

Filling the Gap

Springboard's Summer
Cash Initiative
Counters State's SUN
Bucks Opt-Out



Springboard^{to}
Opportunities

Overview

When schools close for the summer, many low-income families face significant challenges with accessing affordable foods, a problem often referred to as the "summer food gap."¹ Millions of children rely on free or reduced-price school meals during the school year and lose this critical source of nutrition. This loss can lead to increased food insecurity and nutritional deficiencies. For many low-income families, the absence of school meals and limited access to summer feeding sites exacerbates existing financial struggles, making it harder to provide adequate nutrition for their children.



While programs like the United States Department of Agriculture's SUN Meals, which provides on-site breakfast and lunches at select sites across the country, are supposed to mitigate the summer food gap, they often pose more challenges for families rather than serving as a solution. SUN Meals, or summer feeding sites as they are often referred to, are often inaccessible to families who need them most; because their limited hours are when parents or caregivers are at work, recipients lack access to public or private transportation, site availability is limited, and they seldom have options to accommodate dietary restrictions.²

These hurdles mean that, despite the availability of these programs, only a fraction of eligible children participate. Nationally, in 2023 only 15.3% of students who participate in the regular school year free and reduced-

price National School Lunch Program (NSLP) received summer lunches through summer feeding sites. While Mississippi's average was higher (25.8%), it still implies three-quarters of children who qualify for NSLP went without access to these crucial meals during the summer months.³

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Given these realities, in December 2022, a bipartisan Congress created a new, permanent grocery benefit program – initially called Summer EBT and later renamed SUN Bucks – to help close the summer food gap. The success of the Pandemic EBT program and previous summer demonstrations in specific states, proved that a summer grocery benefit would decrease child food insecurity and increase consumption of more nutritious food, including fruits, vegetables, and whole grains.^{4, 5} States had an opportunity in 2023 to prepare plans to opt-into the program, which would begin implementation in the summer of 2024. Unfortunately, Mississippi, along with 12 other states at the time, chose not to participate in the program – losing out on millions in federal funding and an opportunity to combat child hunger throughout the state. The state just recently missed the January 1 deadline to opt in for the summer of 2025.⁶

In response to Mississippi's decision not to participate in the SUN Bucks program, Springboard to Opportunities, a nonprofit organization in Jackson, Mississippi working alongside families in federally-subsidized housing as they pursue their goals in school, work, and life, created a summer cash disbursement program to provide additional resources for its residents to address the critical issue of food insecurity among children during the summer months. In total, this program served 360

1 Partnership for a Healthier America (2024), "3 Programs to Keep Kids Well-Fed All Summer," available here: <https://www.ahealthieramerica.org/articles/3-programs-to-keep-kids-well-fed-all-summer-1188>.

2 Mississippi is a rural state, making it particularly difficult to reach families through on-site feeding programs. Additionally, the lack of public transit in urban areas prevents families without working vehicles from accessing sites. A map of all 2024 SUN Meal feeding sites in Mississippi is available here: <https://www.google.com/maps/d/u/1/edit?mid=1UL896dYQpbt5IaTVRwhdkASUB6GE74&usp=sharing>.

3 Food Research & Action Center (FRAC) (2024), HUNGER DOESN'T TAKE A VACATION: Summer Nutrition Status Report, available here: <https://frac.org/wp-content/uploads/Summer-Report-2024.pdf>.

4 Bauer, Lauren, Pitts, Abigail, Ruffini, Krista, and Whitmore Schanzenbach, Diane (2020), The Effect of Pandemic EBT on Measures of Food Hardship, The Hamilton Project, available here: https://www.brookings.edu/wp-content/uploads/2020/07/P-EBT_LO_7.30.pdf.

5 United States Department of Agriculture (USDA) (2024), "Summer EBT — A Tested and Effective Strategy for Ending Summer Hunger," available here: <https://www.fns.usda.gov/sebt/evidence>.

6 United States Department of Agriculture (USDA) (2024), "Program timeline" available here: <https://fns-prod.azureedge.us/sites/default/files/resource-files/sebt-timeline-24-beyond.pdf>.

low-income families, which encompassed 672 children in Jackson.

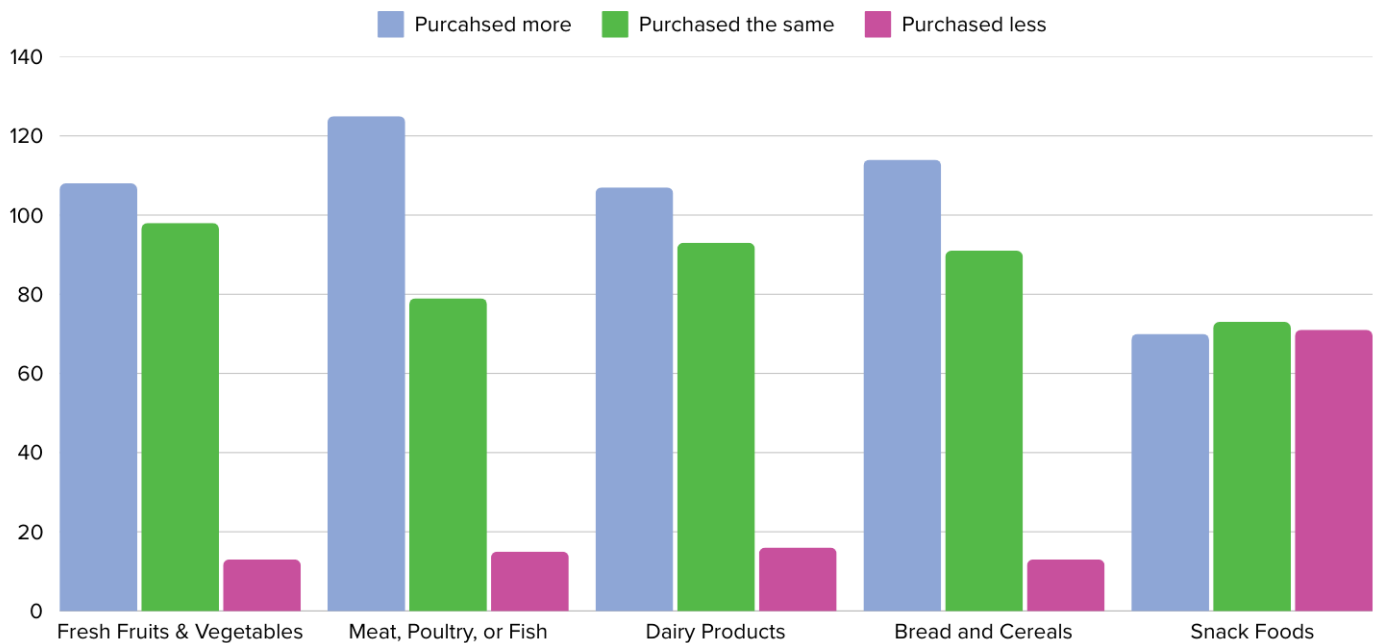
The summer cash disbursements from Springboard to Opportunities were created to counter the reality that many families face increased financial strain during the summer when children lose access to school meals, which are free to children in public schools in Jackson. By providing monthly payments equivalent to the amount of grocery benefits that would have been provided by SUN Bucks (\$40 per school-aged child per month), Springboard's summer cash program allowed parents to cover the additional food costs they incur during the summer and helped ensure families did not go hungry.

Without the implementation of SUN Bucks in Mississippi, Springboard's summer cash disbursements proved crucial. First and foremost, compared to previous summers, 83% of families said they did not experience any challenges or barriers to accessing sufficient food to meet the needs of their families, demonstrating that additional resources like cash disbursements or grocery benefits can significantly help close the summer food gap.

While some might challenge the difference of cash disbursements versus grocery benefits, 76% of respondents reported using the entire cash disbursement for food expenses, highlighting the pressing challenge of food insecurity in the summer for families. Of those who reported using the disbursement for other items, the vast majority reported using it for utilities, rent, or summer camps and childcare where their children were able to receive additional meals.⁷

Furthermore, by providing additional resources, parents had the agency to make their own food choices, allowing them to better meet their families' specific dietary needs and preferences. Cash disbursements enabled families to purchase a greater variety of foods — including more protein, fresh fruits and vegetables, and other nutritious items — rather than being limited to predefined meal options at summer feeding sites that many reported were difficult for them to access. As relayed in the qualitative data in the family narratives section of this paper, this flexibility improved the quality and variety of mealtimes, ensuring that families could enjoy more balanced and nutritious meals.

How did your food purchases compare to previous summers?

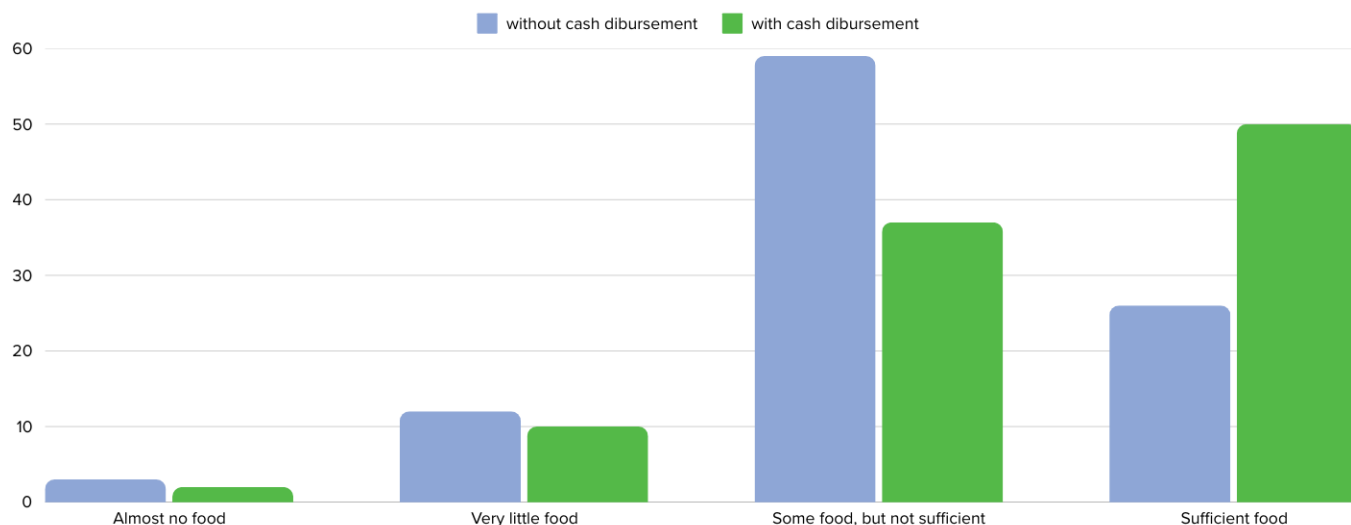


Finally, while summer meal programs traditionally focus solely on children, additional grocery benefits like SUN Bucks can improve the quality of life for entire families. By administering benefits through grocery benefits, SUN Bucks employs a two-generation approach that recognizes food insecurity affects all family members and helps ensure that everyone in the household has access to nutritious food. In survey responses and

interviews, parents noted that in previous summers, they would often skip meals or eat an extremely reduced amount to ensure their children were able to eat. But as Springboard's program modeled, providing families with the necessary resources to purchase their own groceries allowed them to feed everyone and ensure that the entire family's nutritional needs were met.

⁷ Springboard to Opportunities administered a pre-program survey to all families who participated and an option post-program survey. 230 of the 360 participating families (64%) completed the post-program survey. Program survey results referenced throughout this paper are based on the results of these two surveys.

How much food do you typically have available in your household during the summer months?



This chart compares pre-program survey data (without cash disbursement) with post-program survey data (with cash disbursement). Data represents the percentage of respondents who selected the statement in each respective survey.

Narratives

As a radically resident-driven organization, Springboard believes that centering the voices of families is essential to informing the organization's programs and public policies that affect the lives of low-income families. The following narratives supplement the data gathered on the impact of Springboard's summer cash disbursement program and bring to life the people behind the statistics. In addition to their stories and experiences, many mothers also provided insight for policy and program recommendations to build a stronger and more supportive safety net that provides all families with the resources they need. To protect the privacy of individuals, only first names are used.

TASHAI

Tashai was working two jobs to provide for her family, but was out of work as the summer began due to pregnancy and the subsequent birth of her baby in June. This period of unemployment worsened her financial struggles, particularly in providing for her children's needs during the summer. The difficulty in providing enough food for kids during the summer months is an unfortunately common experience among families in Springboard communities, with nearly three quarters of respondents in a pre-program survey saying they did not have sufficient food to meet their family's needs during the summer months in past years.

The \$40 monthly cash disbursement for her school-aged child significantly helped Tashai, not only in the immediate weeks that she could not work after giving birth, but also when she returned to her two jobs. This assistance was crucial since her SNAP benefits were fluctuating due to her changes in work status and the number of hours she received in a week.

With the additional resources, Tashai was able to buy snacks and other food items in bulk from stores like Sam's Club. This helped her manage the higher costs of snacks and lunches for her children, who were home from school. She mentioned that buying in bulk allowed her to afford items like lunchables and other snacks that her children preferred.

Normally, Tashai's work schedule does not change significantly in the summer, but her pregnancy and subsequent childcare needs did. She had to rely on her mom for childcare and managed her time between two jobs: one at the Nissan plant during the overnight shift and another as a home health aide during the day. In total, she was working between 60-70 hours per week.

A family of three, like Tashai's, cannot make more than \$2,798 per month before taxes – or \$33,576 annually – to qualify for SNAP benefits.⁸ If a family is making close to the maximum income limit, their benefit amount will be minimal and provide very little supplement to their

⁸ Current SNAP income guidelines for the state are available on the Mississippi Department of Human Services' (MDHS) website here: <https://www.mdhs.ms.gov/help/snap/>.

grocery budget. Tashai, like many other mothers, brought up that the income limits fail to consider the many other expenses families like hers have that there are no other supplementary benefits for such as car insurance, gas, diapers, backpacks, uniforms, school supplies, or other basic household needs. Tashai believes that taking a more holistic look at families' income and actual expenses, rather than just looking at gross income, could provide better calculations for what kind of support individual families need.

Tashai recalled the monthly child tax credit payments from 2021, which significantly helped her by allowing her to purchase a car and furnish her apartment. She emphasized that having a regular monthly payment would greatly improve her financial stability, enabling her to work a single job and manage her expenses more effectively.

Tashai advocated for policy changes that would provide more sustainable support, such as continuing the monthly child tax credit payments. She believed this would allow her to work reasonable hours, have more time for personal activities like going to the gym or cooking more for her family, and help her better manage her household expenses without the need for multiple jobs and excessive work hours that prevent her from spending time with her children.

The summer cash disbursement that was provided to replicate the SUN Bucks benefits were a vital support for her during a particularly challenging time. It helped her cover essential expenses and ensured her children had the food and snacks they needed throughout the summer months. She emphasized the importance of more comprehensive and sustainable support systems for families facing similar financial struggles.

DONYALE

Donyale, a mother of three who works for Jackson Public Schools, found herself supplementing her food budget over the summer with a combination of Springboard's cash disbursements, food banks, and feeding sites. She said the flexibility of the disbursements in particular made a major difference in helping to lower her stress during the season, as it allowed her to get a little extra breathing room and not have to worry as much about where the family's next meal would come from.

She also noted that not having to fill out an application or take part in an interview to "prove" she needed assistance was greatly appreciated. Springboard residents have frequently pointed out that the amount of paperwork required to qualify for grocery benefits and the time gap between completing an application and actually receiving funds is extremely challenging. Mothers like Tashai – who had to take unpaid leave after giving birth, or Donyale – who does not get paid during the summer months when school is out, need support immediately, not a month after applying. Presumptive or

categorical eligibility for families who qualify for other benefits, like living in federally-subsidized housing or – as is the case with SUN Bucks – the National School Lunch Program, can help families receive support when they need it and cut down on government bureaucracy and the inefficiency of benefit programs.

Donyale noted that if Mississippi had implemented the SUN Bucks program, many families would struggle less to find their next meal, especially with the rising cost of food. Donyale added that policies that help parents out in this way are especially important considering the added costs of the extra food and cooking when kids are home during the summer.

AMBER

Amber, a mother of two, faced significant financial challenges – particularly during the summer when she did not receive government benefits for her children. Despite working, her income was largely consumed by monthly expenses, leaving little for food. She was ineligible for SNAP benefits, because her income was slightly above the threshold, but she still struggled to cover her basic expenses and afford nutritious food for her family, especially with the rising costs of food over the past year.

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Given SNAP's strict income limits in Mississippi, the cash disbursements were especially a lifeline for families like Amber's, who narrowly missed the cut-off for SNAP



benefits. The SUN Bucks program has higher income limits – based on free and reduced meal guidelines for schools – allowing more families to participate and increasing food security for more children.⁹



Amber shared that the \$80 monthly cash disbursement for her two children from Springboard was highly beneficial. She used this money to buy meat in bulk from Sam's Club and other essential groceries from stores like Kroger and Walmart. This helped ensure her family had decent dinners, although she still had to limit some nutritious snacks she prefers like fruits and yogurts due to their high cost.

Dealing with high costs and limited funds, Amber had to make other adjustments to her meal planning. She cut out snacks and extra treats and often had to settle for simpler meals like grilled cheese sandwiches and chips. She tried to alternate between cheaper fruits like bananas and individual oranges to maintain some level of nutrition.

Thankfully, her children were able to attend a free summer camp through a local organization that provided meals and helped alleviate some of the extra food expenses.

Despite the financial struggles, Amber ensured that mealtimes remained a positive experience for her family. They continued to eat together and have conversations, even when the meals were simpler. However, her children did notice the changes in the availability of food during the summer and would ask why certain foods they wanted were not there.

If given the opportunity to advise policymakers, Amber would also suggest considering the full scope of monthly expenses that single mothers face, such as daycare and car insurance. She believes this would help in making programs like SNAP more effective and inclusive

for those who genuinely need assistance and not immediately shut out families like hers.

Amber's experience losing SNAP benefits echoes that of many mothers in the summer cash program. Of the 48 respondents who said they didn't have SNAP benefits during the summer months, half had their benefits terminated due to paperwork issues or other administrative errors, and 48% of respondents who had their benefits terminated were unable to enroll or re-enroll. Given the high rate of food insecurity in Mississippi, ensuring that access to grocery benefits is as consistent and efficient as possible should be a high priority.¹⁰

YAMIRACLE

Yamiracle is another mother who does not receive SNAP benefits due to income thresholds. As a result, she pays cash for all her groceries, which she can only afford to do once a month when she gets paid.

The summer cash disbursement from Springboard was highly beneficial for Yamiracle. It allowed her to restock groceries and have some extra money for essential items, which she would otherwise not have. This helped her provide better meals for her daughter, including meat and other proteins, breakfast sandwiches, and cereal.

Like Tashai and many other families, Yamiracle was able to buy groceries in bulk, allowing her to save money. This helped her manage her monthly grocery expenses more effectively and ensure her daughter had a variety of meals, including breakfast options she liked.

While some schools offer summer feeding programs, her daughter did not frequently use these services, because the family members who care for her had trouble identifying the locations and availability.

Yamiracle's daughter stays with a family member during the day in the summer months while Yamiracle is at work. While some schools offer summer feeding programs, her daughter did not frequently use these services, because the family members who care for her had trouble identifying the locations and availability. This experience aligns with what many families told us, with less than half of respondents utilizing summer feeding sites on a weekly basis in previous summers.

Yamiracle also mentioned that the quality of food at summer feeding sites can be inconsistent. From her

9 At the time of publication of this paper (January 2024) the Income Eligibility Guidelines from the Food and Nutrition Service, USDA for the National School Lunch Program are available here: <https://www.federalregister.gov/documents/2024/02/20/2024-03355/child-nutrition-programs-income-eligibility-guidelines#p-15>.

10 Rabbitt, Matthew P., Hales, Laura J., Reed-Jones, Madeline (2024), "Prevalence of food insecurity varies across States," U.S. Department of Agriculture, Economic Research Service, 9 Sept. 2024, available here: www.ers.usda.gov/data-products/chart-gallery/gallery/chart-detail?chartId=58392.

family's experience, some days the food was decent, while other days it was not good. Her daughter and nieces often would only eat certain items from these programs, and they did not meet their nutritional needs. Being able to buy exactly what she knew her family ate on a regular basis with the summer cash disbursements helped to cut down on waste and ensure no one went hungry.

Yamiracle prioritizes her daughter's meals over her own, ensuring that her daughter gets a fully rounded meal with meat, rice, and vegetables. Yamiracle herself would often settle for simpler meals like cereal or noodles. This

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Yamiracle typically travels to Clinton, MS – about 8 miles and a 20-minute drive from her home – to shop for more affordable meat and relies on Walmart for canned goods, mashed potatoes, and breakfast items. She makes one big shopping trip a month to manage her time and expenses effectively. Having to travel for food is also common among Springboard families, with nearly 80% of summer cash survey respondents reporting they drove at least five miles for groceries that are sufficient and affordable.

The summer cash disbursement significantly helped Yamiracle manage her food expenses and provide better meals for her daughter. It bridged the gap between her monthly grocery shopping trips and allowed for some extra treats and quality time with her family. Yamiracle emphasized the importance of such programs in supporting families who, despite working full-time, struggle to afford basic necessities due to income constraints.

KEYAIRRA

Receiving the funds this summer was incredibly helpful for mom Keyairra, especially given the recent loss of her children's father, who was a key financial supporter. During this difficult period, the assistance was crucial in managing her grocery expenses.

Due to the nature of her work, Keyairra's financial stability varies from month to month. Some months are better

than others, but the summer months are particularly challenging because her children are home more often, increasing the demand for food and other household necessities. She said this often results in at least one week per month when getting enough to eat presents more of a challenge than usual.

The summer cash disbursement helped her with groceries, and she also relied on her housing complex's food pantry closet once that money ran out for food and household supplies. Additionally, she utilized summer feeding sites to provide meals for her children.

Keyairra's work schedule is often affected by her children's needs, particularly during the summer when they are not in daycare or school. This has led her to take more time off work, which has resulted in job losses in the past due to employers not being willing to accommodate her childcare needs. For instance, she recalled a time when her baby was hospitalized, and she ended up getting fired, because she had to take time off to care for her child.

In terms of food, Keyairra faces challenges in providing enough when her children are out of school. When she has the funds, she shops at Walmart or Sam's Club, buying in bulk and breaking down the items into smaller portions using Ziploc bags to make them last throughout the month. Sam's Club offers discounted membership rates for SNAP recipients. Considering how the ability to buy in bulk helps alleviate some of the issues of food affordability, especially in the summer months, additional benefits or further subsidies for bulk or wholesale stores through government assistance programs are worth evaluating.¹¹

Keyairra particularly appreciated the flexibility the summer cash disbursements offered, as she was able to purchase special food to celebrate her baby's birthday in August, which they might not have been able to do otherwise.



¹¹ Sam's Club full SNAP, EBT & Government Assistance New Member Discount policy is available on their website: https://help.samsclub.com/app/answers/detail/a_id/3941/~/-/snap%2C-ebt-%26-government-assistance-new-member-discount.

Policy Recommendations

Springboard's summer cash program, along with evidence from other grocery benefit programs like Pandemic EBT, demonstrate that pertinent policy changes can quickly and effectively address the summer food gap and help alleviate summer childhood hunger. Most critically, Mississippi should join the 38 states, including Mississippi's neighbors Louisiana, Arkansas, and Alabama, who have already opted into the SUN Bucks program understanding that these benefits are crucial to fighting the summer food gap and family food insecurity during the summer months.

While Springboard was able to provide benefits for 672 children in the summer of 2024, there are an estimated 324,000 children across the state who would qualify for the SUN Bucks program, which would bring \$38,880,000 of federal funding for grocery benefits into the state.¹² These benefits would in turn be spent at local grocery stores and farmer's markets, generating increased spending activity all across the state and providing additional economic benefits to communities alongside relieving childhood hunger.

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Many farmer's markets across the state already coordinate with and accept SNAP benefits through programs like Double Up Food Bucks or the Healthy Food and Families Program. These programs financially incentivize the purchase of fresh fruits and vegetables at Mississippi farmer's markets. This incentive not only promotes healthy eating but also increases those market's customer base which, in turn, enriches local

economies and helps to establish greater local food systems. Additional benefits through SUN Bucks during the summer months, when farmer's markets are at their peak season, would mean even greater economic impact for those communities.¹³

In addition to the grocery benefits, policies should be expanded that ensure all families have what they need to meet their basic needs as they see fit and prioritize their family's well-being. The best way to do this already exists through the Child Tax Credit (CTC), which was our country's greatest-ever tool for fighting child poverty when it was expanded in 2021.

The first round of expanded CTC monthly payments in 2021 led to a 26% drop in food insufficiency among households with children nationally, an effect that remained steady until the monthly payments stopped.¹⁴ In the months after the expanded CTC payments ended, food insecurity was especially prevalent among families with household incomes of less than \$25,000, which includes 270,996 households in Mississippi – almost a quarter of the state's population.^{15, 16}

The monthly expanded CTC payments played a crucial part in helping families meet their basic needs, reduce material hardship, and provide financial stability – particularly for low-income families with young children.¹⁷ Given the unparalleled success of the temporarily expanded CTC, the tax credit should be expanded permanently to ensure that the amount of the credit is increased, the full credit goes to the neediest families, and the payments come monthly rather than annually to better align with the reality of ongoing food shopping.¹⁸

Additionally, considering that the state has one of the highest child poverty rates in the country, Mississippi should join the growing number of states that have their own Child Tax Credit.^{19, 20} The state legislature has

12 Food Research & Action Center (FRAC) (2024), "Summer EBT Fact Sheets - Mississippi," available here: https://frac.org/wp-content/uploads/Summer-EBT-State-Fact-Sheets_MS.pdf.

13 The Mississippi Department of Agriculture has prioritized and funded programs that support utilizing grocery benefits at farmer's markets under the Mississippi Healthy Food and Families Program. More information is available here: <https://agnet.mdac.ms.gov/agManage/uploads/1011.pdf>.

14 Share Our Strength (2023), "Effects of the Expanded Child Tax Credit: Summary of Recent Research," available here: <https://bestpractices.nokidhungry.org/sites/default/files/2023-05/CTC%20Research%20Summary.pdf>.

15 Burnside, Ashley, Fuller, Bruce, Zhang, Quifan (2022), "How Parents Use the Child Tax Credit, and Implications of Ended Monthly Payments," Center for Law and Social Policy, available here: <https://www.clasp.org/wp-content/uploads/2022/09/Continental-CTC-Survey-3-Topline-Findings-1-1.pdf>.

16 Income by Zipcode (2024) available here: <https://www.incomebyzipcode.com/mississippi>.

17 Rapid Survey Project (2022), "How Child Tax Credit Payments Affected the Lives of Families with Young Children," available here: <https://rapidsurveyproject.com/our-research/how-child-tax-credit-payments-affected-the-lives-of-families-with-young-children>.

18 Aspen Institute Financial Security Project (2021), "Benefit over Burdens," a full recording of the event and related resources is available here: <https://www.aspeninstitute.org/events/benefits-over-burdens/>.

19 The Annie E. Casey Foundation (2024), "Child Poverty Rates Remained High in 2023: At Least 10 Million Kids in Poverty," available here: <https://www.aecf.org/blog/new-child-poverty-data-illustrates-the-powerful-impact-of-americas-safety-net-programs>.

20 Davis, Aiden and Butkus, Neva (2023) "States are Boosting Economic Security with Child Tax Credits in 2023," Institute on Taxation and Economic

posited that policies that support women and children are essential to the state's growth and well-being, most notably through the Senate's Study Group on Women, Children, and Families.²¹ A state CTC would be a feasible, efficient, and evidence-based solution to ensure all families have the necessary resources to meet their needs and pursue their goals.

By addressing these issues and implementing these recommendations, it is possible to create a more robust, effective, and economically productive system for ensuring that children and their families have access to nutritious food during the summer months.

A state CTC would be a feasible, efficient, and evidence-based solution to ensure all families have the necessary resources to meet their needs and pursue their goals.

We already have the resources available to close the summer food gap. It is now up to us to take the opportunity to implement them.

Help Bring SUN Bucks to Mississippi

Want more information about how you can be a part of bringing SUN Bucks to Mississippi? Use the QR code below or go to [MoreMealsforMSKids.com](https://www.moremealsformskids.com) to add your name to growing list of Mississippians who believe it is time for the Mississippi to opt into the SUN Bucks program and provide more meals to Mississippi kids!



Policy, available here: <https://itep.org/states-are-boosting-economic-security-with-child-tax-credits-in-2023/>.

21 Harrison, Bobby, "Lt. Gov. Hosemann announces task forces to improve workforce, help women and children," Mississippi Today, 25 June 2024, mississippitoday.org/2024/06/25/hosemann-task-force-women-children-abortion-medicaid-expansion-mississippi-senate-workforce/.

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