

Disrupting Food Insecurity

Steps Communities Can Take

Caroline Ratcliffe, Elaine Waxman, Cary Lou, Hannah Hassani, and Victoria Tran

Tackling food insecurity at its roots requires weaving strategies for bolstering family food resources into broader efforts to address the causes and consequences of financial instability and economic hardship. Because food insecurity intersects with so many other challenges, communities have multiple opportunities to collaboratively reduce barriers, increase resilience, and improve outcomes for residents and neighborhoods.

In the sections below, we highlight solutions that speak to major challenges families face—such as finding affordable housing, accessing needed health care, and increasing earnings and assets—that can also affect their ability to afford a healthy diet. The most effective strategies leverage opportunities to bring these different domains together. This is not an exhaustive list of strategies but rather a starting point as communities consider how to take action.

In some cases, it's clear who can move these ideas forward. Improvement of child nutrition programs might naturally involve schools, parent groups, students, and anti-hunger advocates. But disrupting food insecurity may mean bringing new actors to the table—for example, tapping a rural hospital to host a summer meals program or engaging pediatricians to support benefits outreach and advocacy efforts. Families struggling to afford food and other basic needs benefit when stakeholders collaborate, break out of their siloes, and invest collectively in family well-being and community capacity.

Finally, communities can take steps to ensure that their responses to food insecurity are equitable and consider families' needs as a whole. Looking at solutions through the lens of targeted universalism can help communities set and achieve universal goals, such as increasing affordability of healthy food or reducing food insecurity, through targeted approaches that recognize some groups have different needs, barriers, and circumstances. And approaches that traditionally focus only on certain household members, such as children, can be enhanced through two-generation approaches, which combine interventions for children and their parents or caregivers.

Communities and Places

Although food insecurity exists in every US county, some regions and types of communities experience higher rates than others. Rural areas have higher rates of food insecurity overall, but most food-insecure individuals live in metro areas. The South has the highest rates of food insecurity among regions, but significant concentrations of food insecurity are found across the US.

People of color consistently have far higher rates of food insecurity and poverty than white people, in large part because of structural racism's effects. People at different points in the life course—especially children, adolescents, and seniors—are particularly vulnerable to the health and developmental setbacks that come with not having an adequate diet.

- Incorporate strategies for addressing food insecurity in place-based initiatives and leverage lessons from collective impact approaches for building community resilience in low-income areas.
 - Embed food insecurity strategies in larger efforts, using collective impact approaches
 that bring together community representatives to work across siloes, maintain
 accountability, and address community-level challenges, including chronic disinvestment.
 - Incorporate trauma-informed strategies to build capacity to address complex and intersecting needs.
 - Learn from other communities using place-conscious strategies to improve health and well-being.
- 2. Adopt strategies developed specifically to meet the needs of suburban and rural communities, which are often overlooked.
 - Rural areas are spread out, which can pose transportation challenges. The closest place to buy fresh produce may be a long drive away. Rural areas also face high poverty and unemployment rates, and jobs tend to be concentrated in low-wage industries. Many rural communities are implementing creative strategies to combat food insecurity, such as increasing the take-up of federal benefits by improving coordination between nutrition assistance agencies and communities, developing a universal screening tool to determine eligibility for any nutrition program services, and providing program referrals.

- Suburban areas have experienced a significant rise in poverty in recent years, but awareness of food insecurity and access to social services have not kept pace with the shifting demographics. Suburban areas have also seen a significant rise in concentrated poverty, defined as areas where at least 40 percent of residents have household incomes below the poverty level. Mapping available resources in these communities can be an important strategy for identifying service gaps, as can drawing on evidence-based antipoverty strategies being implemented in suburban communities.
- Communities can use "data walks" to share indicators from this dashboard, maps of local resources, and other information with residents and leaders to engage them in conversation about how to best meet local needs.
- 3. Create commitment and capacity to address persistent disparities in food insecurity rates among communities of color. Applying a racial equity lens—a concept and practice that focuses on achieving equality for people of color—can help communities respond to structural racism and its consequences. Communities should consider individual needs and challenges when developing and implementing strategies. African American, Asian American, Latinx, and Native American communities have distinct needs, and significant diversity exists within each of these communities.
 - Assess whether priorities identified to address food insecurity in the community
 recognize disparities among residents, are focused on removing barriers and improving
 opportunities, and engage with how discrimination may affect the risk of food insecurity
 and impede strategies designed to address it.
 - Evaluate public policies and organizational practices designed to address food insecurity to ensure that they do not further disadvantage communities of color and to assess whether they make meaningful progress in reducing disparities (and, if not, how they can be improved). Bread for the World Institute has developed a methodology to support policymakers, organizations, and communities in their efforts to apply a racial equity lens in the food and nutrition space and beyond.
 - Help communities learn more about racial inequities and food insecurity, including the role that inequity in assets and wealth plays in increasing food insecurity risk for communities of color. Bread for the World Institute's simulation tool has been used across the country to help individuals, communities, organizations, and policymakers see these connections and inspire them to work toward achieving racial equity.

- Center those with lived experience at all phases of work in the community, including during needs assessment, design and implementation of strategies, organizational and community leadership, and evaluation.
- 4. Develop strategies to address the unique needs and concerns of households with immigrant family members. Households with immigrant family members may be reluctant to seek services and benefits for which they are eligible because of concerns about proposed changes to public charge rules, immigration enforcement activities, and harsh anti-immigrant rhetoric. Strategies to help these households include the following:
 - Educate community members, practitioners, and other stakeholders about the evolving policy environment, with an aim to dispel myths that may be harmful to community members.
 - Conduct outreach to ensure that families receive services for which they are eligible.
 - Collaborate with organizations working closely with immigrant communities to identify needs, tailor responses, and ensure information is available in multiple languages.
- 5. Build capacity to address the needs of children and seniors and their caregivers, populations at high risk of food insecurity. Food insecurity is harmful at any age, but childhood through adolescence is a sensitive period of development with greater risk of poor health outcomes. Seniors also have particular health and nutrition needs that make them more vulnerable. Responses can be strengthened by applying a race and gender lens when creating strategies for children and seniors. Targeted strategies to reduce food insecurity in these populations can complement broader efforts to improve community outcomes.
 - Tailor SNAP outreach strategies to seniors, who typically participate in SNAP at lower levels than other age groups.
 - Strengthen collaborations to reach children at risk of food insecurity in all settings
 including schools, community and nonprofit organizations, and government agencies.
 And explore best practices for interventions serving seniors and children.
 - Differentiate child hunger strategies to recognize adolescents' unique needs and engage teens directly in designing solutions.

Food Assistance

Food insecurity harms health and development at all ages. Not having an adequate diet can also hinder children's ability to learn in school and adults' capacity to work and be effective parents. Federal nutrition programs offer critical support, but many food-insecure families are not participating in benefits for which they may be eligible.

6. Maximize access to the Supplemental Nutrition Assistance Program (SNAP). Research shows that SNAP (formerly, food stamps) is effective at reducing food insecurity and poverty and improves health outcomes. Although participation among eligible people is relatively high (85 percent), some communities and populations are underserved, including seniors and low-income working families. In 12 states, fewer than 80 percent of eligible people participate. They include several heavily populated states with the largest number of eligible people.

Communities can work with state policymakers to reduce enrollment barriers by streamlining the application process and assessing whether states are leveraging options under federal policy that can improve access or benefits. The increasing imposition of work-related time limits for able-bodied adults without dependents receiving SNAP also means that communities need to be aware of what education and training investments are available to help connect SNAP participants to meaningful work opportunities, as well as what exemptions from the time limits are available (e.g., for people with disabilities).

Communities can also advocate with federal policymakers to improve the adequacy of SNAP benefits, which currently fall short of covering the average cost of a low-income meal in 99 percent of US counties. The National Academy of Sciences has offered multiple recommendations for improving the effectiveness of SNAP benefits in supplementing family food budgets.

- 7. Improve the reach of child nutrition assistance programs. Federal child nutrition programs play a critical role in addressing food insecurity among young and school-age children. Opportunities exist for communities to improve the reach and administration of these programs.
 - The National School Lunch Program and School Breakfast Program: Communities may leverage various strategies to reduce stigma and maximize participation in school lunch and breakfast programs. Offering "grab and go" breakfasts that can be eaten outside the

- cafeteria or in the classroom can be particularly helpful for students in rural areas with long commutes to school.
- The Summer Food Service Program: Participation in summer meal programs is much lower than in programs operated during the school year. Communities can make it easier for students to participate by reducing transportation and administrative barriers, advocating for an expansion of SNAP Summer Electronic Benefits Transfer for Children options, and implementing other innovative ways to connect families with programs that can serve meals.
- The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC): WIC serves pregnant and postpartum mothers and children up to age five. To make it easier for WIC participants to access nutritious food, all states are expected to switch from paper vouchers to electronic benefits by 2020. Communities can monitor implementation of these changes to help spot and resolve challenges. Communities can also target outreach among eligible families with toddlers and preschool-age children, as participation rates for those groups are lower than rates for families with infants.

Other ways to improve the effectiveness of the WIC program include identifying barriers to participation and benefit utilization; developing stronger partnerships to strengthen WIC referrals; evaluating opportunities to improve local clinic conditions (e.g., customer service, wait times, and racial equity and cultural sensitivity); facilitating feedback from relevant stakeholders, including representatives from diverse communities served by WIC; and advocating for process and policy improvements at multiple levels, including at WIC clinics, county public health departments, retailers, and state agencies.

The Child and Adult Care Food Program (CACFP): This program reimburses snacks and meals in Head Start, child care and afterschool settings, and shelters. Communities can prioritize strategies for addressing administrative and outreach barriers that have limited the use of the CACFP program. For example, communities can identify unserved child care centers and family child care home providers, engage in outreach and promotion, and initiate dialogue with the state agency and local CACFP sponsors. Effective county-level organizing strategies include hosting CACFP summits, creating CACFP workgroups, and facilitating listening sessions.

Communities can also leverage health care institutions by establishing CACFP and summer food service program sites in clinics and hospitals.

8. Improve access to healthy food options through food banks, food pantries, and other partners. Many families rely on food pantries and other charitable meal programs. This includes families who receive assistance from federal nutrition programs but still need help meeting their food budget needs, as well as families who may not qualify for those programs because of income or other eligibility criteria.

Communities can improve access to healthy charitable food, for example, by mapping where resources are not fully aligned with those who may be in need and identifying areas that need additional capacity, using mobile delivery strategies to reach underserved communities, and partnering with community-based organizations to distribute food at locations where people are receiving other services. Food banks, food pantries, and other meal-provider partners can also serve as important points of outreach for federal nutrition programs and other benefits and services to help stabilize low-income families.

- 9. Build resilient local and regional food systems that support access to healthy, affordable food for all neighborhoods. Many communities have leveraged local food policy councils as a mechanism for convening stakeholders working throughout the food system, ranging from farmers, growers, and processors to retailers, government officials, and community residents. Strategies for increasing the capacity of local food economies include food hubs that support multiple smaller producers and can increase the capacity of local food economies.
- 10. Increase access to affordable, healthy food in urban neighborhoods and rural communities.
 - In urban areas, communities have collaborated to improve the offerings in "corner stores," which are often the only places to buy food in low-income neighborhoods.
 - In rural areas, access to supermarkets that offer variety and affordable prices can be limited, and the lack of access to affordable transportation can be a significant barrier. Depending on needs and resources, communities can improve access to healthy food at multiple levels, from production to distribution.

Physical Health

Food insecurity is associated with poorer health outcomes at every stage of life: prenatal development, childhood, adolescence, adulthood, and older age. Food insecurity and poor nutrition can complicate the ability to manage illness—especially diet-related illnesses like diabetes—and can increase health care costs. And families who are dealing with illness and struggling financially may make trade-offs between medicine and food.

- 11. Encourage health care providers to screen for food insecurity. Providers can also make referrals to help patients access federal nutrition programs like SNAP and WIC and community-based services like summer food programs and food pantries. Providers and their partners can access online training around food insecurity and health for older adults and resources to screen and address food insecurity in children.
- 12. Explore ways to engage health care providers in supporting access to healthy food to address the social determinants of health. Food insecurity is associated with high health care utilization and costs. Ensuring that people have healthy food to eat may bring those costs down. One study found that meal delivery programs can reduce the use of costly health care, such as emergency room visits, and decrease spending.

The concept of "food as medicine" is spreading. In Pennsylvania, a group of insurers partnered with a meal delivery nonprofit to offer specially designed meals for people with serious illnesses. Other Medicaid programs are doing the same. And the Centers for Medicare and Medicaid Services recently expanded the health-related benefits insurers can include in their Medicare Advantage plans to include nonmedical costs like healthy groceries and homedelivered meals.

13. Integrate food security strategies in diabetes interventions. Communities can identify opportunities for food distribution organizations to support healthy food access for clients living with diabetes and other diet-sensitive conditions. Research suggests that food-insecure individuals are more likely to develop diabetes and face greater challenges in managing their condition.

- 14. **Provide health screenings and healthy food interventions at food pantry sites**. Because many people with food insecurity have health problems that can be managed or improved with a better diet, food pantries can play a role in supporting health interventions. Some food pantries also give clients food boxes designed to support effective diabetes management.
- 15. Foster partnerships between health care settings and resources for affordable, healthy food. These partnerships can make healthy food more accessible to patients that may face food insecurity, for example, by stationing mobile farmers' markets and mobile produce pantries at community health centers and connecting patients to federal nutrition benefits. Some communities have created healthy food prescription programs, where health care providers "prescribe" nutritious food to patients through vouchers to buy fresh fruits and vegetables.
- 16. Emphasize early outreach to address food insecurity and improve birth outcomes among pregnant mothers. Participation in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) has been shown to improve birth outcomes among low-income mothers, but only about 50 percent of eligible expecting moms participate in the program. Proactive outreach can encourage enrollment early in pregnancy among those who are less likely to participate or who typically enroll later in pregnancy.
- 17. **Prioritize strategies to improve food security for people with disabilities.** Households with a family member who has a disability have higher-than-average food insecurity rates. Focused efforts to strengthen the safety net for these households and tailor interventions to reduce their food insecurity can improve supports for some of the most vulnerable community members.
- 18. Work to expand health insurance coverage. Local-government leaders and local stakeholders in states that did not expand Medicaid could help state leaders better understand the broader implications of having uninsured residents and residents with high levels of medical debt. Also, expanding program outreach to increase health insurance enrollment among the most vulnerable populations would improve their health by allowing them access to needed health care.

Housing and Transportation

Housing is a major expense for most low-income people, many of whom may face trade-offs between paying for food, housing, utilities, and transportation. A majority of Feeding America client households report having to choose between paying for food or paying for utilities (69 percent), transportation (67 percent), or housing (57 percent) at some point during the year. Among households making these spending trade-offs, about one-third reported doing so every month.

Housing instability—such as trouble paying rent, doubling up, or moving frequently—is a risk factor for food insecurity. And once a family is evicted, food insecurity and other hardships may persist for years.

- 19. Expand strategies that preserve and produce affordable housing across the income spectrum. Specific local strategies include the following:
 - Support the creation of housing trust funds, which are used to increase and preserve affordable housing.
 - Advocate for fair allocations of tax credits and community development funds.
 - Support inclusive policies that foster multifamily development.
 - Advocate for source-of-income discrimination laws, which would make it illegal for landlords to discriminate against applicants who use housing vouchers and other housing assistance.
 - Help families stay in their homes through eviction prevention strategies.
 - Preserve existing affordable units through preservation compacts.
 - Encourage the production of new affordable units. Strategies include density bonuses, reduced regulatory barriers, expanded housing opportunities through inclusionary zoning, and the elimination of single-family zoning.
 - Take a comprehensive approach to planning that combines multiple strategies, enlists diverse stakeholders, and serves residents across the entire housing market.
 - Preserve and expand manufactured and factory-built housing in rural areas.

- Explore ways to make the Low-Income Housing Tax Credit work better for rural communities and advocate for adequate attention to rural housing needs in other housing assistance programs.
- 20. Advocate for state and local governments to increase housing subsidies for low-income households, which would supplement federal subsidies. Housing subsidies have been shown to significantly affect both housing and food insecurity.
- 21. Encourage collaborations between housing and food organizations for program delivery and policy innovation that can improve both housing and food insecurity outcomes.
- 22. Maximize strategies to reduce the pressure of energy costs on household budgets. Utility costs—particularly the costs of heating and cooling, which may fluctuate by season—can put additional pressure on family food budgets, forcing some families to choose between paying for utilities or food (sometimes referred to as the "Heat or Eat" dilemma).
 - Assess whether state or tribal organizations are fully leveraging the Low-Income Home Energy Assistance Program, which has been shown to relieve pressure on the household food budget.
 - Pursue strategies to improve energy efficiency in multifamily housing, which includes many low-income renters.
 - Identify resources and conduct outreach for weatherizing housing to reduce energy costs for rural homeowners.
- 23. Experiment with innovative transportation solutions for low-income families and underserved communities. Transportation access and affordability can affect families' ability to buy goods and services, maintain employment, or seek education and training. Lack of affordable transportation can also be a barrier to purchasing healthy and affordable food.
 - Experiment with incentives to locate affordable housing near transit options.
 - In urban and suburban areas, initiate or expand public transportation subsidies for lowincome families. Offer free or low-cost shuttle services in underserved neighborhoods to increase access to economic opportunities and vital services.

- In rural areas and other communities with limited transit assets, explore mobile strategies for bringing affordable food or other needed goods and services to the community.
- Experiment with alternative payment methods for car- and bike-sharing programs for people without bank accounts or credit cards. Explore affordable ride-sharing options that can be tailored to rural areas.

Income and Employment

Insufficient and unstable income and employment are significant drivers of food insecurity. Job loss, reduced work hours, and unexpected expenses such as medical bills can put stress on household budgets, leaving little to buy food.

- 24. Increase the reach, value, and uptake of the earned income tax credit (EITC). The EITC boosts the returns to work for lower-income workers, and EITC receipt is associated with higher food expenditures and better nutrition outcomes among children.
 - Support EITC outreach. Although EITC uptake is fairly high (about 80 percent), not all families are aware of their eligibility or apply for benefits, including families with less education and those in rural areas. Outreach and tax preparation assistance—perhaps paired with charitable food distribution or other benefit outreach and services—can improve uptake.
 - Advocate for federal policy changes that can improve the tax credits for some workers who currently do not qualify or who only receive a small credit, such as single adults without dependents.
 - Assess the opportunities for earned income tax credits at the state level. State
 policymakers can augment the tax credit to address current limitations, as 29 states and
 DC already do.
- 25. Support workers in accessing high-quality, evidence-based job training programs, work supports, and better-paying jobs. Food insecurity rates are higher among those with less education. And recent research has highlighted high levels of food insecurity among some households with college students, especially those in two-year community college programs.
 - Invest in education, workforce training programs, and apprenticeships to help boost the skills and earnings potential of residents with a high school degree or less.
 - Leverage government funding and partnerships with community-based organizations to reduce barriers to education, training, and employment—such as a lack of access to affordable child care.

- Advocate for SNAP Employment and Training investments that move beyond the traditional emphasis on job search assistance to those that offer job training informed by best practices.
- Explore innovative strategies, such as community economic development policies and subsidized jobs, to improve employment opportunities in areas with limited jobs and among workers with the most significant barriers.
- Evaluate opportunities to strengthen workers' voices and labor standards to foster wage growth.
- Pursue collaborations between schools and training programs and organizations working on benefit outreach and food distribution.
- 26. Streamline and integrate work support programs, policies, and practices at enrollment and renewal. Families who qualify for SNAP often qualify for other support programs such as child care subsidies, WIC, and Medicaid. With different renewal requirements and processes, eligible families can lose benefits when they do not submit all required materials or when the state does not process their renewal in a timely manner. State and county agencies can integrate polices to reduce unnecessary verification requirements for the parent and reduce administrative burden.

Financial Health

Poor financial health can be a warning sign of current and future food insecurity. Families with poor financial health may be unable to meet daily finances. They may also be vulnerable to economic shocks, such as a job loss or unexpected expense, because they don't have a savings cushion or they have limited access to credit.

- 27. **Provide financial coaching and counseling** to help families manage their debt and daily finances and build credit scores. Having good credit reduces the cost of borrowing and can save families hundreds or even thousands of dollars. Good credit can even help people secure a job or place to live.
- 28. Integrate financial, banking, and savings interventions in existing programs and platforms (e.g., housing, employment, community colleges, tax preparation, and public utilities) to reach more people and meet them where they are. This can include elements that connect families with low-cost banking products and help them save, manage their debt and daily finances, and build credit scores.
- 29. Help families save through savings programs with incentives. These programs provide incentives such as matching funds that can be used to help families build an emergency savings cushion. Savings and assets can build families' economic security and provide a step toward economic mobility.
- 30. Protect consumers from unfair, deceptive, or abusive business practices by enforcing municipal consumer protection regulations, collecting consumer complaints, and educating businesses and consumers. Improving consumer protections could particularly benefit families of color, who are disproportionately harmed by expensive predatory financial products, which happened in large scale with the subprime and foreclosure crisis.
- 31. Assess local government policies and practices so they promote, and do not hinder, families' financial health. For example, provide constructive options for families to repay city debts, such as government-owned utility debts and government-imposed fines or fees. Some localities are reforming local policies around government-levied fees and fines. Reforming the financial costs associated with criminal justice involvement could especially benefit communities of color, who are disproportionately affected by these policies in general and the criminal justice system in particular. Local governments are also employers and can play a leadership role in encouraging other local employers to promote employees' financial security. Forgoing credit checks in the hiring process could be beneficial to prospective employees who are struggling financially.

Further, establishing partnerships with financial institutions to provide small-dollar emergency loans to city employees, along with safe products that make it easy for employees to save, can enhance employees' financial security.

Acknowledgments

This research was funded by the Walmart Foundation. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at urban.org/fundingprinciples.

For more information on this project, see "Disrupting Food Insecurity: Tapping Data for Strategies that Tackle the Root Causes."



500 L'Enfant Plaza SW Washington, DC 20024

www.urban.org

ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people's lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

Copyright © October 2019. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.