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

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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

• 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.

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:  

• Food Environment Atlas:  
Resources


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)

<table>
<thead>
<tr>
<th>HFFI-FA</th>
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<tbody>
<tr>
<td><strong>Eligibility</strong></td>
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<td><strong>Award Type</strong></td>
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<td><strong>Award Amount</strong></td>
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<td><strong>Reporting Period</strong></td>
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<td><strong>Limitations on Awards</strong></td>
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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)

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

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 links 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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History of The Food Trust

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Re-Imagining the Community Foodscape

THE FOOD ENVIRONMENT
IMPACTS WHAT YOU EAT
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)

Source: Photo by ajari - Creative Commons Attribution License  https://www.flickr.com/photos/25766289@N00
Healthy Corner Store Network

BEFORE
Healthy Corner Store Network (continued)

AFTER
Healthy Corner Store Network (continued)
Healthy Corner Store Network (continued)
Removing Barriers on Multiple Levels

socio-ecological model

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Socio-Ecological Model

- Public Policy
- Community (cultural values, norms)
- Schools (environment, ethos)
- Interpersonal (social network)
- Individual (knowledge, attitude, skills)
Healthy Food Access Resources

Welcome to the nation's first comprehensive healthy food access retail portal.
Find resources designed to improve healthy food access in communities, build local economies, and enhance public health. Tap into a learning network that’s using retail strategies to connect consumers to healthy food.

Join the Discussion
"Farmers' Markets are Increasing Access with Incentives." Yael Lehmann, The Food Trust

HEALTHYFOODACCESS.ORG
Good News for the First Time in 30 Years

SIGNS OF PROGRESS

CHILDHOOD OBESITY DECLINES IN SEVERAL COMMUNITIES
Good News for the First Time in 30 Years (continued)

**OBESITY RATES DECLINE IN PHILLY**

-5%  -7%  -8%

All children  Hispanic girls  African American boys
New Philly Program Launches

Get HYPE Philly!
Thank You!

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@THEFOODTRUST
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Thank you to today’s presenters and to all participants for joining this session.

Next steps:

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