



RESEARCH REPORT

Unmet Charitable Food Need in Alameda County

A Report to the Alameda County Community Food Bank

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Contents

Acknowledgments	iv
Executive Summary	v
Unmet Charitable Food Need in Alameda County	1
How Food Insecurity Varies across the County	1
Characteristics of People Struggling with Food Insecurity in Alameda County	4
The Relationship between Food Insecurity and Credit Health	6
How Food Insecurity Relates to Credit Health in Alameda County	7
How Food Insecurity Relates to Other Metrics of Disadvantage in Alameda County	12
ACCFB's Agency Partners and Services	18
Connection between Food Insecurity and Agencies	19
Insights from Stakeholder Interviews	20
Insights from Focus Groups	22
Barriers to Accessing Enough Nutritious Food	24
Resourcefulness and Coping Mechanisms	27
The Ripple Effects of Food Insecurity	28
Fear of Accessing Services	29
Experiences with Food Bank and Pantries	29
Recommendations from Focus Group Participants	31
Looking Ahead: Trends and Insights	32
Trends	32
Insights	33
Appendix: Alameda County Credit Metrics and Characteristics of Those Experiencing Food Hardship	35
Notes	40
References	41
About the Authors	42
Statement of Independence	43

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Executive Summary

Beginning in fall 2018, the Alameda County Community Food Bank (ACCFB) partnered with the Urban Institute to perform an in-depth assessment of food insecurity and unmet need for charitable feeding in ACCFB's service area. Over the past year, the Urban team has worked with ACCFB to deepen its understanding of the complex needs of a diverse and rapidly evolving community; to use new data sources and methods to discover how food insecurity intersects with other challenges facing residents; to highlight new opportunities to reduce food insecurity and build partnerships for doing so; and to serve as a thought partner to the ACCFB team as they build a strategic response.

Our activities include several components: we map food insecurity and marginal food security (MFS) rates across the county by small geographic area; explore the intersection between these rates and credit health data; identify intersections between food insecurity and MFS rates, health, and other cost-of-living variables; use information about ACCFB's partner agencies—food pantries and other sites where food is distributed to residents—to identify gaps in service; and report on focus groups we conducted to identify challenges that current and potential food bank clients face in accessing charitable food.

Food insecurity is defined as a household-level economic and social condition of limited or uncertain access to adequate food to lead a healthy life. Specifically, food insecurity is determined by a 10- or 18-item questionnaire designed to assess a household's access to food. The questions range from asking respondents to state how often it was true that "We worried whether our food would run out before we got money to buy more" (the least severe question) to asking "Did a child in the household ever not eat for a full day because you couldn't afford enough food?" (the most severe question). Although a household is considered food insecure if answering affirmatively to three or more of these questions, this report expands our understanding of the breadth of people struggling with food hardship by including people who answer affirmatively to just one or two, who we consider as facing MFS. We believe this latter group, people facing MFS, is especially critical to focus on in areas with rapid demographic change and high costs of living. These people may be at greater risk of falling into food insecurity than the rest of the population as demographics shift and costs continue to rise.

To start, we map geographic patterns of food hardship across the county and find that food insecurity and MFS vary substantially by census tract. The geographic patterns of MFS differ from food insecurity patterns, revealing that areas such as Hayward and parts of the South County have particularly high rates of MFS relative to their food insecurity rates.

ACCFB is also interested in the characteristics of people facing MFS as a new group that the food bank has had more difficulty reaching. We find that people with MFS in Alameda have different characteristics than people with MFS in California or the nation more broadly: they are more likely to be nonwhite, be married, and rent their homes, and they are less likely to be receiving benefits through the Supplemental Nutrition Assistance Program (SNAP) or have a household head above age 60.

Further, Alameda's food insecure population and marginally food secure population differ across several notable characteristics. The food insecure population is more likely to have children in the household, be a single woman, or rent their home. Lastly, many who report MFS have incomes above 200 percent of the federal poverty level (FPL), the eligibility threshold for CalFresh (California's implementation of SNAP). This may make the food bank an especially important resource for the many people with MFS who do not qualify for SNAP.

The project also breaks new ground by using credit data to explore the connection between food insecurity and financial health. Building on previous research showing that a lack of savings and limited access to credit are key determinants of food insecurity,¹ we use information derived from a random sample of deidentified, consumer-level records from a major credit bureau to examine how financial health varies geographically by food insecurity and MFS rates. In Alameda County, we find that a zip code's share of residents with a subprime credit score or any debt in collections is positively correlated with both food insecurity and MFS. In other words, the larger an area's population of residents with weak financial health, the higher the area's rates of food hardship.

We also explore other measures of credit health, including credit access (as measured by having a credit card). We find that a zip code's share of residents with a credit card is negatively correlated with both food insecurity and MFS, indicating that access to credit may be associated with lower rates of food hardship.

As families and individuals across the county deal with the rising costs of nonfood expenditures, such as housing and health care, they may respond to budgetary stress by altering their eating habits and nutritional intake. To learn more, we examine health and rent burden data at the census-tract or subcounty level and find an overlap between food insecurity and poor health or an inability to pay for household expenses. The share of a census tract's residents reporting mental or physical health problems, a lack of health insurance, and earnings of less than \$35,000 who are also paying more than 30 percent of their income on rent is positively correlated with both food insecurity and MFS.

Given the health and financial challenges of residents facing food insecurity and MFS, we map ACCFB's current partner agencies to determine whether its food distribution strategy is meeting their

needs. Overall, we find ACCFB has effectively located agency partners close to areas with high levels of food insecurity and MFS. Approximately 89 percent of each group resides within one mile of a food distribution site open to the public.² In some high-need areas, however, food distribution sites have infrequent operating hours and poor alignment with the schedules of residents who work nontraditional hours. Many of the zip codes that lack access to convenient food distribution during evenings and weekends have relatively high food insecurity rates.

To gain insight on the barriers that may make it less likely for people to use food banks, we examine how ACCFB might improve its responsiveness to community needs. In focus group interviews with groups experiencing food hardship in Alameda County, respondents consistently flag unreliable transportation, long lines, and wait times as significant barriers to accessing food from pantries and other agency partners.

This report examines each of these topics in more detail and provides actionable steps for charitable food assistance providers to consider as they work to adapt how they operate for the twenty-first century, better reach people in need, and respond to new challenges, such as rising housing costs, that have broader relevance to communities beyond Alameda County.

Unmet Charitable Food Need in Alameda County

Beginning in fall 2018, the Alameda County Community Food Bank (ACCFB) partnered with the Urban Institute to perform an in-depth assessment of food insecurity and unmet need for charitable feeding in ACCFB's service area. Over the past year, the Urban team has worked with ACCFB to deepen its understanding of the complex needs of a diverse and rapidly evolving community; to use new data sources and methods to discover how food insecurity intersects with other challenges facing residents; to highlight new opportunities to reduce food insecurity and build partnerships for doing so; and to serve as a thought partner to the ACCFB team as they build a strategic response.

BOX 1

Defining Food Insecurity

Food insecurity is defined as “the limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways.” To measure food insecurity, 18 questions are used, each relating to financial constraints; only 10 are used for households without children, and the full 18 are used for households with children. Examples of survey questions include “We worried whether our food would run out before we got money to buy more” (the least severe question), “Were you ever hungry but did not eat because you couldn't afford enough food?,” and “Did a child in the household ever not eat for a full day because you couldn't afford enough food?” (the most severe question).

Based on responses to these 18 questions, households can be put into four categories. A household is said to be *fully food secure* if they respond affirmatively to zero questions,^a *marginally food secure* if they respond affirmatively to one or two questions, and *low food secure* if they respond affirmatively to three or more questions. Households without children are described as *very low food secure* if they respond affirmatively to six or more questions (eight or more for households with children). The categories *low food secure* and *very low food secure* are often combined, and together they represent food insecurity.

Note:

^a Some questions ask respondents if something happened “never, sometimes, or often.” A response of “sometimes” or “often” is counted as an affirmative response. Other questions ask respondents if something happened “almost every month, some months but not every month, or in only one or two months.” A response of “almost every month” or “some months but not every month” is counted as an affirmative response.

How Food Insecurity Varies across the County

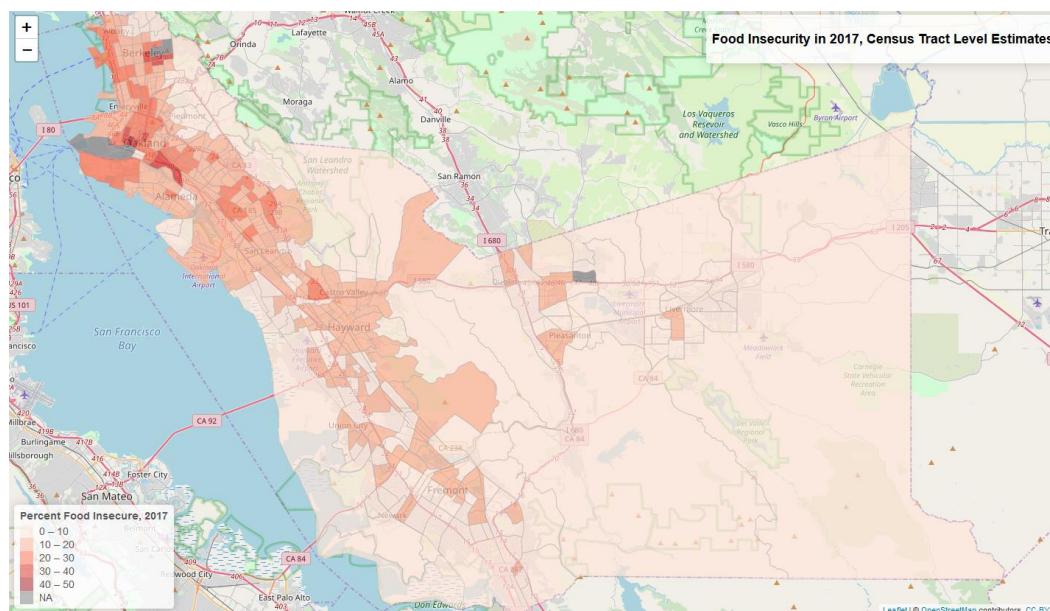
To assess how ACCFB might make operational adjustments, we first look at how the food insecure and marginally food secure populations vary by neighborhood. The food insecurity rate in Alameda County is 12.2 percent (198,950 people) and the marginal food security (MFS) rate is 8.0 percent (130,250 people). This masks substantial variation across the county: food insecurity rates range from close to zero to above 40 percent. For MFS, the rates range from about 4 percent to slightly over 18 percent. Figures 1 and 2 show the great variation in food insecurity and MFS, respectively, across the county. These figures also show that the highest concentrations of people struggling with food insecurity and MFS are in the downtown Oakland area.

In figure 3, we show the ratio of MFS to food insecurity. Areas where this ratio is higher than in other areas are important, because these are locations that might be overlooked if food insecurity or MFS were examined independently. Hayward, parts of the South County, and even parts of Livermore and Pleasanton are areas with higher need that wouldn't be clear from looking at food insecurity alone. Notably, the patterns found in figure 3 are substantively different than those found in figures 1 and 2.

FIGURE 1

Food Insecurity Is Highest in Urban Areas

Food insecurity by census tract in Alameda County, 2017

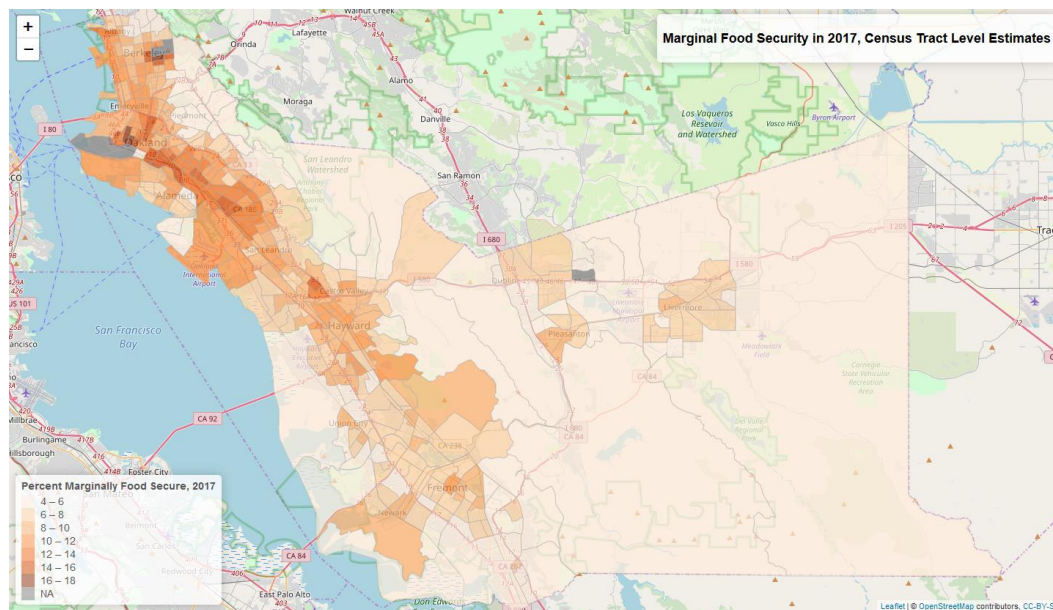


Source: Urban Institute mapping using data from Feeding America's Map the Meal Gap estimates by Craig Gundersen.

FIGURE 2

Marginal Food Security Is Less Prevalent but Distributed More Widely

Marginal food security by census tract in Alameda County, 2017

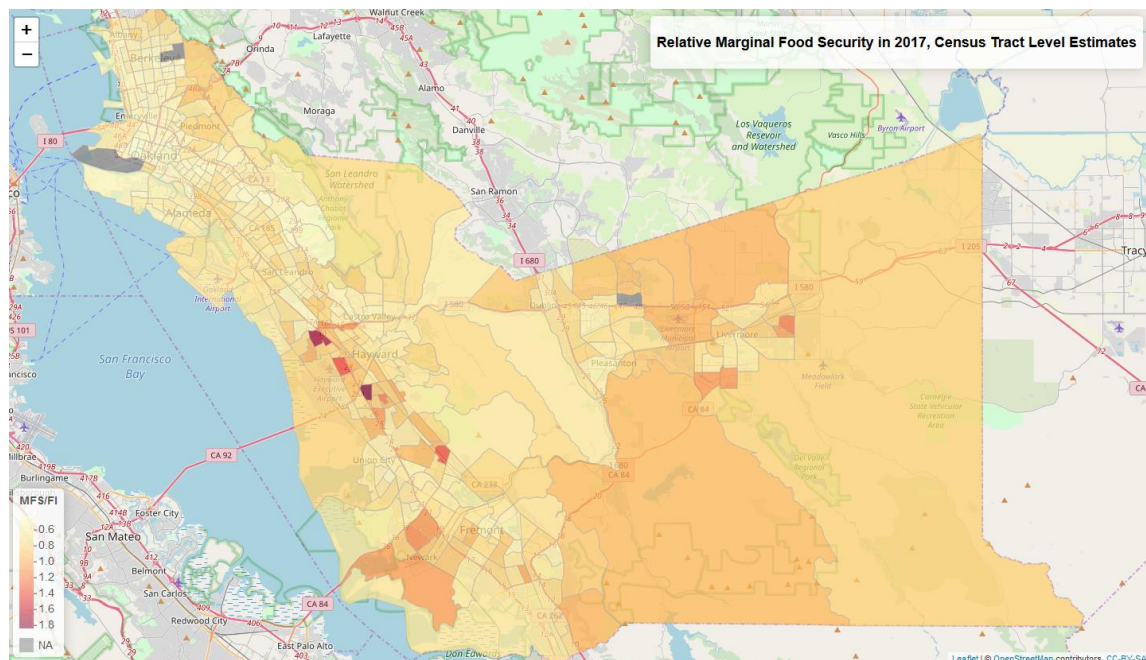


Source: Urban Institute mapping using data from Feeding America's Map the Meal Gap research by Craig Gundersen.

FIGURE 3

Marginal Food Security Is Higher Than Expected in Localities to the South and East

Relative marginal food security by census tract in Alameda County, 2017



Source: Urban Institute mapping using data from Feeding America's Map the Meal Gap estimates by Craig Gundersen.

Characteristics of People Struggling with Food Insecurity in Alameda County

By identifying the unique characteristics of people with MFS in Alameda County and comparing them with people who are food insecure, ACCFB may be able to identify new agency partners or other strategies that can help them reach people in need. In general, food-insecure people in Alameda County are more likely to rent and less likely to be married than people facing MFS. The people with MFS are also more likely to come from more disadvantaged backgrounds than in the state or nation along multiple dimensions.

TABLE 1

The Marginally Food Secure Population in Alameda County Has Different Demographic Characteristics Than California or the Nation

Comparisons of marginally food secure people across geography

	US	California	Alameda County
Race			
African-American	23%	11%	19%
White	71%	75%	49%
Not African-American or white	6%	14%	32%
Hispanic	22%	49%	29%
Kids present in household	40%	44%	42%
Income			
Income less than 100 percent of FPL	29%	25%	22%
Income between 100 and 200 percent of FPL	32%	36%	31%
Income greater than 200 percent of FPL	39%	40%	48%
Education			
High school or greater	82%	76%	89%
Less than high school	18%	24%	11%
Household structure			
Married	38%	45%	50%
Single mother	40%	33%	24%
Homeownership			
Homeowner	45%	36%	25%
Renter	55%	64%	75%
Metropolitan area status			
In nonmetropolitan area	16%	4%	
In metropolitan area	84%	96%	
SNAP recipient	26%	20%	13%
Household head over 60	28%	24%	13%

Note: FPL = the federal poverty level; SNAP = the Supplemental Nutrition Assistance Program.

Source: Author calculations from Current Population Survey (CPS), December Supplement 2017 for the US; from CPS, December Supplement 2015 to 2017 for California; and from CPS, December Supplement 2013 to 2017 for Alameda County. Households responding affirmatively to one or two questions on the Core Food Security Module are defined as marginally food secure.

Although white people still constitute almost half of the population with MFS in Alameda County, this share substantially smaller than it is for California or the US. The population with MFS also has higher levels of education and higher incomes, is more likely to be married and younger, and is more likely to rent their homes. Table 2 compares the food insecure and marginally food secure within Alameda County over the same variables as table 1. The shares of people within the two measures of food insecurity are relatively similar across many characteristics. The main differences are that, compared with food insecure households, marginally food secure households are less likely to have children, more likely to be married, less likely to be headed by a single mother, and more likely to be homeowners.

TABLE 2

The Marginally Food Secure Population in Alameda County Has Different Demographic Characteristics Than the Food Insecure

Comparisons by food security status for Alameda County

	Marginally food secure	Food insecure
Race		
African-American	19%	25%
White	49%	41%
Not African-American or white	32%	35%
Hispanic	29%	30%
Kids present in household	42%	54%
Income		
Income less than 100 percent of FPL	22%	26%
Income between 100 and 200 percent of FPL	31%	30%
Income greater than 200 percent of FPL	48%	44%
Education		
High school	89%	90%
Less than high school	11%	10%
Household structure		
Married	50%	35%
Single woman	24%	53%
Homeownership status		
Homeowner	25%	11%
Renter	75%	89%
SNAP recipient	13%	19%
Household head over 60	13%	19%

Note: FPL = the federal poverty level; SNAP = the Supplemental Nutrition Assistance Program.

Source: Author calculations from Current Population Survey, December Supplement 2013 to 2017. Households responding affirmatively to one or two questions on the Core Food Security Module are defined as marginally food secure. Households responding affirmatively to three or more questions on the Core Food Security Module are defined as food insecure.

The Alameda County data also reinforce a central finding from the Feeding America's Map the Meal Gap study, which measured SNAP eligibility among food-insecure people. In the most recent Map the

Meal Gap data, 39 percent of food-insecure people in Alameda County have incomes above 200 percent of the federal poverty level, the gross income threshold for SNAP in California. This is roughly the same as our estimate (shown in table 2), that 44 percent of food-insecure households have incomes above 200 percent of the federal poverty level. The share of households facing MFS with incomes above 200 percent of the federal poverty level is even higher, at 48 percent. For food insecurity and MFS rates by subgroup, see appendix tables A.5 and A.6.

The Relationship between Food Insecurity and Credit Health

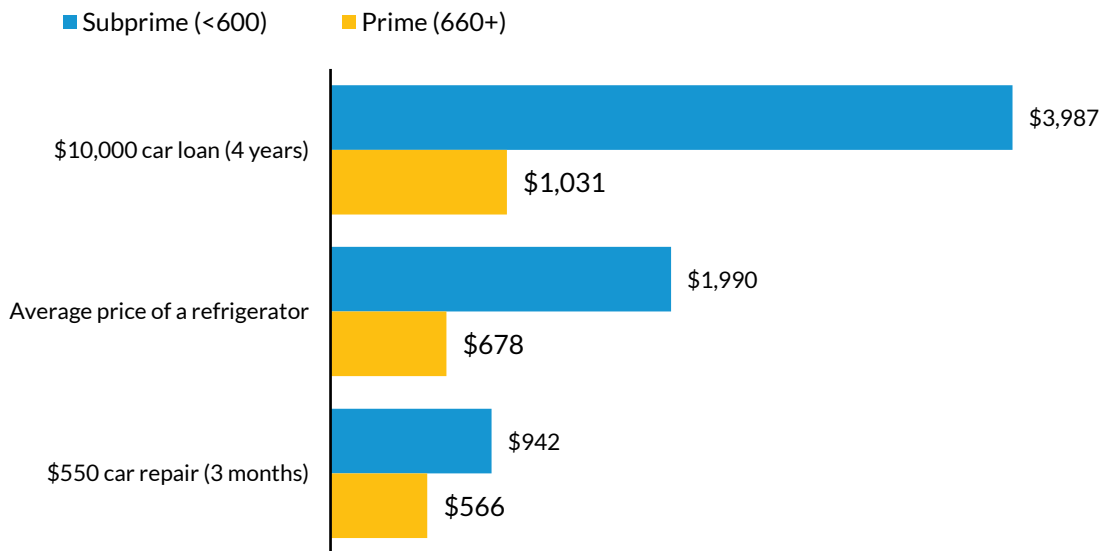
An extensive literature shows a strong link between financial health and food insecurity. Namely, credit health is related to several aspects of financial health, such as being able to manage daily finances (e.g., paying bills and buying food), being resilient to financial shocks (e.g., job loss or a medical setback), and having access to resources to pursue opportunities (e.g., buying a home). Some credit measures, such as having debt in collections, indicate whether households can manage and stay on top of their daily finances. Other measures, such as credit scores, can signal a household's ability to obtain credit and at what cost. For example, a recent Urban Institute analysis (Elliott and Granetz Lowitz 2018) demonstrated that consumers with subprime credit scores pay substantially more to make common large purchases, such as a car, car repair, or an appliance, on credit (figure 4). The study found that compared with someone with a prime credit score, consumers with subprime scores pay approximately \$1,300 more for the purchase of a refrigerator and about \$375 more just to take out a loan to cover a \$550 car repair. Consequently, poor credit can reduce the resources available to pay for food and other basic needs.³

Other research has also shown the connection between financial health and food insecurity. Previous studies have found that unpaid bills (Gundersen, Engelhard, and Hake 2017), lack of access to informal loans from family (Loibl, Snyder, and Mountain 2017), and lower levels of financial literacy (Millimet, McDonough, and Fomby 2018) are all associated with food insecurity. Our analysis builds on these findings by examining the relationship between credit bureau metrics and levels of food insecurity or MFS by zip code in Alameda County.

FIGURE 4

A Subprime Credit Score Imposes Additional Costs

Difference in the cost of three goods based on credit score



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Source: Elliott, Diana and Ricki Granetz Lowitz. 2018. "What Is the Cost of Poor Credit?" Washington, DC: Urban Institute.

Note: The source paper uses Urban Institute analyses of 2017 data from a major credit bureau, except the following: For total interest paid on \$10,000 car loan: "Loan Savings Calculator," myFICO, accessed December 16, 2019. For rent-to-own prices: Marceline White and Franz Schneiderman, *Rent to Own: Profiting from the Poor* (Baltimore: Maryland Consumer Rights Coalition, 2012). For average payday loan APR: Pew Charitable Trusts, "Payday Loan Facts and the CFPB's Impact" (Washington, DC: Pew Charitable Trusts, 2016). For average credit card APR: "Current Credit Card Interest Rates," Bankrate, last updated December 11, 2019.

How Food Insecurity Relates to Credit Health in Alameda County

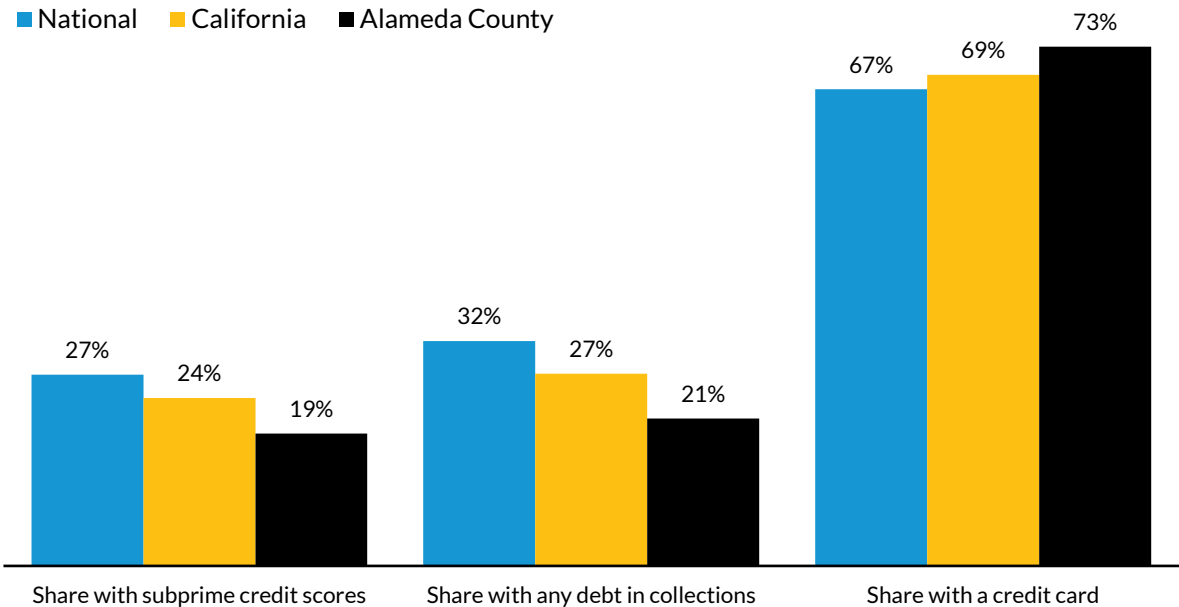
Overall, residents in Alameda County have above average credit health: the share of adults with subprime credit is lower than the rate for California and nation (figure 5). This average, however, masks substantial variation and disparities within the county. This variation can be seen in the following figures, which graph the food insecurity and MFS rates against three measures of financial health. In figure 6, the range in subprime credit scores is evident: in four zip codes, less than 5 percent of the population has subprime credit scores; in two zip codes, over 40 percent of the population has subprime credit scores. Maps of subprime credit score rates by zip code are shown in the appendix.

As expected, the two measures chart an upward-sloping trend line, meaning areas with more subprime credit scores have higher rates of food insecurity. Figure 6 also shows areas where food

insecurity is higher or lower than expected given residents' credit metrics. For example, zip codes corresponding to West Oakland and the city's uptown and Lakeside neighborhoods have higher food insecurity (25 and 24 percent, respectively) than expected given those areas' rates of subprime credit scores (31 and 29 percent, respectively). Conversely, zip codes corresponding to North Hayward and the area around south Sorenson have lower food insecurity rates (11 and 9 percent, respectively) than would be expected given the shares of credit records with subprime scores (28 and 26 percent, respectively).

These outliers point to how solutions to food insecurity, on average, may differ between areas. In zip codes with higher-than-expected food insecurity rates, given credit scores, other determinants of food insecurity play a larger role; in zip codes with lower-than-expected food insecurity rates, compensating factors can help households overcome low credit scores. Understanding the dynamics that create these outliers is an interesting research question, but it is beyond the scope of this report. Figure 7 presents similar information as figure 6 but focuses on MFS rather than food insecurity. The data again show an upward-sloping trend, but there are fewer outliers (points where MFS rates deviate from what would be predicted given each area's credit health).

FIGURE 5
Overall, Alameda County Has Better Credit Metrics Than the State or Nation as a Whole
Shares with subprime credit scores, with any debt in collections, and with a credit card, by geography



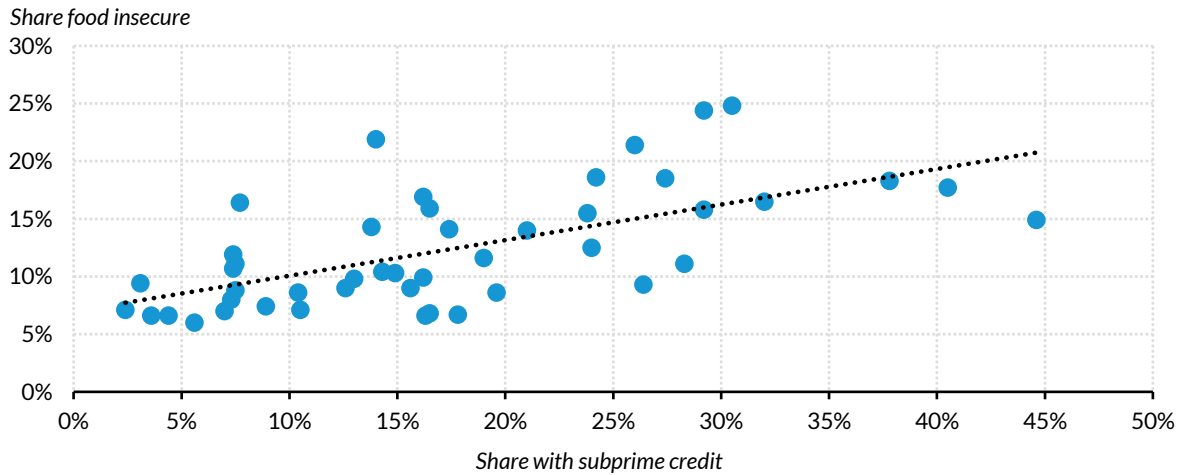
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Source: Urban Institute tabulations of data from a major credit bureau, August 2017.
Note: The VantageScore credit score ranges from 300 to 850. Subprime scores range from 300 to 600.

FIGURE 6

Food Insecurity Tends to Increase with Higher Shares of People with Subprime Credit

Alameda County share food insecure versus share with subprime credit scores, by zip code



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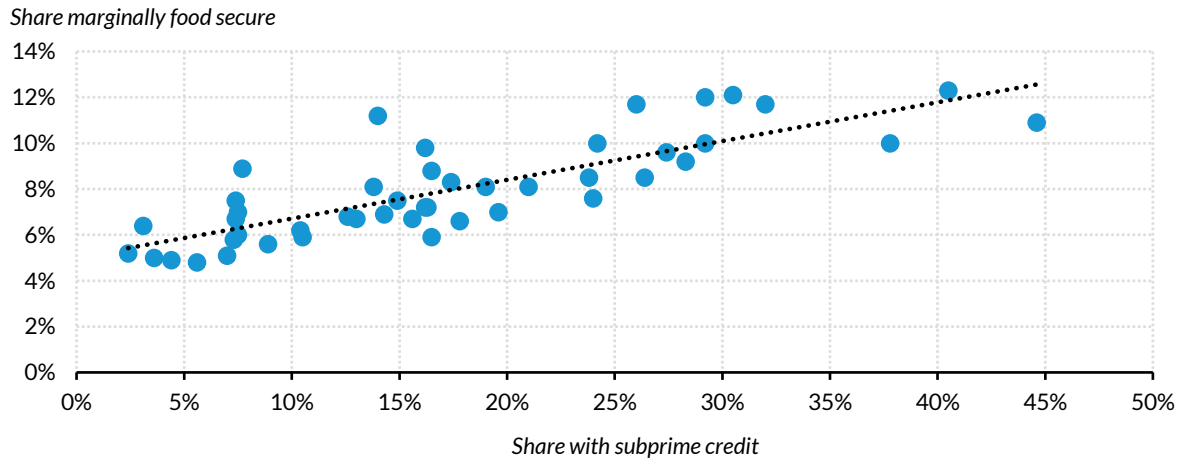
Source: Urban Institute tabulations of data from a major credit bureau, August 2017, and food security analysis.

Note: Tabulation of food insecurity does not include undergraduate students.

FIGURE 7

Marginal Food Security Tends to Increase with Higher Shares of People with Subprime Credit

Alameda County share marginally food secure versus share with subprime credit scores, by zip code



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Source: Urban Institute tabulation of data from a major credit bureau, August 2017, and food security analysis.

Note: Tabulation of marginal food security does not include undergraduate students.

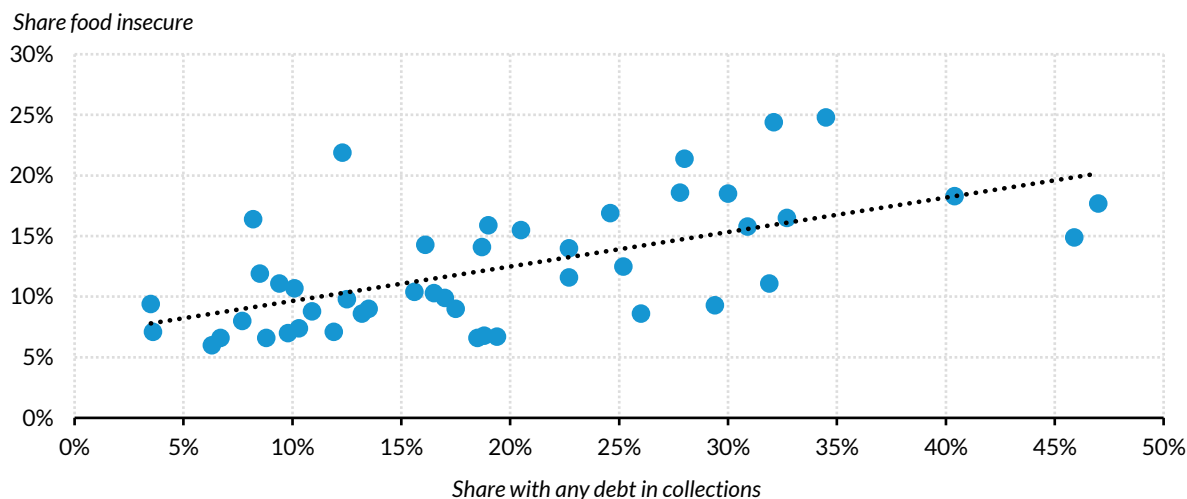
Another indicator of credit health is whether a person has debt in collections. Debt in collections may undermine a family's food security because needing to pay off debt, such as medical bills, can reduce resources available for basic needs. Having debt in collections is a severe form of financial strain, and the share of people with such debt varies across the county quite a bit (from under 4 percent in

some zip codes to about 46 percent in others). Having debt in collections exhibits a positive relationship with both food insecurity (figure 8) and MFS (figure 9).

FIGURE 8

Food Insecurity Tends to Increase with Higher Shares of People with Debt in Collections

Alameda County share food insecure versus share with any debt in collections, by zip code



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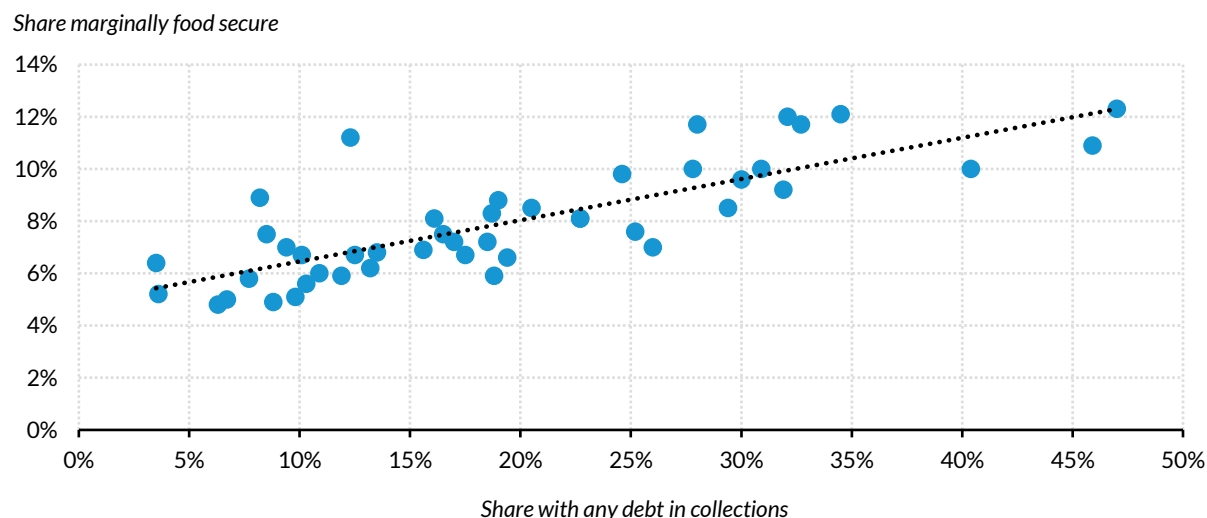
Source: Urban Institute tabulations of data from a major credit bureau, August 2017, and food security analysis.

Note: Tabulation of marginal food security does not include undergraduate students.

FIGURE 9

Marginal Food Security Tends to Increase with Higher Shares of People with Debt in Collections

Alameda County share marginally food secure versus share with any debt in collections, by zip code



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Source: Urban Institute tabulations of data from a major credit bureau, August 2017, and food security analysis.

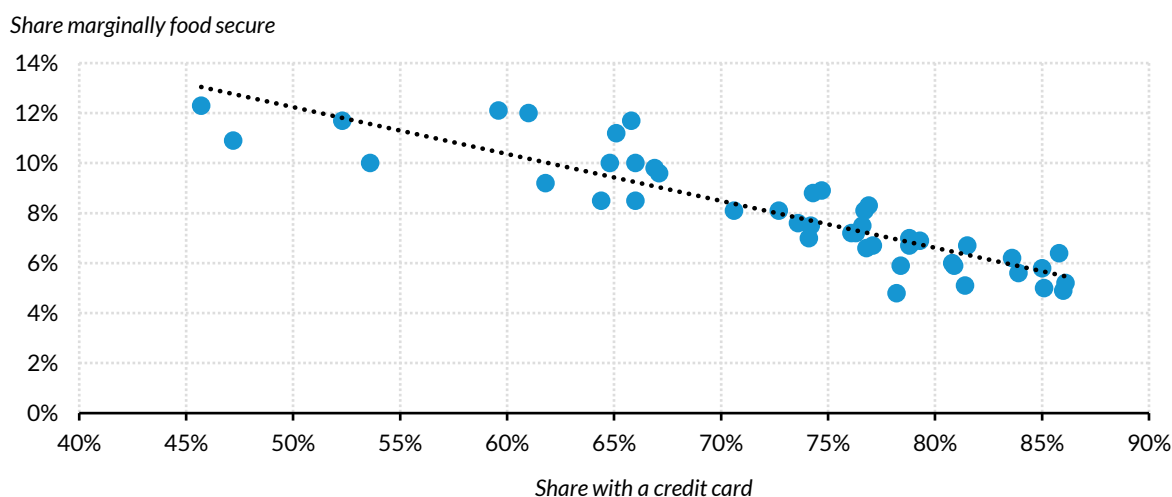
Note: Tabulation of marginal food security does not include undergraduate students.

future. These individuals are more experience other disadvantages (Millimet, McDonough, and Fomby 2018), and they may be more likely to experience food insecurity.

FIGURE 11

Access to Credit Tends to Be Higher in Areas with Lower Marginal Food Security Rates

Alameda County share marginally food secure versus share with a credit card



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Source: Urban Institute tabulations of data from a major credit bureau, August 2017, and food security analysis.

Note: Tabulation of marginal food security does not include undergraduate students.

How Food Insecurity Relates to Other Metrics of Disadvantage in Alameda County

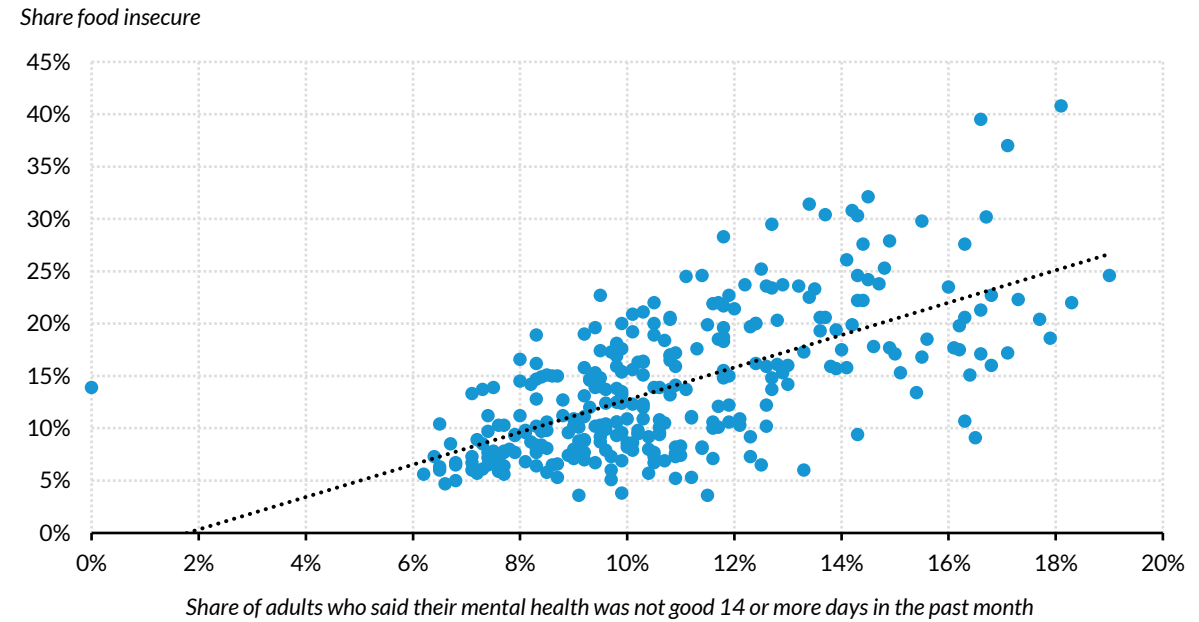
Much literature is available regarding food insecurity's relationship to other metrics of well-being.⁴ As with credit health, poorer physical health is associated with greater food insecurity: negative health outcomes are often observed when food insecurity is not observed, and vice versa. So understanding these relationships is particularly important for ACCFB when making decisions about how and where to direct resources toward those in need.

Consistent with previous work, we find that poor health status is associated with higher rates of food insecurity. This relationship is true for two common negative indicators of health: whether someone's physical and whether someone's mental health was not good for at least 14 days in the previous month. For both of these measures (mental and physical health), we consider the share of the population in the census tract experiencing these challenges. Figures 12 and 13 demonstrate the

positive relationship between food insecurity and these two metrics of poor health; figures 14 and 15 display the same correlations for MFS.

Poor health may both be a symptom and cause of food insecurity, but in either case, these findings have operational implications for ACCFB services. Some focus group participants, for example, highlighted how limited physical mobility interacts with transportation challenges to make it hard to access food distribution sites (e.g., they may have to both walk and take a bus). Although mobile pantries are already a strong component of ACCFB’s services, those mobile distributions could be focused in areas with the highest rates of individuals with poor health.

FIGURE 12
Food Insecurity Rates Increase with Prevalence of Mental Health Issues
Alameda County share food insecure versus share reporting mental health problems in the past month



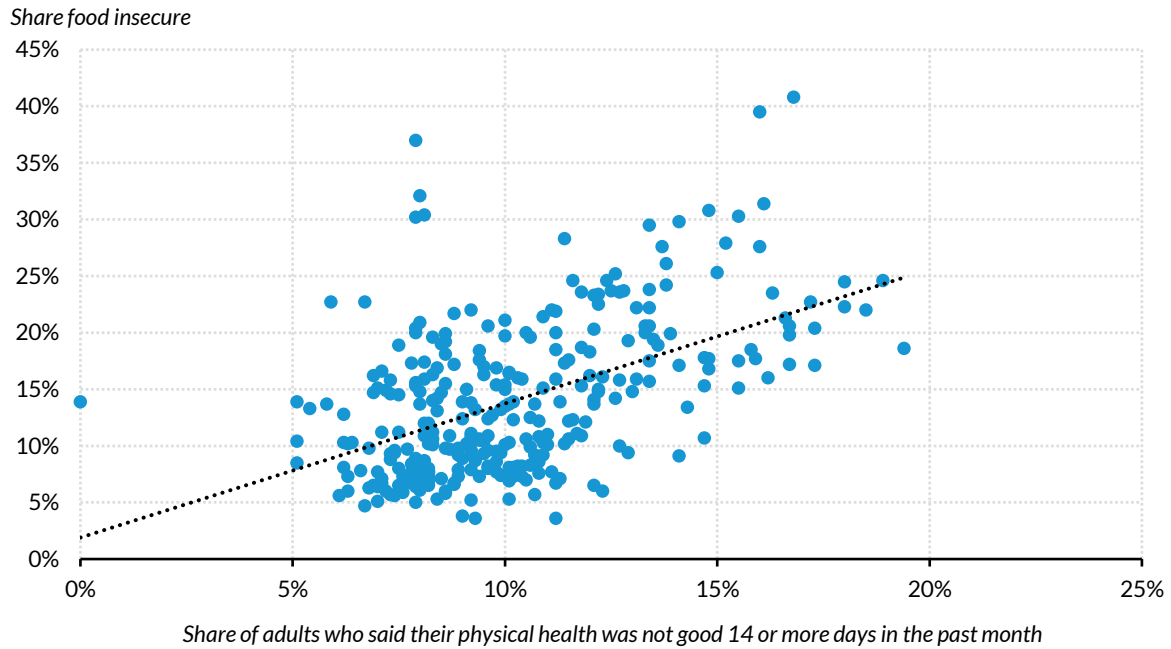
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Source: Urban Institute tabulations of Centers for Disease Control and Prevention 500 Cities data and results from Map the Meal Gap.

FIGURE 13

Food Insecurity Rates Increase with Prevalence of Physical Health Issues

Alameda County share food insecure versus share reporting physical health problems in the past month



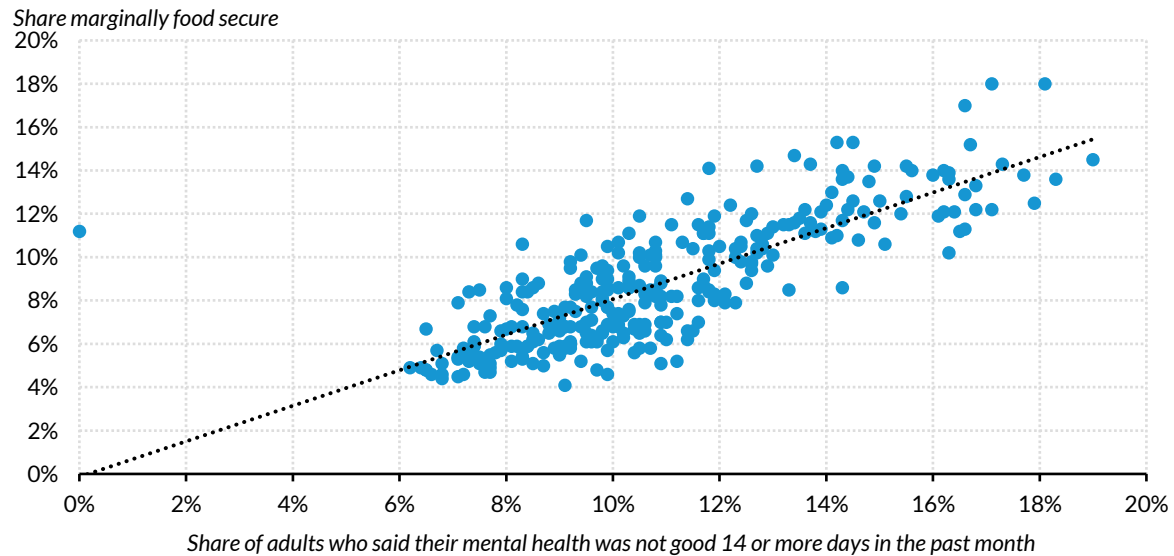
URBAN INSTITUTE

Source: Urban Institute tabulations of Centers for Disease Control and Prevention 500 Cities data and food security analysis.

FIGURE 14

Marginal Food Security Rates Increase with Prevalence of Mental Health Issues

Alameda County share marginally food secure versus share reporting mental health problems in the past month



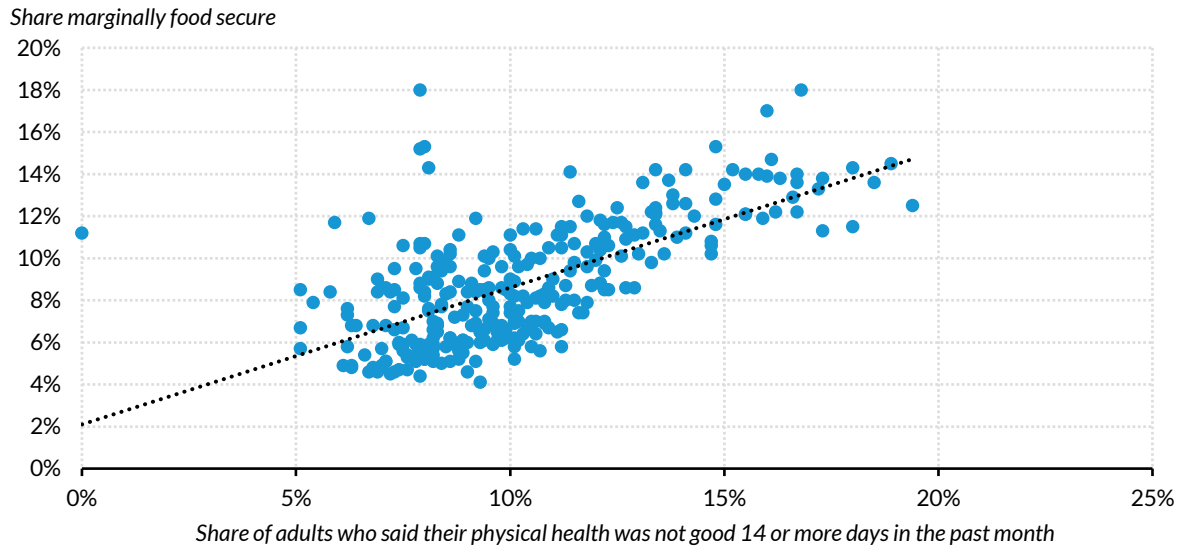
URBAN INSTITUTE

Source: Urban Institute tabulations of Centers for Disease Control and Prevention 500 Cities data and food security analysis.

FIGURE 15

Marginal Food Security Rates Increase with Prevalence of Physical Health Issues

Alameda County share marginally food secure versus share reporting physical health problems in the past month



URBAN INSTITUTE

Source: Urban Institute tabulations of Centers for Disease Control and Prevention 500 Cities data and food security analysis.

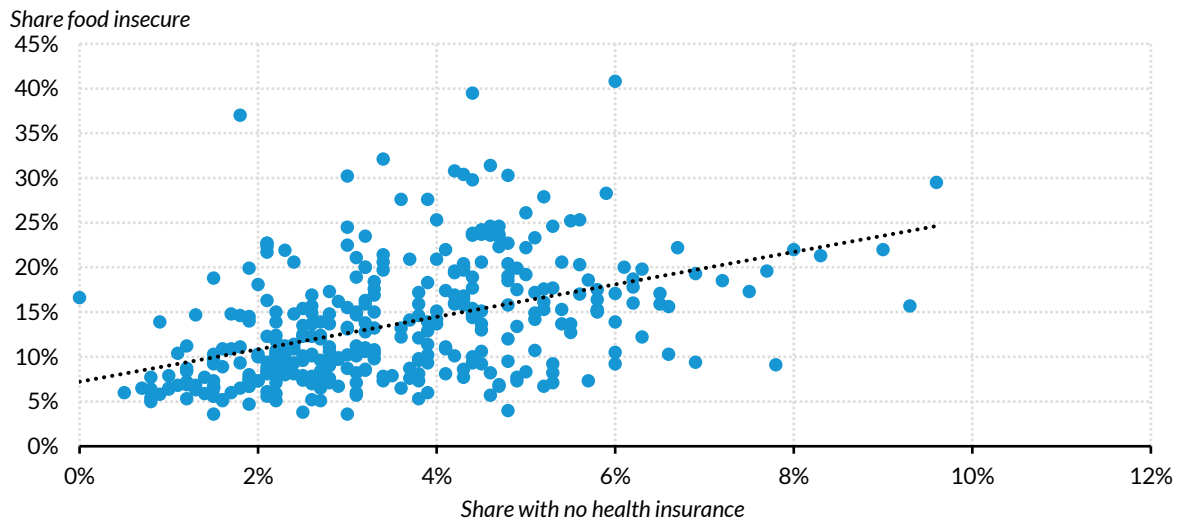
The expense and accessibility of health care also affect the relationship between health and food insecurity. People without access to health insurance are more likely to pay more for medical care when they need it and may forgo treatment to save money in the short term, jeopardizing their long-term health in the process. As expected, areas with a higher share of households without health insurance also have higher rates of food insecurity and MFS (figures 16 and 17). This points to the importance of collaborations between ACCFB and health care providers.

A key challenge facing low-income households in Alameda County is high housing prices. In 2019, for example, the fair-market rent for a one-bedroom apartment was \$1,706.⁵ In figure 18, we display the relationship between marginal food insecurity and the share of households paying more than 30 percent of their income on rent, separating out those with incomes under \$20,000, between \$20,000 and \$35,000, and between \$35,000 and \$50,000. Marginal food insecurity includes both the food insecure and marginally food secure populations added together and provides a fuller picture of all individuals experiencing some type of food hardship. As shown, being marginally food insecure distinctly correlates with being rent burdened for the first two groups, but not much of a relationship exists for the third group. ACCFB may wish to partner with housing organizations that focus on people with lower incomes.

FIGURE 16

Food Insecurity Rates Increase with the Prevalence of Not Having Health Insurance

Alameda County share food insecure versus share with no health insurance



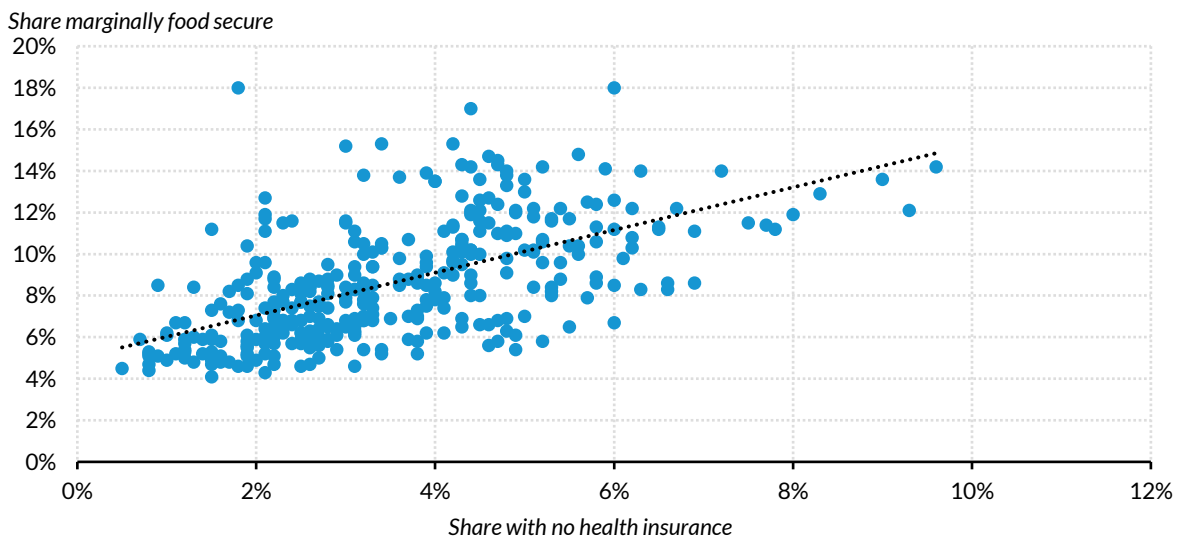
URBAN INSTITUTE

Source: Urban Institute tabulations of 2012–16 American Community Survey data and food security analysis.

FIGURE 17

Marginal Food Security Rates Increase with Prevalence of Not Having Health Insurance

Alameda County share marginally food secure versus share with no health insurance



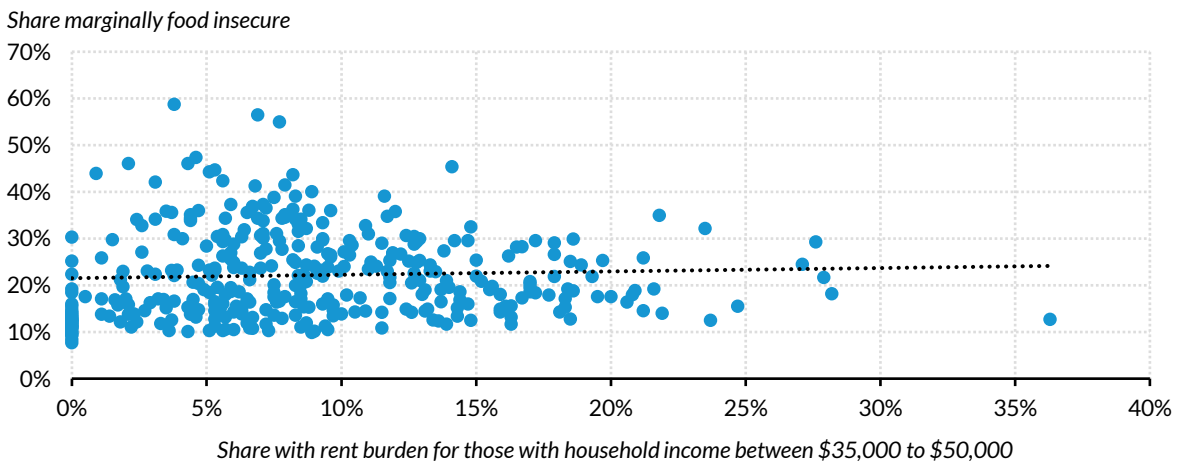
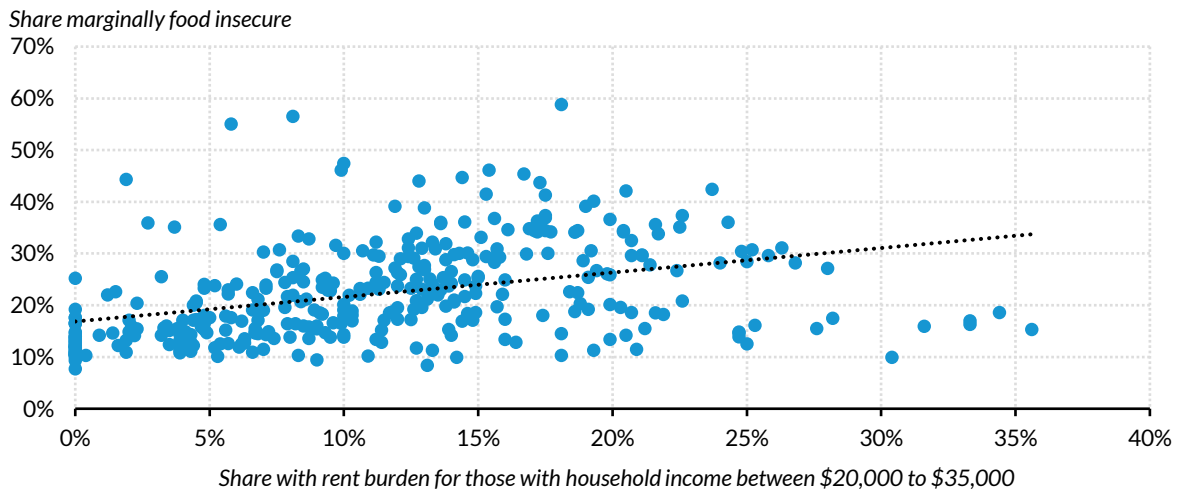
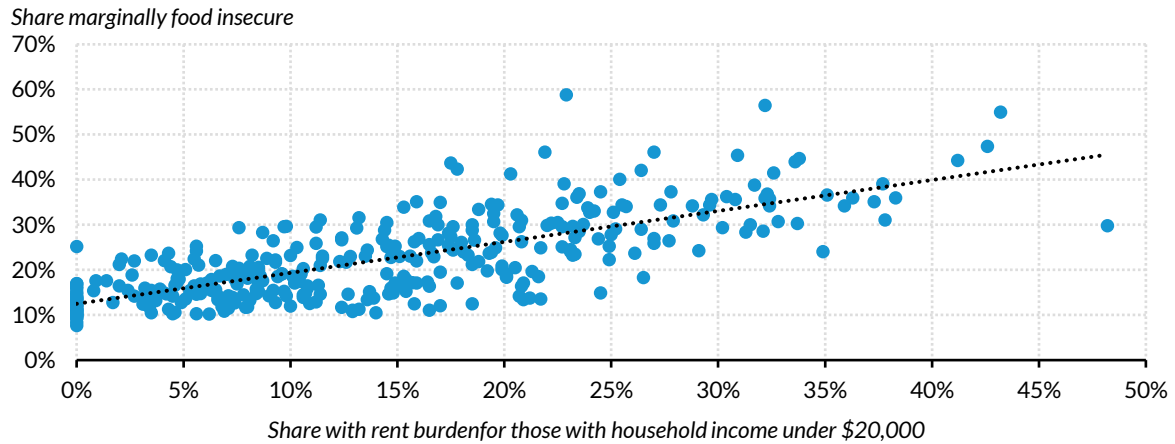
URBAN INSTITUTE

Source: Urban Institute tabulations of 2012–16 American Community Survey data and food security analysis.

FIGURE 18

Marginal Food Insecurity Rates Increase with Prevalence of High Rent Burden among Low-Income Households

Alameda County share marginally food insecure versus rent payments over 30 percent of income, by income level



URBAN INSTITUTE

Source: Urban Institute tabulations of 2012–16 American Community Survey data and food security analysis.

ACCFB's Agency Partners and Services

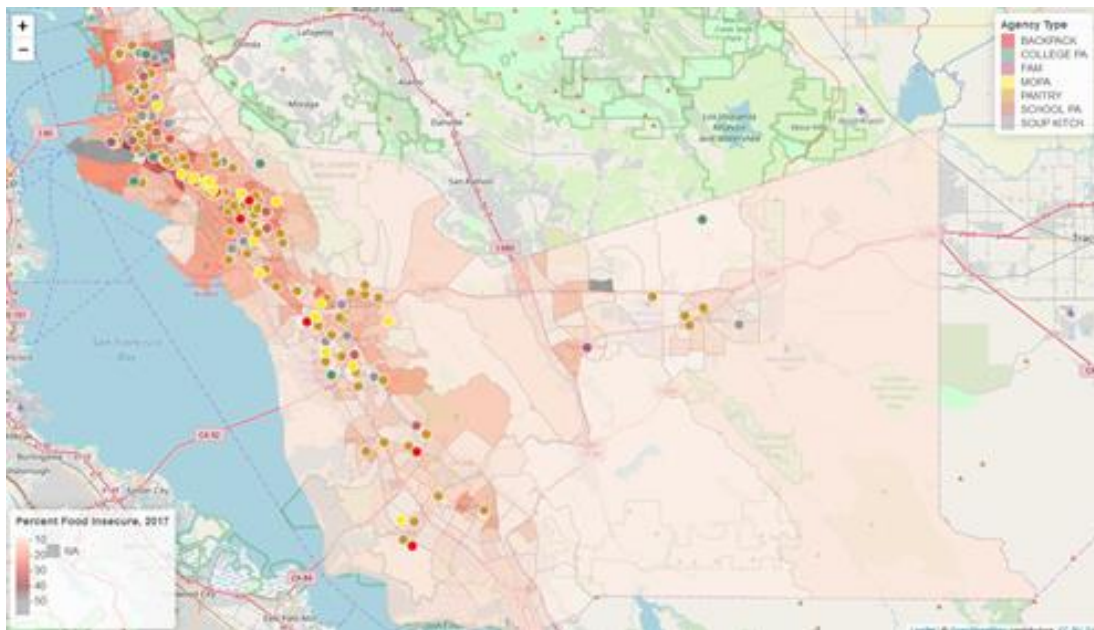
ACCFB partners with many agencies to help individuals and families access charitable food. By far the most common partners are pantries—there are 168 in Alameda County. The next most common partners are soup kitchens (39) followed by group homes (30) and mobile food pantries (21).

Figure 19 shows the locations of those agencies that are open to the public.⁶ That these agencies are heavily concentrated in areas with higher food insecurity rates is evidence that ACCFB directs resources toward those most in need of them.

FIGURE 19

The Vast Majority of Alameda Agencies are Close to Food-Insecure Populations

Alameda agency locations and food insecurity in Alameda County



Source: Agency location data, June 2018, from Alameda County Community Food Bank and food security analysis.

Note: Only agencies open to the public are shown.

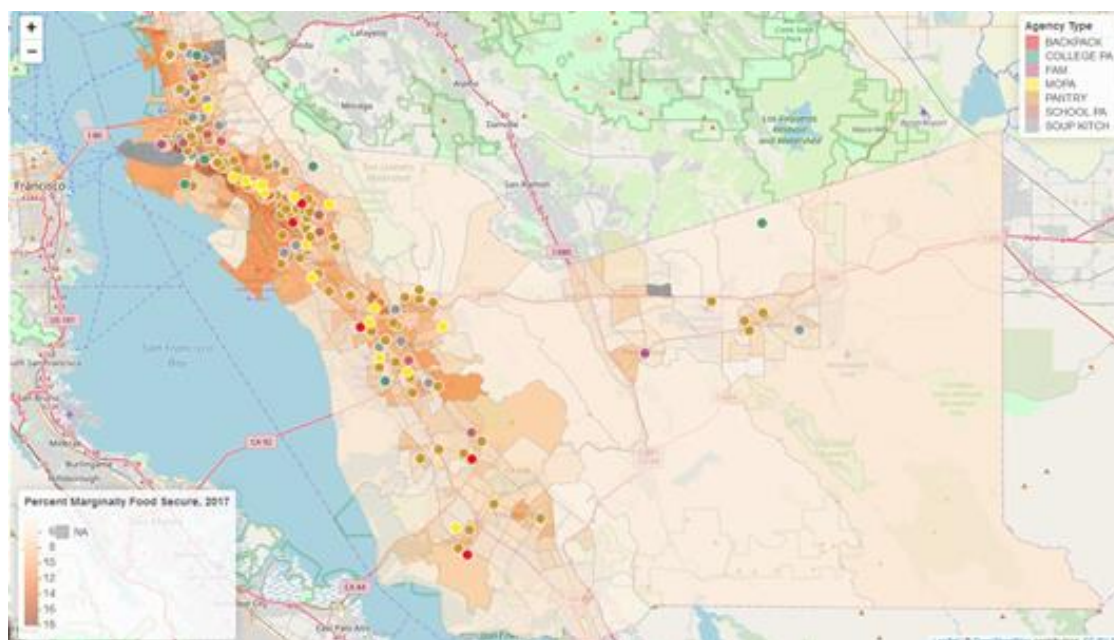
ACCFB could improve, however, in offering more comprehensive service. It could accomplish this both by targeting those areas with relatively high MFS populations—Hayward and the South County—and by making services more flexible to serve people who work during the week or can only access partner agencies on the weekends. Nineteen zip codes in the county do not have a public agency with weekday service after 5 p.m. Nine of these had above-average food insecurity rates, 8 had above-

average MFS rates, and 17 were concentrated in parts of West Berkeley, East Oakland, Union City/Fremont, and San Leandro. Three zip codes lack an agency open to the public with service at least some weekday of every week. Two of these had an above average food insecurity rate, one had an above average MFS rate, and all three were concentrated in San Leandro. Lastly, nine zip codes lack an agency open to the public with weekend service each week. Six of these have an above-average food insecurity rate, four have an above-average MFS rate, and all nine are concentrated in San Leandro and pockets of Oakland. Focus groups highlighted the importance of access to services, and this analysis suggests initial geographies and service dimensions ACCFB could target to increase its responsive capacity.

FIGURE 20

The Majority of Alameda Agencies Are Also Close to Marginally Food Secure Populations

Alameda agency locations and marginal food security in Alameda County



Source: Agency location data, June 2018, from Alameda County Community Food Bank and food security analysis.

Note: Only agencies open to the public are shown.

Connection between Food Insecurity and Agencies

ACCFB partners with many agencies across the county to reach different populations. We analyzed how well the food bank covers the food insecure and MFS populations and found extensive geographic accessibility. Approximately 89 percent of people with food insecurity or MFS are close, to an agency open to the public (i.e., they live in a census tract within one mile of that agency).⁷ Given the wide variety

of ACCFB's partners, this is not a surprise, and it demonstrates that ACCFB has an excellent foundation upon which to improve its capacity.

Examining the roughly 10 percent of people who live in a census tract not near an agency yields additional insight on populations that ACCFB could be serving more fully. These “underserved” areas tend to have a higher rate of recently arrived foreign-born residents and a higher share of moderate-income households (\$35,000 to \$75,00 annually) struggling with high rent burden⁸ than the median census tract served by ACCFB and its partners. These households may be struggling with food insecurity but are traditionally less likely to use food bank services.

Insights from Stakeholder Interviews

Early in the project, we consulted with ACCFB on priority stakeholders and organizations that the food bank believed could help us understand the challenges and opportunities in the community, particularly among groups that work closely with communities ACCFB has fewer ties with. We report here on interviews we conducted with six organizations to better understand how ACCFB is viewed in their communities, to gather perspectives on evolving food insecurity and broader economic challenges on the ground, and to identify potential areas for partnership or new strategies for disrupting food insecurity. The participants work in many different areas that intersect with food insecurity: children and family needs, housing, workforce development, local government, health and disability, and immigrant community needs.

Our discussions with stakeholders and related organizations reveal that views of ACCFB are largely very positive, with interviewees reporting a high level of awareness of the food bank's work in CalFresh outreach and mobile pantries. Nevertheless, multiple stakeholders spoke about the need to develop strategies that reduce the stigma of seeking food assistance, such as building on-site partnerships with anchor institutions in the community such as libraries, parks and recreation sites, community colleges, health clinics, and immigrant-services organizations. All interviewees emphasize the importance of integrating food assistance into other programmatic efforts to help households with other needs and tackle broader challenges, such as affordable housing. As one stakeholder notes, “Location is not enough. There is a need to tie food into programming in [an organization's] own model.”

This person suggests that food distributions should be designed in collaboration with partners and should focus on convenience and easy access. Another stakeholder elaborates on concerns that the needs of people with disabilities and mobility challenges require more attention: “There are large

barriers for how individuals with disabilities access food. Do people have the help to carry a bag from a pick-up site to home? Will this food last in the back of my wheel chair on the bus in a plastic bag? These are some accessibility issues to consider.”

BOX 2

Suggestions for New or Expanded Partnerships from Stakeholder Interviews

- Alameda Health Consortium (e.g., Asian Health Services)
- Centro Legal de la Raza
- Community colleges
- Eastmont Town Center Social Services Hub
- East Bay Asian Local Area Development Corporation
- East Bay Housing Organization
- East Oakland Building Healthy Communities
- Father Corps
- First 5 Alameda County
- Hayward Wellness Center
- Home visiting programs
- Oakland Community Organizations/Faith in Action East Bay
- Oakland Public Library sites
- Oakland Starting Smart and Strong—Family, Friend and Neighbor Care
- Organizations serving people living with disabilities
- Parks and recreation sites
- Promotoras models
- San Pablo Area Revitalization Collaborative
- The Unity Council
- Youth employment and training programs

These interviews also identify challenges that low-income residents face in the Bay Area, such as housing cost pressures and homelessness, threats to immigrant communities from public-charge proposals and broader rhetoric, and shifting populations in the East Bay, particularly black residents being pushed to the outer suburbs. The interviews reveal barriers to effectively reaching some communities, including a perceived lack of cultural competency among charitable feeding programs

(signaled by a lack of non-English communications and culturally appropriate foods). Among the suggestions for improving community outreach are to adopt or collaborate with “promotoras” or use a community health worker model, including by hiring people within communities and recruiting involved parents in schools to help publicize food pantry access, promote the value of getting assistance, and advertise how to access help applying for benefits.

Several stakeholders propose opportunities for collaboration, reflecting that they have overlooked natural points of intersection for working with ACCFB. Suggested partnership activities include offering food distribution and CalFresh outreach on-site at immigrant service organizations; partnering for food insecurity screening and food distribution with several programs reaching families with children, such as perinatal home visiting programs, Father Corps, and community associations supporting “family, friend, and neighbor” child care; and reaching teens and young adults through their participation in job training and internships. Box 2 provides a list of specific organizations and organization types respondents suggest as possible partners during interviews.

Insights from Focus Groups

We report on insights from six focus groups convened to seek insights directly from community members (box 3). Conversations with community members that ACCFB intends to serve reveal that food insecurity is common because of financial limitations, lack of transportation, lack of cooking knowledge or facilities, and lack of support from others. These determinants of food insecurity are broadly consistent with the determinants of food insecurity in other contexts. Residents report using various coping mechanisms for these limitations, including delaying or cutting other expenses, rationing food and strategizing in purchasing items, and, for some, utilizing community organizations and other resources.

Most participants are aware of ACCFB, and many have received food or services through organizations supported by the food bank, though they were not always aware of the organizations’ connections to ACCFB. Those who know of ACCFB generally have a positive perception of the organization despite some complaints around access, quality of food, and issues of trust and respect with food bank staff and volunteers. Our recommendations and strategies to address these challenges grew out of these discussions as residents made suggestions to address specific issues.

BOX 3

Focus Group Methodology

This section summarizes findings from a series of six focus groups conducted in August 2019 that delved deeper into families' and individuals' challenges accessing food throughout the county. Focus groups explored Alameda County residents' experiences with food insecurity, coping mechanisms and conditions that exacerbate insecurity, and perceptions of food services available to them, including those offered by ACCFB.

A total of 47 people participated in six focus groups. Five groups were made up of community members from Alameda County that ACCFB aims to serve. These included (1) a group of mothers who live at an affordable housing complex, (2) a group of mostly unhoused people who receive services at a community health center, (3) a group of senior citizens who live in Fremont, (4) a group of Spanish-speaking people who receive services from a community organization that supports families, and (5) a group of Khmer-speaking individuals who receive services from a community organization that supports families. The sixth group comprised service providers from organizations that work with immigrant populations who might benefit from ACCFB services. All participants (except for the service providers) also completed anonymous questionnaires that collected basic demographic data and assessed food security.

We compare the characteristics of focus group participants to the general and food-insecure populations in Alameda County to determine how representative and generalizable our findings are. Table 3 displays the summary statistics across demographic categories. We emphasize four things from these results. First, as seen in a comparison with table 2, the share of children present in this survey is almost the same as in the food-insecure population in Alameda County. Second, the focus groups have a higher share of black residents than the share among people with MFS and food insecurity in Alameda County more generally (table 2). Third, people in the focus group are substantially more likely to be food insecure than the average person in Alameda County. This is primarily because the focus group are drawn from food pantries, and people who present there have much higher rates of food insecurity. For example, the share of the focus group that is food insecure is the same as found in a recent study using data from Hunger in America (Gundersen, Engelhard, and Hake 2017). Fourth, the average age of the focus group members is slightly higher than the average age of a respondent to the Core Food Security Module on the Current Population Survey December Supplement. However, it is only slightly higher than the average age of food bank clients nationally (Gundersen, Engelhard, and Hake 2017).

TABLE 3

Summary Statistics for Focus Group Participants

	Mean (standard deviation)
Living with a spouse or partner	0.42
Household size	3.37 (2.06)
Child present	0.54
Number of children present	1.34 (1.52)
Age	51.73 (13.92)
Hispanic Race	0.26
White	0.26
African-American	0.47
Asian	0.28
Food insecure	0.83

Notes: The total number of focus group participants was 47, and the questionnaire distributed to focus group participants included questions on food insecurity based on the USDA six-item short food security survey module: “U.S. Household Food Security Survey Module: Six-Item Short Form Economic Research Service, USDA,” US Department of Agriculture, September 2012, <https://www.ers.usda.gov/media/8282/short2012.pdf>.

Source: Urban Institute questionnaire to focus group participants.

Barriers to Accessing Enough Nutritious Food

All focus group participants report that they struggle at least sometimes with food insecurity. Some participants report that they frequently do not have enough to eat; some indicate that although they do not typically feel hungry, they are not regularly eating nutritious or varied foods. Others indicate that although they can consistently provide their families with the nutritious foods they need, doing so requires a tremendous amount of thought and effort. Some participants—especially those in the group composed mostly of people experiencing homelessness—said it is not uncommon for them to eat only once a day and that they frequently do not know where they will get their next meal. Across groups, barriers to accessing food included financial limitations, transportation, a lack of culinary knowledge or access to a kitchen, and a lack of support network. This characterization of barriers is consistent with what has been found in other studies of food bank clients and of households experiencing food insecurity (Gundersen, Engelhard, and Hake 2017; Gundersen and Ziliak 2018).

FINANCIAL LIMITATIONS

Participants emphasize the high and growing expense of surviving in the Bay Area. Many say that housing costs have risen in recent years while wages have remained stagnant. Some have considered

migrating out to the edges of the county, elsewhere in California, or even to another state. Some participants use CalFresh to defray the cost of groceries, but those with CalFresh benefits universally report that the benefits are not sufficient to cover the cost of food for the month. These reports are consistent with other recent research showing that the average cost of a low-income meal in Alameda County (\$2.82) is 52 percent higher than the maximum SNAP benefit per meal of \$1.86, which is not adjusted for geographic variations in prices.⁹ Some supplement their food supplies with occasional or more regular visits to a food pantry. One mother of young children describes how CalFresh does not fully meet her family's nutritional needs:

Even if you have seven kids in the house and you're getting food stamps, they don't give you enough to cover everything. Because it's not just the kids. You're feeding yourself. You may have a spouse in the house. You may have a mother or someone in the home who has a special diet. What they're giving folks, it's not enough. At all. For me and my girls, I get \$300. That's two weeks. Thank God I have a good enough job that I can replenish the pantry for the following two weeks.

—Working mother living in affordable housing unit

Another participant notes that CalFresh does not cover prepared food, and may not meet the needs of individuals who do not have access to a kitchen:

With the EBT cards, you can't get hot foods. That's crazy. If you're homeless, you can't cook.

—Person currently unhoused and seeking support from a community-based organization

Participants without CalFresh report varying experiences and familiarity with the program. Some have applied and been rejected for reasons unclear to them, some believe they would not be eligible and have not attempted to apply, and some have not wanted to apply because of concerns related to their immigration status or that of family members. Some report they do not want to apply for CalFresh because they felt it “wasn't for them” or that they do not want to take resources from others when they could sometimes afford to buy some food on their own. Participants with variable incomes are also unsure if and how CalFresh could be a resource for them. As one participant said:

My problem with EBT or CalFresh is that my income is very variable; I don't get on SNAP because I feel bad taking money I don't need most of the time. But some few months I don't do well and do need it, it's not worth it to go on for a couple months.

—Individual living with multiple roommates in a warehouse that is not residentially zoned

Food insecurity appears to be intermittent, and it is often exacerbated during certain periods of the year. Most participants agree that winter holidays are difficult because they might be expected to host family or buy gifts for their kids. Some say that winter in general is difficult because utility costs tend to be higher during colder months, and this can diminish available food budgets. Others say summers are difficult because children are out of school and require more supervision and food. Participants from

the provider focus group describe how many men in immigrant communities in Alameda County work as day laborers, meaning their incomes can fluctuate enormously from day to day. People working as day laborers can have difficulty projecting how much money they and their families might have to spend on food. But highly variable income can also make it difficult to qualify for food assistance resources such as CalFresh.

LACK OF COOKING KNOWLEDGE OR ACCESS TO A KITCHEN

Some participants either do not have regular access to a kitchen and cooking supplies or do not know how to cook. For these participants, raw vegetables and fresh foods that require being further prepared in some way are not perceived as useful and frequently go to waste.

LACK OF SUPPORT

Some participants, especially older individuals living alone, report that they do not feel motivated to shop for, prepare, and eat nutritious food. Some say they do not want to eat alone and that they do not usually prepare food unless they have grandchildren or other visitors at their home. As one participant says, “When my grandkids aren’t around, I don’t even care about food.” Another suggests that resources to bring older individuals together to eat could encourage healthy eating:

It would be good to have a community to work it out where people can come eat with each other. Because some seniors don’t eat because they don’t have anyone to eat with...We’re too prideful to tell people when we need help.
—Senior citizen who currently lives with adult son

TRANSPORTATION

Transportation is a significant barrier for participants across different focus groups. Some do not have regular access to a car and can only feasibly access food from places within walking distance. But the concept of “walking distance” varies even for people without mobility issues: some participants say they regularly travel several miles on foot to access food, but others cannot reasonably walk that far and carry groceries back, especially with young children. Some participants say they would take public transportation to one of the lower-priced grocery stores, or stores having a special, but note that the cost of the bus or train sometimes outweighs the savings of shopping at a cheaper grocery store.

But the problem is, I don't drive and my husband doesn't have a license. So I take my cart from Walgreens, I drag it from the store, find the sales and discounts, fill the cart, and drag it from the shopping center to the house. Maybe five miles. Which has affected my arthritis. Now I have problems. I have to see an orthopedist who sends me to therapy. I don't know for how long I can keep doing this. I pay for the groceries, but the issue is how to get it home.

—Senior citizen who lives with husband, who is disabled

Resourcefulness and Coping Mechanisms

Across focus groups, participants describe how they managed when they do not have sufficient access to food. Some say they ask for extensions on rent or utility payments and cut back on other expenses as they can. These comments are consistent with prior findings from Hunger in America studies, which document that a high percentage of households seeking charitable feeding services routinely tradeoff between food and other basic needs (Weinfield et al. 2014). Several mothers say they ration food and eat last or do not eat at all to make sure others in the family have enough:

I've gone a week without eating to make sure my children can eat. And I know others in the same situation. Where it's—I can't cut into my rent money because I don't want to be on the street. So I'm going to drink water until I'm full, and that'll be the end of it. It's very hard in California, especially for the black and Latino community to have enough just to sustain. There are not a lot of good paying jobs around that have hours where we can work and have access to affordable childcare. We don't have family members lined up waiting to watch our children. It's really tough. You don't want to put that burden on someone else to watch your kids to go work a piece of a job to go get a little bit of nothing.

—Working mother living in affordable housing unit

Participants discuss the ways they cobble together available resources and choose food based on availability, convenience, and price. For example, many participants across focus groups say they travel to different grocery stores on different days to take advantage of weekly sales. They dedicate a lot of time and energy to finding coupons, sales, and deals. This effort can be exhausting and still does not always result in having enough to eat. One participant describes her experience traveling to different supermarkets for food and how it makes her feel:

I feel like I have to work harder to be able to feed myself better. You have to work harder. You see your neighbors come and go with their nice cars and there you are with limited income. You're using your valuable time chasing food sales. You feel frustrated because everything takes time, they're all over the place, and before you know it, the day is done. You're human too, you're tired. And that's how you spent the day. I feel sad and frustrated.

—Senior citizen living with disabled adult son

Others say they do not have time to travel to multiple stores and have to make do with whatever they can find.

Some participants say they have gotten food from neighborhood churches, especially around holidays. Certain community groups (e.g., the Fremont Senior Center) also offer hot meals, and several participants have eaten those subsidized or free meals.

Participants offer mixed opinions about whether they would ask their friends or community members for help if they are struggling to eat enough. Some participants say their friends are all suffering from the same financial pressures and that no one has enough to eat. Others say they would feel ashamed or embarrassed to ask someone they know for help. But some participants, especially in the Khmer-speaking group, say they feel comfortable eating communally and regularly share food resources within the community.

Schools are a resource for food for school-age children, although parents in the focus groups generally characterize the food at school as poor quality (e.g., the milk is expired) and sometimes not culturally appropriate.

The Ripple Effects of Food Insecurity

Participants talked about how being unable to access enough food or enough nutritious food affected them. Several participants said they felt frustrated, angry, and defeated. For parents, some felt that their experiences with food insecurity negatively affected their mental health and their ability to parent well. As one participant said:

[Having trouble getting enough to eat] is making families break up. If the woman is stressed out, now the kids are stressed out. It makes houses crumble if they can't sit down and talk about it. It makes houses crumble. Once mommy is on a roller coaster ride, everything's on a roller coaster ride. As a woman, it is my responsibility. If you go old school, the man brings the bills in, the woman is making sure everyone's eating. But she can't complain about it. So she has to drop her kids off to stand in the lines for food. It's stressful, it's humiliating. It's tearing down families.
—Mother currently living in affordable housing unit

Others agreed that being unable to access food is extremely stressful and can be humiliating. In a focus group of senior citizens, one said, "Sometimes you think this is it, this is the way it's going to be. There's no way out," and another added, "It makes you feel like you're less than."

Fear of Accessing Services

Some participants, especially those in immigrant communities, are hesitant to seek support in accessing food because of concerns that accessing services may affect their ability to seek legal immigration status or put them at risk of deportation. Newcomers and individuals with mixed-immigration-status families indicate that they are scared to seek both formal governmental services, such as CalFresh application services, or food pantries hosted in locations that do not feel like “safe spaces.” These concerns reflect other recent findings from Urban’s Well-Being and Basic Needs Survey (Bernstein et al. 2019), which found that nearly one in seven adults in immigrant households report that they or a family member did not participate in a noncash assistance program in 2018 for fear of risking future eligibility for a green card. Moreover, about one in six adults in immigrant families reported that they or a family member in 2018 avoided activities where they might be asked or bothered about citizenship status. The activities avoided most were those that risk interaction with police or other public authorities, such as driving a car, renewing or applying for a driver’s license, and talking to the police or reporting crime. About one in three adults in immigrant families with a vulnerable visa or citizenship status (i.e., where one or more foreign-born relatives in the household do not have a green card and thus are not permanent residents or do not have US citizenship—reported that they or a family member avoided at least one routine activity. Recognizing that CalFresh is often not an option for those facing perceived deportation risks, focus group participants suggest that pantries should be located “within the community,” where faces are known, familiar languages are spoken, and those who run the pantry know a person’s family and needs.

Experiences with Food Bank and Pantries

Most participants in the focus groups are familiar with ACCFB and have visited community food pantries and churches that may receive food from ACCFB directly, though not all are necessarily aware of that affiliation. Participants who have heard of ACCFB generally have a positive impression of it.

For those that have visited a pantry, most use it to augment the food they are getting elsewhere. Several participants report that they access pantries regularly, but most only rely on pantries when they cannot get their nutritional needs met through other means. Some express that the pantry is only for emergencies and that it may not be “for me.” As one participant puts it, “I go to the food bank every two or three months. I only go when I need to go because I don’t want to take food from someone else’s mouth.”

Participants who have visited pantries shared a range of experiences. Some of the most common complaints about food pantries in Alameda County relate to their location, operating hours, variety of food available, and quality of food. Some participants say they do not use pantries because there are none within a distance they can reasonably walk and they do not have another way to get there. For participants who regularly or somewhat regularly visit pantries, most agree that the lines to get food are frequently very long, and people have to arrive many hours early to ensure they can get the food they want. They feel that the food available does not change much, and it does not tend to be the kind of food they actually use. Finally, some participants say that food at the pantries is sometimes low quality, moldy, or expired, which frustrates them, especially after waiting in a long line.

Some focus group participants also share feelings of frustration about how food pantries seem to be run, their perceptions that some patrons receive preferential treatment, and concerns regarding their own treatment. For instance, some participants are suspicious that the people distributing food at the pantry keep the most desirable items for themselves. Fresh dairy, eggs, and vegetables are especially valuable, and participants share their perceptions that some of the volunteers hoard those items and possibly sell them.

Cultural appropriateness is another theme that arises in conversations about experiences with the food bank and pantries. Some participants say that they only want fresh food and do not cook with canned foods. Some without English-language skills say that they cannot read the labels on canned foods and do not know how to use them. Others say that certain vegetables or foods are simply not a part of their culture's cuisine, and they prefer to be able to choose from among a wider variety of foods.

Participants also express the importance of feeling respected by the people they interact with at the food bank or food pantries. Some share that when they have to wait in long lines and then receive food that seems old or spoiled, they feel “less than.” This issue underscores the importance of building trust between the community partners and the clients ACCFB aims to serve.

To understand why some Alameda County residents have not accessed ACCFB services we asked questions about potential barriers. Some focus group participants, especially those with limited-English skills, are unaware of ACCFB and the services it offers. Other reasons that participants do not access ACCFB services include convenience (i.e., the hours, location, or time required in line were a barrier) or because they have other mechanisms to cope with their lack of food. For example, some participants in the senior-citizen focus group say they do not access food pantries, but their adult children bring them food. Some participants in a Khmer-language focus group say that they do not personally visit the food bank or food pantries, but they have neighbors who access the pantries and share the food they receive.

Recommendations from Focus Group Participants

Focus group participants offer a range of recommendations for how ACCFB and its partners could improve their reach and their services. These recommendations can be grouped into several areas:

- Create targeted outreach strategies for specific communities.
 - » Offer more language-appropriate services in areas with high concentrations of non-English speakers (e.g. Hmong-language posters to advertise ACCFB services).
 - » Advertise available services and supports (one participant said, “It would be nice if those places reached out to the community. Come out, let the folks know what you offer, where you are”). Generally, participants shared the sense that there are a lot of resources in Alameda County to support low-income communities, but the services are disjointed, and it can be challenging to figure out where to find various services.
 - » Locate services in safe-feeling and familiar environments to encourage participation and tailor services to better meet the needs of specific groups of residents.
- Provide more distributions in underserved areas.
 - » Acknowledging that transportation is a major barrier for some, ensure that distribution sites are available within walking distance of communities where food insecurity is concentrated
 - » Implement a “mobile food pantry” that travels on a regular weekly schedule to certain communities. The predictability would be important so that community members can plan to meet the pantry when it comes to their neighborhood. This approach could help ameliorate some of the transportation barriers that many interviewees described. A mobile food pantry may also be more comfortable for individuals concerned about stigma or immigration status.
 - » Partner with community centers that are important and trustworthy to specific populations. For example, the Buddhist Temple plays a major role in the Cambodian immigrant population and could be a good place for distribution.
- Improve the quality and variety of foods.
 - » Poll potential clients to collect information about what foods are most important to the community and tailor offerings to that community.
 - » Make sure items are not moldy or expired.

- » Offer a variety of food items and build systems so that people can choose what they want; try to ensure that items are available even for people at the “end of the line” at a pantry.
- » Increase access to prepared “hot” foods for people experiencing homelessness.
- Offer nonfood items and other services.
 - » Some participants express a desire to be able to access nonfood items (such as diapers and socks) and hygiene supplies at food pantries.
 - » Some participants say they would be interested in taking cooking classes, financial literacy classes, or classes on other topics that intersect with food insecurity.
- Ensure people applying for assistance are given information about supplemental resources (such as pantry locations). This would help people who do not qualify as well as those who need additional help to meet their family’s food needs.

Looking Ahead: Trends and Insights

Trends

As the food bank builds a new strategic response to its rapidly changing environment, our research suggests that the following ongoing changes are critical for the food bank to monitor:

- The ongoing shifts in population throughout the county, including an influx of higher-income residents that puts pressure on costs of living, the movement of some households to outlying suburbs or other counties, and patterns of growth or decline in specific racial/ethnic communities.
- The high rates of relative MFS in Hayward, parts of the South County, and even parts of Livermore and Pleasanton. These trends may signal future increases in food insecurity in those areas and, in the near term, a need to examine new ways of reaching families who are struggling to make ends meet but might be less likely to access traditional food bank services.
- The potential for continuing increases in rent to put further pressure on vulnerable families, especially those with low incomes.
- The burdens that subprime credit scores and debt in collections are putting on many low-income households.

- The very difficult immigration climate and ongoing chilling effect on receiving services and accessing public spaces.

Adapting and responding to these future trends is important if the food bank is to continue to serve existing clients effectively and develop new strategies for reaching underserved communities, including people who have been hesitant to engage with charitable feeding.

Insights

The ACCFB has an excellent community reputation and a solid foundation from which to build new strategic responses to its rapidly changing environment. Focus group participants have offered actionable ideas that they believe would improve ACCFB's ability of to serve the community. We offer the following additional recommendations for improving impact and building a 21st-century food bank for Alameda County:

- Improve household-level access by expanding evening and weekend hours and exploring transportation support, online ordering and delivery options, and other ways to physically "shorten the line."
- Use MFS as key metric for service planning to identify areas that may be overlooked or are becoming at risk of food insecurity. Incorporate neighborhood measures of food insecurity and MFS into the planning process.
- Recognize the importance of household- and community-level credit access challenges as indicators of risk for food insecurity and MFS, and build new partnerships to help households reduce the cost of poor credit.
- Center the housing crisis in the food bank's work and build a strategic plan that emphasizes partnerships at the intersection of food insecurity and its key drivers (e.g., housing costs, transportation and health challenges, poor credit, and low assets)
- Build a new system of liaisons with cultural communities and examine feedback on food preferences and concerns about food quality
- Prioritize a strategic response to the changing immigration climate, recognizing that families may be wary of seeking services in public places and may have increased need if avoiding other services.
- Reach out to potential partners and invite them to submit ideas for collaboration.

- Share insights and plans with community residents and continue to build community participation.
- Engage in conversation with area food banks about what migration in the Bay Area means for shifting needs and the value of building a regional focus.

ACCFB may also need to explore models of engaging with community needs that are beyond traditional food banking boundaries, particularly in areas where MFS is more prevalent. For example, some households may be less interested in free food distribution but would welcome approaches that help them access lower-cost healthy food for purchase, especially in neighborhoods with limited grocery access and transportation barriers. Other food banks have begun venturing into this territory: the Greater Pittsburgh Food Bank launched the Green Grocer¹⁰ mobile fresh food market in 2015, which travels to communities with limited food access and offers affordable healthy foods for sale to community members on a regular schedule. The Green Grocer now serves 17 communities each week, welcomes anyone to shop, and uses philanthropic resources to help cover the gap between sales and expenses.

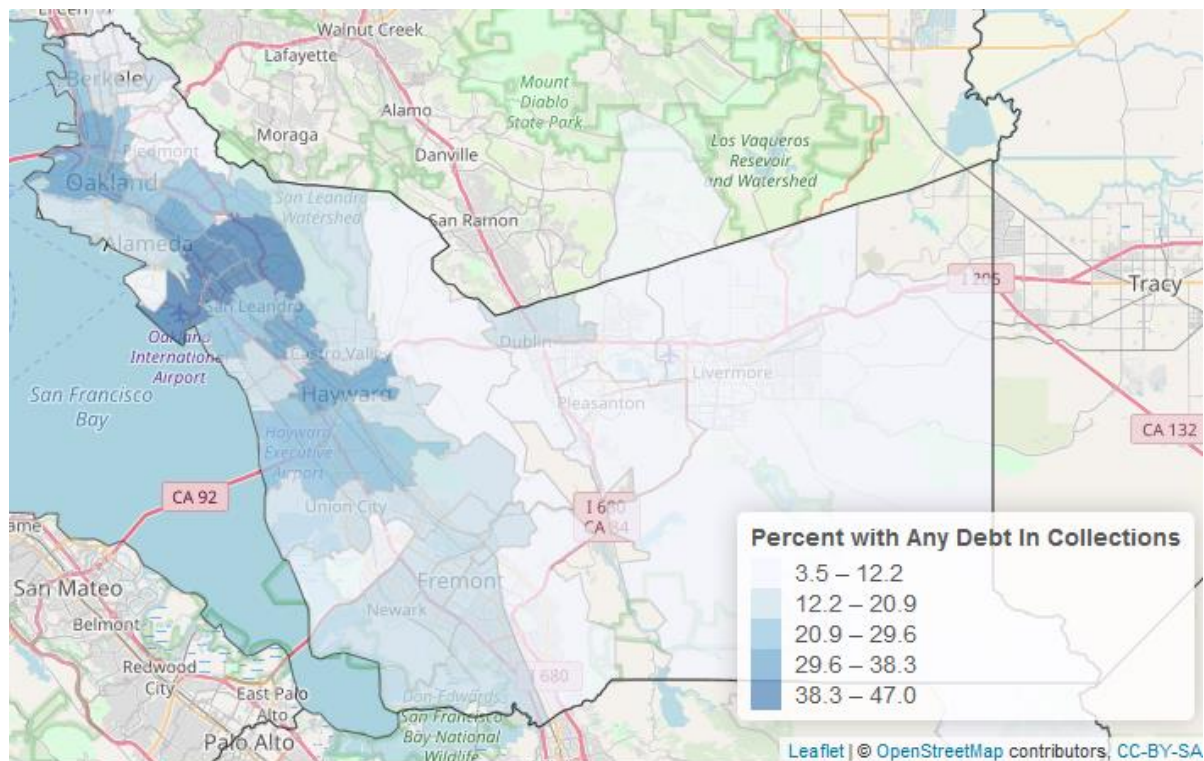
Other communities around the country are experimenting with enrolling low-income residents in community-supported agriculture shares, combining efforts to improve healthy food access with an approach that improves income for small farmers. In Oakland, Farms to Grow, Inc. works with black farmers, urban gardeners, food preservers, and worker-owned cooperatives to build their capacity and markets while addressing inequitable access to healthy foods. Support of and investment in economic ventures that bring resources to minority communities may be an important way to address food access issues while demonstrating a commitment to preserving the vitality of communities of color.

Innovating to support low-income communities in a rapidly changing and highly diverse environment may mean moving beyond improvements in current services toward cocreating new strategies with community members. ACCFB has been a leader in exploring new approaches in food banking, and we hope this research provides critical insights for the next chapter in its service to the community.

Appendix: Alameda County Credit Metrics and Characteristics of Those Experiencing Food Hardship

FIGURE A.1

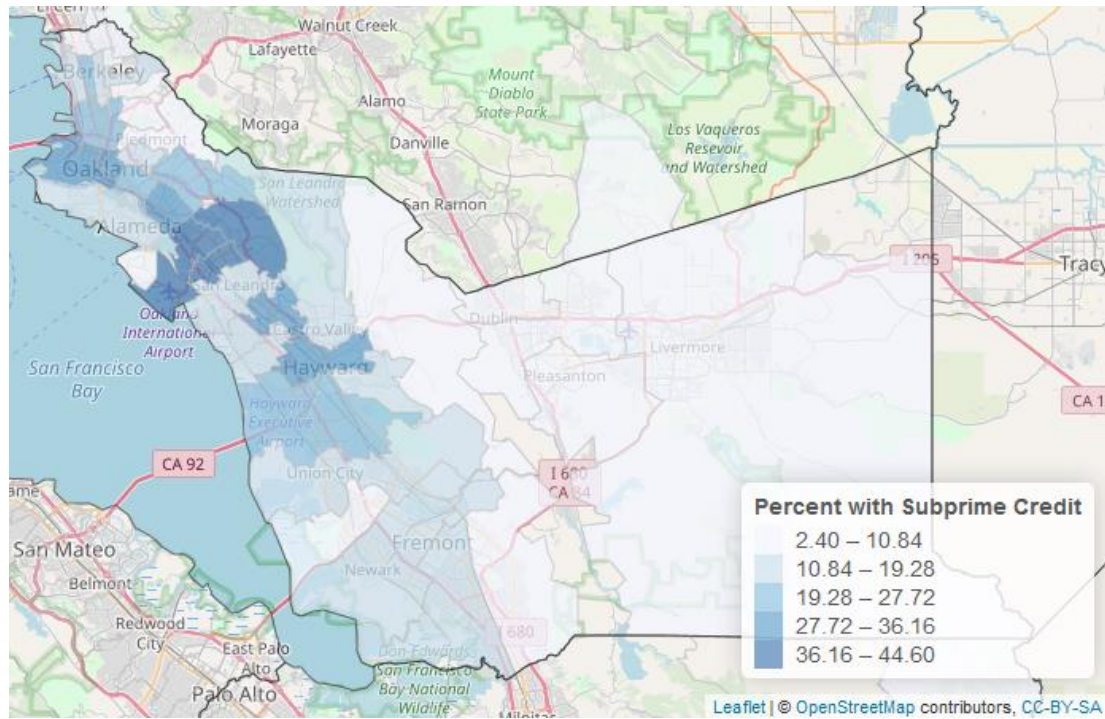
Share of Alameda County Population with Debt in Collections, by Zip Code



Source: Urban Institute tabulations of data from a major credit bureau, August 2017.

FIGURE A.2

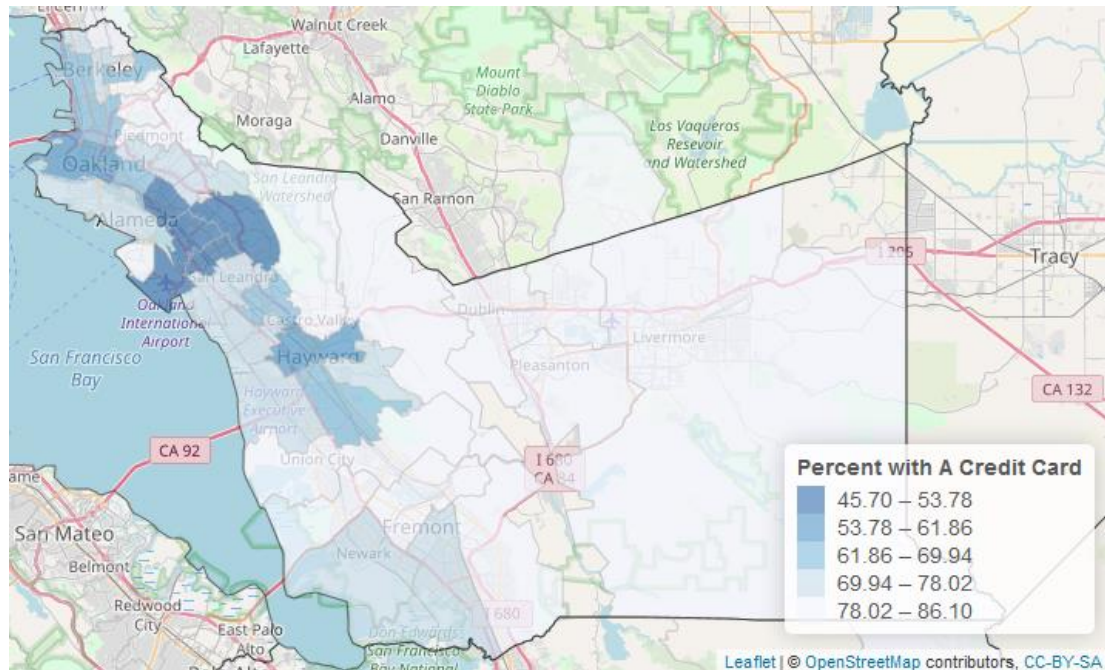
Share of Alameda County Population with Subprime Credit Scores, by Zip Code



Source: Urban Institute tabulations of data from a major credit bureau, August 2017.

FIGURE A.3

Share Alameda County Population with a Credit Card, by Zip Code



Source: Urban Institute tabulations of data from a major credit bureau, August 2017.

TABLE A.1

Comparisons of Marginal Food Insecurity across Geography, among Households with Children

	US	California	Alameda County
Race			
African-American	24%	12%	26%
White	68%	73%	28%
Not African-American or white	8%	16%	46%
Hispanic	29%	60%	34%
Income			
Income less than 100 percent of the federal poverty level (FPL)	38%	41%	31%
Income between 100 and 200 percent of FPL	34%	34%	35%
Income greater than 200 percent of FPL	28%	25%	34%
Education			
High school	82%	68%	86%
Less than high school	18%	32%	14%
Household structure			
Married	46%	51%	49%
Homeownership status			
Homeowner	27%	43%	18%
Renter	73%	57%	82%
Supplemental Nutrition Assistance Program recipient	42%	41%	24%
Over 60 years of age	7%	7%	5%

Source: Author calculations from Current Population Survey (CPS), December Supplement 2017 for the US; from CPS, December Supplement 2015 to 2017 for California; and from CPS December Supplement 2013 to 2017 for Alameda County. Households responding affirmatively to one or more questions on the Core Food Security Module are defined as marginally food insecure.

TABLE A.2

Comparisons of Food Insecurity Status across Geography, among Households with Children

	US	California	Alameda County
Race			
African-American	25%	12%	24%
White	68%	71%	28%
Not African-American or white	7%	17%	48%
Hispanic	29%	58%	36%
Income			
Income less than 100 percent of the federal poverty level (FPL)	42%	47%	28%
Income between 100 and 200 percent of FPL	33%	32%	39%
Income Greater than 200 percent of FPL	25%	21%	34%
Education			
High school	81%	66%	89%
Less than high school	19%	34%	11%
Household structure			
Married	42%	47%	46%
Homeownership status			
Homeowner	34%	22%	10%
Renter	66%	78%	90%
Supplemental Nutrition Assistance Program recipient	48%	46%	26%
Over 60 years of age	7%	7%	8%

Source: Author calculations from Current Population Survey (CPS), December Supplement 2017 for the US; from CPS, December Supplement 2015 to 2017 for California; and from CPS December Supplement 2013 to 2017 for Alameda County. Households responding affirmatively to three or more questions on the Core Food Security Module are defined as food insecure.

TABLE A.3

Comparisons of Marginal Food Insecurity Status across Geography, among Households with Seniors

	US	California	Alameda County
Race			
African-American	25%	11%	39%
White	70%	76%	44%
Not African-American or white	5%	13%	25%
Hispanic	14%	33%	25%
Kids present in household	11%	14%	23%
Income			
Income less than 100 percent of the federal poverty level (FPL)	32%	33%	30%
Income between 100 and 200 percent of FPL	34%	36%	9%
Income greater than 200 percent of FPL	33%	31%	62%
Education			
High School	74%	68%	100%
Less than high school	26%	32%	0%
Household structure			
Married	28%	36%	34%
Homeownership status			
Homeowner	55%	43%	36%
Renter	45%	57%	64%
Supplemental Nutrition Assistance Program recipient	31%	20%	47%

Source: Author calculations from Current Population Survey (CPS), December Supplement 2017 for the US; from CPS, December Supplement 2015 to 2017 for California; and from CPS December Supplement 2013 to 2017 for Alameda County. Households responding affirmatively to one or more questions on the Core Food Security Module are defined as marginally food insecure.

TABLE A.4

Comparisons of Food Insecurity Status across Geography, among Households with Seniors

	US	California	Alameda County
Race			
African-American	26%	13%	56%
White	68%	75%	35%
Not African-American or white	6%	12%	20%
Hispanic	15%	35%	25%
Kids present in household	11%	14%	25%
Income			
Income less than 100 percent of the federal poverty level (FPL)	35%	38%	25%
Income between 100 and 200 percent of FPL	34%	32%	0%
Income greater than 200 percent of FPL	31%	30%	75%
Education			
High School	75%	69%	100%
Less than high school	25%	31%	0%
Household structure			
Married	27%	35%	36%
Homeownership status			
Homeowner	52%	40%	26%
Renter	48%	60%	74%
Supplemental Nutrition Assistance Program recipient	36%	25%	47%

Source: Author calculations from Current Population Survey (CPS), December Supplement 2017 for the US; from CPS, December Supplement 2015 to 2017 for California; and from CPS December Supplement 2013 to 2017 for Alameda County. Households responding affirmatively to three or more questions on the Core Food Security Module are defined as food insecure.

TABLE A.5

Food Insecurity Rate by Category

	US	California	Alameda
Race			
African-American	21%	20%	17%
White	10%	11%	7%
Not African-American or white	11%	8%	8%
Hispanic	18%	18%	17%
Kids present in household	16%	15%	13%
Income			
Income less than 100 percent of the federal poverty level (FPL)	32%	33%	24%
Income between 100 and 200 percent of FPL	20%	20%	21%
Income greater than 200 percent of FPL	6%	5%	5%
Education			0%
High school	11%	9%	8%
Less than high school	24%	25%	15%
Household structure		0%	
Married	7%	8%	6%
Homeownership status	0%		
Homeowner	6%	5%	2%
Renter	20%	19%	18%
Supplemental Nutrition Assistance Program recipient	51%	51%	53%
Over 60	9%	9%	6%

Source: Author calculations from Current Population Survey (CPS), December Supplement 2017 for the US; from CPS, December Supplement 2015 to 2017 for California; and from CPS December Supplement 2013 to 2017 for Alameda County. Households responding affirmatively to three or more questions on the Core Food Security Module are defined as food insecure.

TABLE A.6

Marginal Food Security Rate by Category

	US	California	Alameda
Race			
African-American	13%	11%	10%
White	7%	7%	5%
Not African-American or white	6%	5%	5%
Hispanic	13%	13%	10%
Kids present in household	11%	10%	8%
Income			
Income less than 100 percent of the federal poverty level (FPL)	16%	14%	16%
Income between 100 and 200 percent of FPL	14%	15%	16%
Income greater than 200 percent of FPL	5%	4%	3%
Education			
High School	7%	6%	5%
Less than high school	14%	14%	11%
Household structure	0%		
Married	6%	6%	5%
Homeownership status			
Homeowner	5%	5%	3%
Renter	12%	11%	10%
Supplemental Nutrition Assistance Program recipient	22%	20%	39%
Over 60	6%	6%	3%

Source: Author calculations from Current Population Survey (CPS), December Supplement 2017 for the US; from CPS, December Supplement 2015 to 2017 for California; and from CPS December Supplement 2013 to 2017 for Alameda County. Households responding affirmatively to one or two questions on the Core Food Security Module are defined as marginally food secure.

Notes

- ¹ See the full list of strategies appendix document from Caroline Ratcliffe, Elaine Waxman, Cary Lou, Hannah Hassani, and Victoria Tran, “Disrupting Food Insecurity: Tapping Data for Strategies That Tackle the Root Causes,” Urban Institute, October 22, 2019, <https://apps.urban.org/features/disrupting-food-insecurity/>.
- ² When looking at a half-mile radius using the same methodology, the rate of coverage is 78 percent for the marginally food secure and 79 percent for the food insecure.
- ³ In the examples provided, the refrigerator is under a rent-to-own plan and the car is paid for using a payday loan.
- ⁴ For a recent review of see Gundersen and Ziliak (2018).
- ⁵ “Dataset: Fair Market Rents,” US Department of Housing and Urban Development, Office of Policy Research and Development, accessed December 10, 2019, <https://www.huduser.gov/portal/datasets/fmr.html#2019>.
- ⁶ “Open to the public” defined as open during fiscal year 2017–18 and distributed any pounds. We excluded agencies that closed during that fiscal year to avoid incorrectly representing a geographic area served by a now-closed agency as being covered by ACCFB service.
- ⁷ When looking at a half-mile radius using the same methodology, the rate of coverage is 78 percent for the marginally food secure and 79 percent for the food insecure.
- ⁸ Defined as spending more than 30 percent of income on rent.
- ⁹ “Does SNAP Cover the Cost of a Meal in Your County?” Urban Institute, accessed December 10, 2019, <https://www.urban.org/does-snap-cover-cost-meal-your-county>.
- ¹⁰ “Green Grocer,” Greater Pittsburgh Community Food Bank, accessed December 10, 2019, <https://www.pittsburghfoodbank.org/what-we-do/food-to-people/green-grocer/>.

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