

# Building Healthy Communities Through Equitable Food Access

*Judith Bell*

*PolicyLink*

*Marion Standish*

*The California Endowment<sup>1</sup>*

In America today, millions of people leave their homes in a protracted and often futile search for healthy food for their families. Many walk out their front doors and see nothing but fast-food outlets and convenience stores selling high-fat, high-sugar processed foods; others see no food vendors of any kind. Without affordable fresh food options, especially fruit and vegetables, adults and children face fundamental challenges to making the healthy food choices that are essential for nutritious, balanced diets. And without grocery stores and other viable fruit and vegetable merchants, neighborhoods lack a critical ingredient of vibrant, livable communities: quality food retailers that create jobs, stimulate foot traffic, and bolster local commerce.

Local environments profoundly influence the choices individuals make about eating and exercise. Scientists and health professionals agree that poor diet, along with a lack of physical activity, is a key contributor to obesity. Foundations, advocates, practitioners, and policymakers are addressing the obesity crisis on multiple fronts.<sup>2</sup> Potential solutions include efforts to expand access to grocery stores and other healthy food retailers; improve school food environments; restrict the availability of convenience stores and fast-food outlets; expand park space and other opportunities for physical activity; maintain and strengthen government food programs; and develop education programs to influence individual choices about eating, exercise, and screen time (TV and computer). The goal of improving fresh food access in underserved areas must be viewed in the context of a broad-based movement to build healthy communities.

Limited access to fresh foods primarily affects inner-city communities, rural areas, and some older suburbs and is felt most acutely in low-income communities and communities of color. A 2009 study found that 23.5 million people in low-income communities have no

---

1 Portions of this article were adapted from the PolicyLink report *Healthy Food, Healthy Communities: Promising Strategies to Improve Access to Fresh, "Healthy Food and Transform Communities,"* by Rebecca Flournoy and Sarah Treuhhaft. See [www.policylink.org](http://www.policylink.org).

2 See, for example, the Healthy Eating, Active Communities initiative of The California Endowment, which aims to fight childhood obesity by promoting healthier environments in neighborhoods and schools and by advocating for local and state policy change. <http://www.healthyeatingactivecommunities.org/>.

supermarket or large grocery store within a mile of their homes.<sup>3</sup> In California, lower-income communities have 20 percent fewer healthy food sources than higher-income ones.<sup>4</sup> In Albany, New York, 80 percent of nonwhite residents live in neighborhoods where one cannot find low-fat milk or high-fiber bread, a staple in any middle-class community.<sup>5</sup>

While advocates have worked on improving food access for decades, the obesity epidemic has helped propel the issue to the forefront of policy discussions. Obesity rates have nearly doubled among adults and more than tripled among children in the past 30 years. In 1991, no state had an adult obesity rate above 20 percent—indeed, the number was unthinkable. Today, 49 states and the District of Columbia have exceeded that rate—significantly, in most cases. And in 30 states, 30 percent or more children are overweight or obese.<sup>6</sup>

Like the inability to obtain fresh foods, obesity and related health problems such as type 2 diabetes and heart disease disproportionately affect low-income people and people of color. African American and Mexican American children are nearly twice as likely as white children to be obese. Children from poor families are twice as likely to be overweight as those from higher-income families.<sup>7</sup> Ten-year-old Latino girls have a lifetime diabetes risk of 53 percent and African American girls have a 49 percent risk, while white girls have a lifetime risk of 31 percent.<sup>8</sup> The racial risk profile is similar among boys.

The costs associated with preventable, diet-related chronic diseases continue to climb. Chronic diseases account for about 75 percent of the nation's \$2 trillion annual medical care expenditures, and the personal toll is incalculable.<sup>9</sup> Researchers estimate that for the first time in American history, today's generation of children will live shorter lives than their

3 USDA Economic Research Service. *Access to Affordable and Nutritious Food: Measuring and Understanding Food Deserts and Their Consequences*. Report to Congress. Washington, DC: U.S. Department of Agriculture, 2009. Available from <http://www.ers.usda.gov/Publications/AP/AP036/AP036.pdf>.

4 California Center for Public Health Advocacy, PolicyLink, and the UCLA Center for Health Policy Research, *Designed for Disease: The Link Between Local Food Environments and Obesity and Diabetes*, 2008. <http://www.policylink.org/documents/DesignedforDisease.pdf>.

5 A. Hosler, D. Varadarajulu, A. Ronsani, B. Fredrick, and B. Fisher "Low-Fat Milk and High-Fiber Bread Availability in Food Stores in Urban and Rural Communities," *Journal of Public Health Management Practice* 12 (2006): 556–62. And see P. Kaufman, "Rural Poor Have Less Access to Supermarkets, Large Grocery Stores," *Rural Development Perspectives* 13, no. 3 (1998): 13:19–26. <http://www.ers.usda.gov/publications/rdp/rdp1098/rdp1098c.pdf> (accessed October 2009).

6 J. Levi, S. Vinter, R. St. Laurent, and L. M. Segal, "F as in Fat: How Obesity Policies Are Failing in America. Trust for America's Health, August 2008. <http://healthyamericans.org/reports/obesity2008/Obesity2008Report.pdf> (accessed September 2009).

7 C. L. Ogden, M. D. Carroll, and K. M. Flegal, "High body Mass Index for Age Among U.S. Children and Adolescents," *JAMA* 299(20) (2008): 2401–5. <http://jama.ama-assn.org/cgi/content/full/299/20/2401> (accessed September 2009).

8 K. M. V. Narayan, J. P. Boyle, T. J. Thompson, S. W. Sorensen, and D. F. Williamson, "Lifetime Risk for Diabetes Mellitus in the United States," *JAMA* 290(14) (2003): 1884–90. <http://jama.ama-assn.org/cgi/content/full/290/14/1884>.

9 <http://www.cdc.gov/NCCdphp/verview.htm#2>.

parents, due to the health consequences of obesity and being overweight.<sup>10</sup>

When personal choices are constrained, weights increase and health suffers. For example, a study of nearly 40,000 Californians found that people living in neighborhoods with few supermarkets or produce outlets, but crowded with fast-food and convenience stores, are at significantly higher risk of obesity and diabetes.<sup>11</sup> Studies consistently show that low-income neighborhoods have a higher concentration of fast-food restaurants and convenience stores than more affluent neighborhoods. Research also shows that better access to healthy foods changes eating habits and that these new habits lead to reductions in obesity.

Local advocacy and organizing campaigns have led the way in crafting policies and programs to bring healthy food retailers to long-neglected communities. These initiatives demonstrate that inequitable food access is a solvable problem and that all communities can benefit from the opportunity to make healthy food choices easy. Moreover, better food access can solve more than health problems. It also can benefit the economy, regional farm systems, community developers and investors, and local government, as well as improve employment opportunities. But building momentum for change has been slow and often has required significant philanthropic investment and massive community mobilization. And change has only taken hold in scattered places, still not reaching many communities in need.

Yet the most promising grassroots initiatives are beginning to inform state and local policy as government, civic leaders, and the business community recognize that a healthy food environment is essential to health and community economic vitality. A national policy response, based on innovations that have been shown to work and built on a foundation of social and economic equity, is urgently needed to ensure that everyone, regardless of where they live, can make healthy choices and ultimately has the opportunity to lead healthy and productive lives.

## The Grocery Gap

For people who live near typical supermarkets brimming with food or near farmers' markets selling seasonal bounty, it's almost impossible to imagine that there are places in the United States where an apple a day is hard to come by. But dozens of studies have found that the food environment varies dramatically from neighborhood to neighborhood, depending on the economic status and racial makeup of residents.

---

10 S. J. Olshansky, M. D. Passaro, M. D. Hershov, and J. Layden et al., "A Potential Decline in Life Expectancy in the United States in the 21st Century," *New England Journal of Medicine* 2005 352 (11): 1138–45. <http://content.nejm.org/cgi/content/short/352/11/1138>.

11 PolicyLink, *Designed for Disease: The Link Between Local Food Environments and Obesity and Diabetes*, 2008 <http://www.policylink.org/documents/DesignedforDisease.pdf>.

Nationally, low-income zip codes have 25 percent fewer chain supermarkets and 30 percent more convenience stores, compared to middle-income zip codes.<sup>12</sup> Predominantly black zip codes have about half the number of chain supermarkets as predominantly white zip codes, and predominantly Latino areas have only a third as many. In Los Angeles County, wealthier communities have 2.3 times as many supermarkets per capita as areas with high poverty.<sup>13</sup>

Transportation inequities exacerbate food access problems. The same groups that are less likely to live near a supermarket are also less likely to have an affordable, convenient way to travel to one. Low-income, African American, and Latino households have lower rates of car ownership than higher-income and white households.<sup>14</sup> To shop for groceries, residents of low-income communities often must hitch rides with friends or relatives, pay for a taxi, or patch together multiple bus routes.<sup>15</sup> For example, residents of low-income communities in the San Francisco Bay Area who rely on public buses to travel to a grocery store spend about an hour commuting to and from the store. The average resident in affluent communities in the area can reach more than three supermarkets by car within 10 minutes round-trip.<sup>16</sup> Low-income residents of Los Angeles face similar transportation challenges.

The combination of no nearby supermarkets and limited transportation leaves low-income residents with only small grocers and convenience stores near their homes. Not only do these stores stock mainly processed snacks, soft drinks, and alcoholic beverages, but they also charge higher prices.<sup>17</sup>

Rural communities have different circumstances but with the same result of poor food access.<sup>18</sup> Their limited access is all the more disturbing because many of these communities sit amid productive agricultural land. In fact, residents of these communities plant and harvest the fruit and vegetables that feed the nation, yet they have trouble obtaining fresh foods for themselves and their families. Twenty percent of all rural counties are “food desert counties,” which one study defines as counties where more than half the population lives 10

---

12 L. Powell, S. Slater, D. Mirtcheva, Y. Bao, and F. Chaloupka, “Food Store Availability and Neighborhood Characteristics in the United States,” *American Journal of Preventive Medicine* 44 (2007): 189–95.

13 Amanda Shaffer, *The Persistence of L.A.’s Grocery Gap: The Need for a New Food Policy and Approach to Market Development*, Center for Food and Justice, Urban and Environmental Policy Institute, Occidental College, Los Angeles, 2002.

14 U.S. Census Bureau. Summary File 3. 2000 Census. <http://www.census.gov/>. And see A. D. Gardenshire, “Economic and Sociodemographic Influences on Autolessness: Are Missing Variables Skewing Results,” *Transportation Research Record* 670 (1999): 13–16.

15 This is an especially significant problem for the rural elderly (Iowa State Extension, 2004).

16 Transportation and Land Use Coalition, *Roadblocks to Health: Transportation Barriers to Healthy Communities*, 2002 <http://transformca.org/resource/roadblocks-health> (accessed October 2009).

17 R. Philip Kaufman et al., *Do the Poor Pay More for Food? Item Selection and Price Differences Affect Low-Income Household Food Costs* (Washington, D.C.: U.S. Department of Agriculture, 1997).

18 L. Morton and T. Blanchard, “Starved for Access: Life in Rural America’s Food Deserts,” *Rural Realities* 1, no. 4 (2007). [www.ruralsociology.org/pubs/ruralrealities/issue4.html](http://www.ruralsociology.org/pubs/ruralrealities/issue4.html) (accessed April 2009).

miles or more from the nearest supermarket or supercenter.<sup>19</sup> While rural households generally have access to cars, those who don't find it virtually impossible to reach stores beyond their immediate neighborhood because rural public transportation is so limited. Many farm workers fall into this group and must rely on friends, neighbors, and food pantries for meals.

Study after study shows a direct correlation between access to fresh food retailers and a quality diet. A study that used data from North Carolina, Baltimore, and New York City found that adults with no supermarkets within a mile of their homes were 25 percent to 46 percent less likely to eat a healthy diet than those with the most supermarkets near home.<sup>20</sup> In rural Mississippi—the state with the highest rates of obesity and poverty in the nation—adults living in food desert counties are 23 percent less likely to consume the recommended amount of fruit and vegetables than adults in other counties, controlling for age, sex, race, and education.<sup>21</sup>

On the flip side, a multistate study found that with each additional supermarket in a census tract, fruit and vegetable consumption increased 32 percent for African Americans and 11 percent for whites.<sup>22</sup> In a New Orleans study, each additional meter of shelf space devoted to fresh vegetables was associated with an additional 0.35 servings of vegetables a day.<sup>23</sup>

## From Public Policy to the Grocery Shelf

The disparate food landscape did not result simply from blind market forces. Rather, the inequities reflect policies stretching back decades that have left people of color isolated from economic opportunity and services.

Federal and state policies have provided powerful incentives for white homeownership that have promoted white flight first from inner cities and then to the ever-distant suburban edge, and then left people of color behind in disinvested urban neighborhoods.<sup>24</sup> Until the

- 
- 19 T. Blanchard and T. Lyson, *Food Availability & Food Desert in the Nonmetropolitan South*, Southern Rural Development Center, 2006, Mississippi. [http://srdc.msstate.edu/focusareas/health/fa/fa\\_12\\_blanchard.pdf](http://srdc.msstate.edu/focusareas/health/fa/fa_12_blanchard.pdf). (accessed April 2009).
  - 20 L. Moore A. Roux, J. Nettleton, D. and Jacobs, "Associations of the Local Food Environment with Diet Quality: A Comparison of Assessments Based on Surveys and Geographic Information Systems: The Multi-Ethnic Study of Atherosclerosis," *American Journal of Epidemiology* 167 (2008): 917–24.
  - 21 Blanchard, T., and Lyson, T. Southern Rural Development Center, 2006. *Food Availability & Food Desert in the Nonmetropolitan South*. Mississippi, MS. [http://srdc.msstate.edu/focusareas/health/fa/fa\\_12\\_blanchard.pdf](http://srdc.msstate.edu/focusareas/health/fa/fa_12_blanchard.pdf). (accessed April 2009).
  - 22 K. Morland, S. Wing, and A. Diez Roux, "The Contextual Effect of the Local Food Environment on Residents' Diets: The Atherosclerosis Risk in Communities Study," *American Journal of Public Health* 92, no. 11 (2002): 1761–67.
  - 23 Bodor, J.N., Rose, D., Farley, T.A., Swalm, C., and Scott, S.K. 2008. Neighbourhood fruit and vegetable availability and consumption: the role of small food stores in an urban environment. *Public Health Nutrition* 11:413-420.
  - 24 Federal Housing Administration. 1938. *Underwriting Manual: Underwriting and Valuation Procedure Under Title II of the National Housing Act*. For an excellent history of federal housing policy and suburbanization, see Chapter 11 of *Crabgrass Frontier: The Suburbanization of the United States* by Kenneth T. Jackson.

practice was outlawed in 1970, the government mapped city neighborhoods by their “desirability” for lending (with red outlines marking African American neighborhoods, hence the term “redlining”), and systematically denied loans in communities of color. The maps became self-fulfilling prophecies that hastened neighborhood decline and the exodus of white families. Moreover, restrictive covenants in suburban communities across the country prohibited the sale of homes to African Americans. Supermarkets, along with many other businesses, also fled the inner city, taking their jobs and tax revenues—not to mention their selection of healthy-foods with them.

Supermarkets adapted their operations to their new suburban locations. Abundant, inexpensive land, flexible zoning laws, and a customer base with high rates of car ownership led to bigger stores with large parking lots located farther from residential neighborhoods. Big chain retailers developed business models catering to the predominantly white, middle-class suburban clientele and applied these models to all the stores in their chain.<sup>25</sup> To stock shelves at the lowest prices, retailers signed long-term contracts with large suppliers who offered price breaks in exchange for a chain’s vast purchasing power. Industry practices changed across-the-board, from development decisions to product selection and marketing.

A number of recent studies demonstrate how the marketing analyses that influence retailers’ location decisions systematically undervalue inner-city neighborhoods.<sup>26</sup> Marketing firms often rely on national data sources such as the U.S. Census, which tend to undercount city residents, especially people of color. A study of one primarily black and Latino community in Washington, D.C., found that the population was undercounted by as much as 55 percent.<sup>27</sup> Market studies also generally look at average household income rather than at total area income, a measure that more accurately captures the density of an urban neighborhood and therefore its purchasing power.

Some marketing firms use distorted, subjective generalizations and even gross stereotypes to assess the investment potential of neighborhoods. For example, one firm described the residents of predominantly African American neighborhoods in Milwaukee as “very low-income families [who] buy video games, dine at fast-food chicken restaurants, use non-prescription cough syrup, and use laundries and Laundromats.” The same company described the residents of a suburban community as “interested in civic activities, volunteer work, contributions, and travel.”<sup>28</sup> Setting aside the ethical and moral problems, such assessments can steer companies away from investing in underserved communities that may very well offer significant opportunities.

---

25 Initiative for a Competitive Inner City, *The Changing Models of Inner City Grocery Retailing* (Boston, 2002).

26 John Pawasarat et al., *Exposing Urban Legends: The Real Purchasing Power of Central City Neighborhoods* (Washington, D.C.: Brookings Institution, 2001). <http://www.brookings.edu/es/urban/pawasarat.pdf>. The Boston Consulting Group and the Initiative for a Competitive Inner City, *The Business Case for Pursuing Retail Opportunities in the Inner City*. [http://www.icic.org/research/pdf/pdf\\_2\\_The\\_Business\\_Case.pdf](http://www.icic.org/research/pdf/pdf_2_The_Business_Case.pdf).

27 D’Vera Cohn, “Retail Potential Found in Two Areas,” *Washington Post*, July 18, 2002. <http://www.socialcompact.org/pdfs/Washington%20Post%207.18.02.pdf>.

28 Pawasarat, *Exposing Urban Legends*. <http://www.brookings.edu/es/urban/pawasarat.pdf>.

Researchers and business leaders have begun to recognize opportunities in long-neglected communities, including density of purchasing power, limited competition, and an available labor force. Faced with saturated suburban markets and competition from mass discounters such as Wal-Mart, some supermarket operators have moved beyond tired assumptions about race and spending habits to locate in low-income communities of color—and with striking success. Food 4 Less, which opened eight years ago in the Diamond Neighborhood of San Diego as the anchor of a 10-acre commercial development, has been consistently profitable, even in difficult times. Two leading chains on the East Coast, Pathmark and Stop & Shop, have reported that their highest grossing stores are in low-income neighborhoods. Tesco, a large supermarket retailer based in the United Kingdom, is launching an ambitious plan to open hundreds of stores in California and Arizona, many of them in communities with limited or no access to healthy foods. In many urban areas, their efforts are being encouraged by local officials, supported by neighborhood residents, and closely watched by researchers.

There are pockets of progress in low-income rural areas as well. Dineh Cooperatives Incorporated, a community development corporation on the Navajo Nation, worked with the Bashas' grocery chain to build a store in Chinle, Arizona. It created more than 170 jobs for local residents and has been profitable since it opened.<sup>29</sup>

## **Diverse Markets, Diverse Models**

Supermarkets are a good proxy for access to healthy foods. Most Americans buy the bulk of their groceries at supermarkets, and most enjoy the wide selection of affordable, nutritious foods available there. But supermarkets are only part of the solution. Improving food access for everyone demands multiple approaches to meet the different needs of diverse communities. Four strategies are gaining momentum and offer useful guidance to communities and policymakers throughout the country as they tailor food access opportunities to local needs and circumstances. Among these approaches, the Pennsylvania Fresh Food Financing Initiative has demonstrated the important role that public incentives can play in seeding supermarket placement. Combined, these creative efforts provide new awareness and understanding of the potential that national policy might play in increasing food access for all.

### ***Develop Supermarkets***

Supermarkets offer benefits beyond nutritious, affordable foods. They often house pharmacies, banks, and other services that are scarce in underserved areas. They create jobs—100 to 200 permanent jobs per store, many of which go to local residents.<sup>30</sup> Large grocery stores bring desperately needed tax revenue to municipalities and often serve as high-volume “anchors” that spur local economic development in struggling communities.

---

29 Barbara Abell, *Overcoming Obstacles to CDC Supermarket Development, A Guide* (Washington, D.C.: National Congress for Community Economic Development).

30 *Ibid.*

Developing stores in low-income neighborhoods is challenging. The development process is lengthy and complex; start-up and operating costs are high, and financing is difficult to secure. Fresh food financing initiatives, which create public-private funding pools for store development in underserved communities, have shown remarkable power to break through the gridlock.

Other policy options are useful, too. The federal New Markets Tax Credit (NMTC) program, which provides tax credits to increase private investment in low-income communities, has spurred some grocery store development, especially paired with other building projects. At the local level, government agencies have reclaimed vacant property and cleaned up contaminated parcels to secure land for grocery stores. Some municipalities help grocery developers navigate through the planning and zoning bureaucracy, while others offer incentives such as relaxed parking requirements or increased density for developers who attract supermarkets as part of larger projects. Intermediaries—organizations that understand and are trusted in community yet are familiar with the supermarket industry as well as with local and state funding opportunities—are increasingly important partners in successful grocery-store placement efforts.

### ***Improve the Product Mix at Small Neighborhood Stores and Foster Healthy Small-Business Opportunities***

Revamping corner stores and small grocery outlets takes less time and money than building a new store and offers a tremendous boost to struggling communities by supporting small business development. Small merchants do not have the scale and price advantages of supermarkets, and many shopkeepers lack the equipment and training to handle perishable food. But some cities have used creative funding strategies to overcome these barriers, even when budgets are tight. For example, the City and County of San Francisco used tobacco prevention funds to shift the product mix at several local small stores away from an emphasis on cigarettes and alcohol and toward healthy foods.<sup>31</sup> Redevelopment agencies have become partners in improving small store infrastructure to store and preserve foods, especially fresh fruit and vegetables. Some cities direct small-business financial and technical assistance resources to small store owners in underserved communities who agree to sell more fresh groceries, helping proprietors to learn effective techniques for purchasing, stocking, and marketing healthy foods. Recent changes to the Special Supplemental Food Program for Women Infants and Children (WIC) offer new revenue for those small grocers that stock fresh fruit and vegetables.

Mobile vendors selling fruit and vegetables are another way to bring fresh foods into underserved areas while providing business opportunities for low-income entrepreneurs. In Oakland, California, Mexican American street vendors who sold fruit and vegetables and other foods organized; formed a partnership with the local health department; developed

---

31 [http://www.sfgov.org/site/shapeupsf\\_page.asp?id=90513](http://www.sfgov.org/site/shapeupsf_page.asp?id=90513).



a jointly operated, city-approved commercial kitchen; purchased approved pushcarts, and influenced city hall to create an ordinance permitting street vending of healthy foods. New York City is also experimenting with “Green Carts,” licensing produce vendors across the city to bring fresh vegetables into the mix of available sidewalk food options.

### *Start and Sustain Farmers’ Markets*

Farmers’ markets are proliferating: in August 2009, the U.S. Department of Agriculture counted nearly 4,800 nationwide, up from 2,863 ten years earlier.<sup>32</sup> Although most are located in higher-income communities, they are an important strategy for increasing food access in low-income neighborhoods. Customers pay less than at the supermarket—10 percent to 28 percent less, according to various studies—and they get fresher foods.<sup>33</sup> The dollars contribute to a robust regional food system—a grower’s return runs 200 percent to 250 percent higher at a farmers’ market than from sales to a wholesaler.<sup>34</sup> Further, farmers’ markets offer a toehold to entrepreneurship, where residents can sell baked goods, jams, crafts, and other items. Because the start-up costs are low, these opportunities open a pathway to upward mobility for residents who don’t have access to capital.<sup>35</sup> To be viable, farmers’ markets must attract enough vendors to bring in customers and vice versa. Local and state policy can encourage participation on both sides. Successful pilot programs in California, Colorado, New Mexico, and elsewhere facilitate the use of Electronic Benefits Transfer (EBT) technology at farmers’ markets, enabling customers to shop with food stamps.<sup>36</sup> These programs provide free wireless equipment to markets, waive transaction fees, and publicize the markets among food-stamp participants. WIC coupons, now redeemable for fresh fruit and vegetables, offer farmers’ markets important new revenue and customers. Some cities and states use incentives to attract farmers. For instance, the farmer who signs on at a low-income market is also invited

---

32 <http://www.ams.usda.gov/AMSV1.0/farmersmarkets>; See also E. Ragland and D. Tropp, USDA National Farmers’ Market Manager Survey, 2006. <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5077203&acct=wdmgeninfo>.

33 California Federation of Certified Farmers’ Markets. <http://www.cafarmersmarkets.com/>; See also USDA Sustainable Agriculture Research and Education Program, *Adding Values to Our Food System: An Economic Analysis of Sustainable Community Food Systems* (Everson, Wash.: Integrity Systems Cooperative, 1997). As cited in Simon Bullock, “Economic Benefits of Farmers’ Markets, Friends of the Earth.” [http://www.foe.co.uk/resource/briefings/farmers\\_markets.pdf](http://www.foe.co.uk/resource/briefings/farmers_markets.pdf).

34 Southland Farmers’ Market Association, *Value Pricing at Southland Farmers’ Markets*. <http://www.cafarmersmarkets.org/consumer/pricestudy.shtml>.

35 The Ford Foundation, Project for Public Spaces, Inc., and Partners for Livable Communities, *Public Markets as a Vehicle for Social Integration and Upward Mobility, Phase I Report: An Overview of Existing Programs and Assessment of Opportunities*, 2003. [http://www.pps.org/pdf/Ford\\_Report.pdf](http://www.pps.org/pdf/Ford_Report.pdf).

36 Food and Nutrition Service, *EBT Farmers’ Market Demonstration Project Update*. [http://www.fns.usda.gov/fsp/ebt/ebt\\_farmers\\_markstatus.htm](http://www.fns.usda.gov/fsp/ebt/ebt_farmers_markstatus.htm); See also Letter from State of California Department of Social Services to All County Welfare Directors, All EBT Coordinators, and All Food Stamp Coordinators, March 29, 2004: “Client Outreach to Promote Use of Electronic Benefit Transfer (EBT) Cards Use at Authorized Farmers’ Markets.” [http://www.dss.cahwnet.gov/getinfo/acin04/pdf/I-15\\_04.pdf](http://www.dss.cahwnet.gov/getinfo/acin04/pdf/I-15_04.pdf).

to participate in larger ventures such as farm-to-school or farm-to-prison programs.<sup>37</sup> Other localities use land use or zoning to ensure that markets are centrally located and capable of attracting sufficient numbers of consumers.

### *Promote Linkages between Local Farmers and Low-Income Consumers*

There are many ways to connect farmers and low-income communities that can be a win-win for both groups. Residents get freshly picked foods (and what's more delicious or nutrient-rich?), while grocery dollars support local and regional food production. Among the most promising approaches to establishing such linkages are urban farms; farm-to-school and other institutional programs; community-supported agriculture, in which participants buy shares in a farm and receive crops; and community gardens, which offer a bonus: opportunities for physical activity. Like healthy foods, these are all too rare in many poor communities and are essential for fighting obesity and other chronic conditions.

Public policy and investment are important for scaling up these efforts. The Chicago City Council created NeighborSpace, which is authorized to buy properties and protect them as green spaces, which includes community gardens.<sup>38</sup> Cleveland's economic development department launched Gardens to Greenbacks, which provides grants and low-interest loans to urban farmers.<sup>39</sup> Farm-to-school programs received a boost from the 2008 Farm Bill, which made it easier for districts to buy local foods. More than 40 states and 2,000 schools have programs that bring locally grown fruit and vegetables to cafeterias.<sup>40</sup>

### **The Fresh Food Financing Initiative**

Ideas for improving food access are plentiful, but money to implement them is not. Fresh food financing initiatives offer a new opportunity to address this challenge. The idea was conceived in Pennsylvania in 2001, when the nonprofit Food Trust documented the lack of supermarkets and its health effects in Philadelphia. In response, the City Council charged Food Trust with convening a task force of leaders from city government, the supermarket industry, and the civic sector to develop and recommend solutions.<sup>41</sup>

Financing was identified as the single greatest obstacle to stimulating grocery retailing in underserved communities. Interested operators reported that the higher costs associated with developing stores in these areas were too burdensome and that conventional lenders

---

37 Barbara C. Bellows et al., *Bringing Local Food to Local Institutions: A Resource Guide for Farm-to-School and Farm-to-Institution Programs* (Washington, D.C.: National Sustainable Agriculture Information Service, 2003).

38 <http://neighbor-space.org/main.htm>.

39 <http://neighborhoodgrants.org/page10001728.cfm>.

40 <http://www.farmtoschool.org/>.

41 T. Giang, A. Karpyn, H. Laurison, A. Hillier, M. Burton, and D. Perry, "Closing the Grocery Gap in Underserved Communities: The Creation of the Pennsylvania Fresh Food Financing Initiative," *Journal of Public Health Management and Practice* 14, no. 3 (2008): 272–79.

did not meet their credit needs. To overcome these barriers, the task force recommended the creation of a statewide fund to support fresh food retail development. Pennsylvania subsequently appropriated \$30 million over three years to create the Fresh Food Financing Initiative (FFFI), thus acknowledging that the lack of supermarkets presents a threat to public health and that public resources should be committed to this issue.

The state contracted with the Reinvestment Fund (TRF) to manage the \$30 million and attract and leverage private capital. Over the next five years, TRF attracted \$165 million in private investment to create a multifaceted, flexible loan and grant program. Under the program, a qualifying store is eligible for one-time grants up to \$250,000 and loans up to \$2.5 million. The funds support all stages of a project, including pre-development, land acquisition, equipment financing, capital grants for project funding gaps and construction, and permanent finance.

Since 2004, the program has approved more than 75 new or improved grocery stores—1.6 million square feet of grocery retail—in underserved low- and moderate-income neighborhoods in cities such as Philadelphia and Pittsburgh, as well as in rural communities such as Derry and Williamsburg. More than 400,000 people have benefited, including many low-income residents who for years had no decent place to shop.<sup>42</sup>

The fund created or retained 4,700 jobs throughout the state. Studies of selected supermarkets in Philadelphia showed that most jobs went to local residents.<sup>43</sup> Evidence also suggests that the benefits of supermarket investment rippled through neighborhoods. TRF estimates that for every \$1 in direct wages, an additional \$1 is circulated throughout the community as multiplier effects were felt from the products and services purchased with workers' salaries.<sup>44</sup> The same analysis also found that homeowner values benefit. An analysis of the prices of homes near supermarkets in Philadelphia found a four to seven percent increase, an average of \$1,500, mitigating the downward trend in real estate values. In neighborhoods with weaker housing markets, the effect was even larger.

The U.S. Centers for Disease Control and Prevention, the National Conference of State Legislatures, and the National Governors Association have recognized the FFFI as an innovative model for improving public health. Last year, the Ashe Institute at Harvard University recognized FFFI as one of the top 15 innovative programs in American government.

The FFFI has demonstrated that there is demand for high-quality, nutritious, affordable foods in underserved communities. The impressive results in Pennsylvania in just a few years have spurred replication efforts. In May 2009, the City and State of New York announced a

---

42 The Food Trust. [www.thefoodtrust.org](http://www.thefoodtrust.org). Personal communication, John Weidman.

43 The Reinvestment Fund, "Access to Supermarkets in Inner City Communities: Studying the Costs of Supermarket Operations," Philadelphia: The Reinvestment Fund, 2008. <http://www.trfund.com/resource/downloads/policypubs/CDFIStudySummary.pdf>.

44 The Reinvestment Fund, "The Economic Impacts of Supermarkets on Their Surrounding Communities," Philadelphia: The Reinvestment Fund, 2008. <http://www.trfund.com/resource/downloads/policypubs/supermarkets.pdf>.

\$10 million Healthy Food/Healthy Communities revolving loan program to help finance food market construction in underserved communities.<sup>45</sup> In addition, the state will provide low-cost insurance for subsidized projects, incentives for affordable housing proposals to include food markets, a farmers' market grant program, and incentives for food markets to be green and energy efficient. New York City will launch the Food Retail Expansion to Support Health (FRESH) program, providing zoning and financial incentives to property owners, developers, and grocery store operators in underserved neighborhoods.<sup>46</sup> The states of Illinois and Louisiana have also passed FFFI replication efforts, as has the City of New Orleans.<sup>47</sup>

Promising as these efforts are, the scope and severity of food-access problems nationwide demand comprehensive, coordinated action at the federal level. Momentum is building for a National Fresh Food Financing Initiative (NFFFI) to ensure that residents of all states and communities – not just those who live in places with the capacity and will to address this urgent issue – have access to healthy food, particularly fresh fruit and vegetables.

Like the Pennsylvania initiative, NFFFI has garnered diverse support—and virtually no opposition. Support comes from a broad range of organizations from public health, children's health, civil rights, and economic development as well as from associations representing the supermarket and produce industries. NFFFI advocates have made a strong case that the initiative would boost the local economies of thousands of communities in every state and region while also improving healthy food access for millions of people.

## Conclusion

The crisis of obesity and chronic illness has combined with the dire economic needs of low-income communities and communities of color to create a perfect storm that harms public health, threatens the financial viability of our health-care system, and undermines the future productivity of the nation. Yet this storm is also propelling a powerful movement for change. After decades of work to increase access to healthy foods, we know what works. We understand what strategies benefit those most in need as well as those willing to invest in solutions. Promising programs and policies across the country demonstrate that the challenges to increasing access to healthy foods in underserved communities—from businesses' misperceptions about local purchasing power, to corner-store owners' fears about stocking new food items that might not sell, to the need for funds to hire a coordinator for a farmers' market—can be overcome.

---

45 New York State Press Release, May 16, 2009. Governor Patterson, Mayor Bloomberg, Speaker Quinn Announce Comprehensive Strategies to Expand Grocery Stores in Underserved Neighborhoods. [http://www.state.ny.us/governor/press/press\\_0516091.html](http://www.state.ny.us/governor/press/press_0516091.html).

46 The City of New York, Food Retail Expansion to Support Health. <http://www.nyc.gov/html/misc/html/2009/fresh.shtml>.

47 See Robert Wood Johnson Foundation <http://www.rwjf.org/publichealth/digest.jsp?id=10962>; See also <http://www.legis.state.la.us/billdata/streamdocument.asp?did=667987>.

Now is the time to bring this knowledge and experience to scale—the national scale. We must lift up what works and shine a light on those neighborhood, community, and state-wide innovations that have the potential to create enduring solutions. By ensuring that all communities have access to healthy foods, we can make a significant contribution to reducing chronic disease and improving the health of all.

Food access is about more than getting fruit and vegetables on every kitchen table, critical as that is. Food access is about social justice, and it's about economic vitality for inner cities, struggling urban neighborhoods, inner-ring suburbs, and rural communities coast to coast. Equitable food access is a cornerstone for healthy communities—communities in which everyone has opportunities to participate, work, prosper, and enjoy healthy, productive lives.