



REINVESTMENT
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Michelle Schmitt, Reinvestment Fund

Tuesday July 25th, 2024



About Reinvestment Fund

We are a national mission-driven financial institution that creates opportunity for underserved people and places through partnerships. We marshal the capital, analytics, and expertise necessary to build strong, healthy, and more equitable communities.

Since 1985, Reinvestment Fund has made **\$2.7 billion** in cumulative investments and loans.

We are supported by **830 investors** that include individuals, foundations, religious institutions, financial institutions, civic organizations and government.

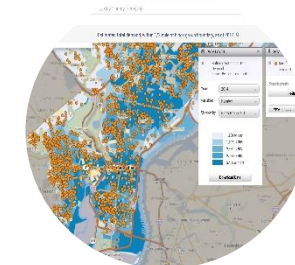
How We Work



Lending and Investing

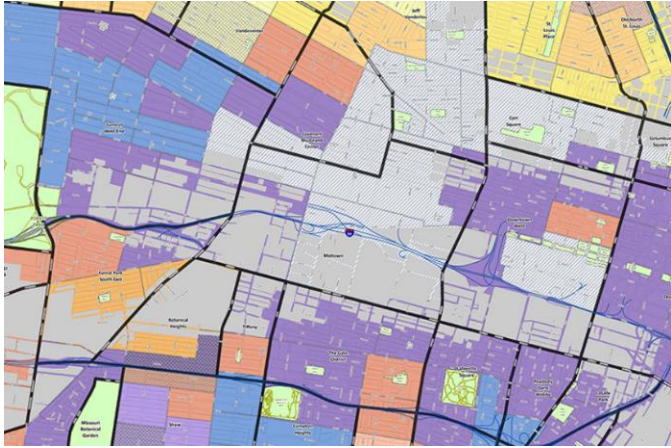


Policy Solutions



Programs & Capital Access

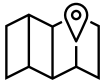
Policy Solutions



Reinvestment Fund’s Policy Solutions team partners with government, nonprofit, and other civic leaders to support strategic decision-making to strengthen communities.

We conduct rigorous research and build analytic tools that help stakeholders implement effective interventions to achieve more equitable outcomes.

How we work



Spatial and statistical analyses based on proven methodologies to support program design, guide implementation and measure effectiveness.



Comprehensive **strategy and advisory** services for public and private investors seeking to align capital with social impact.



Data tools and platforms to assess local conditions and inform the allocation of scarce resources.

Our expertise



Affordable Housing



Commercial Corridors



Fair Housing



Food Systems



Quality Early Education



Vibrant Neighborhoods

What is the Limited Supermarket Access Analysis?

- Reinvestment Fund's Limited Supermarket Access analysis identifies "LSA Areas" where two conditions are met:
 1. Residents have inequitable access to supermarkets;
 2. **and**
 3. There are enough people to support new or expanded supermarket operations.
- For over a decade, the LSA has been a tool for RF Food Lenders to identify potential store locations.
- The LSA is a nationwide, federally recognized eligibility criteria for the Healthy Food Financing Initiative. RF serves as Fund Manager for USDA-HFFI.

Updates for the 2023 Metric and Report

- Unified national analysis that accommodates urban, rural, small town and suburban communities
 - In 2019, RF piloted a Rural Supplement to better accommodate rural parts of the country.
 - The 2023 update integrates lessons and feedback from that process to create a single analysis better suited to the country's diverse communities.
- The 2023 update will serve as a new 'baseline'.
 - The expansion of USDA's Healthy Food Financing Initiative (HFFI).
 - Now covers all 50 states and D.C, more attention paid to rural areas.
- Continue the practice of making methodological refinements with each update to improve the overall utility of the analytic.

2023 Underserved Area Designations

Limited Supermarket Areas are made up of contiguous, low-access block groups in Metro areas and have a total population of at least 5,000 residents. These are places where the population size and density could support a traditional brick and mortar grocery

Low-Access/Low Population Areas are individual block groups in all but the least densely populated parts of the country with a population between 1,000 and 5,000 residents. These areas are often proximate to other Low-Access/Low Population or Limited Supermarket Areas in urban and suburban locations. They may not support a traditional supermarket on their own but are ripe for other innovative healthy food retail approaches. They can also be considered along proximate, but not contiguous, LSA areas or Low-Access/Low Population areas as places that may support a variety of healthy food retail.

Low-Access Low Density Area are individual block groups in the least densely populated parts of the country with a population of at least 1,000. Given the large area and low population density a traditional supermarket may not be the most successful intervention.



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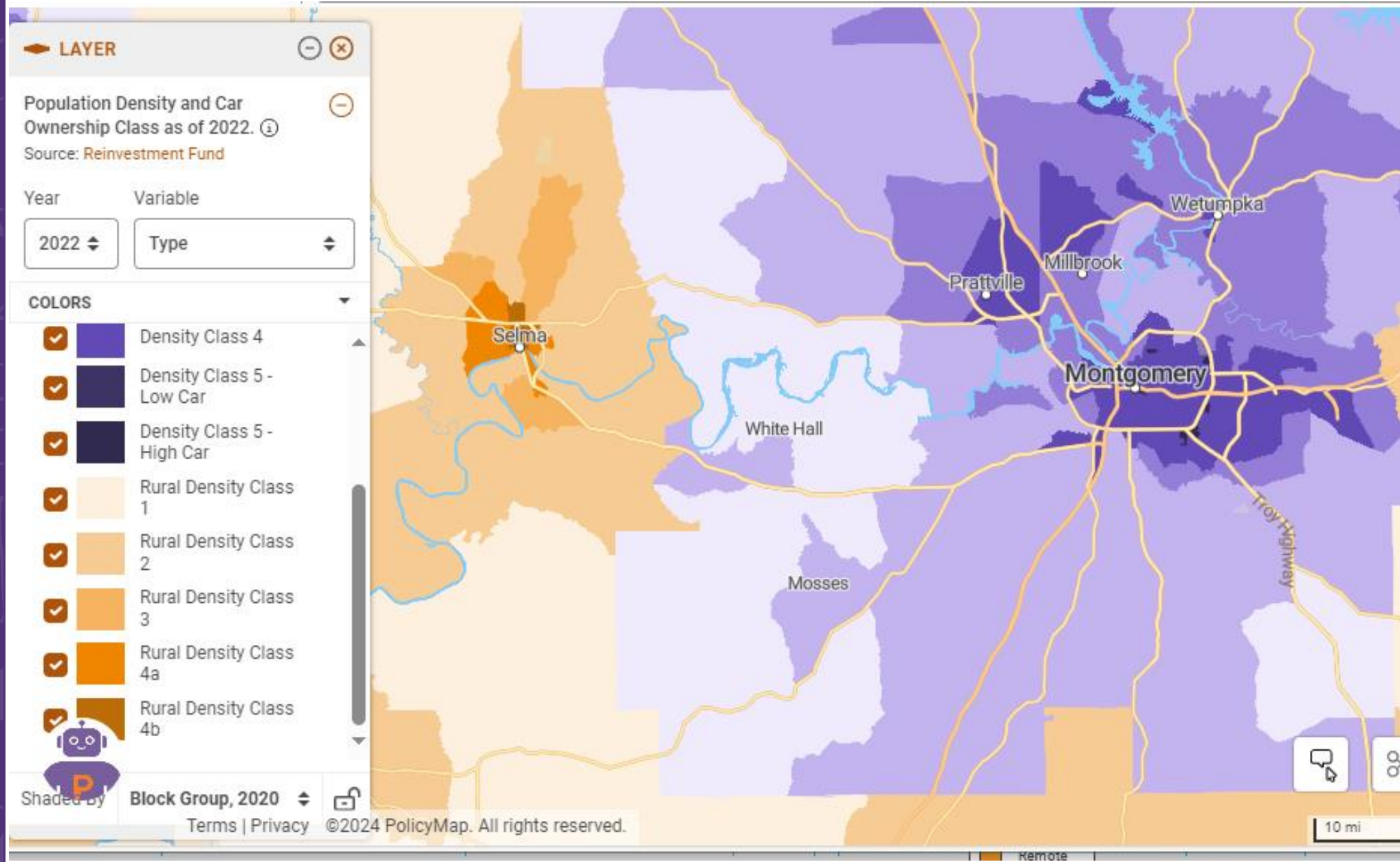
Defining Equitable and Adequate Food Access

Population Density/Car Ownership Classes: 2023

Community type	Class	Population Density		Household	Underserved Threshold (in Miles)	Number of Block Groups	% Block groups that are Low Access	Total Population 2020	Share of population in a Low Access Block Group	Average Block Group Land Area (in Sq miles)
		Minimum	Maximum	Maximum						
Urban	Density Class 5 - High Car*	4,986.50	227,398.60	14.1	1.8	49,067	6%	72,274,787	7.5%	0.2
	Density Class 5 - Low Car	4,987.00	718,125.20	100	0.8	24,936	27%	33,356,397	26.7%	0.1
Suburban	Density Class 4	379.8	4,986.50	n/a	3.3	94,303	7%	141,136,579	7.8%	1
Small Town	Rural Density Class 4a	315.6	1,048.70	n/a	4.6	5,725	10%	7,052,267	9.1%	2.3
	Rural Density Class 4b	1,049.40	44,444.40	n/a	2.3	8,850	6%	9,670,406	7.4%	0.5
Rural	Density Class 1	-	14.7	n/a	19.0	2,854	8%	1,772,784	12.3%	158.1
	Density Class 2	14.7	69.8	n/a	12.8	7,901	7%	9,161,279	6.4%	32.6
	Density Class 3	69.8	379.8	n/a	7.9	19,495	8%	27,865,583	8.0%	9
	Rural Density Class 2	9.5	87.6	n/a	13.0	14,596	10%	16,070,166	8.1%	38.2
	Rural Density Class 3	87.6	315.6	n/a	7.6	7,482	12%	9,236,555	10.9%	8.2
Remote	Rural Density Class 1	-	9.5	n/a	22.1	3,726	14%	3,315,331	12.7%	511.8

*Car ownership is only considered for high density urban areas.

Population Density/Car Ownership Classes



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National Findings

2023 National Findings

- Nationally, the share of the population living in Limited-Access Areas has remained stable between 2012 and 2022, at roughly 8.5% of the overall population.
- The share of the population living in Limited-Access Areas ranged from nearly 12% of the population in Urban areas to just below 5% in the most Remote parts of the country.
- In Urban and Remote parts of the country people living in low-income communities tend to be over-represented in Limited-Access Areas, while in Small Towns and Rural places people living in middle-income communities tend to be over-represented in Limited-Access Areas.
- Black and Brown residents are disproportionately concentrated in Limited-Access areas in Urban areas, Small Towns, Rural and Remote parts of the country. In the most Remote parts of the country Native Americans are heavily over-represented in Limited-Access Areas.

2023 National Findings

- Utah, Nevada, Texas, Colorado, and Delaware are the states with the biggest increases in the number of residents living in Limited-Access Areas between 2013 and 2023. These states are also experiencing population growth and the food retail environment may still be catching up to serve the new population.
- Wyoming, Ohio, Missouri, West Virginia, and Vermont saw the biggest decreases in the number of residents living in Limited-Access Areas.

National Findings for the 2023 Update

Community Type	Total Population	% of Population Living in Low-Access Areas - 2013	% of Population Living in Low-Access Areas - 2017	% of Population Living in Low-Access Areas - 2022
Urban	104,380,147	12.5%	12.2%	11.9%
Suburban	138,053,139	6.4%	6.5%	7.2%
Small Town	16,635,943	5.5%	5.7%	6.0%
Rural	63,647,301	7.9%	6.3%	6.5%
Remote	3,338,994	5.7%	5.3%	4.8%
Insufficient Data	513,784			
National	326,569,308	8.5%	8.2%	8.5%

National Findings for the 2023 Update

Community Type	Total Population, 2020	% Population Living in Low Income Areas, 2020	Low Access Population, 2020	% of Low Access Population Living in Low Income Areas, 2020	Low-Income Disparity Ratio, 2020
Urban	104,380,147	41.0%	12,424,095	54.0%	1.32
Suburban	138,053,139	21.5%	9,953,666	11.4%	0.53
Small Town	16,635,943	37.7%	1,001,707	20.1%	0.54
Rural	63,647,301	19.8%	4,161,498	23.0%	1.16
Remote	3,338,994	30.6%	160,231	48.8%	1.59
Insufficient Data	513,784				
National	326,569,308	28.3%	27,701,197	32.8%	1.16

National Findings for the 2023 Update

Community Type	Total Population, 2020	% Population Living in Middle Income Areas, 2020	Limited-Access Population, 2020	% of Limited-Access Population Living in Middle Income Areas, 2020	Middle-Income Disparity Ratio, 2020
Urban	104,380,147	31.8%	12,424,095	23.80%	0.75
Suburban	138,053,139	31.0%	9,953,666	28.10%	0.91
Small Town	16,635,943	38.7%	1,001,707	44.60%	1.15
Rural	63,647,301	42.5%	4,161,498	47.80%	1.12
Remote	3,338,994	48.5%	160,231	44.10%	0.91
Insufficient Data	513,784		-		-
National	326,569,308	34.01%	27,701,197	29.83%	0.88

National Findings for the 2023 Update

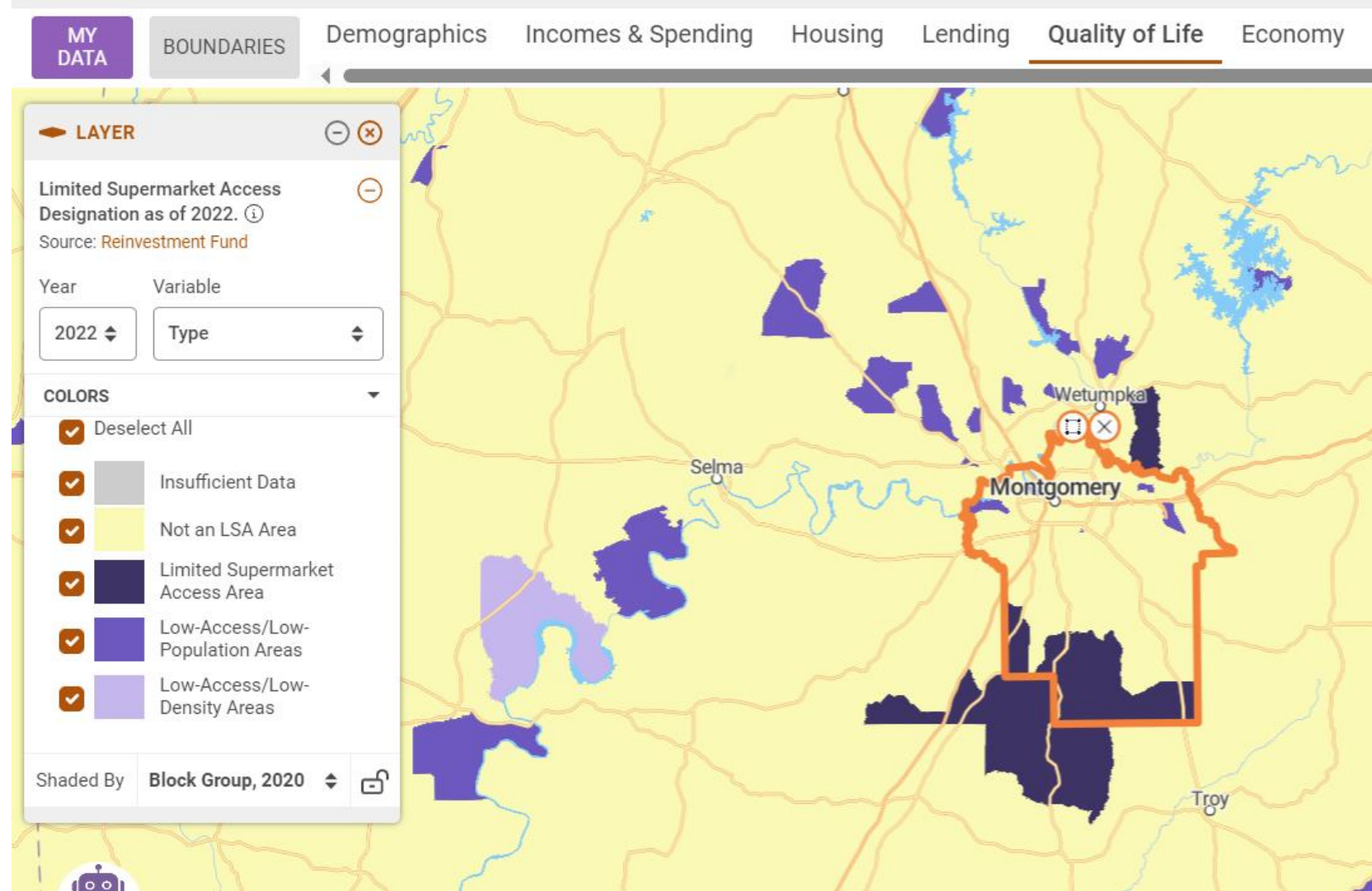
Community Type	Total Population, 2020	% Population that is Black, Latino, Asian, Native American, More than Two Races 2020	Limited-Access Population, 2020	% of Limited-Access Population that is Black, Latino, Asian, Native American, More than Two Races, 2020	Race/Ethnicity Disparity Ratio, 2020
Urban	104,380,147	52.9%	12,424,095	63.5%	1.20
Suburban	138,053,139	33.6%	9,953,666	30.1%	0.90
Small Town	16,635,943	26.8%	1,001,707	32.7%	1.22
Rural	63,647,301	17.6%	4,161,498	20.2%	1.14
Remote	3,338,994	21.3%	160,231	42.2%	1.98
Insufficient Data	513,784	47.5%	-		
National	326,569,308	36.2%	27,701,197	43.8%	1.21

National Findings for the 2023 Update

Community Type	Total Population, 2020	% of Total Population Limited-Access	% of White Population with Limited-Access	% of Black Population with Limited-Access	% of Asian Population with Limited-Access	% of Native American Population with Limited-Access	% of All Other Races (Including Two or More Races) Population with Limited-Access	% Of Latino/Hispanic Population with Limited-Access
Urban	104,380,147	12%	11%	18%	9%	23%	12%	10%
Suburban	138,053,139	7%	8%	5%	4%	11%	6%	7%
Small Town	16,635,943	6%	6%	5%	10%	11%	8%	7%
Rural	63,647,301	7%	6%	6%	4%	15%	7%	7%
Remote	3,338,994	5%	4%	2%	7%	15%	5%	7%
Insufficient Data	513,784	0	0	0	0	0	0	0

Limited Supermarket Access Areas

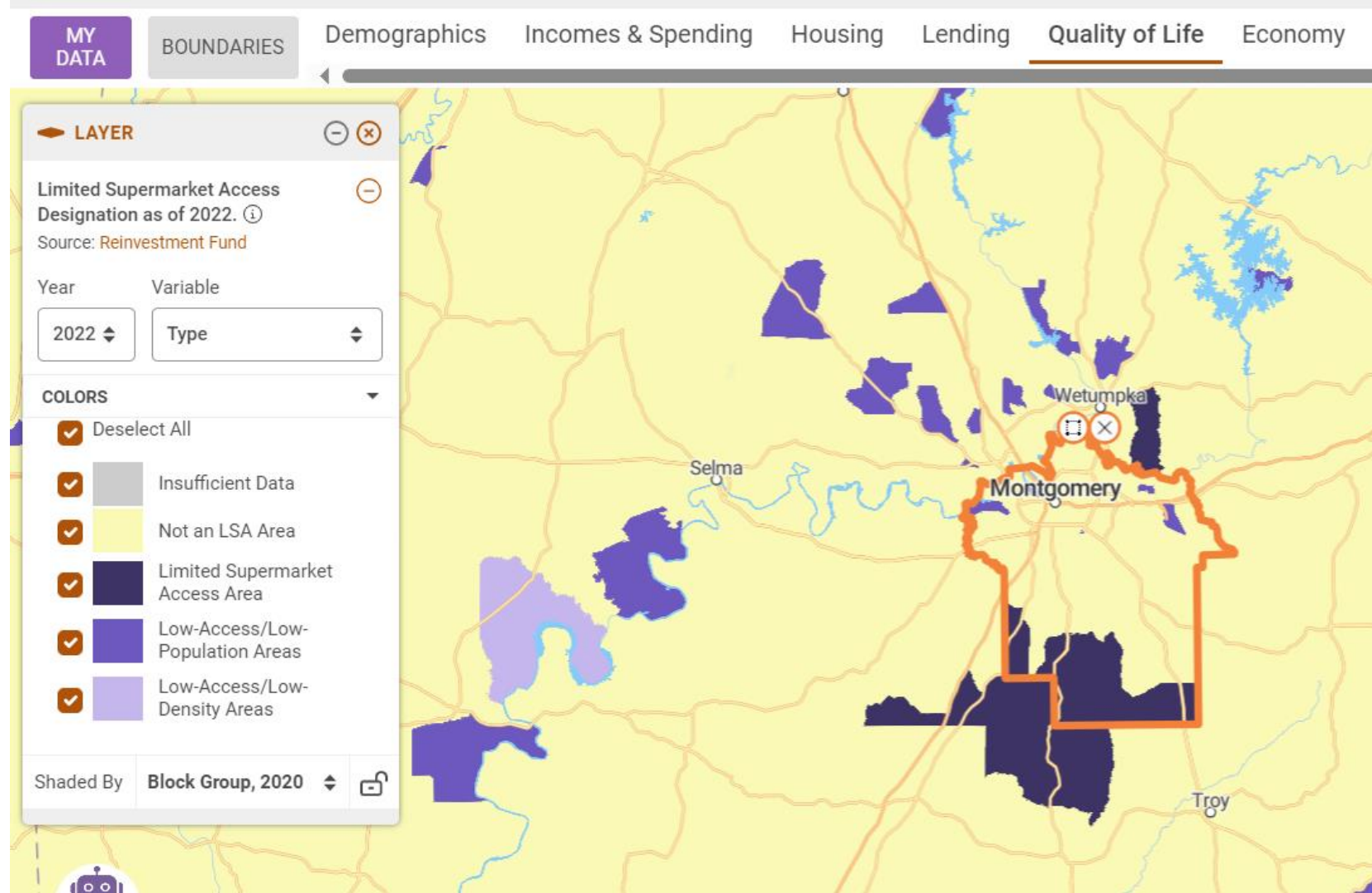
Limited Supermarket Access Areas are clusters of block groups meeting the standard LSA area criteria – i.e. LSA scores of .45 or greater and population of 5,000 or more.



[View in PolicyMap](#)

Low Access/Low Population Areas

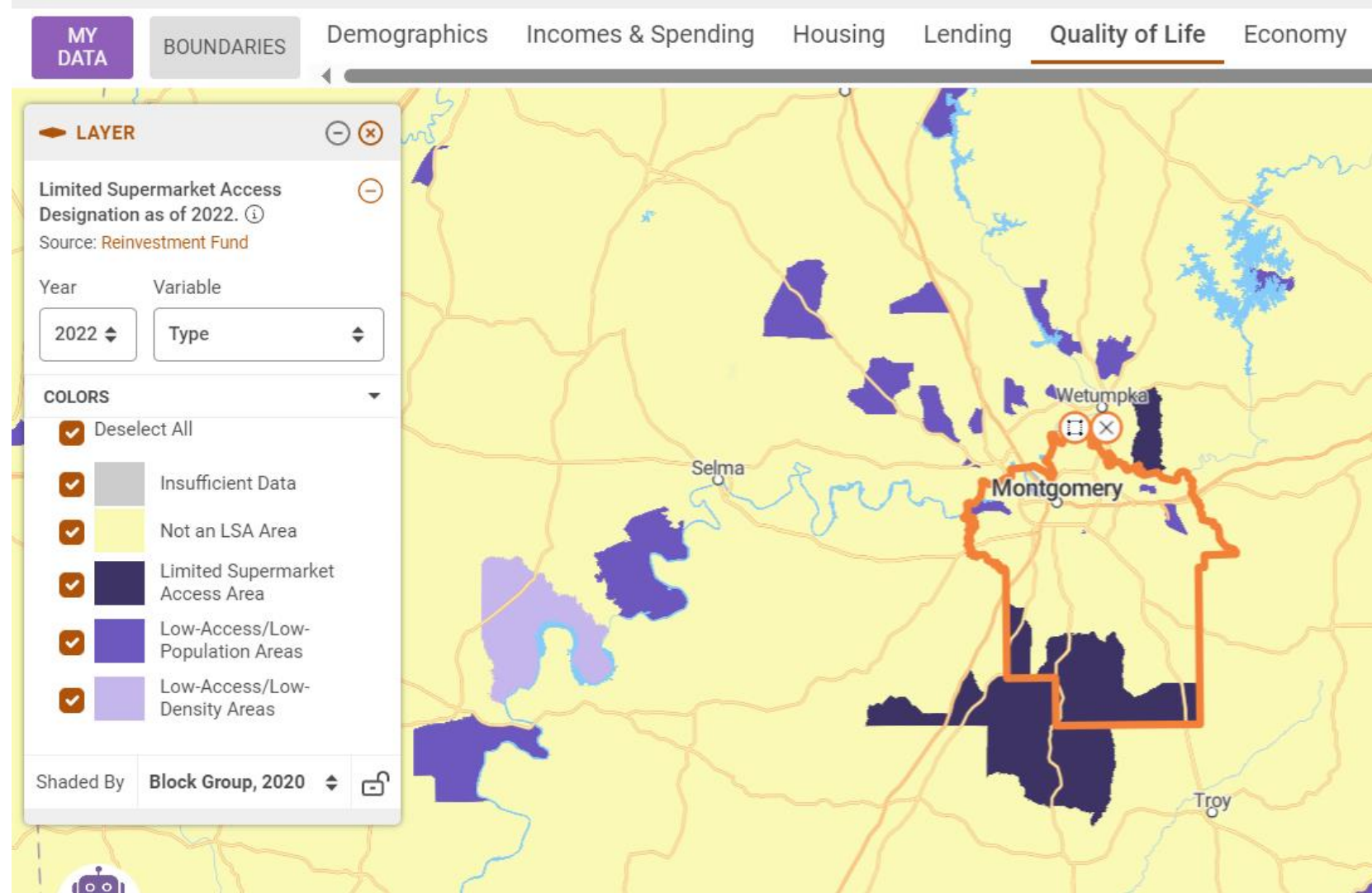
Low Access/Low Population areas are individual block groups in all but the least densely populated parts of the country with a population between 1,000 and 5,000 residents. These areas are often proximate to other Low-Access/Low Population or Limited Supermarket Areas.



[View in PolicyMap](#)

Low Access/Low Density Areas

Low Access/Low Density Areas have inadequate access to full-service grocery stores. Given the large size and low population density a traditional supermarket may not be the most appropriate intervention.



[View in PolicyMap](#)



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Using the LSA Analysis

Case Studies from Georgia

Investments in Georgia

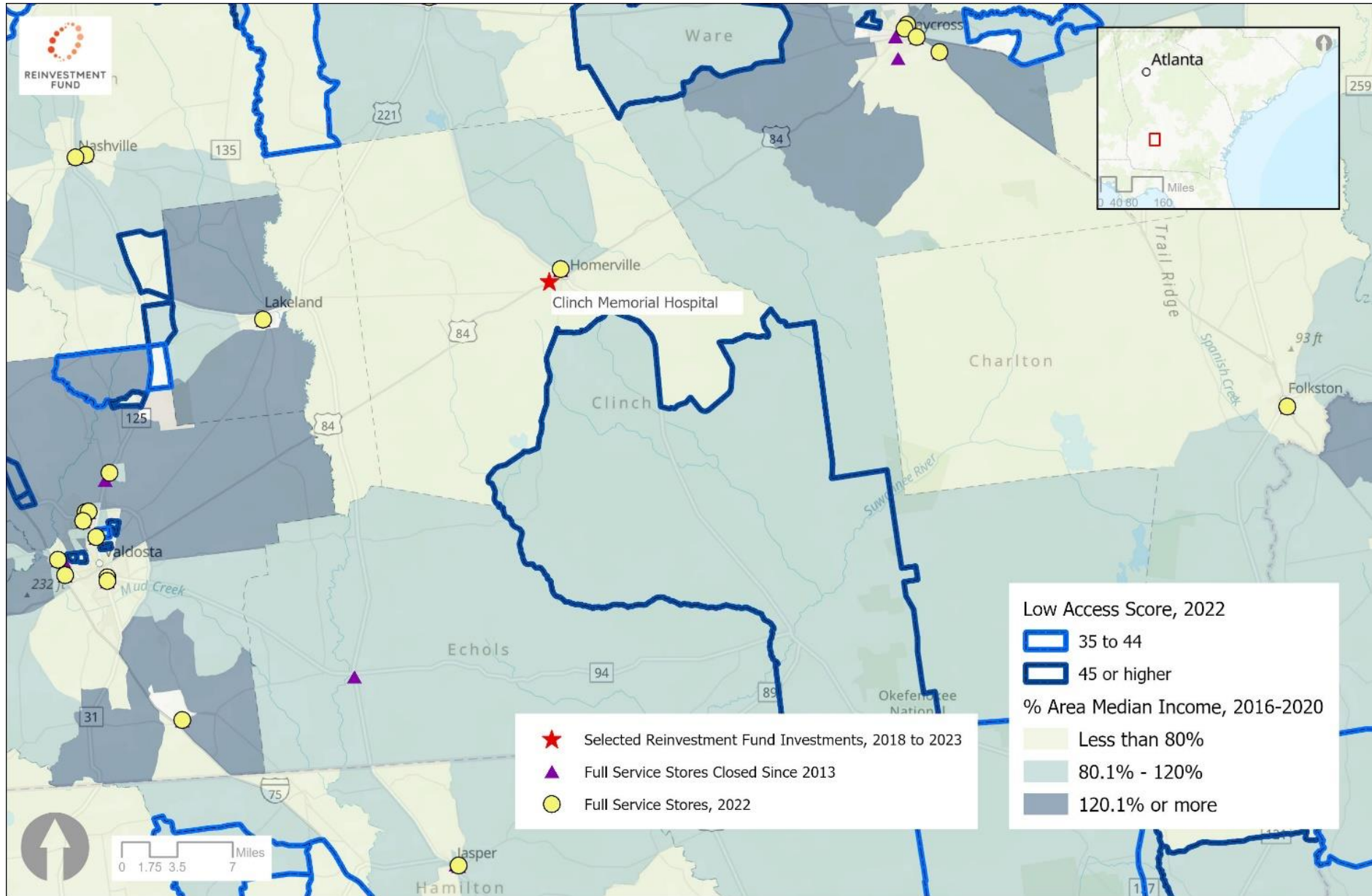


1. Clinch Memorial Hospital is a critical access hospital serving southeast rural Georgia. In 2021, the Healthy Food Financing Initiative (HHFI) supported the launch of a mobile market selling food to nearby Limited-Access Areas.



2. Food for Less is a low-cost grocery store in Albany that replaced a grocery store that closed in 2018. With the only full-service grocery closed, travel distances to the next nearest store were far enough to make the area Limited-Access. In 2020, HHFI funds supported the development of the new full-service grocery store with a business model built on selling fresh food at affordable prices.

Clinch Memorial Hospital



Albany Food For Less

