distribution. Half (50%) of SNAP recipients in SFY 2021 were working-age adults and one in seven (13%) were older adults. Nearly two in five (37%) recipients were children.

Figure 2. Age of Recipients, by SFY



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

Household Types, SFY 2021

Taking into consideration that SNAP is available to a range of individuals and families, it may be useful to understand characteristics and participation patterns by household type. Examining each of these household types separately can provide valuable programmatic insights to vulnerable populations who may not be able to work and need targeted services. To that end, this section presents analyses for five household types as well as overall summary measures for all households. The five household types align with types identified in federal reports, including: (1) households with children; (2) households with an ablebodied 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 meet the definitions of the previous four household types.

Figure 3 provides the percentage of the caseload that met the criteria for each household type in SFY 2021, and for comparison, in the pre-pandemic and pandemic months of SFY 2020. Beginning with the darkest bars, which represent SFY 2021, Figure 3 shows that households with children were the most common type of household: one in three (34%) households had at least one child. This includes households with only children as well as households with one or more adults with children. Although not shown, most households with children were comprised of a single adult with children, consistent with previous research (Hall, 2021). Households with multiple adults and children or only children were less common.

The second most common household type in SFY 2021 was households with an ABAWD. More than one in four (27%) households had an ABAWD who was required to maintain employment or participate in a work program to receive benefits. Typically, if an ABAWD does not maintain employment or participate in a work activity, federal regulations limit their receipt to three months in a 36-month period, unless the adult has an exemption or lives in a jurisdiction that has a time limit waiver (FNS, 2019). Throughout SFY 2021, however, the time limit was waived in response to the effects of the pandemic (DHS, 2022a; DHS, 2021b; FNS, 2020).

Households with an older adult (age 60 and older) and households with an adult with a disability made up the third and fourth largest portions of household types in SFY 2021. Specifically, one in five (21%) households had an older adult, while one in seven (14%) had an adult with a disability. These adults are partitioned into their own types because they are adults to whom work requirements do not apply.

The final type—other households encompassed about one in 10 (9%) households in SFY 2021. Previous research shows that these other households typically include a single adult between 50 and 59 years, who never married and has a high school diploma (Hall, 2021). The adults in these households are further described in the adult recipients findings section.

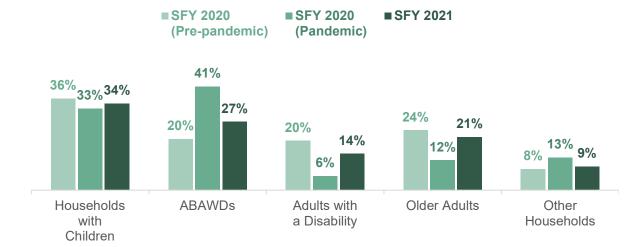


Figure 3. Household Types by SFY

Note: Household types are not mutually exclusive categories as family composition and individual circumstances can change throughout the SFY. Therefore, percentages for each SFY do not add up to 100%.

Changes over Time

Figure 3 also shows how the distribution of household types changed over time by comparing the pre-pandemic and pandemic SFY 2020 caseloads to 2021. The main conclusion is that the distribution of households in 2021 did not resemble the pandemic caseload; rather, the SFY 2021 household compositions began to approach pre-pandemic compositions. For example, there was a notable spike in the percentage of households with ABAWDs during the early months of the pandemic (20% to 41%). In SFY 2021, this percentage declined to 27%, only seven percentage points higher than the pre-pandemic caseload (27% vs. 20%). The distribution of older adults is another example: between the pre-pandemic and pandemic months of SFY 2020, there was a substantial decrease in the percentage of households with older adults (24% to 12%). In SFY 2021, this percentage increased to 21%, approaching the pre-pandemic percentage. In sum, while the types of households that received SNAP in SFY 2021 did not fully return to prepandemic levels, they did more closely resemble the households that received SNAP prior to the pandemic.

Number of Recipients

As previously mentioned, most recipients in SNAP households are adults. Table 3 extends this analysis to examine the number of recipients in each household, including the number of children, the number of adults, and the total number of recipients. Table 3 does not compare SFY 2021 to 2020 given that the pandemic did Households with Children: Households with at least one child 17 years or younger at any point during the SFY.

Households with an Able-Bodied Adult without Dependents (ABAWD): Households with at least one adult between 18 and 49 years 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: Households with at least one adult between 18 and 59 years who has a temporary or permanent disability exemption at any point during the SFY.

Households with an Older Adult: Households with at least one adult 60 years or older when SNAP receipt began during the SFY.

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

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not cause substantial changes to the number of recipients in each household.

Overall, three in five (62%) households in 2021 had one recipient. Most (86%) households had one adult, while only one in three (34%) had a child in the household. The number of recipients also varied by household type. Households with children, for example, typically (97%) had two or more recipients, consisting of one adult (72%) and one (45%) or two (31%) children. Households with children only (i.e., no adults) were rare (8%).³ Households with an ABAWD, adult with a disability, or older adult, and all other remaining households, had similar numbers of adult and child recipients.

Across types, households generally had one adult recipient and most had no children. Roughly one in eight households with an adult with a disability (10%), an older adult

³ SNAP households may include only children for a few reasons, including that a child lives with an adult but the adult is ineligible for SNAP. In these instances, only the child(ren) is/are included in the

SNAP household. For additional policy information, please review the Maryland <u>SNAP manual</u>.

(12%), or other households (13%) had two or more adults in the household. Among these household types, households with an adult with a disability were most likely to have a child on the case (16%).

	Households with Children	ABAWD	Adult with a Disability	Older Adult	Other Households	All Households
Total Number of Rec						
1 recipient	3%	90%	79%	86%	87%	62%
2 recipients	37%	7%	12%	11%	11%	17%
3 recipients	30%	2%	5%	1%	2%	11%
4 or more recipients	30%	1%	5%	1%	0%	10%
Number of Adult Red	Number of Adult Recipients					
No adults	8%	0%	0%	0%	0%	3%
1 adult	72%	94%	90%	88%	87%	86%
2 adults	17%	5%	9%	11%	11%	10%
3 or more adults	3%	1%	1%	1%	2%	1%
Number of Child Rec	Number of Child Recipients					
No children	0%	95%	84%	97%	100%	66%
1 child	45%	3%	9%	2%	0%	15%
2 children	31%	1%	4%	1%	0%	11%
3 or more children	24%	1%	3%	0%	0%	8%

Table 3.	Number	of Recipient	s per Household.	by Household Type
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Note: Percentages may not add up to 100% due to rounding. This table represents the entire SFY, and household composition can change monthly. Consequently, some characteristics may be less intuitive. For example, by definition, a household with an ABAWD does not have children; however, Table 3 shows that 5% of households with ABAWDs had children. This likely means that at some point in the SFY, an adult with children became an ABAWD, or a child joined an ABAWD household.

Previous SNAP Receipt

One of the many benefits of SNAP is that it is a resource that individuals and families can access repeatedly when the need arises. In other words, there is no lifetime limit to receipt, so if changes in family structure or economic circumstances precipitate a return, individuals and families may return to the program if they meet eligibility requirements. Previous research shows that prior to the pandemic, the percentage of households that were brand new to the program was low, and most households had an average of four years of receipt in the previous 10 years (Hall, 2021). Figure 4 presents the percentage of households that were new to SNAP in SFY 2021 by household type and compares them with pre-pandemic and early pandemic households (SFY 2020). Overall, new households were uncommon: only 7% of all households utilized Maryland SNAP for the first time in SFY 2021. New households were most common among ABAWDS; one in eight (13%) households with an ABAWD were new to the program. For all remaining households, between 3% and 9% of households were new in SFY 2021. The percentages of households new to the program in SFY 2021 were very similar to pre-pandemic percentages, one indication of an ongoing recovery. Comparatively, in the pandemic group, nearly two in five (38%) households were brand new to SNAP. This was an increase experienced across all household types, and notably among older adults.

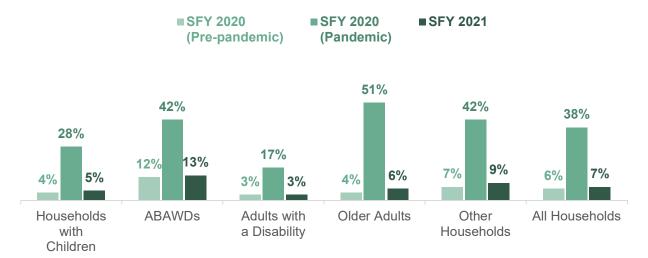


Figure 4. Percentage of Households New to SNAP in SFY 2021

Note: Household types are not mutually exclusive categories. Percentage of new SNAP households represents households that were new to SNAP in Maryland in SFY 2021. Percentages for SFY 2020 may differ slightly from percentages provided in the SFY 2020 report due to changes in our methodology for identifying new households. We identified new households by examining receipt before the SFY 2021 application date. Valid percentages are reported.

Table 4 complements Figure 4 by providing the cumulative months of receipt in the previous 10 years for all households as well as each household type. Previous receipt shown in this table is not necessarily consecutive, as households can have one or more spells of receipt in which they leave the program and return. National-level data suggest that it is common for SNAP recipients to have multiple spells of receipt leading to an accumulation of months (Leftin et al., 2014).

SNAP households in SFY 2021 received an average of 51 months—or just over four years of SNAP—in the previous 10 years. When examining categories of previous receipt, Table 4 shows that fewer than one in 10 (8%) households had no receipt in the previous 10 years. This represents households that were brand new to the program as well as households that had previously participated in SNAP, although not in the previous decade. About three in 10 (29%) households had between one month and two years of receipt in the previous decade. Finally, nearly two in three (63%) households had more than two years of receipt in the previous 10 years.

When comparing previous receipt of all households in SFY 2021 to 2020, although not shown in Table 4, most of the findings remain unchanged. The average months of receipt in the previous 10 years, for example, was 51 months in both SFY 2020 and 2021, and most categories of previous receipt have the same distribution. The categories of *no receipt* and receipt of *two years or less* are exceptions, however. In SFY 2020, 14% of households had no receipt in the previous 10 years and 22% had two years of receipt or less. As discussed in the previous paragraph, the respective percentages for SFY 2021 were 8% with no receipt and 29% with two years or less. This comparison suggests that some of the households that began participating in SNAP during the early months of the pandemic were still participating in the program at some point in SFY 2021.

Examining previous receipt by household type illuminates differences in historical receipt consistent with previous research (Hall, 2021). Overall, Table 4 shows that SNAP serves as a longer-term safety net for more vulnerable households, such as those with older adults, children, and adults with a disability, and serves as a shorter-term safety net for working-age adults. Households with an ABAWD, for example, had the lowest average months of receipt in the previous 10 years (28 months). Three in five (60%) had either no previous receipt (14%) or two years or less (46%) in the previous decade. The fact that households with ABAWDs have the least amount of previous SNAP receipt is appropriate, given that ABAWDs are the only group of recipients who are subject to the threemonth time limit in a 36-month period (FNS, 2019; 2018c).

In contrast, households with an adult with a disability and households with an older adult had the highest average months of receipt. On average, these households had between five and six years of receipt in the previous 10 years (69 months and 63 months, respectively). In fact, roughly one third of households with an adult with a disability (35%) or an older adult (32%) had eight or more years of receipt in the previous 10 years.

	Households with Children	ABAWDs	Adults with a Disability	Older Adults	Other Households	All Households
No receipt	6%	14%	4%	7%	11%	8%
2 years or less (1- 24 months)	24%	46%	17%	21%	35%	29%
2 to 6 years (25 - 72 months)	31%	27%	28%	27%	29%	29%
6 to 8 years (73 - 96 months)	15%	7%	17%	14%	11%	13%
8 to 10 years (97 - 120 months)	24%	5%	35%	32%	14%	21%
Average Months	57	28	69	63	42	51

Table 4. Months of Receipt in the Previous 10 Years, by Household Type

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

Adult Recipients

This section provides an overview of the adult recipients who participated in SNAP in SFY 2021. More specifically, it describes the demographics, employment, and earnings of adult recipients, segmented by adult types. This information can help inform program design and management of SNAP Employment & Training (E&T) programs that offer skills training, education, and other job supports.

Demographics

Table 5 begins by providing the demographic characteristics of adult recipients in SFY 2021 by adult type. In general, the demographic profile did not change from the previous year. Adult recipients were more likely to be female (63%), identify as non-Latinx Black (62%) or White (31%), and to have never married (64%). The average age was 45 years, and two in three (65%) adults were 35 or older. Finally, four in five (79%) adults completed high school, and nearly one in five (18%) had additional education after high school.

Although the demographic profile did not change over time, previous research shows that the demographic profile does vary by adult type (Hall, 2021). Table 5 contributes to this evidence. For example, four in five (82%) adults with children and three in five (62%) older adults were female;

Adult types are similar to the household types defined earlier. Rather than examining a household, however, this section examines adults who: (1) had children, (2) were ABAWDs, (3) had a disability, (4) were older adults, and (5) did not fit any of these descriptions. comparatively, ABAWDs, adults with a disability, and all other adults were roughly half female. Adults' racial and ethnic profiles as well as their marital statuses were largely similar to the overall profile, with a couple of exceptions. About half (54%) of older adults, for instance, were Black, and nearly one in 10 (8%) were Asian. In addition, older adults were most likely to be currently (19%) or previously (42%) married. On the other hand, ABAWDs were more likely than other adult types to be Black (70%) and were more likely to have never married (84%).

Age varied substantially by adult type. The average age ranged from 33 years for ABAWDs to 70 years for older adults. By definition, all ABAWDs were between the ages of 18 and 49, and all older adults were 60 or older. Half (50%) of adults with children were younger than 35, and half (50%) were 35 or older, with an average age of 36 years. The majority (78%) of adults with a disability were 35 or older, and nearly half (46%) were between 50 and 60 years. Finally, most (85%) remaining adults (i.e., other adults) were between 50 and 60 years, with an average age of 52.

The final section of Table 5 shows differences in educational attainment across adult types. The majority of adults had completed high school, ranging from 71% of adults with a disability to 83% of adults with children. For reference, about 90% of Maryland's adult population 25 or older has completed high school (U.S. Census Bureau, 2021). Post-secondary education was equally common across adult types (17%-19%), apart from adults with a disability: only one in 10 (11%) adults with a disability had any post-secondary education.

Table 5. Demographics of Adult Recipients, by Adult Type

	Adults with Children	ABAWDs	Adults with a Disability	Older Adults	Other Adults	All Adult Recipients
Gender						
Female	82%	49%	53%	62%	53%	63%
Male	18%	51%	47%	38%	47%	37%
Race/Ethnicity						
Asian^	3%	2%	1%	8%	2%	3%
Black^	62%	70%	60%	54%	63%	62%
Latinx	4%	2%	1%	4%	2%	3%
Native American [^]	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Pacific/Alaskan Native^	0.2%	0.2%	0.1%	0.1%	0.1%	0.2%
White [^]	30%	26%	37%	34%	33%	31%
Marital Status						
Never Married	65%	84%	71%	38%	56%	64%
Married	19%	5%	7%	19%	13%	13%
Previously Married	16%	11%	22%	42%	30%	22%
Age (Years)						
18 to 24	8%	23%	5%	0%	3%	9%
25 to 34	42%	39%	18%	0%	5%	26%
35 to 49	41%	38%	32%	0%	7%	27%
50 to 59	7%	0%	46%	0%	85%	16%
60 & older	2%	0%	0%	100%	0%	22%
Average Age	36	33	45	70	52	45
Educational Attainment						
Did not Complete High School	17%	23%	29%	25%	20%	21%
Completed High School [#]	83%	77%	71%	75%	80%	79%
>Only High School	64%	59%	59%	58%	62%	61%
>Post-secondary education	19%	19%	11%	17%	18%	18%

Note: [^]Non-Latinx. Age is based on the first month of receipt in the SFY. Gender, race, and ethnicity categories come from predetermined fields in the state administrative database. Percentages may not add up to 100% due to rounding. Valid percentages are reported. [#]General Education Development Program (GED) certificates are included in high school completion rates. Post-secondary education includes any adult who was previously awarded an associate degree or higher or some other credential, such as a certificate.

Employment & Earnings History

Engaging adults in employment and training programs has been a focus of the SNAP program for several decades (FNS, 2018a) and remains a key interest of federal agencies and policymakers (Lipps et al., 2020; U.S. Government Accountability Office, 2018). Recipients' employment and earnings experiences before their most recent instance of SNAP receipt could be a useful gauge of potential future employment and earnings. Therefore, Figures 5 and 6 provide the percentage of adult recipients who were employed in the year before their SNAP spells and their respective median earnings. The figures show data by adult type and SFY.

Previous research shows that recipients' employment and earnings histories vary by adult type and jurisdiction; across all recipients, though, roughly half are employed in the year prior to their SNAP spells (FNS, 2018b; Hall, 2021; Smith & Hall, 2021). Beginning with darkest bars, Figure 5 shows that exactly half (50%) of all adult recipients in SFY 2021 were also employed in the year prior to their SNAP spells. Adults with children and ABAWDs had the highest rates of employment: two in three (66%) of these adults were employed in the prior year. Adults with a disability and older adults were least likely to be employed in the prior year: nearly three in 10 (28%) adults with a disability and one in five (20%)older adults were previously employed. Finally, about half (49%) of all other adults in SFY 2021 were employed in the year prior to their SNAP spells.

When comparing SFY 2021 to both the prepandemic and pandemic months of SFY 2020, there are two noteworthy trends. First, there are substantial differences in

employment between the pre-pandemic and pandemic groups. Across all adult types, the percentage engaged with employment prior to their SNAP spells substantially increased during the pandemic. In other words, adult recipients who began participating in SNAP during the early pandemic months were more likely to be employed in the prior year, demonstrating a stronger work history. Second, adult recipients' prior employment nearly returned to pre-pandemic rates of employment in SFY 2021. In the prepandemic group, 45% of adult recipients were employed in the year prior to their SNAP spells. This increased to 63% in the pandemic months of SFY 2020 and dropped to 50% in SFY 2021.

Figure 6 complements Figure 5 by examining the median earnings for adult recipients who were employed in the year prior to their SNAP spells, segmented by adult type and SFY. Beginning with the darkest bars, Figure 6 shows that employed recipients in SFY 2021 earned a median of approximately \$15,500 in the previous year. This is a few thousand dollars higher than the poverty threshold for a family of one in 2021 (\$12,880), and a couple thousand dollars lower than the poverty threshold for a family of two (\$17,420; Office of the Assistant Secretary for Planning and Evaluation, 2021). As shown previously in Table 3, four in five (79%) SNAP households had one or two recipients, although many (62%) had only one.

Consistent with previous research, median earnings varied by adult type. In SFY 2021, adults with children had the highest median earnings, at nearly \$19,000. However, these households typically had three or more recipients, and their median earnings were

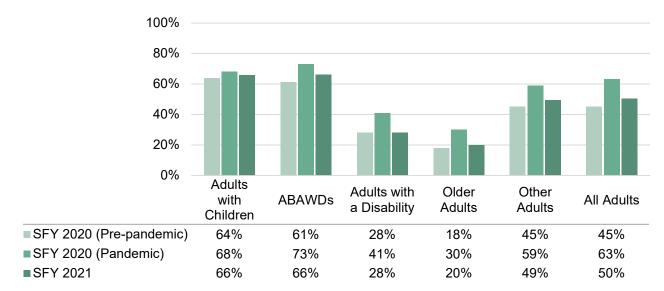


Figure 5. Employment in the Year before SNAP Spell, by Adult Type

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

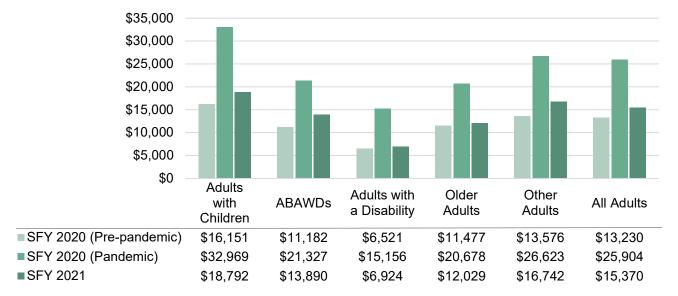


Figure 6. Median Earnings in the Year before SNAP Spell, by Adult Type

Note: Earnings are only for adults who were employed in the year before their SNAP spells began and who had earnings in Maryland. Earnings are standardized to 2021 dollars.

substantially lower than the poverty thresholds for three- (\$21,960) and four-(\$26,500) person households (Office of the Assistant Secretary for Planning and Evaluation, 2021). Other adults—who are largely single adults in their 50s—had the second highest earnings at roughly \$16,500. ABAWDs and older adults earned between \$12,000 and \$14,000 in the prior year, while adults with a disability had the lowest earnings at just under \$7,000.⁴ These substantially low earnings prior to SNAP receipt likely contributed to their utilization of the program and demonstrate the support needs of these households.

Similar to the employment findings, there was a noteworthy increase in recipients' median earnings between the pre-pandemic and pandemic months: across all employed adults, median earnings doubled from \$13,320 to \$25,904 in SFY 2020. In 2021, median earnings declined, approaching prepandemic earnings, with a median of \$15,370. Taken together, Figures 5 and 6 demonstrate that early months of the pandemic brought adults with stronger work experience and higher earnings to SNAP. However, after those early months, the caseload began to trend toward the prepandemic employment rate and median annual earnings.

Employment & Earnings while Receiving SNAP

There are two federal work requirements for SNAP recipients while they receive benefits (Food and Nutrition Act of 2008). First, there is a general work requirement in which all able-bodied individuals between 16 and 59 vears must register for work (FNS. 2018c. 2019). Individuals required to register for work—commonly known as work registrants—must take a job if offered one or must participate in the SNAP Employment and Training (E&T) program or another workfare program unless they receive an exemption (DHS, 2022b). The second federal work requirement is specific to the sub-group of work registrants known as ABAWDs. In addition to the general work requirements, ABAWDs must also participate in a work program or be employed for at least 80 hours each month (FNS, 2019; 2018c). If they do not meet the work requirements, they are subject to a three-month time limit for SNAP receipt during a 36-month period. During SFY 2021, ABAWDs were exempt from the three-month time limit due to the COVID-19 pandemic (DHS, 2022a; DHS, 2021b; FNS, 2020).

Given the economic situation in Marvland throughout SFY 2021, and the temporary rescindment of the ABAWD time limit, Figure 7 examines the percentage of adults who were employed in the same quarter as they received SNAP. Data are shown for all adults as well each adult type for SFY 2021 and the pre-pandemic and pandemic months of SFY 2020. In SFY 2021, nearly two in five (38%) adults were employed and received SNAP in the same quarter. Engagement with employment while receiving SNAP varied by adult type. More than half of adults with children (54%) and ABAWDs (54%) were employed while receiving SNAP, followed by other adults (35%), who are typically unmarried and in

⁴ Adults with a disability may have lower earnings compared to other adult types because: (1) they are more likely to be employed part-time (BLS, 2021); and (2) The Fair Labor Standards Act of 1938 allows employers to pay wage rates below the minimum

wage in certain circumstances, including when individuals' productive capacities are impaired by a disability.

their 50s. Adults with a disability (17%) and older adults (8%) were least likely to be employed while receiving SNAP.

Figure 7 also reveals differences in employment participation in SFY 2020. When comparing SFY 2020 to 2021, the figure shows that the pandemic had only temporary impacts on adult recipients' employment while receiving SNAP; in 2021, recipients' employment rates generally returned to pre-pandemic rates. For example, in the pre-pandemic months of SFY 2020, two in five (39%) adults were employed while receiving SNAP. This percentage increased to nearly half (47%) during the pandemic months. In SFY 2021, the percentage of adult recipients employed while receiving SNAP declined to 38%, only one percentage point different from the prepandemic months.

In general, employment across adult types also returned to pre-pandemic employment rates, within a few percentage points. For example, only 7% of older adults were concurrently employed and receiving SNAP in the same quarter in the pre-pandemic months of SFY 2020. This grew by 12 percentage points during the early pandemic months (19%), and subsequently declined to only 8% in SFY 2021. One notable exception is the percentage of adults with children who were employed and received SNAP. As shown in Figure 7, three in five (61%) adult recipients with children were employed in the pre-pandemic months of SFY 2020. This percentage decreased six percentage points to 55% in the pandemic months of SFY 2020. By SFY 2021, the percentage of adults with children concurrently employed and receiving SNAP remained virtually unchanged at 54%.

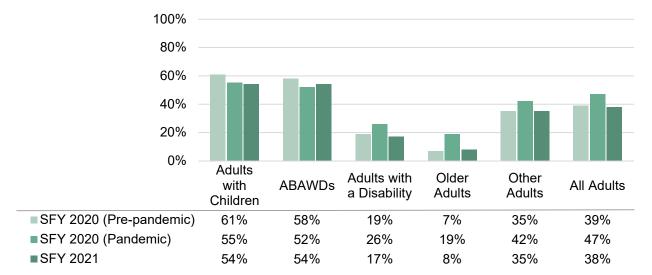


Figure 7. Percentage Employed while Receiving SNAP, by Adult Type

Note: This figure shows the percentage of adults who were both SNAP recipients and employed in the same quarter 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.

It is not surprising that engagement with employment for adults with children did not return to pre-pandemic employment levels. Throughout SFY 2021, COVID-19 persisted, reaching a new peak in Maryland due to a winter outbreak (The New York Times, 2022). This meant that more adults and children were subject to quarantine guidance, virtual schooling, and childcare closures throughout SFY 2021. This largely affected women's ability to work, and hours worked, as they struggled to balance job and home responsibilities amid the pandemic (Albanesi & Kim, 2021; Garcia & Cowan, 2022; Hansen, et al., 2022).

The final analysis in this report examines median guarterly earnings for adult recipients who were employed and receiving SNAP in the same quarter. The figure provides this information partitioned by adult type and SFY. Beginning with the darkest bars, Figure 8 shows that employed adult recipients in SFY 2021 earned a median of nearly \$4,600 in the quarters in which they received SNAP. Adults with children and other adults had the highest quarterly earnings, at approximately \$5,600 and \$4,600, respectively. Comparatively, ABAWDs and older adults earned between \$3,000 and \$4,000 in the quarter in which they received SNAP. Adults with a disability who were employed while receiving SNAP had the lowest median quarterly earnings, at approximately \$2,300.

Figure 8 also provides trends in median earnings over time. When comparing SFY 2021 to SFY 2020, two noteworthy findings emerge. First, the SFY 2021 median quarterly earnings for adults with children, adults with a disability, and older adults trended toward pre-pandemic median earnings. For example, adults with children who were employed in the same quarter in which they received SNAP in pre-pandemic 2020 earned a median of approximately \$4,800 in a quarter. Their median earnings while receiving SNAP during the pandemic months of 2020 were a median of \$7,500. In SFY 2021, median quarterly earnings while receiving SNAP decreased to \$5,600, roughly \$1,000 more than pre-pandemic adults with children. This trend toward prepandemic earnings for these adult types aligns with other trend findings throughout this report (i.e., trending toward prepandemic characteristics).

Second, the median quarterly earnings for ABAWDs and other adults remained elevated in SFY 2021 and more similar to the median earnings during the pandemic months of SFY 2020. One potential explanation is related to previous receipt. Notably, the percentage of ABAWDs and other adults who had no previous receipt in SFY 2020 (Hall, 2021) and then who had two years or less in SFY 2021 (Table 4) was highest for these two adult types. This implies that many ABAWDs and other adults who began receiving SNAP during SFY 2020 were still receiving SNAP in SFY 2021, which makes sense given the previously discussed time limit waiver in place for all 2021 ABAWDs (DHS, 2022a; DHS, 2021b; FNS, 2020). Given that recipients who came on during the pandemic months of 2020 had stronger earnings histories (Figures 5 and 6), it seems reasonable that quarterly earnings while receiving SNAP would remain elevated while they were still on the caseload.

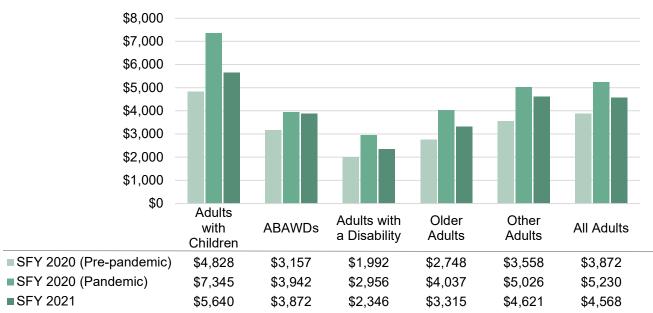


Figure 8. Median Quarterly Earnings while Receiving SNAP, by Adult Type

Note: This figure includes the median quarterly earnings for the quarters in which adults were both SNAP recipients and employed in Maryland in the same quarter. Refer to the methods section for data limitations. Earnings are standardized to 2021 dollars.

Conclusions

The COVID-19 pandemic has caused unprecedented reliance on safety net programs over the last couple of years. For households trying to meet their most basic nutritional needs, SNAP has been an essential lifeline. During state fiscal year (SFY) 2021 (July 2020 to June 2021), Maryland SNAP participation reached historic highs (FNS, 2022b). The program served nearly 573,000 unique households in SFY 2021, an increase of 8% over the previous fiscal year. This increase in SNAP households was justifiable: food hardship across the country was heightened throughout the year and peaked in December 2020 (Center on Budget and Policy Priorities, 2021). The rise in Maryland's SNAP caseload, then, was likely a response to an increase in food hardship that coincided with an increase in COVID-19 cases in SFY 2021 (The New York Times, 2022).

As the caseload increased, households and adult recipients' characteristics began to trend toward pre-pandemic characteristics. For example, there was a decrease in the percentage of recipients who were workingage adults and increases in the percentage of recipients who were children or older adults. There was also a decline in the percentage of new households that joined the program: only 7% of households were brand new to SNAP in SFY 2021, compared to 38% during the early pandemic months in 2020.

Adult recipients' engagement with employment and their respective earnings also changed. In the early months of the pandemic, adults with stronger work histories and earnings began participating in SNAP. In SFY 2021, however, recipients' employment and median earnings both before SNAP participation and while receiving SNAP decreased, trending toward pre-pandemic levels. By 2021, two thirds of working age adults (e.g., ABAWDs) were employed in the year prior to their SNAP spells, and more than half were employed while receiving benefits. Consistent with federal data (Cronquist, 2021), median earnings were at or below the federal poverty threshold, depending on typical family size. Across all adult recipients who both worked and received SNAP in the same quarter, median quarterly earnings were approximately \$4,600, illustrating the necessity of SNAP in supplementing households' incomes so they can purchase nutritious food.

Although many SNAP household and recipient characteristics in SFY 2021 trended toward pre-pandemic levels, adults with children did not trend toward their prepandemic employment rates. Only 54% of adults with children were concurrently employed and receiving SNAP in 2021, down from 61% in the pre-pandemic months of SFY 2020. This lower rate of employment for adults with children is understandable given the combination of the COVID-19 spike in cases, virtual schooling, vaccine delays for children, and childcare closures that persisted throughout SFY 2021.

Altogether, the findings throughout this report demonstrate SNAP households' changing characteristics throughout the pandemic. The substantial impacts including the growth of the SNAP caseload—have not paralleled any recent economic recession in U.S. history, prompting a renewed policy focus on the social safety net. Federal and state governments' quick responses were key in helping Marylanders navigate economic uncertainty. Households in SFY 2021 benefited from additional support as Maryland took advantage of temporary program flexibilities, including extending recertification periods, waiving interviews and work requirements, and increases in SNAP benefits.⁵ As the state continues its ongoing recovery and response to the pandemic, research on individuals and families who access safety net resources such as SNAP will continue to provide insights germane to state and federal stakeholders.

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⁵ See <u>Appendix A</u> in the SFY 2020 report for a monthly list of SNAP policy initiatives and flexibilities

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