

FEEDING VIRGINIA

I have the audacity to believe that people everywhere can have three meals a day for their bodies, education and culture for their minds, and dignity, equality and freedom for their spirits.

– Martin Luther King Jr.



One in 10 households in Virginia faces limited or uncertain access to adequate food. Even during the recently concluded economic expansion, more than 840,000 Virginians experienced difficulty finding sufficient nutritious food on a regular basis. With the onset of the COVID-19 pandemic, food insecurity burst from the shadows, as evidenced by long lines at food distribution sites for the recently unemployed and an increasing number of applications for government assistance. There is want in the land of plenty.

The U.S. Department of Agriculture (USDA) defines food insecurity as limited or uncertain access to adequate food. Hunger, on the other hand, is a physical sensation that is distinct from food insecurity. A food-insecure household may not often know where its next meals will come from, a reality that many Americans can't comprehend. Members of a food-insecure household may not go hungry, however, if they are able to cobble together financial resources and public and private aid. Yet the prospect of hunger exists and lingers in the minds of those responsible for feeding the members of a food-insecure household.

Food insecurity existed in the Commonwealth prior to the COVID-19 pandemic. As unemployment rapidly increased in 2020, the financial situation of many households deteriorated, and they turned to public and private agencies and organizations for help.

Caseloads for the Supplemental Nutrition Assistance Program (SNAP), the USDA's primary household food assistance program, increased across the state. Not surprisingly, many new applicants were not previously enrolled in other federal assistance programs. Virginians who never before had worried where their next meal was coming from suddenly found themselves applying for aid.

Nonprofit organizations focused on providing food assistance have been severely impacted by the COVID-19 recession. During its first food distribution in April 2020 at Todd Stadium in Newport News, the Virginia Peninsula Foodbank ran out of supplies after serving 480 households. Police had to turn people away who were waiting in line. At the end of May, the food bank reported that it had seen a more than 60% increase in households needing assistance.¹ Churches and other organizations across Virginia that held similar events faced the same dilemma: The needs of the many often outweighed the supplies of the few.

According to the nonprofit group Feeding America, there were 842,870 food-insecure people in Virginia in 2018. Of these, 233,530 were children. Food insecurity was the lowest in Northern Virginia (7.1% of residents) and highest in the Blacksburg-Christiansburg metropolitan area (11.6% of residents). While most metro areas in the Commonwealth had a lower food insecurity rate than metros nationally, these averages concealed considerable variation. Several cities and counties had food insecurity rates above 15%, with food insecurity being closely correlated with local economic conditions.

Addressing food insecurity is more than just ensuring that Virginians have reliable sources of nutrition; it is also an economic development concern. Food insecurity negatively influences a host of outcomes. For workers, it lowers productivity. For students, it lowers academic performance. For older adults, it undermines the prospects of a viable standard of living. Now, during a global pandemic, food insecurity is more visible, with long lines at food banks and an increase in applications for public assistance.

In this chapter, we examine food insecurity in Virginia and look at how it has changed over time. We explore the challenges of food insecurity and spotlight those who are working to alleviate it. We conclude with steps we can take to address food insecurity at the personal, regional, state and national levels.

There are many reasons why individuals or households might find themselves without an adequate amount of food. It could be due to a lost job, the death of a loved one or a combination of circumstances that places a household in a state of food insecurity. There is no "typical" story of food insecurity; each individual or family has a story to tell. In July 2020, Sherrie and her husband, along with their two children, turned to the Blue Ridge Area Food Bank for help due to income losses associated with the COVID-19 pandemic.² Her husband, a plumber, saw a dramatic reduction in business and Sherrie "lost all [her] kids" for her in-home day care service. To continue providing for her family, Sherrie now works as a food server and cleans houses. Her husband has become the primary caregiver for their children, but Sherrie worries about the impact of COVID-19 on their children's education. She is grateful for the Blue Ridge Area Food Bank, from whom she has received boxes of food and a renewed sense of optimism about the future.

¹ <https://www.wavy.com/news/local-news/newport-news/virginia-peninsula-foodbank-meets-60-increase-in-need-with-drive-thru-food-distributions/>.

² https://www.brafb.org/wp-content/uploads/2020/09/FINAL_BRAFB_Harvest_2020_issue2_9-3_lowRes-1.pdf.

Food Insecurity, Hunger And Poverty: A Primer

Food insecurity and hunger are terms often used interchangeably in conjunction with the concept of poverty. While these terms are related to one another, they sometimes cause confusion. To mitigate the confusion, in 2006, the USDA revised the definitions to make an explicit distinction between food insecurity and hunger.³ In this section, we examine each of these terms and see how they fit together.

We start with hunger, as everyone has experienced some form of hunger at some point. Hunger is the physical and mental manifestation of sensations associated with not eating a sufficient amount of food. A person can be hungry for numerous reasons, from skipping a meal because they are busy, to not having enough money to purchase food. For our purposes, we focus on hunger that arises from not having a reliable, consistent source of food.

The USDA currently defines food insecurity as “a household-level economic and social condition of limited or uncertain access to adequate food.”⁴ Feeding America, a nonprofit advocacy group, describes food insecurity as “a household’s inability to provide enough food for every person to live an active, healthy life.”⁵ Both of these definitions connect food insecurity to the underlying problem of a household’s lack of nutritious food. Feeding America’s definition goes beyond the sustenance of food and evokes the quality of life that comes from having an adequate supply of nutritious food.

Every month, the U.S. Census Bureau conducts the Current Population Survey (CPS) for the Bureau of Labor Statistics (BLS). This survey of 50,000 households provides monthly data that are used to determine measures such as the size of the civilian labor force and the unemployment rate, among others. Once a year, the Census Bureau asks the households to complete a supplemental survey about food security, food expenditures and the use of food and nutritional assistance programs. In 2019, for example, the supplemental survey covered 34,334 households and formed

a representative sample of about 130 million U.S. households. The USDA’s annual reports on household food security are derived from responses to the supplemental survey.

How does the USDA determine food security or insecurity? Households without children are considered to have *low food security* if they report three or more indicators of food insecurity in response to the first 10 questions in the supplemental survey. Households without children that report eight or more food-insecure conditions in response to the first 10 questions are considered to have *very low food security*. Households with children that report three or more indicators in response to the entire set of 18 questions are classified as having *low food security*. Households with children that report eight or more food-insecure conditions in response to the 18 questions are classified as having *very low food security*. If a household reports one or two food-insecure conditions, the USDA classifies it as having *marginal food security*. A marginally food-secure household has little or no indication of changes in diet or food intake. If a household reports no food-insecure conditions, it is classified as having *high food security*. In this chapter, we focus our analysis on food-insecure households, those with low or very low food security.

In 2019, 9 out of 10 low food security households, and more than 9 out of 10 very low food security households, worried about having sufficient food. Graph 1 illustrates the responses to the food security survey. One-third of low food security households reduced the size of meals or skipped meals entirely, and 9 in 10 very low food security households did the same. Adults with very low food security displayed signs of hunger and weight loss, and 1 in 3 missed an entire day of meals because of a lack of access to food.

³ For more information, see the Committee of National Statistics report “Food Security and Hunger in the United States: An Assessment of the Measure.”

⁴ <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/definitions-of-food-security/#ranges>.

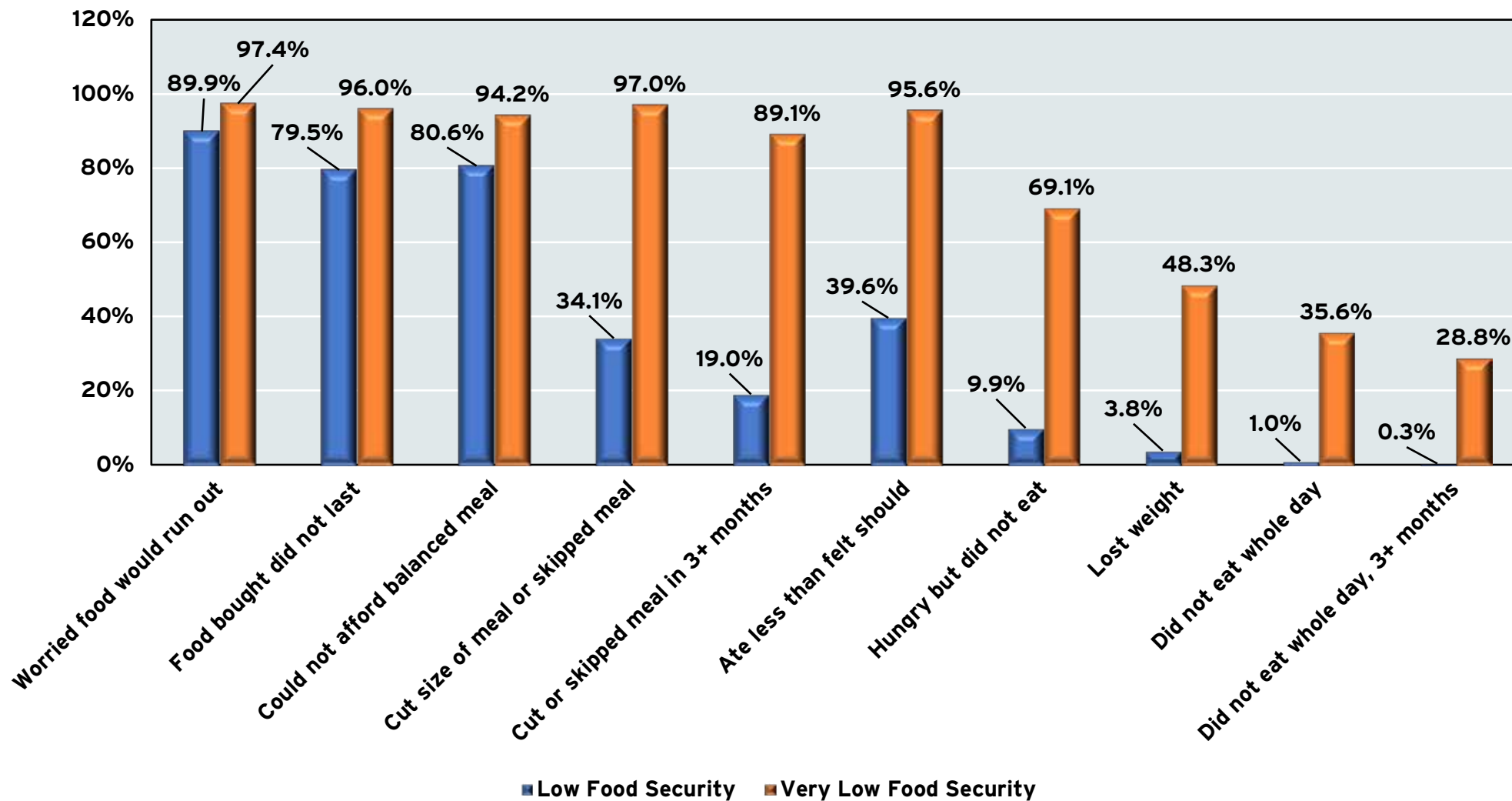
⁵ <https://www.feedingamerica.org/hunger-in-america/food-insecurity>.

Questions Used to Assess Food Security of Households

	Question	Possible Responses
1	“We worried whether our food would run out before we got money to buy more.”	Was that often, sometimes, or never true for you in the last 12 months?
2	“The food that we bought just didn’t last and we didn’t have money to get more.”	Was that often, sometimes, or never true for you in the last 12 months?
3	“We couldn’t afford to eat balanced meals.”	Was that often, sometimes, or never true for you in the last 12 months?
4	In the last 12 months, did you or other adults in the household ever cut the size of your meals or skip meals because there wasn’t enough money for food?	Yes/No
5	<i>(If yes to question 4)</i> How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?	
6	In the last 12 months, did you ever eat less than you felt you should because there wasn’t enough money for food?	Yes/No
7	In the last 12 months, were you ever hungry, but didn’t eat, because there wasn’t enough money for food?	Yes/No
8	In the last 12 months, did you lose weight because there wasn’t enough money for food?	Yes/No
9	In the last 12 months did you or other adults in your household ever not eat for a whole day because there wasn’t enough money for food?	Yes/No
10	<i>(If yes to question 9)</i> How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?	
Questions 11-18 were asked only if the household included children age 0-17		
11	“We relied on only a few kinds of low-cost food to feed our children because we were running out of money to buy food.”	Was that often, sometimes, or never true for you in the last 12 months?
12	“We couldn’t feed our children a balanced meal, because we couldn’t afford that.”	Was that often, sometimes, or never true for you in the last 12 months?
13	“The children were not eating enough because we just couldn’t afford enough food.”	Was that often, sometimes, or never true for you in the last 12 months?
14	In the last 12 months, did you ever cut the size of any of the children’s meals because there wasn’t enough money for food?	Yes/No
15	In the last 12 months, were the children ever hungry but you just couldn’t afford more food?	Yes/No
16	In the last 12 months, did any of the children ever skip a meal because there wasn’t enough money for food?	Yes/No
17	<i>(If yes to question 16)</i> How often did this happen—almost every month, some months but not every month, or in only 1 or 2 months?	
18	In the last 12 months did any of the children ever not eat for a whole day because there wasn’t enough money for food?	Yes/No

GRAPH 1

INDICATORS OF ADULT FOOD INSECURITY:
UNITED STATES, 2019



Source: U.S. Department of Agriculture, Economic Research Service, using data from the December 2019 Current Population Survey Food Security Supplement

Graph 2 shows that 6.4% of American households experienced low food security at least once in 2019. Of the approximately 130 million households in the Census Bureau’s 2019 Current Population Survey Food Security Supplement, 4.1%, or 5.3 million households, experienced very low food security conditions at least once. When asked about food security in the last 30 days, the proportion of households experiencing difficulties fell by half. The USDA estimates approximately 2.3% of American households (3 million households) experienced very low food security in December 2019, nearly half the rate of households that experienced very low food security anytime during the year.

Knowing how long and how often households are food insecure is key to understanding what programs and policies can affect this situation. Research published in the *Journal of Hunger & Environmental Nutrition* in 2010 found that a majority of American households experienced at least one episode of food insecurity over a five-year period (Graph 3).⁶ Furthermore, 1 in 5 households experienced food insecurity for 2 out of 5 years, and 6 out of 100 households experienced food insecurity every year for the past five years. This study showed that households flow in and out of food insecurity and that more households experience food insecurity over several years than in any given year.

If food insecurity describes a lack of access to enough food at times, then poverty is a related term expressing a lack of income or resources to provide for oneself or one’s family. The Census Bureau measures poverty using an income-based threshold that varies with family size and composition (Table 1). A family of four, for example, would require an income below \$26,200 to be considered below the poverty line. While the poverty line is adjusted annually to capture the impact of inflation, it is a uniform threshold across the 48 contiguous states and the District of Columbia. Regional variations in the cost of living are not considered, and these variations may have significant impacts on food insecurity.

TABLE 1
POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA, 2020

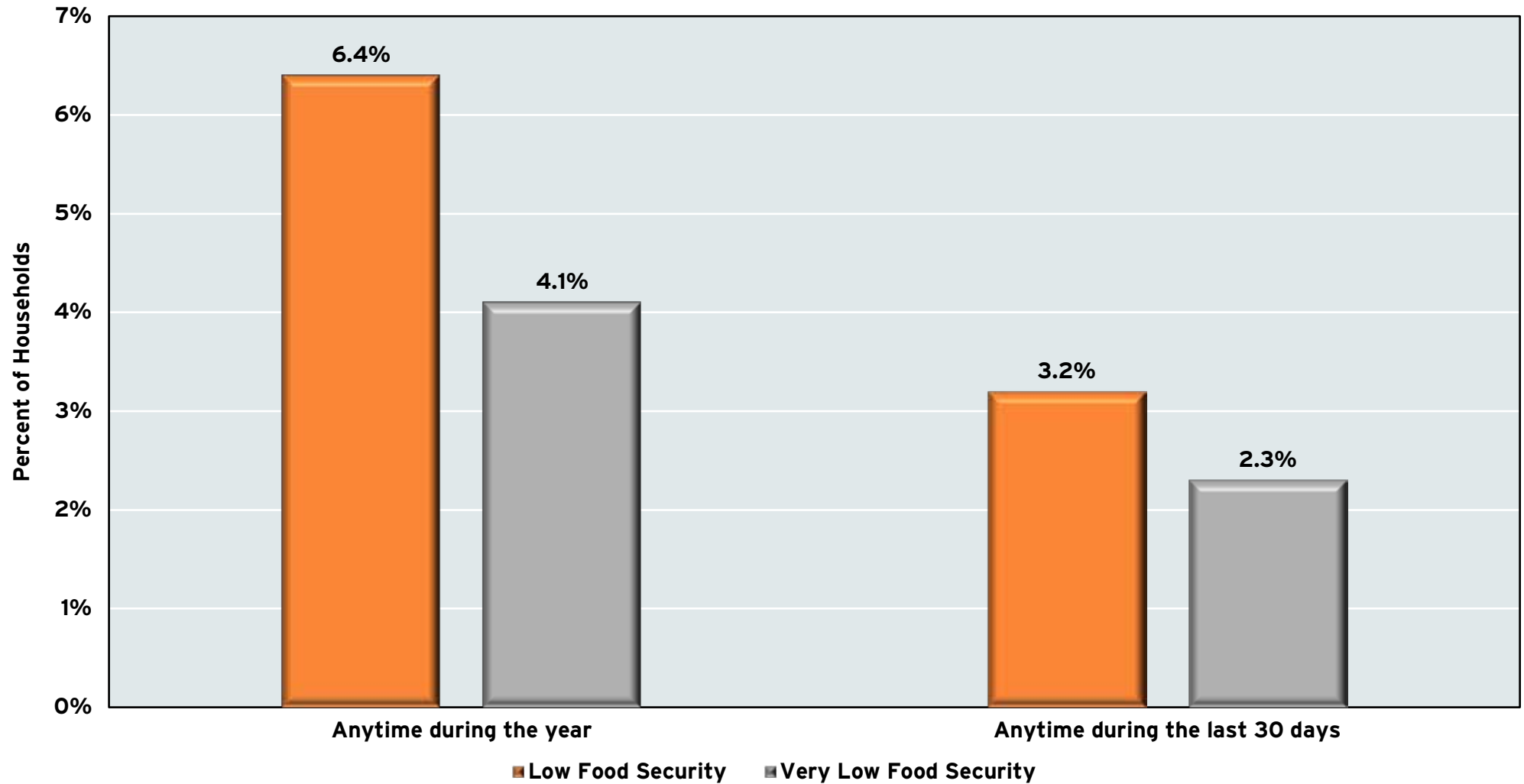
Persons in Household	Poverty Line
1	\$12,760
2	\$17,240
3	\$21,720
4	\$26,200
5	\$30,680
6	\$35,160
7	\$39,640
8	\$44,120

Source: U.S. Department of Health and Human Services. For families/households with more than eight people, add \$4,480 for each additional person.

⁶ Parke E. Wilde, Mark Nord and Robert E. Zager (2010), "In Longitudinal Data From the Survey of Program Dynamics, 16.9% of the U.S. Population Was Exposed to Household Food Insecurity in a 5-Year Period," *Journal of Hunger & Environmental Nutrition*, 5:3, 380-398, DOI: 10.1080/19320248.2010.504115.

GRAPH 2

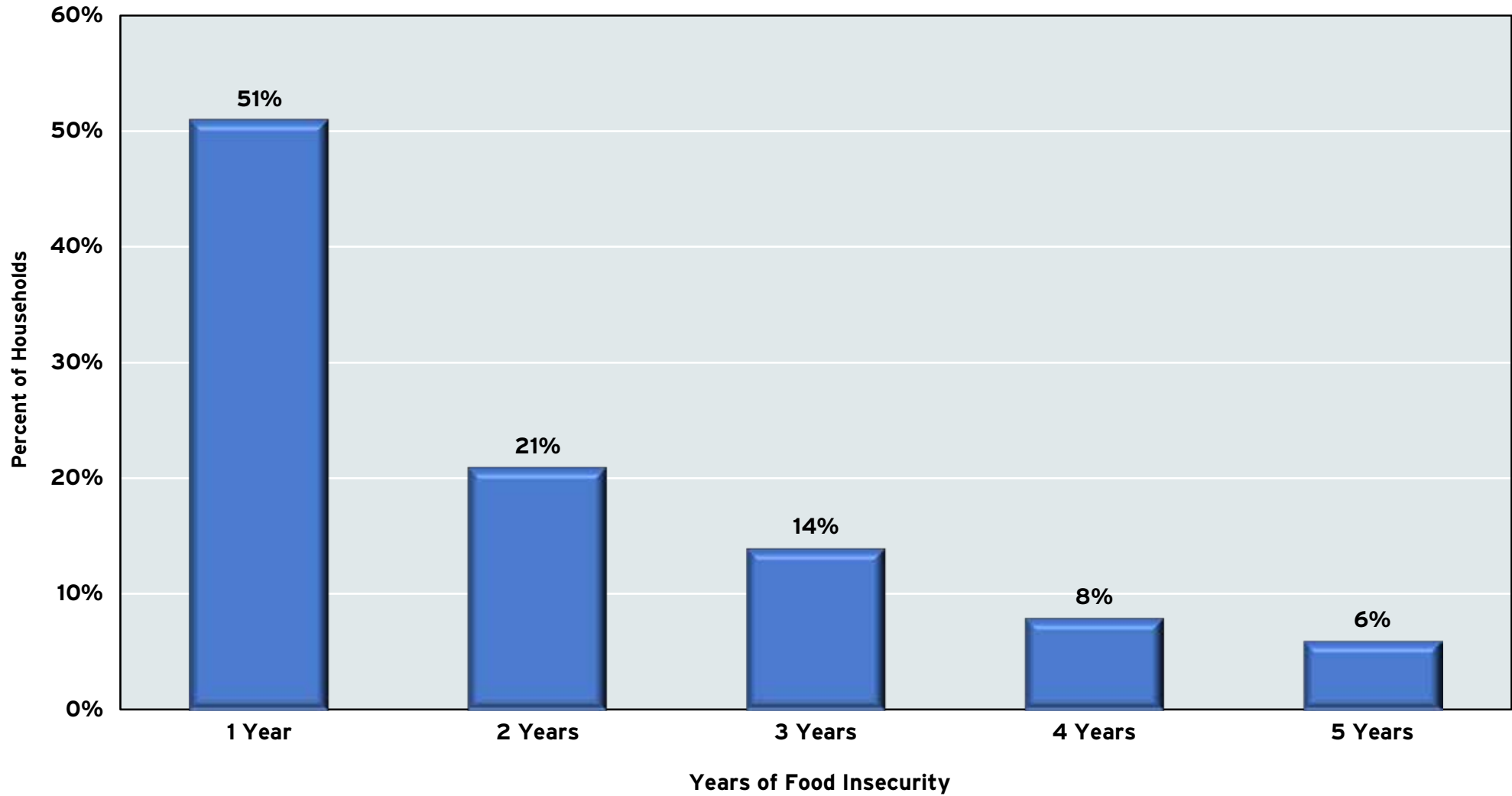
PREVALENCE OF HOUSEHOLD FOOD INSECURITY DURING THE YEAR, 2019



Source: U.S. Department of Agriculture, Economic Research Service, using data from the December 2019 U.S. Census Bureau Current Population Survey Food Security Supplement

GRAPH 3

FREQUENCY OF HOUSEHOLD FOOD INSECURITY IN THE UNITED STATES



Sources: U.S. Department of Agriculture, Economic Research Service, and Wilde, et al. (2010)

Table 2 shows the relationship between the poverty line and prevalence of food insecurity. The household income to poverty line ratio measures whether a household earns less than 100% of the poverty line, less than 185% of the poverty line or 185% or more of the poverty line. In 2019, 10.5% of American households were considered food insecure. However, 35% percent of households that were below the poverty line were food insecure, and approximately 28% of households that earned less than 185% of the poverty line were food insecure.

TABLE 2

PREVALENCE OF FOOD INSECURITY FOR U.S. HOUSEHOLDS BY POVERTY, 2019

	Low and Very Low Food Security	
	Thousands of Households	Percent
All Households	13,662	10.5%
Household Income to Poverty Ratio		
Under 1.00	3,907	34.9 %
Under 1.85	7,356	27.6%
1.85 and over	3,577	5.1%
Income unknown	2,728	8.4%

Source: U.S. Department of Agriculture, Economic Research Service, using data from the December 2019 Current Population Survey Food Security Supplement

Low-income households are more likely to be in neighborhoods that are considered “food deserts” - areas with low access to healthy foods, or those where one must pay high prices for such food. It is a hotly debated topic as to what extent living in a food desert impacts food insecurity and health outcomes, such as obesity. A recent study published in the prestigious *Quarterly Journal of Economics*⁷ has looked to disentangle the effect of access to healthy foods from consumer demand for unhealthy options. The researchers found that only 10% of the differences in healthy eating between low- and high-income households comes from access, while the remaining 90% comes from differences in consumer demand for different types of food. These results are striking and call into question the efficacy of subsidizing and assisting grocers to locate in underserved areas.

7 H. Allcott, R. Diamond, J.P. Dubé, J. Handbury, I. Rahkovsky and M. Schnell (2019), “Food deserts and the causes of nutritional inequality,” *The Quarterly Journal of Economics*, 134(4), 1793-1844.

Food Insecurity In The United States

After the Great Recession of 2008-2009, food insecurity in the nation peaked at 14.9% in 2011 and declined throughout the following economic expansion (Graph 4). It should be no surprise that a similar pattern emerged in 2020 with the sudden onset of the COVID-19 recession. One result has been a rapid increase in unemployment, which has thrust some households into financial instability and food insecurity. We need only observe the lines at food banks or calls for social assistance to understand the severity of this ongoing economic crisis.

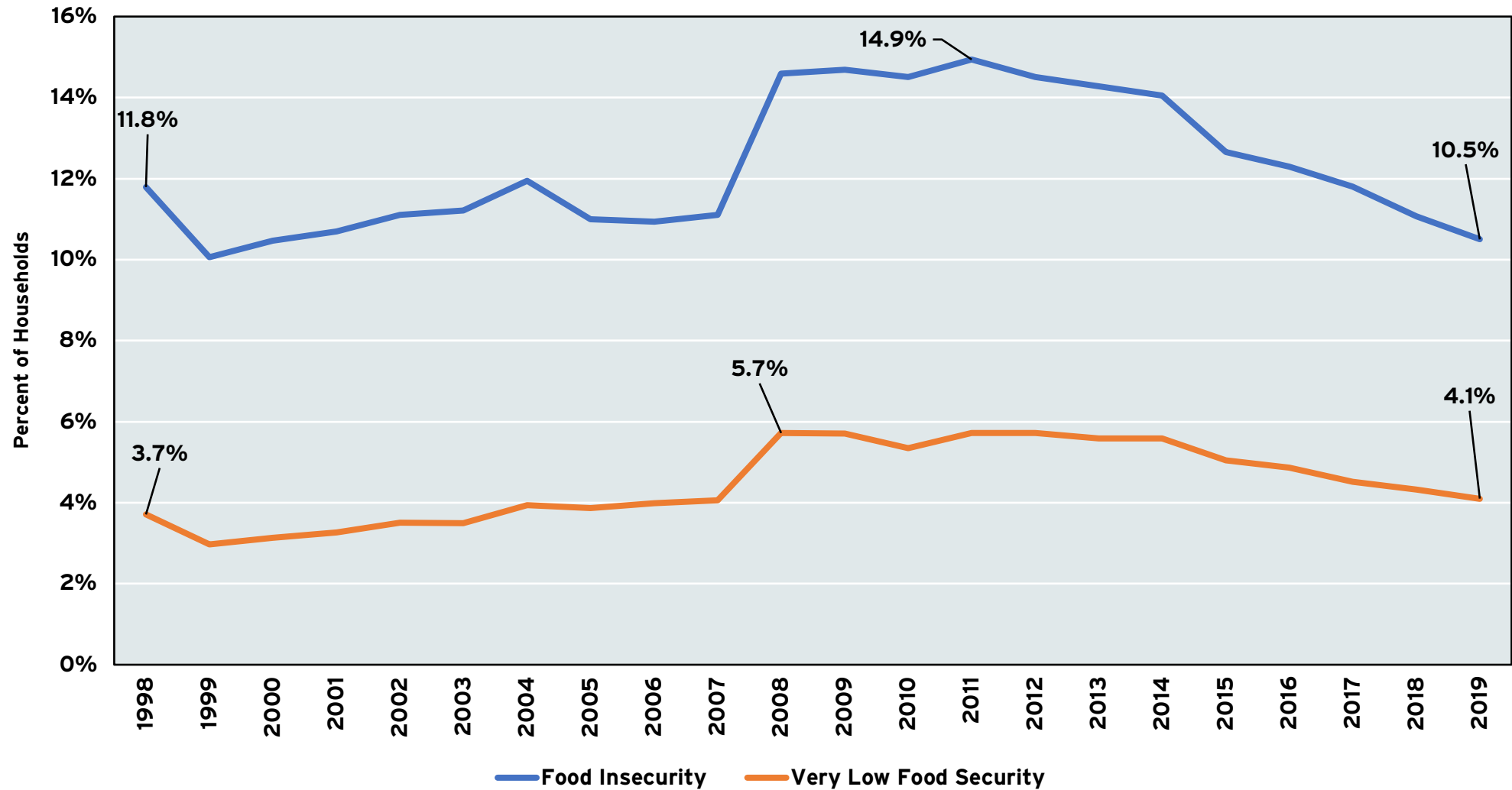
Graph 5 illustrates the change in average food insecurity by type of household from the Great Recession to 2017-2019 (the latest available data). During the Great Recession, nearly 1 in 5 households with children experienced food insecurity, but rates of insecurity dropped during the subsequent economic expansion. Households without children had lower rates of food insecurity during the recession, but these rates also changed little during the economic expansion. Food insecurity remains a persistent problem for 1 in 7 households with children and appears to be growing among households with older adults.

Graph 6 displays food insecurity and very low food security by race for 2019. Black or African American households reported the highest levels of food insecurity, followed by Hispanic households. White households consistently reported relatively lower levels of food insecurity, on average, than other households in the CPS Supplemental Survey. While unemployment rates among Blacks or African Americans dropped dramatically over the economic expansion, the gap in median household income between white and Black or African American households continued to persist over the period. As household income and food insecurity are closely correlated, it should be no surprise that a higher proportion of Black or African American households experienced and continue to experience difficulty maintaining reliable, consistent access to food.



GRAPH 4

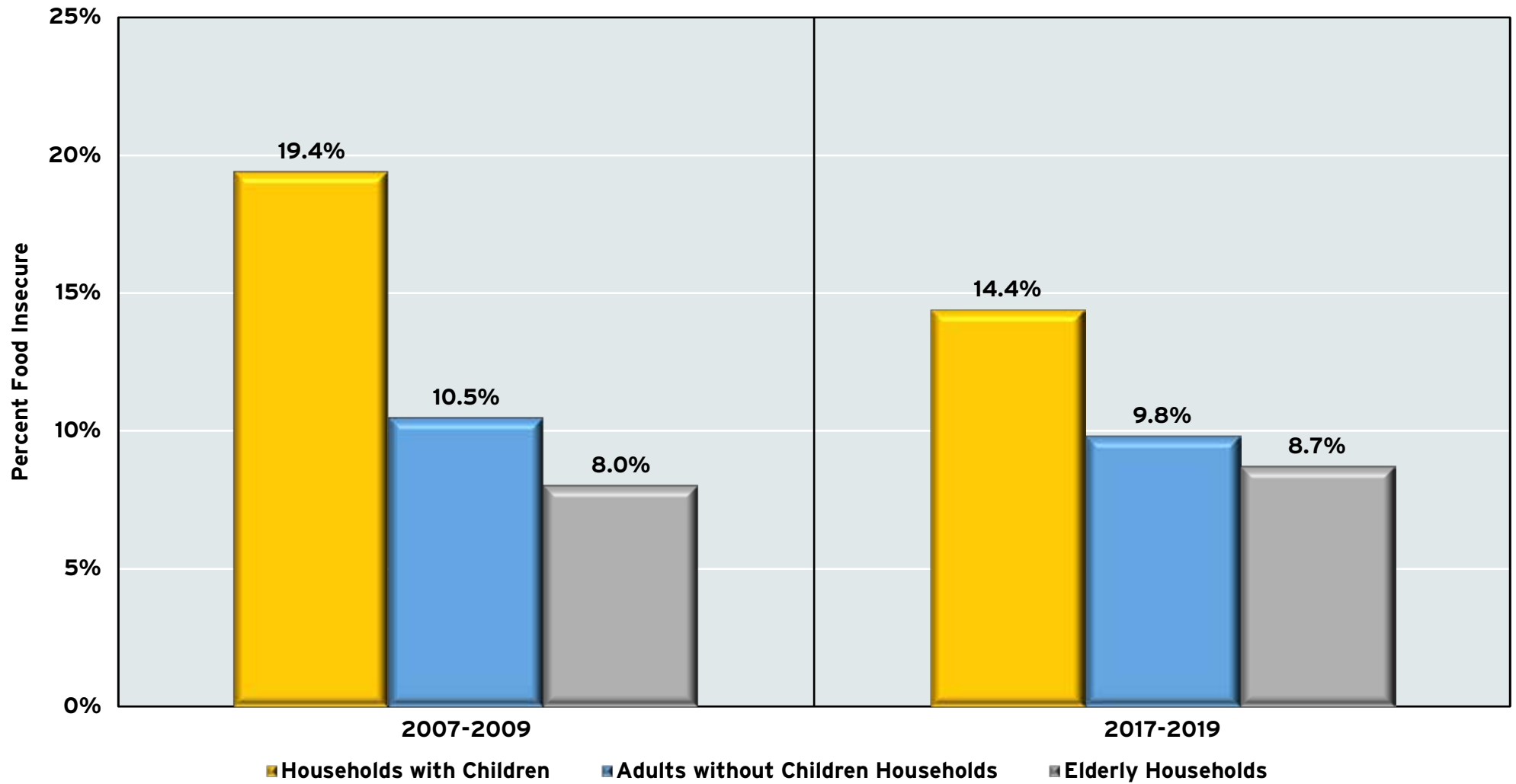
FOOD INSECURITY AMONG U.S. HOUSEHOLDS, 1998-2019



Source: U.S. Department of Agriculture Economic Research Service. Food insecurity includes both low and very low food-security status from the U.S. Census Bureau's Current Population Survey Food Security Supplement.

GRAPH 5

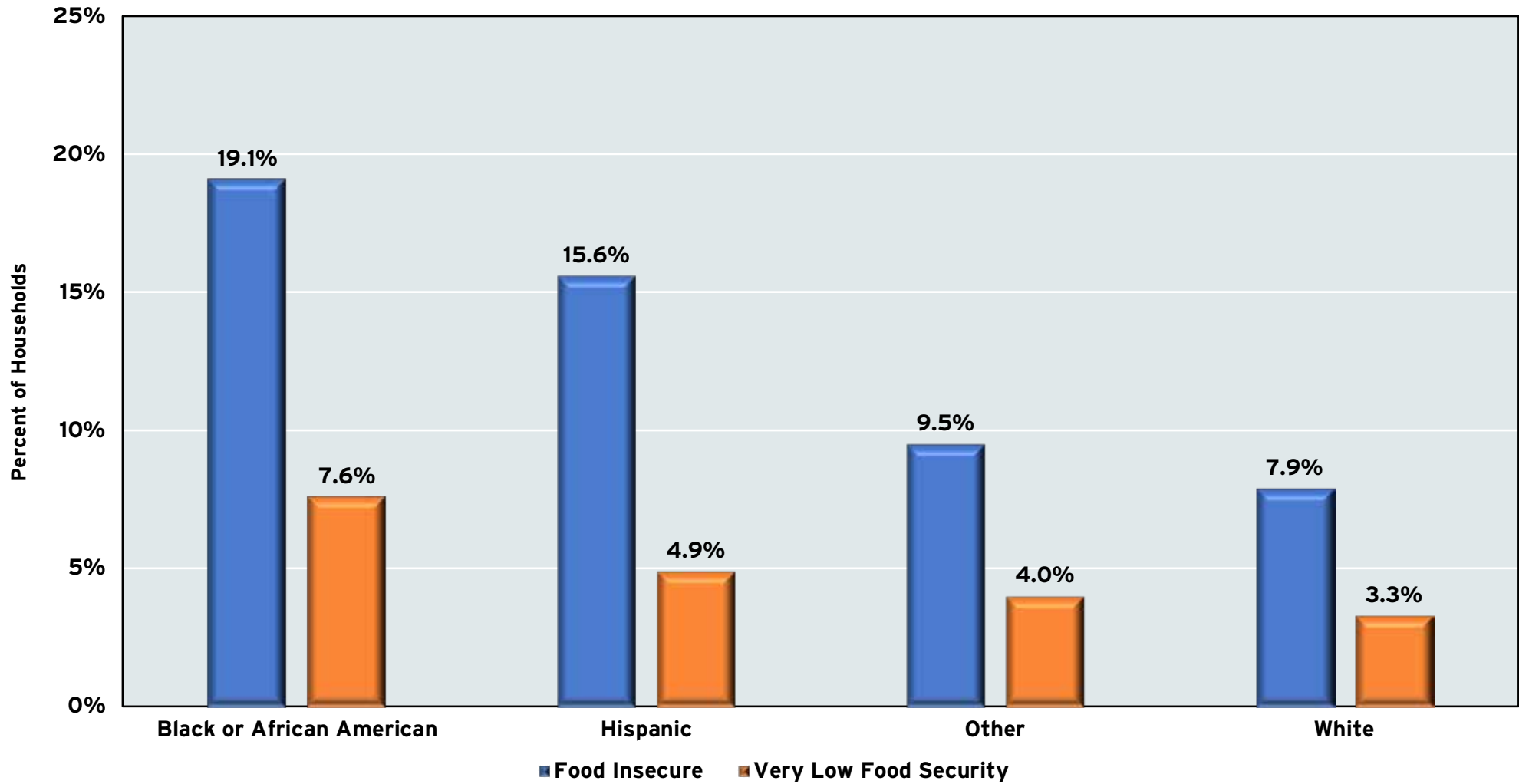
FOOD INSECURITY BY HOUSEHOLD COMPOSITION: UNITED STATES, VARIOUS YEARS



Source: U.S. Department of Agriculture, Economic Research Service, three-year averages

GRAPH 6

FOOD INSECURITY BY RACE: UNITED STATES, 2019



Source: U.S. Department of Agriculture, Economic Research Service, using data from the December 2019 Current Population Survey Food Security Supplement. Hispanics may be of any race.

Food Insecurity Among Children

Children are among the most vulnerable to food insecurity due to their reliance on their parents or caregivers. In light of this, the type of household a child grows up in can either mitigate or exacerbate his or her risk of being food insecure. Some of this risk comes from the household's composition; households headed by single mothers with children have a considerably higher likelihood of facing food insecurity (Graph 7). Further, many studies show a link between childhood food insecurity and household income. **Almost 60% of children in households close to the poverty line are living in food-insecure households.**

It should also be noted that children often spend time during the day in the care of someone outside of the immediate family. This includes a relative (e.g., aunt or grandparent), a neighbor or close acquaintance, or in a child care center. Recent studies⁸ of preschool-age children in low-income families have begun to shed light on the important role these caregivers play. In particular, child care centers tend to reduce childhood food insecurity, as they provide a reliable source of meals and snacks, thus reducing parental concerns of depleting food stores in the house. Further, child care centers are more likely to operate full time and year-round as well as participate in any number of federal programs.

The physical and mental health of their caregivers also seems to play an important role in children's risk of food insecurity. A child who lives in a household with a disabled adult is almost three times more likely to experience food insecurity.⁹ Chronic mental health conditions among adults in a household negatively impact food security for the entire household, including children.¹⁰ The reality of the situation seems to be that when adults in a household struggle, the children in the household also struggle.



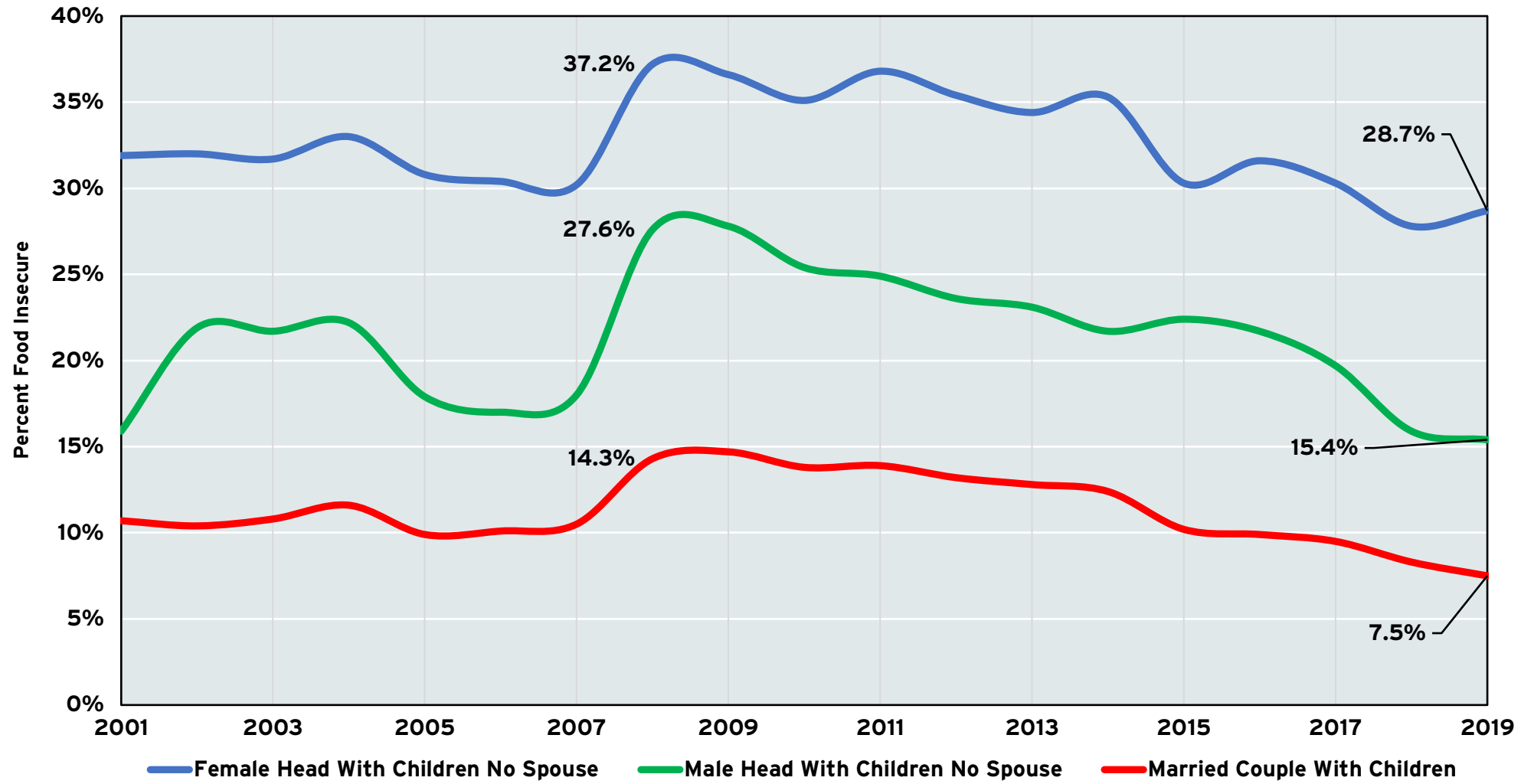
8 Colleen Heflin, Irma Arteaga and Sara Gable, "Low Income Preschooler's Non-Parental Care Experiences and Household Food Insecurity," University of Kentucky Center for Poverty Research Discussion Paper Series (2012), https://uknowledge.uky.edu/cgi/viewcontent.cgi?article=1029&context=ukcpr_papers.

9 Kelly Balistreri, "Family Structure, Work Patterns, and Time Allocations: Potential Mechanisms of Food Insecurity among Children," University of Kentucky Center for Poverty Research Discussion Paper Series (2012), https://uknowledge.uky.edu/cgi/viewcontent.cgi?article=1031&context=ukcpr_papers.

10 V. Tarasuk, A. Mitchell, L. McLaren and L. McIntyre (2013), "Chronic physical and mental health conditions among adults may increase vulnerability to household food insecurity," *The Journal of Nutrition*, 143(11), 1785-1793.

GRAPH 7

HOUSEHOLD COMPOSITION AND FOOD INSECURITY: UNITED STATES, 2001-2019



Source: U.S. Department of Agriculture, Economic Research Service

Food Insecurity In The Commonwealth

How many Virginians are food insecure? To answer that question, we rely on data from the nonprofit advocacy group Feeding America, as the U.S. Census Bureau and U.S. Department of Agriculture do not provide local-level estimates of food insecurity.¹¹ In 2018, 842,870 Commonwealth residents were food insecure, or 9.9% of the population. Of these, 233,530 were children, or 12.5% of the population under the age of 18.

Table 3 displays the variation in food insecurity across Virginia's metropolitan areas. The Blacksburg-Christiansburg metro had the highest overall food insecurity rate (11.6%), while child food insecurity was highest in the Lynchburg metro area. Not surprisingly, Northern Virginia, which has the highest levels of median income in the Commonwealth, had the lowest food insecurity rate overall (7.1%) and lowest child food insecurity rate (8.3%).

There is also substantial variation among Virginia's cities and counties. Table 4 lists selected localities with the lowest and highest food insecurity rates in the Commonwealth in 2018. The overall food insecurity rate was highest in Petersburg (20%), followed by Emporia (19%), Norton (19%), Buchanan County (18.4%) and Martinsville (17.3%). Loudoun County (3.8%) had not only the lowest food insecurity rate in Virginia, but also the second-lowest rate in the country.



¹¹ Feeding America first estimates the relationship between food insecurity and its socioeconomic characteristics at the state level. It then uses these relationships to estimate the level of food insecurity at the city and county level. For more information, see <https://www.feedingamerica.org/sites/default/files/2019-05/2017-map-the-meal-gap-full.pdf>.

TABLE 3

FOOD INSECURITY RATES: VIRGINIA METROPOLITAN AREAS, 2018

	Food Insecurity Rate for Individuals	Child Food Insecurity Rate	Number of Food-Insecure Individuals	Number of Food-Insecure Children
Blacksburg-Christiansburg	11.6%	15.1%	18,450	3,760
Charlottesville	8.8%	11.2%	19,110	4,390
Harrisonburg	10.0%	11.2%	12,920	2,960
Lynchburg	11.0%	15.8%	28,950	8,060
Richmond	10.7%	15.5%	126,050	36,730
Roanoke	10.1%	14.2%	33,320	9,740
Staunton	11.1%	15.3%	12,050	3,240
Virginia Beach-Norfolk-Newport News	10.4%	14.0%	178,030	52,890
Northern Virginia	7.1%	8.3%	172,560	45,560
Winchester	9.4%	12.0%	9,170	2,760

Source: C. Gundersen, A. Dewey, E. Engelhard, M. Strayer and L. Lapinski, "Map the Meal Gap 2020: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2018," Feeding America, 2020

TABLE 4

LOCALITIES WITH HIGHEST AND LOWEST FOOD INSECURITY RATES: VIRGINIA, 2018

	Food Insecurity Rate	Number of Food-Insecure People	Above 185% of Poverty Threshold	Between 130% and 185% of Poverty Threshold	Below 130% of Poverty Threshold
Petersburg	20.0%	6,360	0.0%	18.5%	81.5%
Emporia	19.0%	1,020	0.0%	9.3%	90.7%
Norton	19.0%	760	22.8%	12.6%	64.6%
Buchanan County	18.4%	4,080	15.9%	16.9%	67.2%
Martinsville	17.3%	2,260	19.6%	3.1%	77.3%
Loudoun County	3.8%	14,700	48.0%	18.7%	33.4%
Falls Church	4.5%	630	73.1%	8.1%	18.9%
Fairfax County	5.4%	61,710	45.2%	15.5%	39.3%
Fairfax	5.4%	1,290	38.3%	10.3%	51.4%
Prince William County	5.6%	25,620	34.7%	18.5%	46.8%

Source: C. Gundersen, A. Dewey, E. Engelhard, M. Strayer and L. Lapinski, "Map the Meal Gap 2020: A Report on County and Congressional District Food Insecurity and County Food Cost in the United States in 2018," Feeding America, 2020

General Observations On Food Insecurity

There is no magic bullet when it comes to food insecurity. No public or private program, by itself, encompasses the range of households affected by food insecurity. The problem, however, is not insurmountable. We first need to understand the causes and consequences of food insecurity.

The first lesson may seem obvious: Food insecurity climbs during economic contractions, and the more severe the economic decline, the greater the increase in food insecurity. The converse is also true, to a point. During periods of economic growth, food insecurity falls, but it does not disappear. At no point from 1995 to 2019 did the percentage of food-insecure U.S. households fall below 10%. It seems there is a natural floor to food insecurity.

A corollary is that food insecurity is closely tied to employment. Table 5 shows the prevalence of food insecurity by employment status for 2019. Households that experienced either unemployment or part-time work due to economic reasons were much more likely to be food insecure.

The second general lesson is that a sudden family crisis can thrust a household into food insecurity. A recent report from the Foodbank of Southeastern Virginia and the Eastern Shore puts it succinctly: “Usually one or two ‘signature events,’ such as a divorce or death of a spouse, turned the clients’ lives away from their normal tracks. Afterward, a series of events following the signature event often put them into a ‘poverty spiral,’ from which they felt they were unable to deal with or escape.”¹²

These adverse life events provide some context to one of the core findings in the academic literature, which shows that income and resources are some of the strongest predictors of a household’s food security.¹³ They help illustrate that income is a big part of the story; however, the loss of income often comes in the context of a household’s story. As a household’s budget tightens, from either reduced income or increased expenses, it is forced to adjust.

¹² “Hunger and Food Insecurity: The Root Causes and Consequences” Foodbank of Southeastern Virginia and the Eastern Shore, 2019.
¹³ C. Gundersen, B. Kreider and J. Pepper (2011), “The economics of food insecurity in the United States,” *Applied Economic Perspectives and Policy*, 33(3), 281-303.

	Percent Food Insecure	Percent Low Food Insecure	Percent Very Low Food Insecure
Full time	8.1%	5.3%	2.8%
Retired	7.2%	4.5%	2.7%
Part time, noneconomic reasons	16.1%	10.3%	5.8%
Part time, economic reasons	41.6%	26.9%	14.6%
Unemployed	38.2%	19.5%	18.6%
Disabled	44.1%	20.4%	23.7%
Not in labor force	23.2%	13.5%	9.7%

Source: Calculated by the U.S. Department of Agriculture, Economic Research Service, using Current Population Survey Food Security Supplement data, 2019

The aforementioned report on food bank clients in Hampton Roads provides data on the budget priorities of food-insecure families. **The households overwhelmingly ranked housing and utilities as their top financial priorities, with food a distant third. Skipping meals is a more tenable option than losing the roof over the family’s head. This gives us our third lesson on the causes of household food insecurity: In the face of traumatic life events, food is often not a household’s highest priority.**

Our final overarching lesson highlights a household’s ability to navigate a sudden crisis. In particular, financial management skills appear to be key to remaining food secure. However, managing scarce resources does not necessarily fall in the realm of common sense. This important skill is glossed over (or not taught at all) in many schools. A 2012 paper in *The Journal of Nutrition* found that households with greater financial

management abilities were less likely to be food insecure.¹⁴ Applying financial literacy, whereby a household employs proactive rather than reactive behavior, can help with navigating through an adverse event.

What Are The Consequences Of Food Insecurity?

It is quite challenging to measure the impacts of food insecurity. An extensive body of academic literature has shown that food insecurity is *associated with*, or in the language of statistics, *correlated with*, negative health and performance outcomes.¹⁵ Research suggests that children who are food insecure have higher levels of aggression, anxiety and cognitive problems. Adults who are food insecure have increased levels of depression and chronic health diseases, along with lower workplace productivity. Food-insecure older adults often experience poor health and have limitations in activities of daily living.

There is overwhelming associative evidence of poor outcomes from food insecurity; however, it is challenging to separate food insecurity from the myriad other challenges low-income households face, including simply being in poverty. That is, there is plenty of smoke, but we cannot see the exact source of the fire.

The Nutritional Safety Net

Federal food assistance programs work in tandem with nonprofit organizations, such as food banks and religious organizations, to create a domestic nutrition safety net. Federal food assistance programs help alleviate hunger and poor nutrition for millions by targeting low-income households along with specific vulnerable populations, such as children, older adults and pregnant or postpartum women. These programs serve as the broadest and largest portion of the safety net. The U.S. Department of

Agriculture's food and nutrition service budget for FY 2020 amounted to \$81 billion.¹⁶

However, the federal safety net does not catch all food-insecure individuals or households. According to the most recent available USDA data, in 2019, only about 58% of food-insecure households received benefits from one or more of the three largest federal food and nutrition assistance programs: Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and the National School Lunch Program (NSLP). For those who fall through the federal net or need additional aid, charitable food assistance may be the only available source of support.

Across Virginia, local food banks lead this effort. These organizations not only fill in gaps from the federal safety net, but also assist households not typically seen in food bank lines, such as furloughed employees during government shutdowns. Churches, mosques, synagogues and other private organizations also work to help residents in need.

FEDERAL PROGRAMS

The federal government uses multiple programs to support household nutritional needs. Graph 8 shows the increase in food assistance from the U.S. Department of Agriculture since 1970, which rose steeply during the Great Recession, peaking at well over \$100 billion. Graph 9 provides the breakdown in USDA food assistance for the 2019 fiscal year. SNAP made up two-thirds of overall assistance, followed by NSLP and WIC at 15.3% and 5.6%, respectively. We focus our attention on these top three programs, since they make up the majority (86.2%) of federal food assistance and serve a broad range of food-insecure households. Table 6 highlights the mission, eligibility and size of these three programs.

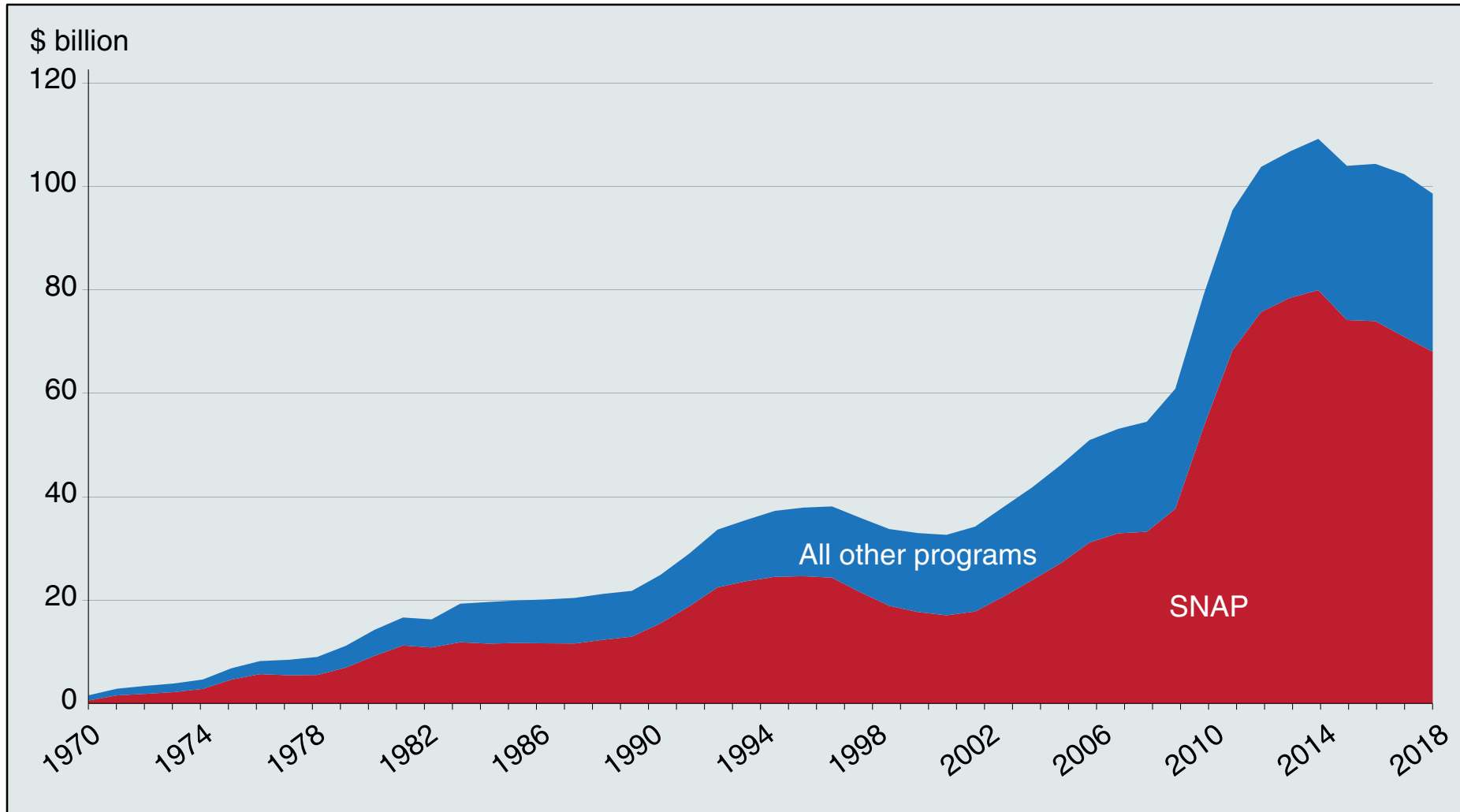
¹⁴ C.G. Gundersen and S.B. Garasky (2012), "Financial management skills are associated with food insecurity in a sample of households with children in the United States," *The Journal of Nutrition*, 142(10), 1865-1870.

¹⁵ For an overview of this academic literature see C. Gundersen, B. Kreider and J. Pepper (2011), "The economics of food insecurity in the United States," *Applied Economic Perspectives and Policy*, 33(3), 281-303.

¹⁶ <https://www.obpa.usda.gov/budsum/fy2020budsum.pdf>.

GRAPH 8

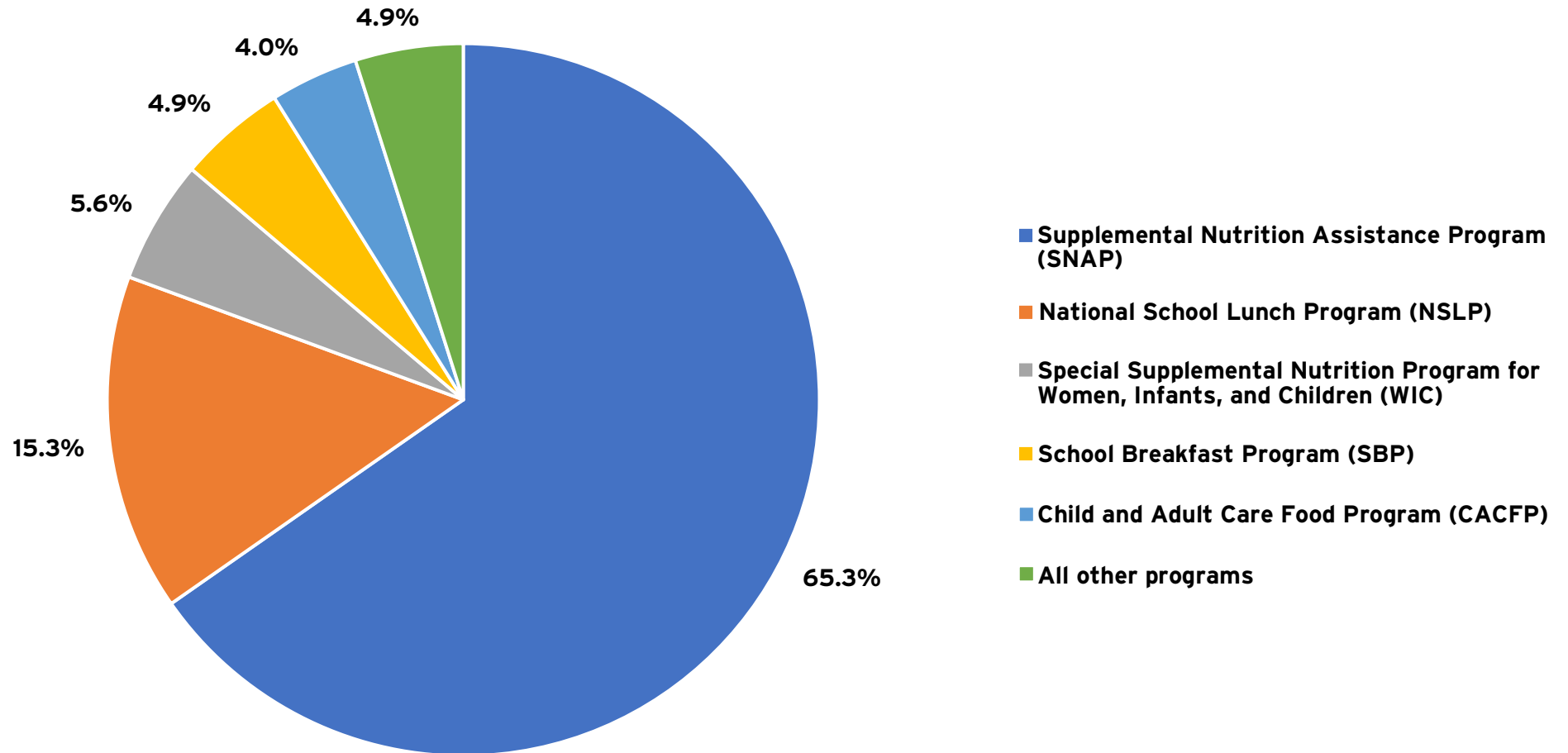
USDA EXPENDITURES FOR FOOD AND NUTRITION ASSISTANCE, FY 1970-2018



Source: U.S. Department of Agriculture, Economic Research Service, using data from USDA Food and Nutrition Service. Note: Dates are for each fiscal year, and prices are not adjusted for inflation.

GRAPH 9

USDA FOOD AND NUTRITION ASSISTANCE EXPENDITURES BY PROGRAM, FY 2019



Source: U.S. Department of Agriculture, Economic Research Service

TABLE 6

FEDERAL FOOD ASSISTANCE PROGRAM DETAILS

Program	Stated Goal	Eligibility	2019 Statistics
Supplemental Nutrition Assistance Program (SNAP)	Provides "nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency"	Resource and income limits, including: Gross monthly income of 130% of poverty Net monthly income of 100% of poverty \$2,250 in countable resources (such as cash or money in a bank account) or \$3,500 for households including one member over 60 or disabled	Average participation: 35,703,000 Total benefits disbursed: \$55,621,880,000 Total costs: \$60,355,000,000
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Provides "supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age five who are found to be at nutritional risk"	Women who are pregnant, postpartum and breastfeeding, along with infants, and children up to age 5 Meet income guidelines (this is based on family size and gross income) Have a nutritional risk (determined by local WIC clinic)	Average participation: 6,400,000 Total costs: \$5,216,600,000
National School Lunch Program (NSLP)	"Meal program operating in public and nonprofit private schools and residential childcare institutions. It provides nutritionally balanced, low-cost or free lunches to children each school day."	Free lunch: children in households with incomes below 130% of the poverty level or those receiving SNAP or TANF Reduced-price lunch: children in households with incomes between 130% and 185% of the poverty line	Total average participation: 29,600,000 Total lunches served: 4,866,200,000

Source: <https://www.fns.usda.gov>

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

The Supplemental Nutrition Assistance Program (SNAP) provides benefits to supplement food budgets for low-income individuals and families so that they can purchase healthy food, with the goal of moving toward self-sufficiency. The SNAP program has moved from its early food stamp days, when eligible households received a book of stamps, to an EBT (electronic benefit transfer) card that is loaded each month and works like a debit card. The program varies by state and allows eligible families to apply for benefits for a certification period; however, after the certification period ends, they must recertify. The amount a household can receive is determined by income and family size. In the 2020 fiscal year, a

two-person household can receive a maximum of \$355 per month, while maximum benefits for a household of five increase to \$768 per month.¹⁷

In 2019, 1 of every 12 Virginians received monthly SNAP benefits, with the typical person receiving an average monthly benefit of \$119.23 (Table 7). SNAP participation rates varied considerably across Virginia’s metropolitan areas, ranging from 3.9% in Washington-Arlington to 10.4% in Roanoke. Residents received almost \$998 million in SNAP benefits in 2019, a figure that has risen sharply with the COVID-19 recession in 2020. In the first seven months of 2020, more than \$817 million in SNAP benefits had been dispersed to Virginia residents.

TABLE 7

AVERAGE MONTHLY SNAP PARTICIPATION AND BENEFITS: VIRGINIA AND VIRGINIA METROPOLITAN AREAS, 2019

	2019 Population	Average Monthly SNAP Participation	Average Monthly SNAP Benefits Paid	Average SNAP Benefits Per Person	Average Monthly SNAP Participation Rate
Blacksburg	167,531	12,898	\$1,456,345	\$112.92	7.7%
Charlottesville	218,615	12,650	\$1,431,743	\$113.18	5.8%
Harrisonburg	134,964	7,843	\$831,884	\$106.07	5.8%
Lynchburg	263,566	26,355	\$2,946,359	\$111.80	10.0%
Richmond	1,291,900	125,206	\$15,892,307	\$126.93	9.7%
Roanoke	313,222	32,725	\$3,757,062	\$114.81	10.4%
Staunton	123,120	9,792	\$1,075,611	\$109.84	8.0%
Hampton Roads	1,718,709	174,717	\$21,654,093	\$123.94	10.2%
Washington-Arlington	3,042,248	119,509	\$14,342,984	\$120.02	3.9%
Winchester	117,391	7,551	\$898,155	\$118.95	6.4%
Virginia	8,535,519	697,173	\$83,126,384	\$119.23	8.2%

Sources: 2019 population estimates from the U.S. Census Bureau; SNAP participation and benefits data from the Virginia Department of Social Services. Virginia portion of each metropolitan area.

¹⁷ <https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits>.

SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) was created in the early 1970s and is widely recognized as a safeguard for low-income women and children who are nutritionally at risk. Specifically, WIC provides resources for low-income pregnant women, postpartum mothers, infants and children up to age 5. These vulnerable groups receive nutritious foods, nutrition education and counseling, along with referrals for health care and social services. WIC is a federally funded program but is operated through local clinics by state WIC agencies.

Applicants for WIC resources must demonstrate a need. Eligible participants must have a household income below 185% of the federal poverty line or be deemed income-eligible based on participation in other federal programs. Furthermore, WIC participants must demonstrate nutritional risk (e.g., anemia, weight loss) in an assessment conducted by a health care professional.

WIC food packages are the program's primary means of nutritional support. Similar to SNAP, WIC participants use an EBT card to shop at authorized grocery stores and other WIC-approved vendors. WIC-approved food items include a wide range of fruits, vegetables and whole grains and are designated with a blue WIC sign in many grocery stores. The program guarantees participants specific amounts of certain foods, such as a dozen eggs and 36 ounces of approved breakfast cereal a month. On the other hand, for some items, such as fruits and vegetables, there is a maximum dollar value the program covers. WIC pays for \$11 worth of fruits and vegetables a month for pregnant women.¹⁸

NATIONAL SCHOOL LUNCH PROGRAM

The U.S. Department of Agriculture partners with state agencies to provide the National School Lunch Program (NSLP), the nation's second-largest food and nutrition assistance program. It offers every student the opportunity to receive a healthy lunch, serving on average 30 million children a day, with over 90% of all public and nonprofit private schools participating. Children are eligible for either a free or reduced-price lunch based on their household income. In addition to these meals during the school year, students in low-income areas are able to receive meals during the summer from the Summer Food Service Program (SFSP), also known as the Summer Meals Program. Also administered by the USDA, the Summer Meals Program is federally funded and reimburses providers that serve meals to children and teens during the summer.¹⁹

In the 2019-2020 school year, 45.6% of students in Virginia's public and nonprofit private schools were eligible for free or reduced-price meals at school (Table 8). In most of Virginia's metropolitan areas, about half of all students are eligible for free or reduced-price meals. Approximately 56.8% of students in the Harrisonburg metro area were eligible for free or reduced-price meals, the highest of all Virginia's metros, while the Washington, D.C., metro area exhibited the lowest rate, 37.5%. With the closure of schools due to the COVID-19 pandemic, this part of the safety net was strained, but school administrators, staff and teachers expended considerable effort to adapt to trying circumstances.

¹⁸ <https://www.fns.usda.gov/wic/wic-food-packages>.

¹⁹ U.S. Department of Agriculture, Food and Nutrition Service, SFSP, 2020.

TABLE 8

**STUDENT NUTRITION PROGRAM MEMBERSHIP AND FREE/REDUCED-PRICE MEALS FOR ELIGIBLE STUDENTS:
VIRGINIA METROPOLITAN AREA PUBLIC SCHOOLS, 2019-2020**

	Student Nutritional Program Membership	Free Meal-Eligible Students	Reduced Price-Eligible Students	Total Free and Reduced Price-Eligible Students	Percentage of Students Eligible for Free or Reduced-Price Meals
Blacksburg-Christiansburg	18,272	7,377	918	8,295	48.8%
Charlottesville	27,590	9,159	1,265	10,424	42.7%
Harrisonburg	18,379	8,293	1,275	9,568	56.8%
Lynchburg	32,195	16,214	1,705	17,919	55.1%
Richmond	194,488	87,296	7,378	94,674	54.2%
Roanoke	43,926	22,936	1,606	24,542	50.4%
Staunton	16,175	6,564	982	7,546	53.1%
Hampton Roads	258,995	118,291	13,203	131,494	47.1%
Washington, D.C.	510,139	141,696	29,244	170,940	37.5%
Winchester	18,412	6,826	1,099	7,925	51.5%
Virginia Public Schools Total	1,294,730	525,711	67,841	590,252	45.6%

Source: Virginia Department of Education, Office of School Nutritional Programs, 2019-2020 Free and Reduced Eligibility Report, June 2020

RIGIDITIES IN DELIVERY

The goal of each federal food assistance program is to target aid to disadvantaged populations. Nonetheless, there is a tension between aiding those that do not actually need it and failing to aid those that do. This tension is one reason why programs use “means tests,” where participants must show their need based on the eligibility threshold. The eligibility threshold is often based on where the household’s income falls relative to the federal poverty line, while WIC applicants must also show nutritional risk.

There are drawbacks to means testing. The most notable is what is referred to as the “benefits cliff.” As a household’s income increases and goes above the eligibility threshold, its benefits fall, metaphorically akin to dropping off a cliff. When a household’s income rises, it typically does

not increase enough to weather the subsequent drop in benefits. This can create some perverse incentives. In the case of workplace mobility, workers might be reluctant (or refuse) to take a promotion because they could jump the income threshold and fall off the benefits cliff.

Recent research has pointed to several other challenges that eligible households face due to the rigidity of each program.²⁰ These challenges help to explain the low take-up rates of food assistance programs among eligible households. For instance, the eligibility rules for the programs can be complicated – the application forms are long and require substantial documentation – and participants in the WIC program must travel to WIC clinics. This requires transportation to and from a clinic as well as time away from work. Unfortunately, these barriers often hurt those with the highest needs.

²⁰ A. Finkelstein and M.J. Notowidigdo (2019), “Take-up and targeting: Experimental evidence from SNAP,” *The Quarterly Journal of Economics*, 134(3), 1505-1556.

Filling In The Gap: Nonprofit Food Assistance Programs

Programs administered by the federal government serve as the first line of defense in the fight against food insecurity. However, local food assistance from the nonprofit sector provides a valuable additional layer to the nutritional safety net that is less rigid and can more easily accommodate individual or household circumstances. Seven Feeding America-affiliated food banks serve Virginia and contribute tremendously to the well-being and care of families in a number of surrounding communities struggling with food insecurity. Table 9 shows the food banks serving each of Virginia’s metropolitan areas. While each food bank serves a specific set of cities and counties in Virginia, the geographical area each food bank covers does not perfectly align with metropolitan area boundaries. The Blue Ridge Area Food Bank, for example, covers the Charlottesville, Harrisonburg and Winchester metro areas, as well as several cities and counties in the Lynchburg and Washington-Arlington-Alexandria metros.

Table 10 displays the top food banks serving Virginia based on the number of meals served per year. Two of the largest organizations are the Capital Area Food Bank (founded in 1979) and Feed More (established in 1967). The former serves the Washington-Arlington-Alexandria metro area and the latter serves the Richmond metro area. While the Capital Area Food Bank serves several cities and counties in Northern Virginia, it also serves all of Washington, D.C. Feed More, located in Richmond, distributes more than 25 million meals a year. Feeding America estimates that, on average, Virginia-based food banks distribute more than 120 million meals a year.

These organizations partner with local city outreach programs to help food-insecure adults, families and children. Table 11 provides some details on programs offered by two of the largest food banks in terms of meals served. The food banks share in providing after-school meals to children, as well as food for them during the summer months, and ensuring that struggling households in their communities have access to healthy foods. The Weekend Bags Program seeks to augment the federal NSLP by providing food-insecure children with bags, or backpacks, filled with food that they take home on weekends. The program relies on school personnel

to identify children in need and distribute food discreetly to them before the weekend to minimize stigma. Some programs, however, are unique to each area. For example, Capital Area Food Bank’s Senior Brown Bag program delivers healthy meals to older adults with limited mobility. The program targets citizens over 55 years of age and delivers monthly meal packages to residents in assisted living centers.

TABLE 9

FEEDING AMERICA FOOD BANKS SERVING VIRGINIA'S METROPOLITAN AREAS, 2018

Metropolitan Area	Food Banks
Blacksburg-Christiansburg	Feeding Southwest Virginia Capital Area Food Bank ¹
Charlottesville	Blue Ridge Area Food Bank
Harrisonburg	Blue Ridge Area Food Bank
Lynchburg	Blue Ridge Area Food Bank Feeding Southwest Virginia ²
Richmond	Feed More Foodbank of Southeastern Virginia and the Eastern Shore ³
Roanoke	Feeding Southwest Virginia
Staunton	Blue Ridge Area Food Bank
Virginia Beach-Norfolk- Newport News	Foodbank of Southeastern Virginia and the Eastern Shore Virginia Peninsula Foodbank
Washington-Arlington-Alexandria	Capital Area Food Bank Blue Ridge Area Food Bank Fredericksburg Regional Food Bank ⁴
Winchester	Blue Ridge Area Food Bank

Sources: Feeding America, 2020, and the Dragas Center for Economic Analysis and Policy, Old Dominion University
¹ Montgomery County, ² Bedford County, ³ Sussex County, ⁴ Spotsylvania, Stafford, Fredericksburg

Breaking down the revenues of selected Virginia food banks illustrates the source of food aid in the state (Table 12). While local food banks conduct fundraisers and food drives, they rely primarily on receiving food donations from larger corporations. Donated food makes up over 70% of the revenues for each agency. For example, some of Feed More’s top donors include Walmart, Target, Trader Joe’s, Publix and Kroger.

TABLE 10

ESTIMATED ANNUAL AVERAGE DISTRIBUTION OF MEALS BY FOOD BANKS SERVING VIRGINIA

Food Banks	Meals Served per Year
Capital Area Food Bank	33,772,604
Feed More	25,224,963
Blue Ridge Area Food Bank	23,008,363
Feeding Southwest Virginia	15,267,162
Foodbank of Southeastern Virginia and the Eastern Shore	14,518,062
Virginia Peninsula Foodbank	10,209,141
Fredericksburg Regional Food Bank	3,576,866

Source: Feeding America provides estimates of annual average meals distributed to clients for its partner food banks throughout Virginia and the United States. For more information about your local food bank, see <https://www.feedingamerica.org/find-your-local-foodbank>.

TABLE 11

CAPITAL AREA FOOD BANK AND FEED MORE PROGRAMS

Capital Area Food Bank	Shared Programs	Feed More
Brighter Bites	Weekend Bags/Backpacks	Distribution Network
Community Marketplaces	Commodity Supplemental Food Program	Hunger Hotline
Joyful Food Market	Mobile Pantry/Markets	Meals on Wheels
Mobile Food Program	Emergency Food Assistance Program	
Senior Brown Bag	After School Meals Program (Kids Café)	
	Summer Food Service Program (Kids Summer Meals Program)	
	Family Markets (School Market Program)	

Sources: <https://feedmore.org/how-we-help/> and <https://www.capitalareafoodbank.org/what-we-do/direct-food-distribution-programs/>

TABLE 12

SELECTED VIRGINIA FOOD BANKS: SELECTED COMPONENTS OF REVENUE, FY 2019

Revenue Source	Capital Area Food Bank	Feed More	Blue Ridge Area Food Bank
Donated Food	\$ 51,385,790	\$46,637,809	\$ 41,405,721
Contributions and Non-Federal Grants	\$ 14,168,848	\$6,728,078	\$ 7,255,405
Program Fees	\$ 2,442,309	\$ 1,173,990	\$917,070
Government Grants	\$ 4,584,498	\$ 267,406	\$999,226
Total*	\$ 73,114,663	\$ 61,192,293	\$ 50,943,248

Sources: Capital Area Food Bank Financial Statement FY 2019, Feed More Financial Statement FY 2019 and Blue Ridge Area Food Bank Inc. Financial Report FY 2019. *Columns do not add to total due to omitted revenue sources; full totals found in annual reports.

COVID-19 And Food Insecurity: A New Challenge Arises

The COVID-19 pandemic has produced wide-ranging impacts on public health and the economy. Business closures and social distancing to limit the spread of the coronavirus have also resulted in lost jobs and income, making it challenging for many households to afford food. Local food banks saw a surge in demand along with a change in the makeup of their clients. COVID-19 has been responsible for bringing many households to the food bank lines for the first time. This has put a considerable strain on both the federal and nonprofit nutritional safety nets.

The federal government food assistance response to COVID-19 has been relegated to modifying existing programs, such as SNAP. The Families First Coronavirus Response Act (FFCRA), signed into law March 18, 2020, allows states to modify administrative procedures to help more households participate in SNAP as well as temporarily increase benefits to many in need. Virginia was an early adopter of the waivers in the FFCRA. The Commonwealth extended the certification period to minimize lapses in household benefits due to administrative oversight, adopted telephonic signatures and adjusted interview requirements for applicants to receive benefits.

The FFCRA also offered two options for states to increase benefits for many households experiencing falling income and rising food needs. **Virginia took advantage of both opportunities, by allowing SNAP participants to receive emergency allotments, the maximum benefit a household can receive, and “Pandemic EBT” for households with children who no longer receive free or reduced-price meals due to school closures.**

Food insecurity rates are projected to continue rising as a result of the COVID-19 pandemic. The surge in unemployment from business closures and associated social distancing measures created a spike in demand for food assistance. The number of individuals receiving SNAP benefits in Virginia jumped from 687,984 in March 2020 to 746,608 in April 2020, an increase of 8.5%. In July 2020, 785,411 Virginians received SNAP benefits.²¹ Between March and June of 2020, approximately 40% of Americans going to food banks were first-time visitors.²²

In May 2020, the nonprofit Feeding America projected that the national food insecurity rate would increase by as little as 1% in the most optimistic scenario and as much as 5.2% in the most pessimistic scenario.²³ States and localities with the highest rates of food insecurity prior to the pandemic were projected to have the largest increases in food insecurity during the pandemic. Why? Food insecurity is persistent and rises rapidly when economic conditions deteriorate. States and localities that had relatively high prepandemic rates were economically fragile and would thus experience rapid increases as economic conditions deteriorated with the onset of lockdowns and social distancing measures. While the nation, for now, appears to have avoided the worst-case scenario, where the annual unemployment rate reached 11.5%, food insecurity has clearly increased across the nation and in the Commonwealth.

Nonprofits have also had to adjust to the surge in demand for their services while their resources have diminished. Indeed, COVID-19 has been challenging to food bank clients and donors. Food banks are seeing reductions in household and corporate donations as well as a decline in food donations from grocery stores. **The food donation reductions have increased the cost of providing a meal. According to the Foodbank of Southeastern Virginia and the Eastern Shore, its cost per meal ballooned from \$0.40 prior to COVID-19 to \$3.50.²⁴ Increased demands and increased costs have resulted, in some cases, in unmet needs.**

21 Virginia Department of Social Services, https://www.dss.virginia.gov/geninfo/reports/financial_assistance/fs.cgi.

22 Feeding America 2020, <https://www.feedingamerica.org/take-action/coronavirus>.

23 Feeding America, “The Impact of Coronavirus on Local Food Insecurity,” May 19, 2020, https://www.feedingamerica.org/sites/default/files/2020-05/Brief_Local%20Impact_5.19.2020.pdf.

24 “Hampton Roads food banks see surge in demand, drop in donations,” *The Virginian-Pilot*, April 7, 2020.

Final Thoughts

Food insecurity is not always something that happens to “someone else.” One in 10 Virginians reported food-insecure conditions in 2018. Food insecurity disproportionately affects children, households led by women and households of color. The COVID-19 economic crisis has already impacted the demand for public and private food assistance services and, if history is any guide, the recovery from this recession will be slow.

Food insecurity also can spawn a public health crisis. It has been associated with poor health outcomes for children and adults, and it should be factored into the larger conversation about how to maintain the overall health of a community. Food banks and nonprofits have served as front-line support during the pandemic, and they have been agile in adapting to the growing demand. However, they need more help to continue to meet the needs of food-insecure households. While food banks are doing incredible work, they still need support from the local, state and federal governments to help families as the nation continues to deal with this pandemic.

What, then, can be done?

On a personal level, donate to a local food bank or organization that helps improve food security. Food banks are very efficient in turning monetary donations into food assistance. Simply put, the return on investment per dollar donated is relatively high. Donate time and allow employees to volunteer at a local food bank or similar organization while on the clock. This simple investment of time and resources multiplies the impact of food donations.

Invest in financial literacy. The research is clear: Households need tools to manage their resources. Improving financial literacy and management shifts the dynamic in a household from reacting to financial events to preparing for unforeseen circumstances. Improving financial literacy increases economic resiliency, which, in turn, can lower downstream demands on food banks and public programs. However, the need for financial literacy is often realized after the fact – that is, only after one is in financial peril. We recommend incorporating financial literacy in

the middle school and high school curricula. **If personal health is a core subject, then financial health also should be one.**

Prioritize K-12 education. It should go without saying that a region without good schools is at a comparative disadvantage when trying to attract new investment and residents. Working to align schools with the needs of employers is only one part of the equation. It is important to recognize that schools play a key role in child nutrition and, in many cases, provide the only guaranteed meal for some families. Long-term investments in education not only improve employment outcomes for students, but also are a smart investment for businesses and leaders seeking to promote economic development. However, without strong nutritional programs, some students will go hungry and fail to achieve their full potential. **Given the strong and clear linkages between student outcomes and food security, continued efforts to incorporate and improve food security through the school system are not only laudable, but a necessity in times of economic uncertainty.**

We live in challenging times. It is our choice whether to withdraw, disengage, fracture into smaller groups or come together. Improving the lot of the least fortunate benefits us all. Together, let us rise to the challenge.