



Innovative Access to Healthy Food in West Oakland

*Innovations in Healthy Food Access
and Finance*

Federal Reserve Bank of San Francisco
12/14/15



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Incentives to Buy Fresh Food
at Corner Stores
Using Edible Credits on Smartphones and Tablets



The Challenge in West Oakland



**Mostly shelf-stable,
unhealthy food in
liquor stores and
bodegas**

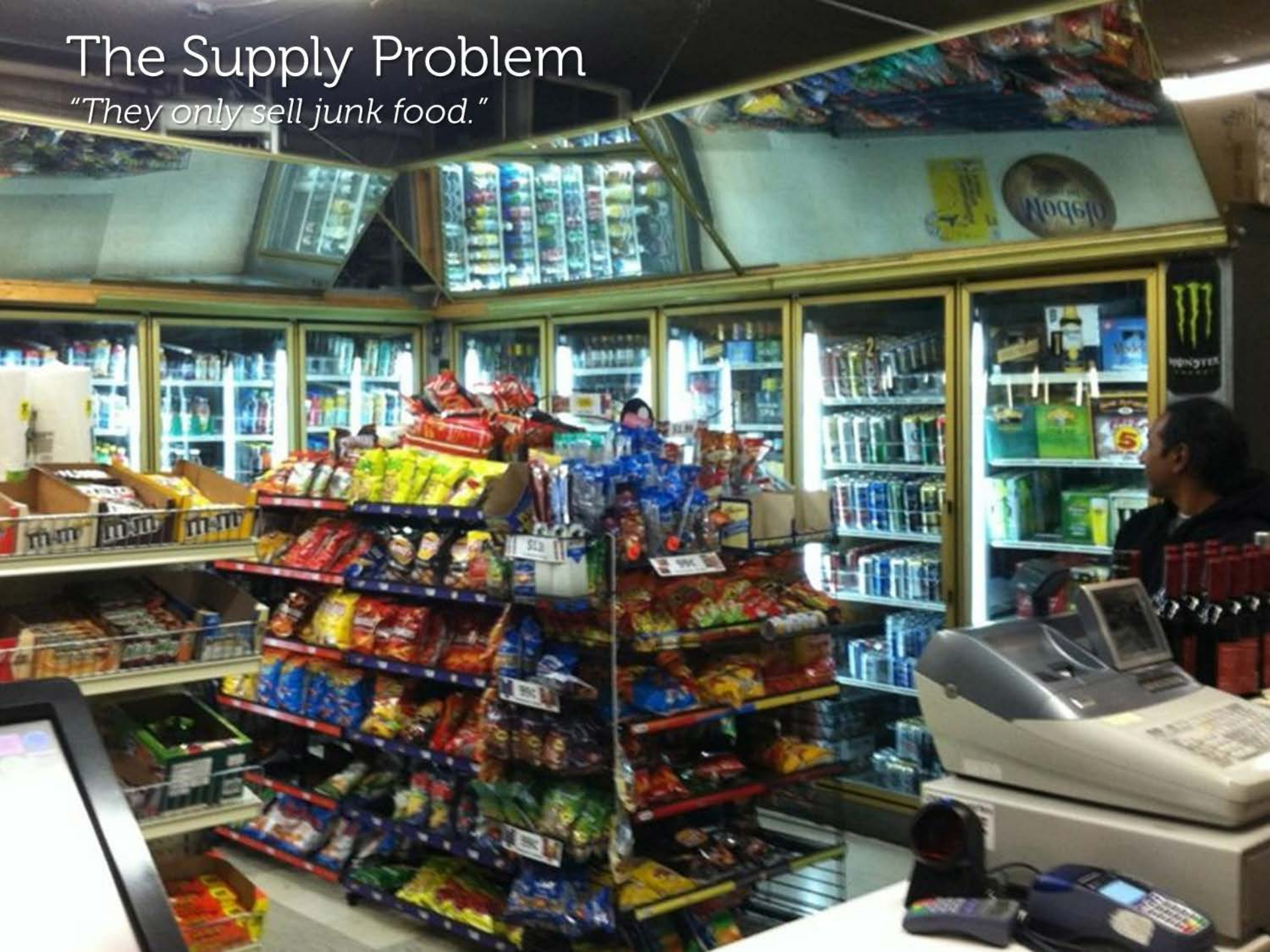
**High percentage of
SNAP recipients**

**High rate of type 2
diabetes and obesity**

*The current food
environment worsens
residents' health,
typically treated with
conventional medication.*

The Supply Problem

"They only sell junk food."



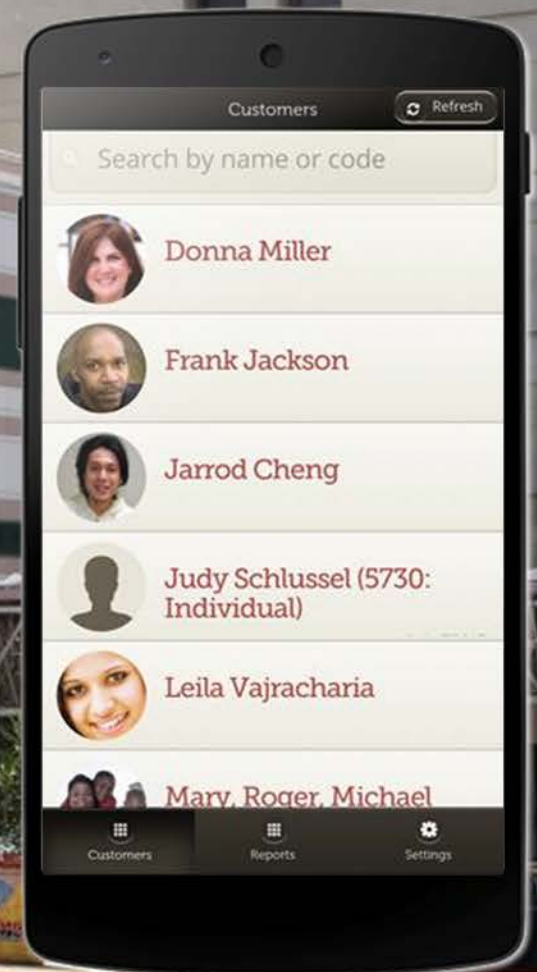
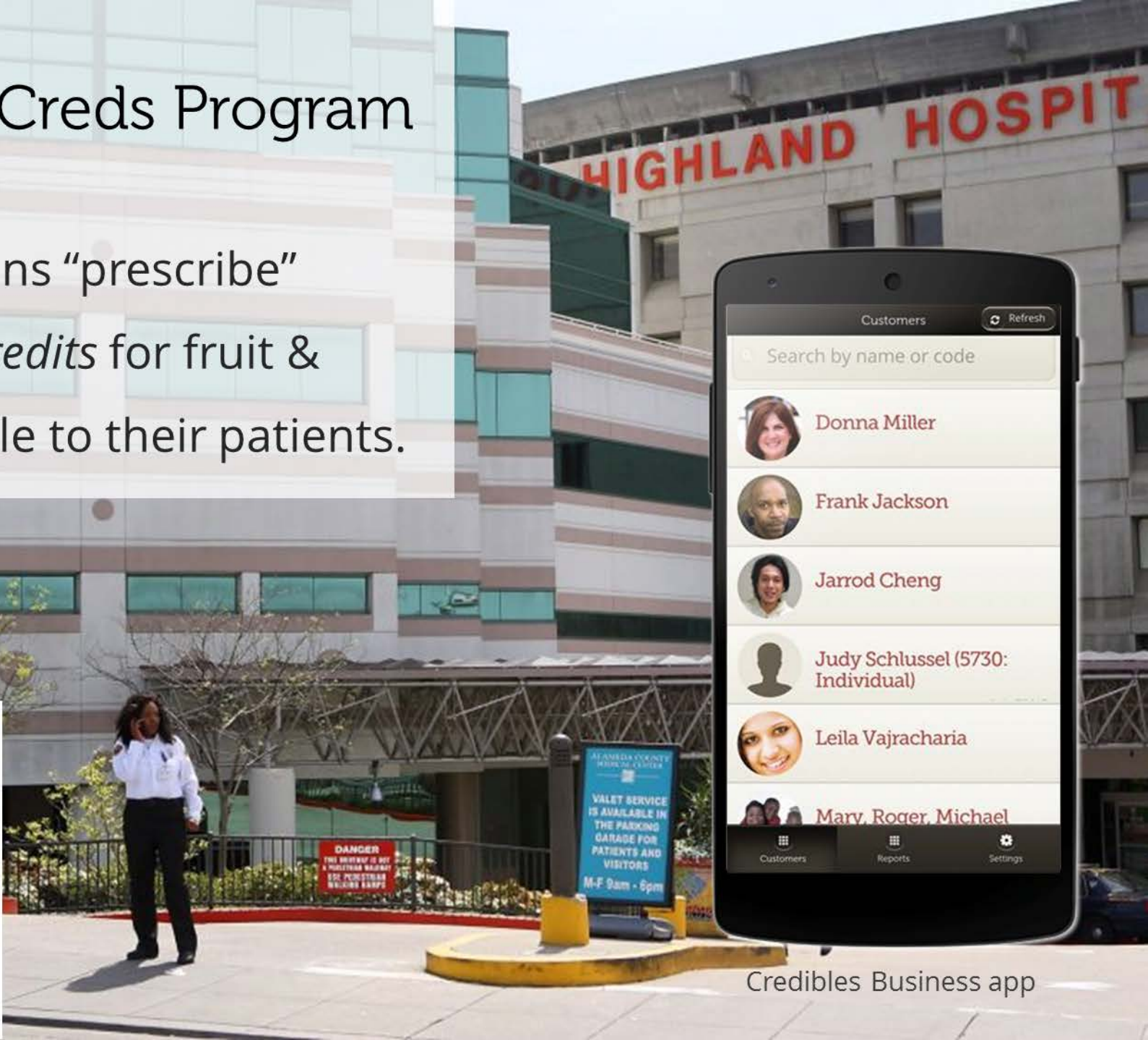
The Demand Problem

"They don't buy healthy food."



Fresh Creds Program

Physicians “prescribe”
edible credits for fruit &
vegetable to their patients.



Credibles Business app


Mandela Marketplace stocks
local stores with fresh food.



With Credibles, cashiers
“stretch” SNAP purchases
for fruit and vegetables
by 35%. (USDA Grant)




Customers Purchase

 **Candida Martinez**


*For EBT Card Purchases
Fruits & Vegetables Only*

\$13.50

1	2	3
4	5	6
7	8	9
.00	0	

Continue

Back Purchase Summary

 **Candida Martinez**

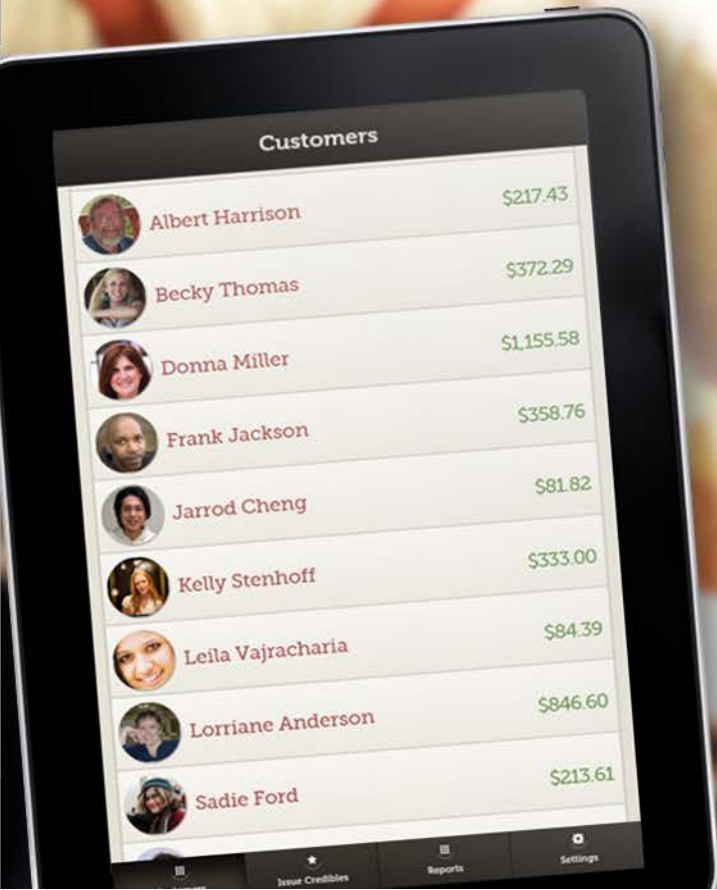
Fruit & Vegetables	\$13.50
Bonus	— \$3.50
Charge EBT	\$10.00

Finish












FRESH CRED\$
From Mandela MarketPlace

community funding
for local food business
with edible credits



The background of the image shows a blurred scene of a food market or restaurant. A person in a white shirt is handing a brown paper bag to a man in a grey t-shirt and a black beanie. Other people are visible in the background, and there are food items on a counter in the foreground.

Customers	
	Albert Harrison \$217.43
	Becky Thomas \$372.29
	Donna Miller \$1,155.58
	Frank Jackson \$358.76
	Jarrod Cheng \$81.82
	Kelly Stenhoff \$333.00
	Leila Vajracharia \$84.39
	Lorriane Anderson \$846.60
	Sadie Ford \$213.61

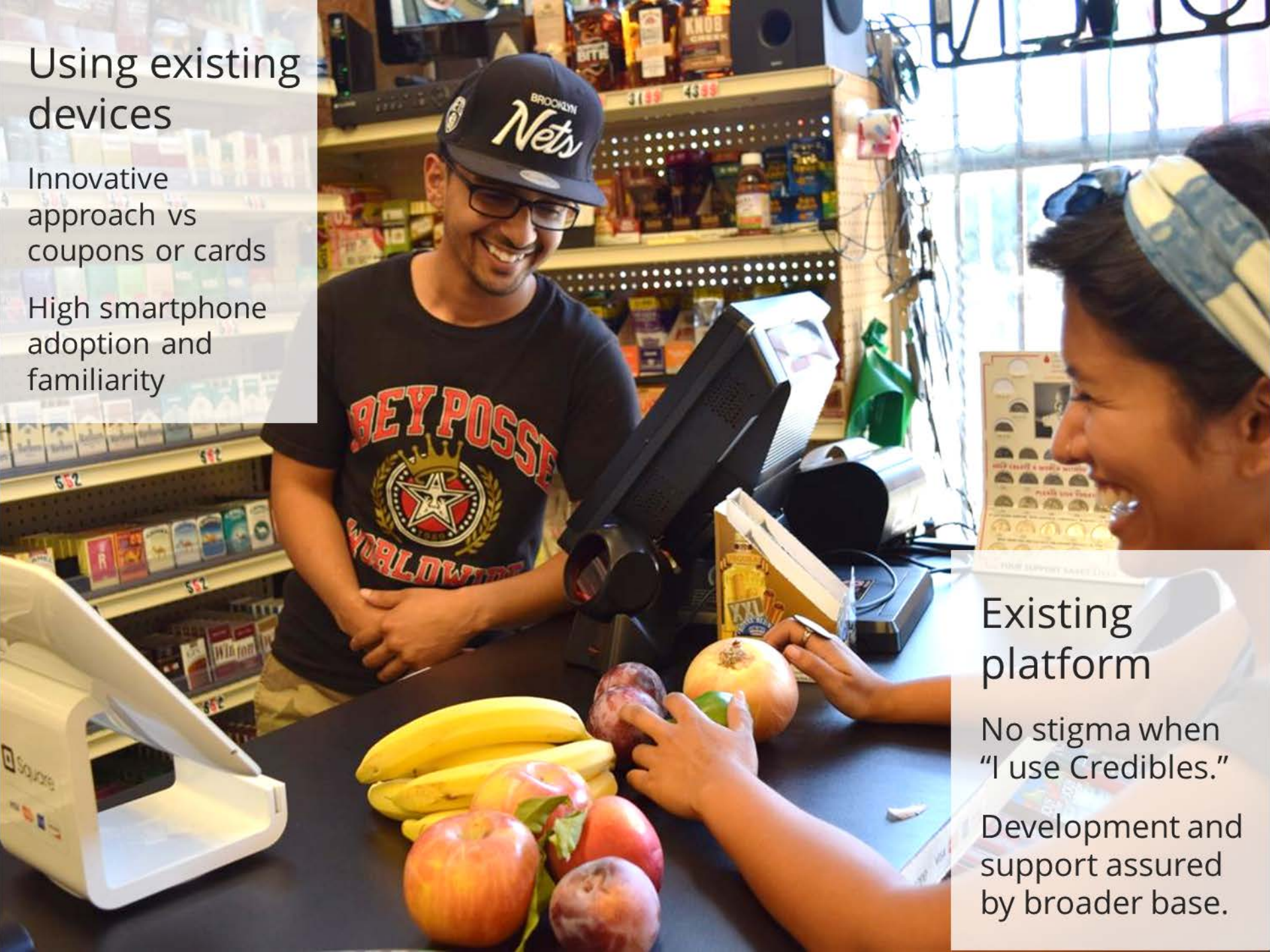


If you eat, you're an investor.

Using existing devices

Innovative approach vs coupons or cards

High smartphone adoption and familiarity



Existing platform

No stigma when "I use Credibles."

Development and support assured by broader base.

Learning and Experimentation in the Pilot



Appropriate locations?

Suitable participants?

Meaningful bonus rates?

Sustained change in food habits?

Easy interfaces??

Health improvements?

Behavioral economics in nutritional health.



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