

# Expanding Access to Healthy Food: New Data, New Ideas, New Directions

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*Organized by the Federal Reserve Bank of Minneapolis*

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In connection with this session, you can find a variety of additional resources on this topic , available at [www.fedcommunities.org](http://www.fedcommunities.org). We encourage you to browse through this site and to contact your regional office if you would like additional information on any of these items.

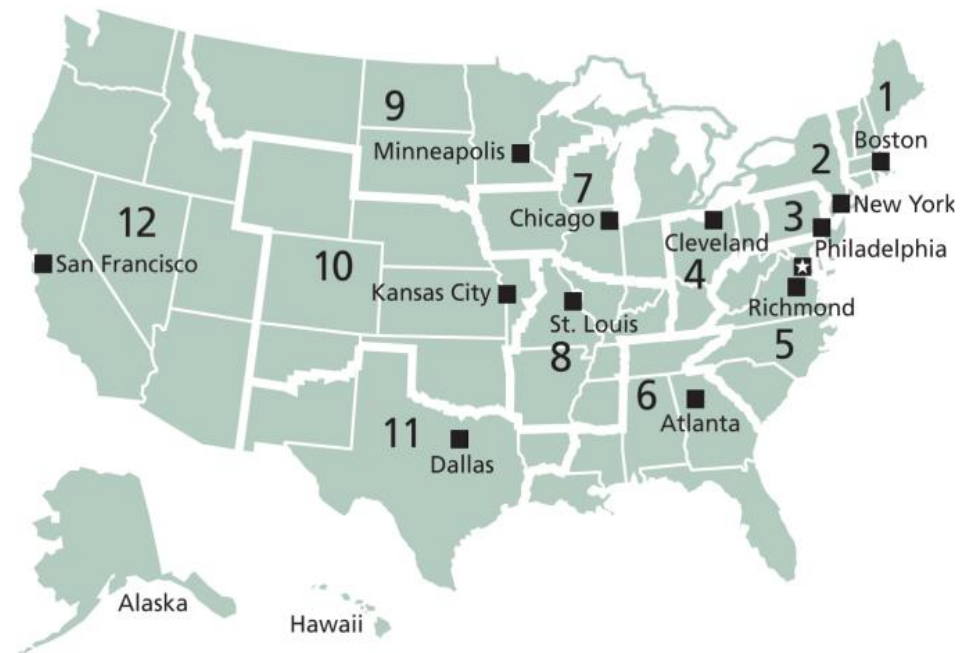
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# Community Development

The Community Development (CD) function within the Federal Reserve System – consisting of individual departments at each of the twelve Federal Reserve Banks as well as at the Board of Governors – promotes economic growth and financial stability for low- and moderate-income (LMI) communities and individuals through a range of activities, including:

- **Convening stakeholders**, including practitioners, financial institutions, nonprofits, governmental agencies, and the philanthropic and private sectors,
- **Conducting and sharing research** to examine economic challenges facing low- and moderate-income communities and attendant policy implications; and,
- **Identifying emerging issues.**



# Today's Presenters and Agenda

- **Shelly Ver Ploeg**, *New Research and New Data to Understand How Food Store Access Affects Food Shopping and Diet*, Economic Research Service, USDA
- **Mark Kudlowitz**, *Healthy Food Financing Initiative and the CDFI Fund*, Community Development Financial Institutions Fund
- **Yael Lehmann**, *Expanding Access to Healthy Food*, the Food Trust
- Presentation will include:
  - New data from the National Household Food Acquisitions and Purchase Survey
  - The nuts and bolts of CDFI Fund programs that support healthy food financing
  - The Food Trust's Healthy Food Access Portal and successful projects around the country

# New Research and New Data to Understand How Food Store Access Affects Food Shopping and Diet

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The views expressed are those of the authors and may not be attributed to ERS or USDA

# Outline

- National estimates of access to healthy food
  - 2009 USDA report on food deserts, 2012 update of national estimates of supermarket access, and Food Access Research Atlas
- Recent research on food shopping and purchases of Supplemental Nutrition Assistance Program (SNAP) and low-income households
- The National Household Food Acquisitions and Purchase Survey (FoodAPS)

# USDA National-Level Estimates of Access to Healthy and Affordable Food

- Estimates of proximity to supermarkets, supercenters and large grocery stores.
  - Distance to the nearest and 3 nearest stores
  - Overall and by key individual and area characteristics (income, vehicle ownership, age, race/ethnicity, area-level income)
  - Access to stores and FDPIR for Native American and Alaska Native Tribal Areas



# Data and Methods

- Data:
  - 2010 list of supermarkets and large grocery stores (merged TDLinx and SNAP-authorized stores)
  - 2010 Decennial Census data (total population, age, race and ethnicity)
  - 2006-2010 American Communities Survey (income and vehicle availability)
- Methods:
  - Population characteristics projected to half km-square grid cells
  - Individual and area-based estimates provided.

# Estimates of Supermarket Access

- 1.8 percent of households (2.1 million) are >1 mile from a store and do not have a vehicle.
  - An additional 2.4 percent of households are without vehicles and between 0.5 to 1 miles from a store.
- 27.9 million people (9.7 percent) live in low-income areas more than 1 mile from a supermarket.
- Median distance to 3 nearest supermarkets is 1.9 miles.
  - 80 percent of population is within 4.8 miles of 3 stores.
- Updated estimates later this year.

# Food Access Research Atlas

- Presents a spatial overview of food access indicators at census tract level.
- Includes 4 measures of low-income and low-access tracts and components of those measures.
- Provides food access data for populations of interest that can be downloaded for community planning or research.

Source: <http://www.ers.usda.gov/data-products/food-access-research-atlas/.aspx>

# Food Access and Food Demand

- Price and other factors may be more important. (Lin et al., 2014).
  - Estimated demand system for 13 food groups using data on SNAP participants from the 1996-1997 National Food Stamp Program Survey.
  - Examined effects of food prices and supermarket access on food purchases (by food group).
  - Found that food prices had larger effect than food store access in explaining purchases.
- More extensive research related to this study with updated data is coming...

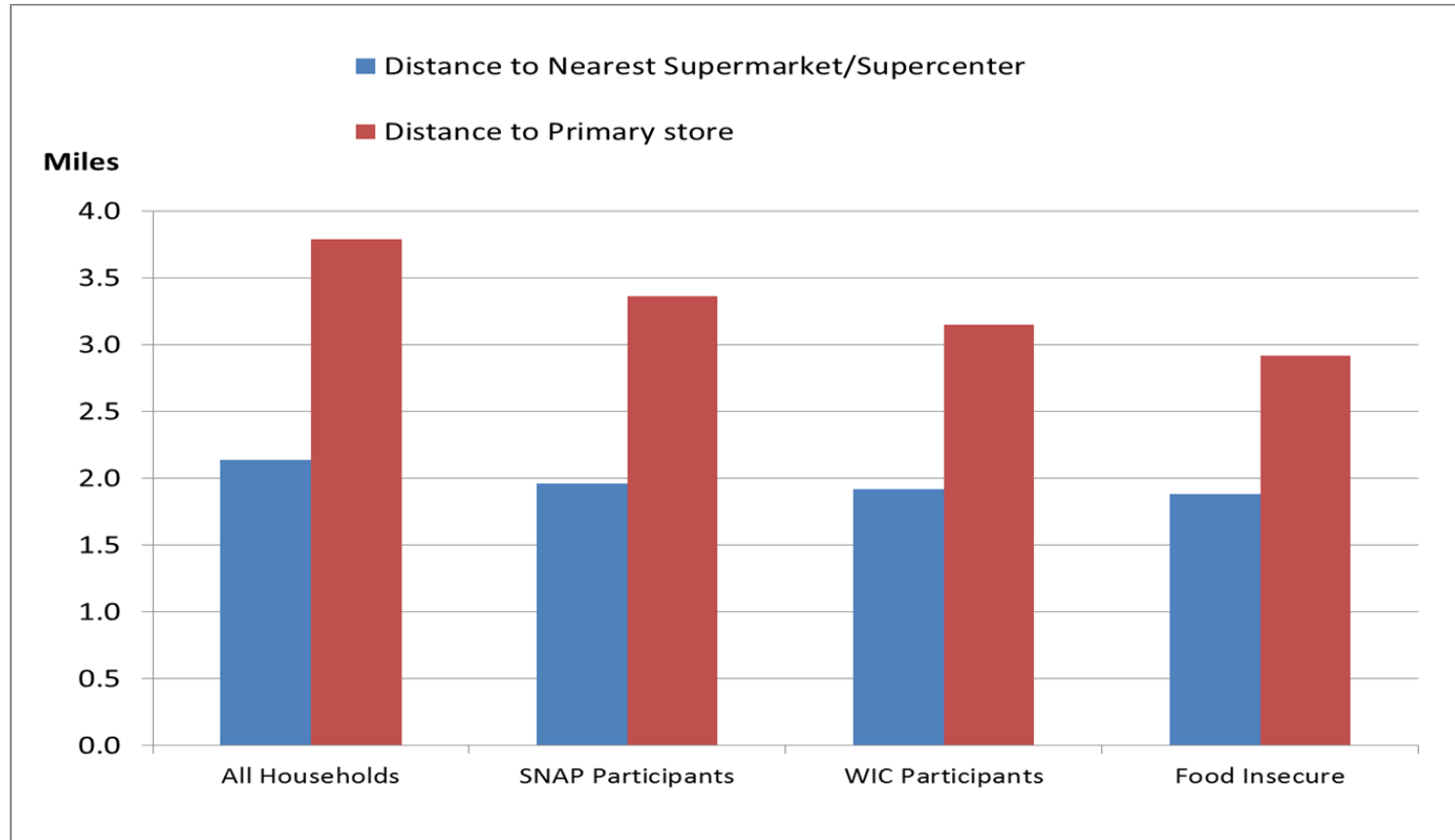
# USDA's FoodAPS Survey

- Nationally representative survey of household food acquisitions.
  - Food-at-home (FAH) and food-away-from-home (FAFH) acquisitions for all household members for 1 week.
  - Includes expenditures and quantities of items purchased.
  - Includes acquisitions of foods obtained for free (school, food pantries, gardens).
- Nationally representative of SNAP participants and nonparticipating households in three income groups.
- Extensive data about food shopping behaviors:
  - Where food was obtained, reasons for usual food shopping locations, usual mode of transportation.
- Food environment data linked to survey respondents:
  - Access to food stores and restaurants, locations of retailers visited, food basket prices in nearby stores, food-related school district and community policies.

# Early Findings on Food Shopping Behavior from FoodAPS Data

- 88 percent of households drive their own vehicle to do their regular food shopping.
  - 68 percent of SNAP participants and 65 percent of poor nonparticipants drive their own car.
- Differences in transportation mode have little effect on the types of stores used.
  - 90 percent of SNAP participants and poor nonparticipants use a supermarket or supercenter as their primary store. This is similar to higher income nonparticipants.

# Food Shoppers Tend to Shop Around



Source: ERS estimates using data from the National Household Food Acquisition and Purchase Survey collected from April 2012 to January 2013.

# Food Access Research with FoodAPS

- Understanding the factors influencing where people shop for food and what they purchase?
  - Proximity, price, quality, income and resources, broader food environment
- Does food store access exacerbate monthly SNAP benefit cycle effects?
- Does food store access affect food security?



# NCCOR Webinar on FoodAPS

- Connect and Explore: First Findings from USDA's FoodAPS
  - Get key findings from FoodAPS
  - Learn about FoodAPS data availability
  - Find out how you can take advantage of the FoodAPS dataset
- Tuesday, March 31 at 1pm EDT.
- For more information: [Register for FoodAPS webinar](#)

# Resources

- Data and Mapping Tools

- FoodAPS data:

<http://www.ers.usda.gov/data-products/foodaps-national-household-food-acquisition-and-purchase-survey.aspx>

- Food Environment Atlas:

<http://www.ers.usda.gov/data-products/food-environment-atlas.aspx>

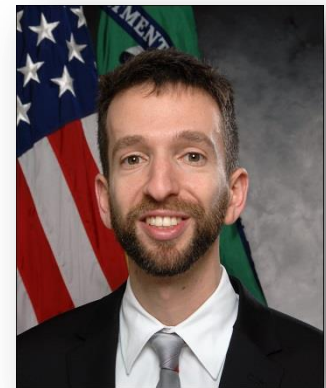
# Resources

- Ver Ploeg, M., V. Breneman, P. Dutko, R. Williams, S. Snyder, C. Dicken, and P. Kaufman. 2012. Access to affordable and nutritious food: updated estimates of distance to supermarkets using 2010 data. Economic Research Report No. (ERR-143) 54 pp, November 2012.
- Lin, Biing-Hwan, Michele Ver Ploeg, Panigiotis Kasteridis, and Stephen T. Yen. 2014. The Roles of Food Prices and Food Access in Determining Food Purchases of Low-income Households. *Journal of Policy Modeling*, forthcoming September, 2014.
- Ver Ploeg, M., L. Mancino, J.E. Todd, D.M. Clay and B. Scharadin. 2015. Where Do Americans Usually Shop for Food and How Do They Get There: Initial Findings from the National Household Food Acquisition and Purchase Survey. Economic Information Bulletin No. (EIB-138) 21pp, March 2015.

# Healthy Food Financing Initiative and the CDFI Fund

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# Community Development Financial Institutions (CDFI) Fund Programs

- CDFI Fund's Programs:
- The CDFI Fund invests in and support CDFIs, Community Development Entities (CDEs), and other financial institutions through:
  - CDFI and CDE Certification
  - CDFI Program and Native American CDFI Assistance (NACA)
    - Program
      - Financial Assistance (FA) Awards
      - Technical Assistance (TA) Grants
      - Healthy Food Financing Initiative Financial Assistance (HFFI-FA)
      - Capacity Building Initiative
  - Bank Enterprise Award (BEA) Program
  - New Markets Tax Credit (NMTC) Program
  - CDFI Bond Guarantee Program
  - Native Initiatives

# CDFI Certification

- CDFI Certification:
- There are over 900 Treasury-certified CDFIs throughout the country
- Certified CDFI types:
  - Loan Funds
  - Credit Unions
  - FDIC-Insured Community Banks
  - Bank Holding Companies
  - Community Development Venture Capital Funds
- CDFI Depository Institutions - Average asset size is \$32 million
- CDFI Non-depository Institutions - Average asset size is \$21 million

# CDFI Program

- CDFI Program Purpose:
- Promote economic revitalization and community development
- Help build the capacity of CDFIs to serve eligible Target Markets
- Leverage CDFI Fund resources

# Supporting CDFI Healthy Food Financing Activity

- HFFI-FA
  - Beginning in FY 2011, Congress appropriated money under the CDFI Program for HFFI-FA awards
  - CDFI Fund awarded \$25M to CDFIs in FY 2011, \$23M in FY 2012, \$22M in FY 2013, and \$22M in FY 2014
  - Awardees have utilized awards to finance food retail and other healthy food projects in communities that are low-income and lack access to healthy food retail



# CDFI Program (HFFI-FA)

HFFI-FA	
Eligibility	Certified and Certifiable CDFIs
Award Type	Applicants are required to provide dollar for dollar matching funds.
Award Amount	Up to \$5 million
Reporting Period	3 years (as specified in each Awardee's Assistance Agreement)
Limitations on Awards	HFFI-FA Applicants must receive an FA award in order to receive a HFFI-FA award.

# Supporting CDFI Healthy Food Financing Activity

- HFFI-FA
  - An equivalent of 75 percent of a HFFI-FA award must be lent towards healthy food retail outlets in Food Deserts in the Awardee's Target Market
  - HFFI-FA awardees have a 25 percent flexibility to provide non-retail food financing (food production, aggregation, etc.) in their Target Market

# Supporting CDFI Healthy Food Financing Activity (continued)

HFFI-FA Awardees	State
Reinvestment Fund, Inc., The	PA
Cooperative Fund of New England	MA
Colorado Enterprise Fund	CO
Chicago Community Loan Fund	IL
Neighborhood Housing Services of Dimmit County, Inc.	TX
Community Ventures Corporation, Inc.	KY
IFF	IL
Nonprofit Finance Fund	NY
Local Initiatives Support Corporation	NY
ASI Federal Credit Union	LA
Cincinnati Development Fund	OH
Capital Impact	VA
Coastal Enterprises, Inc.	ME
Appalachian Community Enterprises	GA
Low Income Investment Fund	CA
Common Capital	MA
Boston Community Loan Fund	MA
Self-Help Federal Credit Union	NC
ACCION Texas, Inc.	TX
Lowcountry Housing Trust	SC
Local Enterprise Assistance Fund	MA
Opportunity Finance Network	PA
Bridgeway Capital	PN
First Nations Oweesta Corporation	CO
Hope Federal Credit Union	MS
MaineStream Finance	ME

# New Markets Tax Credit (NMTC)

- Provides a credit against Federal income taxes for investors that make Qualified Equity Investments (QEIs) into Community Development Entities (CDEs).
- CDEs in turn use the proceeds of these investments to make Qualified Low-Income Community Investments (QLICIs).
- QLICIs include, among other things, investments in businesses and real estate projects in low-income communities.

# Supporting CDFI Healthy Food Financing Activity

- NMTC HFFI Activities:
  - The CDFI Fund made changes beginning in its 2011 NMTC application materials to:
    - Facilitate discussion of healthy food projects
    - Identify the applicants that intend to engage in these types of activities
    - Identify the amount of healthy food activities that will likely be undertaken by each applicant

# Supporting CDFI Healthy Food Financing Activity (continued)

- Capacity Building Initiative
  - CDFI Fund works through third-party contractors to provide free training and technical assistance to CDFIs
  - From 2010 to 2012, the CDFI Fund supported a Financing Healthy Food Options CBI series through the Opportunity Finance Network
  - This series supported:
    - 8 workshops on food production, mid-tier food chain enterprises, and food retail finance
    - New CDFI training curriculum on healthy food finance
    - Research report on quantifying demand for food retail in low-income communities
    - Direct and customized technical assistance
    - Funding resource guide for HFFI activities
    - All materials produced are available for free on the CBI Virtual Resource Bank

# Capacity Building Initiative

- WHO WE ARE
- WHAT WE DO
- IMPACT WE MAKE
- NEWS & EVENTS
- HOW TO APPLY



## COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND

UNITED STATES DEPARTMENT OF THE TREASURY

### CDFI Capitalization Resource Bank

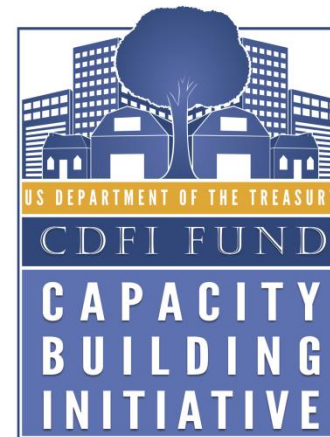
The resources for this topic can be found below. To view all of our available Resource Banks, click [here](#).

#### I. Capitalizing Your CDFI -- An Overview

- [CDFI Industry Analysis: Summary Report](#)
- [Capital Markets, CDFIs, and Organizational Credit Risk](#): This new book by Charles Tansey, Michael Swack and Michael Tansey discusses the future of CDFIs in the lending business, how they can establish a meaningful niche for themselves, and ideas for greatly increasing the flow of capital to this sector.
- [Presentation for in-person course on "Raising Debt and Equity"](#)

#### II. Types of Investors in CDFIs

- Banks
  - The Community Reinvestment Act and bank investments in CDFIs
    - [CRA Resources](#): This document provides helpful information to understand the Community Reinvestment Act and research bank performance under the Act.
  - National Community Reinvestment Coalition (NCRC) is a nonprofit advocacy organization that monitors and reports on the Community Reinvestment Act:



# Expanding Access to Healthy Food

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**The Food Trust**

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# History of The Food Trust



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# Re-Imagining the Community Foodscape



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# Working with Multiple Partners



**A comprehensive approach**  
research, policy, food access, food education, joy

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# Combining Nutrition Education and Greater Availability of Affordable, Healthy Food

**access + education**

# A Comprehensive Approach



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# A Comprehensive Approach (continued)



grocery store

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# A Comprehensive Approach (continued)



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# Healthy Corner Store Network





# Healthy Corner Store Network (continued)



# Healthy Corner Store Network (continued)



# Healthy Corner Store Network (continued)

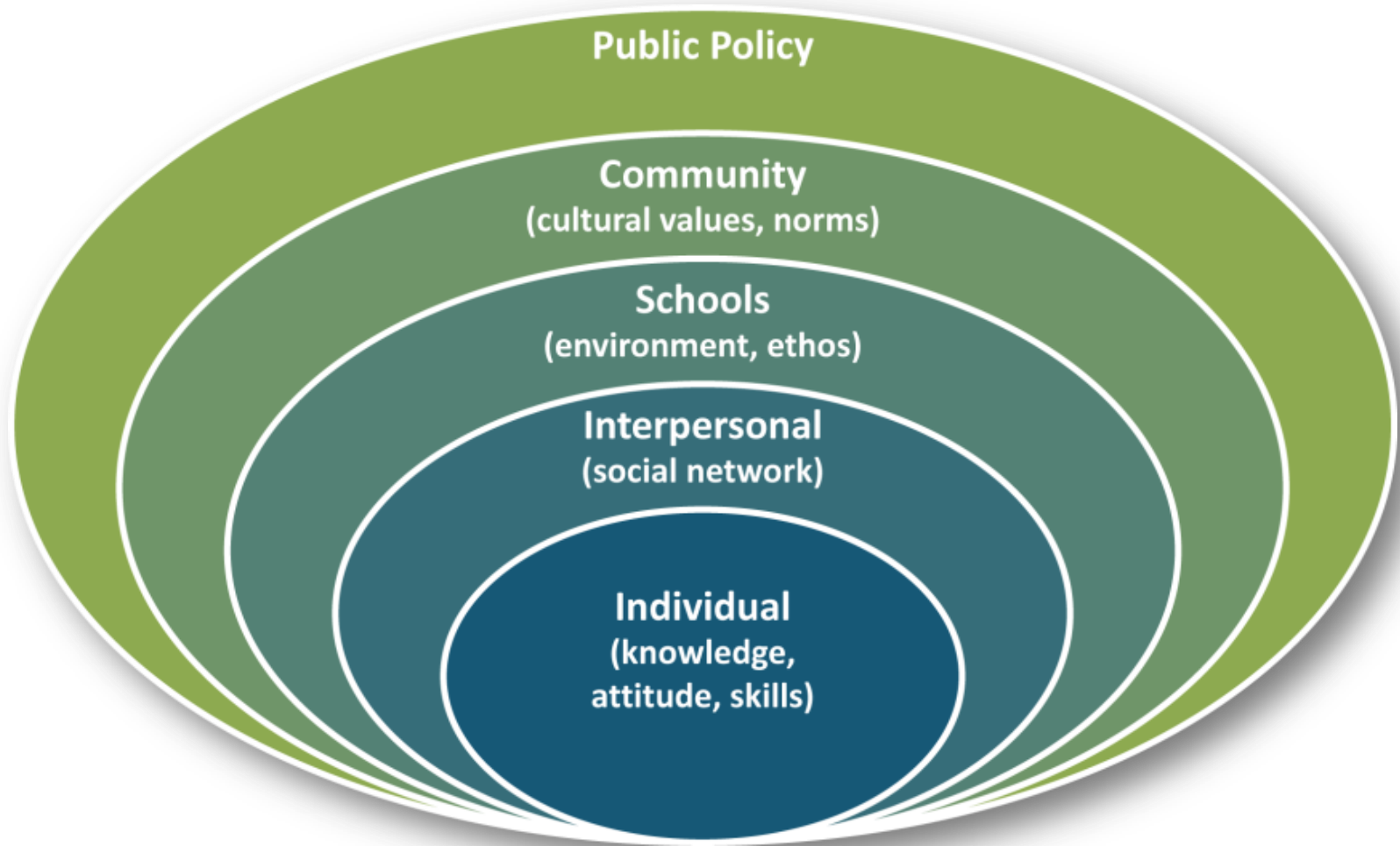


# Removing Barriers on Multiple Levels

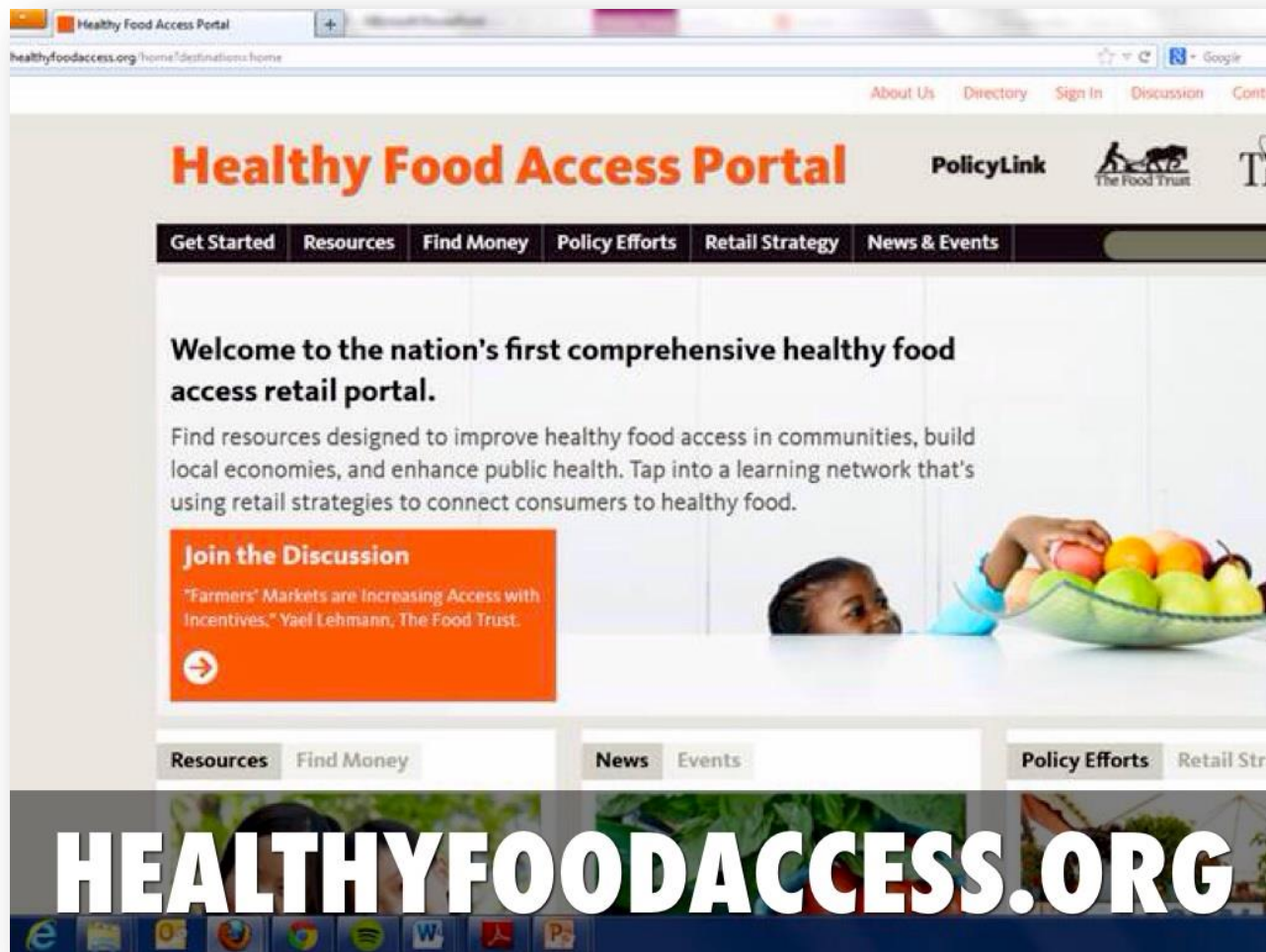


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# Socio-Ecological Model



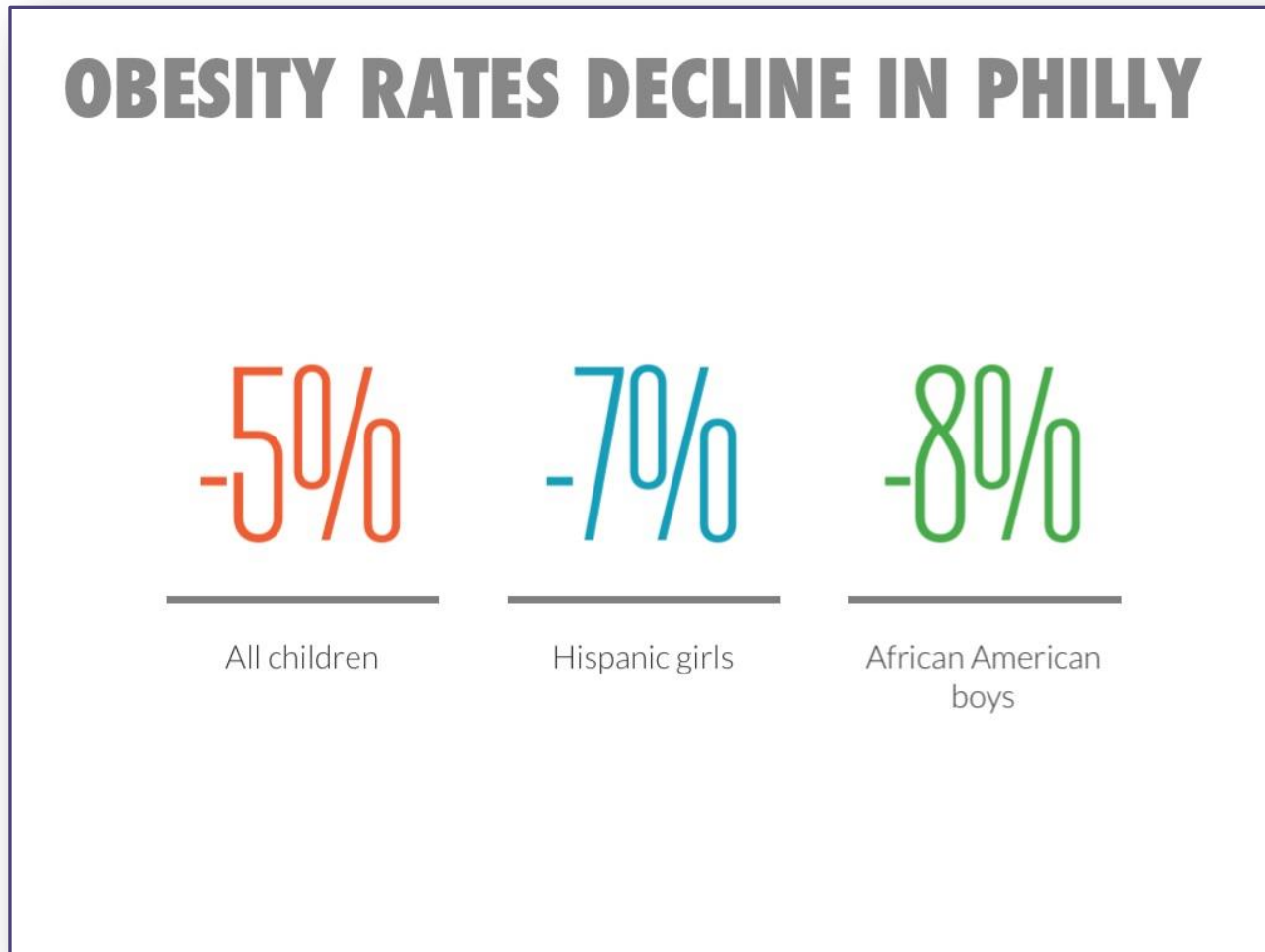
# Healthy Food Access Resources



# Good News for the First Time in 30 Years



# Good News for the First Time in 30 Years (continued)





# New Philly Program Launches



**Get HYPE Philly!**

**Thank You!**



## Questions?

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1. Email us at: [communities@stls.frb.org](mailto:communities@stls.frb.org).
2. Type your question into the chat box of the webinar.

# Wrap-Up/Closing

Thank you to today's presenters and to all participants for joining this session.

## Next steps:

- All session materials are available on our web site and in the next few days we will be posting an audio file of today's session.
- If you have topical suggestions for future sessions, or any questions about this program, please feel free to contact us at [communities@stls.frb.org](mailto:communities@stls.frb.org)
- Information about future sessions will be posted on our website along with archived materials from past sessions:  
[www.stlouisfed.org/connectingcommunities/](http://www.stlouisfed.org/connectingcommunities/)

# Related Resources



In connection with this session, you can find a variety of additional resources on this topic , available at **[www.fedcommunities.org](http://www.fedcommunities.org)**.

It provides an array of practical resources to help you in your role as a community development professional, whether your work involves supporting people, places, the practice of community development, or small business development.