



Pennsylvania Fresh Food Financing Initiative: A Qualitative Analysis of the Grantee Experience

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In collaboration with The Food Trust

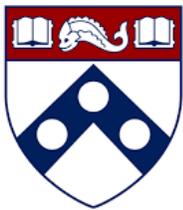


Table of Contents

Introduction	3
Overview	3
Healthy Food in America	4
Methodology	7
Findings	10
Limitations	12
Recommendations	13
Conclusion	16
Bibliography	17
Appendix	19

Introduction

The Pennsylvania Fresh Food Financing Initiative (PAFFFI) is a public-private financing program designed to help business owners open or expand healthy food retail outlets across the Commonwealth of Pennsylvania. The PAFFFI is financed by the Pennsylvania Department of Community and Economic Development and is administered by The Food Trust in partnership with community development financial institutions (CDFIs). The Food Trust is seeking to grow the initiative as an innovative leader in the field to ensure continued funding in 2024 and beyond. In accordance with this goal, this analysis seeks to:

- Explore how the PAFFFI is working, for whom, and under what conditions
- Analyze how The Food Trust is communicating the program and its impacts to stakeholders and the general public
- Identify areas of weakness in grant application and distribution, from The Food Trust's perspective and that of the grant recipients

Overview

The United States Department of Agriculture (USDA) defines food insecurity as “the lack of access to adequate food for an active, healthy life for all members of a household and limited or uncertain availability of nutritionally adequate foods.”¹ According to the USDA, more than 38 million Americans are food insecure and live in communities where a healthy diet is unattainable. This includes 15% of all households with children and 28.6% of households with incomes below 185% of the poverty threshold.² Lower-income communities have fewer grocery stores, farmer's markets, or other healthy food retail outlets that provide a sufficient selection of affordable, nutritious foods. This problem impacts both urban and rural areas, but disproportionately affects Black and Latinx communities.³

Food insecurity is a long-standing issue across the United States, and Pennsylvania is no exception.⁴ In considering this problem, the Commonwealth of Pennsylvania, The Food Trust, The Reinvestment Fund, and the Urban Affairs Coalition launched the Pennsylvania Fresh Food Financing Initiative (PAFFFI) in 2004. A first in the nation initiative, Pennsylvania supported it with \$30 million in seed funding, which was distributed over the course of six years. From 2004 to 2010, the PAFFFI funded

¹ Cassie Miller, “Food Insecurity in Pa. and beyond: The Numbers Racket,” *The Numbers Racket* (Pennsylvania Capital-Star, December 9, 2021), <https://www.penncapital-star.com/working-the-economy/food-insecurity-in-pa-and-beyond-the-numbers-racket/>.

² Alisha Coleman-Jensen et al., “Household Food Security in the United States in 2020,” *Economic Research Service* (US Department of Agriculture, September 2021), <https://www.ers.usda.gov/webdocs/publications/102076/err-298.pdf?v=2169.7>.

³ Cherise Bathersfield, “Hunger & Poverty in America,” *Food Research & Action Center*, December 8, 2021, <https://frac.org/hunger-poverty-america>.

⁴ Miller, “Food Insecurity in Pa. and Beyond.”

88 projects across the Commonwealth, supporting more than 5,000 jobs and 1.67 million square feet of commercial food retail space.⁵

After spending down the original funds in 2010, The Food Trust and Reinvestment Fund shifted focus to the federal level and led the effort to establish the Healthy Food Financing Initiative (HFFI). HFFI is supported by the United States Department of Agriculture and has also received support from the United States Treasury and the Department of Health and Human Services.⁶ After establishing the HFFI, The Food Trust led the push for Pennsylvania to reinstate the PAFFFI on an annual basis, which it continues to fund. In 2020, the Pennsylvania Department of Community and Economic Development again supported the initiative with additional funds and have pledged more capital support through 2023.

Evaluation Goals and Questions

This study leverages conversations with PAFFFI grant recipients from 2018 to 2021 in an effort to learn about their experience with the program and The Food Trust. Further, an analysis of current research into efforts to combat food insecurity, as well as insights into best practices for grant administration, is blended with interview findings to formulate actionable, feasible recommendations.

The goal of this report is to evaluate The Food Trust’s work administering the PAFFFI grant, addressing the following research questions:

1. How is awareness of the program improved and cultivated among potential grant recipients and other community stakeholders?
2. What are specific operational areas of The Food Trust’s direct service work that can be improved to achieve strategic goals?
3. How can The Food Trust grow the PAFFFI and become an innovative leader in the healthy food financing field?

This report begins with a review of current research on food insecurity across the United States, the impacts of improving healthy food access in communities, and the history and current state of food systems across Pennsylvania. Next, it reviews the methodology used to analyze The Food Trust’s work with the PAFFFI in recent years, followed by the findings of this analysis. Finally, it identifies opportunities for The Food Trust to improve and expand its work and the impact of the PAFFFI.

Healthy Food in America

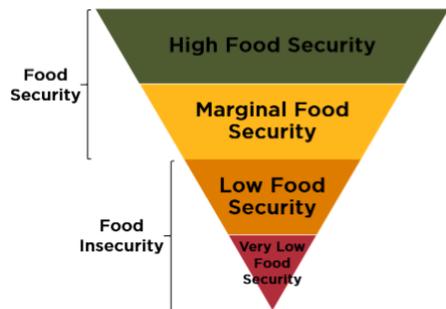
⁵ “Pennsylvania,” Healthy Food Access (The Food Trust, Policy Link, The Reinvestment Fund, 2021), <https://www.healthyfoodaccess.org/pennsylvania>.

⁶ “About the Healthy Food Financing Initiative,” America’s Healthy Food Finance Initiative (The Reinvestment Fund, January 7, 2020), <https://www.investinginfood.com/about-hffi/>.

Feeding America is a nonprofit organization headquartered in Chicago, IL that is a national network of more than 200 food banks. The organization reports that these food banks feed more than 46 million people through food pantries, soup kitchens, shelters, and other community agencies.⁷ For the last ten years, the organization has also produced local-level estimates of food insecurity through its “Map the Meal Gap” (MMG) study. This annual study complements research conducted by the USDA, but leverages unemployment and poverty rates as indicators to project the number of households that may experience food insecurity throughout the year. They apply this methodology at the state and county level to provide a detailed exploration of where hunger is most prevalent.

On March 31, 2021, Feeding America released a special report building on their MMG study to examine the impact of the COVID-19 pandemic on food insecurity. In this study the organization included, for the first time, projections of ‘very low food security,’ which is defined as “a more severe range of food insecurity that involves reduced food intake and disrupted feeding patterns” (see *Figure 1*). The report projected that 45 million people, including 15 million children, likely experienced food insecurity during 2020.⁸ This number includes 7 million more people than what the USDA currently measures, because of higher unemployment rates and vulnerable food systems that faltered during the pandemic.

Figure 1. Levels of food security



Food insecurity can impact anyone, but that does not mean that it is uniform across the country. In fact, as previously indicated, there are many disparities across income, race, geography, and more. Below are two charts that reflect the disparities in individual characteristics as well as geography:

Figure 2. Rates of food insecurity across the US, 2020

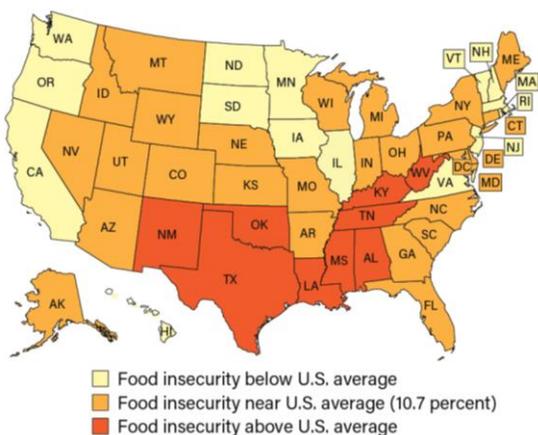
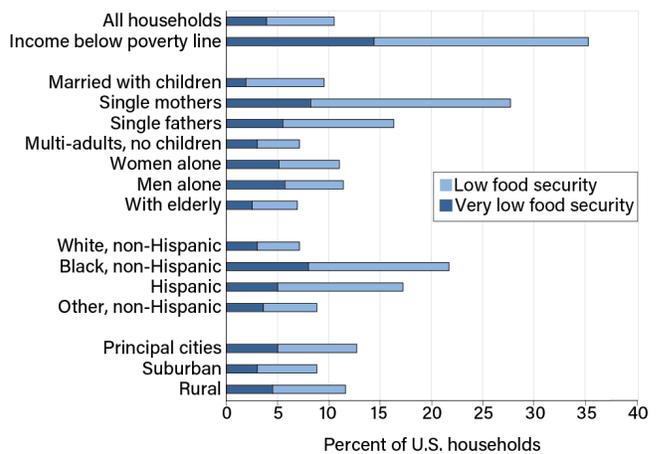


Figure 3. Rates of food insecurity by selected characteristics, 2020



⁷ “Our History,” Feeding America, 2022, <https://www.feedingamerica.org/about-us/our-history>.

⁸ Monica Hake et al., “The Impact of the Coronavirus on Local Food Insecurity,” Food Insecurity and Poverty in the US (Feeding America, March 2021), https://www.feedingamerica.org/sites/default/files/2021-20Projections%20Brief_3.31.2021.pdf.

Both of these graphics were produced by the USDA Economic Research Service, using data from the Current Population Survey Food Supplement, US Census.⁹ Notable statistics to consider: 10.7% of all US households are food insecure, including 35% of households with incomes at or below the poverty line, 21.7% of households with a Black reference person (a reference person is the adult who owns or rents the home), 17.2% of households with a Hispanic reference person, 15% of all households with children, and 44% of households with a single parent. Also, note that southern and southwestern states experience disproportionate food insecurity. Finally, while it is not represented above, it is important to emphasize that it is estimated that 23.5% of Native Americans live in a food insecure household.¹⁰

The State of the Commonwealth

According to the USDA, Pennsylvania falls in line with the national average of food insecurity, with 10.6% of Pennsylvanians, or more than 1,374,000 people, experiencing food insecurity in 2020.¹¹ Feeding America’s report on the impact of the pandemic on food insecurity projects that Pennsylvania will remain at about the national average, but also indicates up to 12% of residents could have experienced food insecurity during 2021. However, the report also makes it clear that food insecurity across the country during 2020 was not nearly as severe as it could have been. This is due to the substantial effort by the federal government to ease financial hardship on Americans during the height of the pandemic. According to the Center on Budget and Policy Priorities, without relief spending the poverty rate would have risen by 2.5% during 2020, but it actually decreased by 3.1%.¹² Seeing the correlation between poverty and food insecurity above, it is no surprise that food insecurity did not reach the levels some feared.

Unfortunately, there is broad concern that millions will sink—or have already fallen—back into poverty since certain government assistance programs have ended, specifically the Child Tax Credit and the expansion of the Supplemental Nutrition Assistance Program (SNAP). Feeding America’s report states that the organization remains optimistic about projected food insecurity, but a jump to 12% in Pennsylvania would mean that an *additional* 182,000 residents are food insecure. In fact, this rate of food insecurity would erase nearly a decade of improvement and investment in food systems across the Commonwealth. According to the Food Research and Action Center, from 2008 to 2010 Pennsylvania experienced an

⁹ Coleman-Jensen et al., “Household Food Security in the United States in 2020.”

¹⁰ Miller, “Food Insecurity in Pa. and Beyond.”

¹¹ Coleman-Jensen et al., “Household Food Security in the United States in 2020.”

¹² CBPP Staff, “Robust Covid Relief Achieved Historic Gains against Poverty and Hardship, Bolstered Economy,” Poverty and Inequality (Center on Budget and Policy Priorities, February 24, 2022), <https://www.cbpp.org/research/poverty-and-inequality/robust-covid-relief-achieved-historic-gains-against-poverty-and>.

average annual rate of food insecurity of 12.5%; but from 2018 to 2020 that average annual rate was 9.9%.¹³

The tools driving this improvement are numerous and multi-dimensional, however, research indicates that financing initiatives like the PAFFFI have far-reaching benefits. First, access to affordable, nutritious food through closer proximity to healthy food retail locations is associated with better eating habits and decreased risk for obesity, diabetes, high cholesterol, and other diet-related diseases.¹⁴ Second, healthy food retail outlets are drivers of economic activity and growth. Certainly there is the direct impacts of wages and jobs, but a study in Philadelphia found that a single new grocery store was associated with an increase in home values ranging from 4% to 7% and that single store generated a \$540,000 increase in local tax revenue.¹⁵ Finally, these financing initiatives facilitate community development and improved social outcomes by funding independent and local grocers, community and school gardens, farmer's markets, and more.¹⁶ Financing initiatives like the PAFFFI combat food insecurity by increasing access to affordable healthy food, as well as, by driving investment in historically marginalized communities that have been disinvested in for decades.

In review, I have established that food insecurity is an expansive issue with severe disparities. I have also explored how public-private financing initiatives are an effective tool to improve food systems, community development, and health and social outcomes. I now shift the focus of this report back to The Food Trust. This study sought to evaluate how The Food Trust is managing the PAFFFI program by examining the perspective of grant recipients in three key areas: awareness, application process, and direct service outcomes. Gaining insight into these areas will empower The Food Trust to correct issues, improve service, and decide the best path to pursue the growth of the PAFFFI.

Methodology

I leveraged a qualitative research method to address each research question and evaluate the perceptions of grant recipients. Throughout this process, The Food Trust provided access to administrative information the organization maintains in relation to the grant program. The material provided includes a spreadsheet of data pertaining to each applicant that contains their name and contact information.

¹³ "Change in Household Food Insecurity by State, 2008-10 to 2018-20," (Food Research & Action Center, 2021), https://frac.org/maps/food-security/tables/tab2_foodinsec_chg_2010_2020.html.

¹⁴ Judith Bell et al., "Access to Healthy Food and Why It Matters: A Review of the Research," Policy Link (The Food Trust, November 2013), https://www.policylink.org/sites/default/files/GROCERYGAP_FINAL_NOV2013.pdf.

¹⁵ "The Economic Impacts of Supermarkets on Their Surrounding Communities," Reinvestment Brief (The Reinvestment Fund, 2007), https://www.reinvestment.com/wp-content/uploads/2022/03/Economic_Impact_of_Supermarkets_on_Their_Surrounding_Communities-Brief_2007.pdf.

¹⁶ Bell et al., "Access to Healthy Food and Why It Matters."

While some applicants have applied more than once and have received funding for multiple projects, there are 34 unique recipients since the program was reestablished – from 2018 to 2021. Because of the relatively small size of the recipient population, I chose to move forward with interviews instead of surveys with the hope of gathering more nuanced insight about their experience. The result was a non-experimental research study, in which I attempted to contact everyone.

Interviews with Grant Recipients

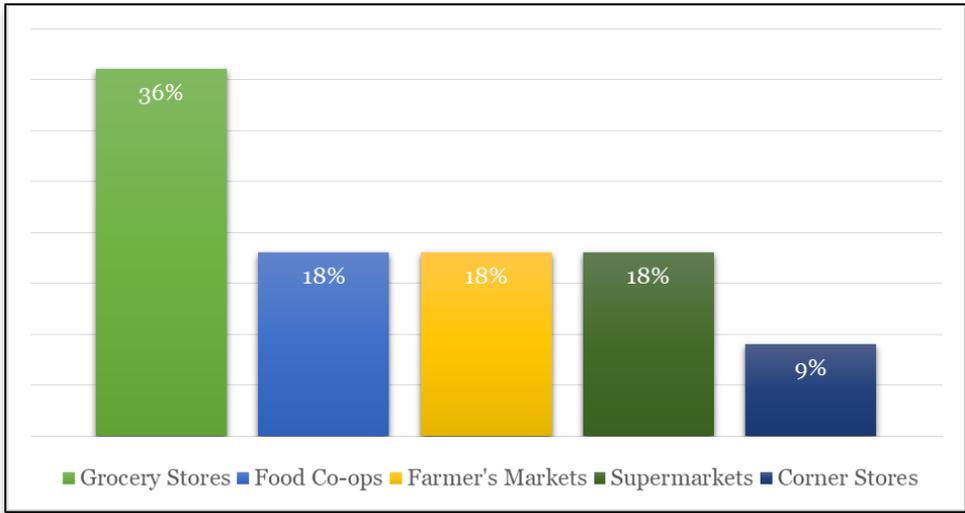
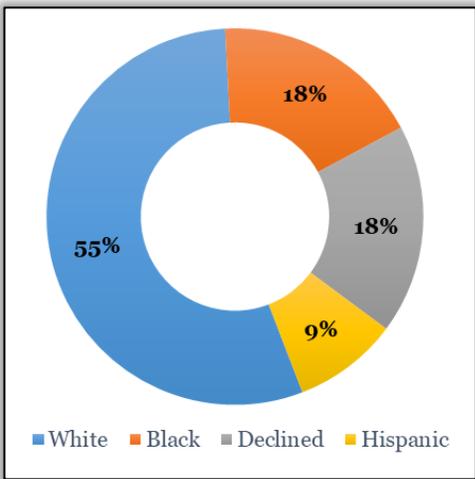
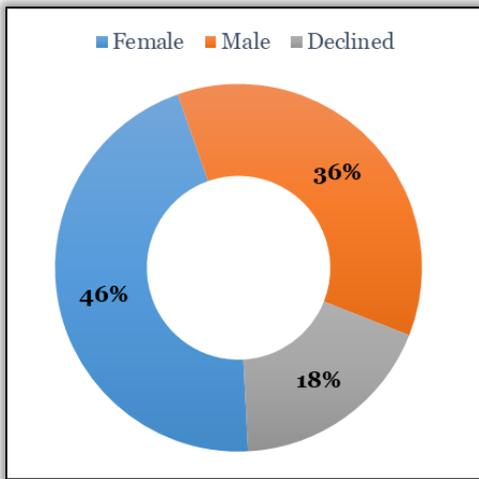
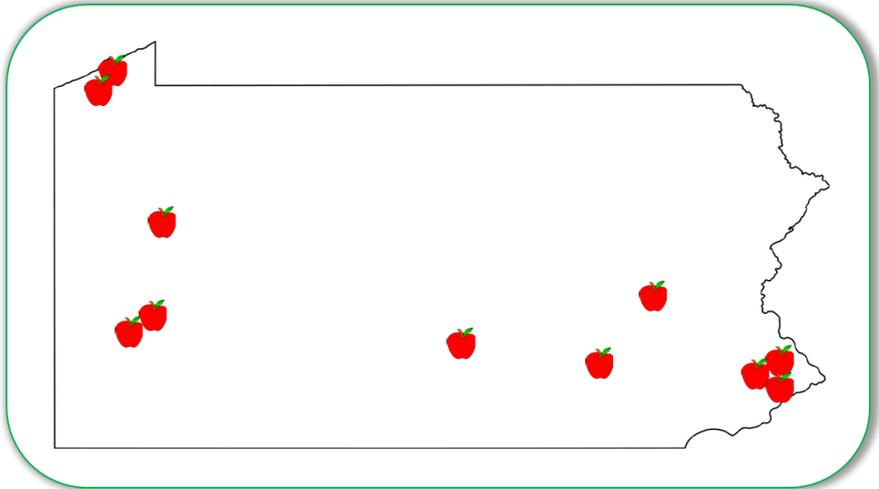
- I developed a questionnaire and interview script (*Appendix A*) based on the research questions and key indicators affiliated with each of them (*Figure 4*).
- After crafting an introductory email (*Appendix B*), I sent it to each of the **34 grant recipients** from 2018 to 2021.
 - It was difficult to estimate what the response rate would be, so I was prepared to send follow-up emails the subsequent week, and reach out via telephone if necessary.
- I did not send follow-up emails or reach out in any other way, as there was an immediate response. I conducted **11 interviews** for a 32.4% response rate.
- I scheduled interviews for 20 minutes, with interviews actually taking 10 to 15 minutes, on average.
- Each respondent consented to have the interview recorded.
 - I recorded the interviews on my laptop while conversing with the telephone on speaker phone. After the interview, I played the recording from my laptop and transcribed the interview with the *Otter* application on my phone, I then emailed the transcribed recording to my computer for cleaning and analysis.

Figure 4. Themes and indicators used to develop interview questions

Research Question	Indicators and Descriptors
How is awareness of the program improved and cultivated among potential grant recipients and other community stakeholders?	Marketing, returning applicant, grant knowledge, partnership organizations, awareness of The Food Trust
What are specific operational areas of The Food Trust’s work that can be improved to achieve strategic goals?	Clarity, length of time, comfort with staff, assistance, staff communication, resources, efficiency, organization
How can The Food Trust grow the grant and become an innovative leader in the healthy food financing field?	Partnership organizations, recommendations, resources, efficiency, awareness of The Food Trust

Initial Statistics of Respondents

Respondents represented **10 ZIP codes** and **7 unique counties.**



Limitations

There are limitations to this evaluation design worth reviewing.

Transferability – The study was designed to be a census, but resulted in a convenience sample based on who responded. Although every grant recipient from 2018 to 2021 was contacted for an interview, only 32.4% opted to participate. While I am satisfied with the response rate, it is difficult to know if these perceptions are generalizable to the rest of the grant recipient population. The results of this analysis might not apply to the broader population, because the individuals who responded may not be representative of the general population.

Experimenter and Respondent Bias – I was the only interviewer, so there is a higher likelihood of consistency, but there is also a chance I behaved differently depending on the day or individual I was interviewing. Further, I read over applications and attempted to learn about the grant recipient’s project before the interview, which may have added bias to my behavior. Additionally, there is self-selection bias from the respondents who chose to participate. Both of these elements threaten the internal validity of the study.

Nonexperimental Design – While there *is* limited discussion of administrative data throughout this report, I leveraged a nonexperimental research design by relying on qualitative research. This means that there is no numerical or statistical analysis and no control group or independent variables to test. This research design can provide valuable insight and nuance to individual experiences, but it leaves a lot of room for bias and requires me, the interviewer, to insert myself into the process frequently. All of this limited, both, the internal and external validity of the study.

Findings and Discussion

Most respondents indicated they discovered the Pennsylvania Fresh Food Financing Initiative through a referral.

While the source of recommendation varied greatly among the respondents, **72%** indicated that they heard about the PAFFFI through a referral. This included personal friends and colleagues, politicians and public representatives, and organizations including but not limited to Bridgeway Capital, Community First Fund, the Alliance for Nonprofit Resources, Pittsburgh Food Policy Council, and the Small Business Development Center of Kutztown University. Many organizations who served as referrals, also serve as primary sources for technical support, and not a single respondent indicated a desire for additional technical support.

One respondent who discovered the program in the *Philadelphia Business Journal* in an article explaining public assistance options related to COVID-19, indicated they had recommended the PAFFFI to the owner of a neighboring grocery store. A

different respondent exclaimed “all the time!” when asked if they recommend others apply for the grant. While yet another respondent, one who had been referred by friends, replied “it’s not that I wouldn’t recommend it to someone, but it hasn’t been on my mind, so I haven’t thought to do so.” They went on to say, “keeping us apprised of what the status of the program itself is, would be helpful.”

Many respondents had limited understanding of what the PAFFFI is and, especially, what The Food Trust does more broadly. However, there is great enthusiasm for hearing more stories and receiving more content.

Only 27% of respondents indicated they understood the mission of The Food Trust or were familiar with other programs the organization funds or facilitates. While The Food Trust is a national organization, it was founded in Pennsylvania and is headquartered in Philadelphia. The discovery that approximately three quarters of grant recipients within the organization’s home state are unfamiliar with The Food Trust, was surprising. Specifically, multiple participants expressed they believed the PAFFFI grant was a one-time grant program and not an ongoing initiative.

This is concerning, because a majority of respondents also stated that referrals directed them to the program. If The Food Trust is relying on previous recipients to spread awareness of the program, the grantees should be more informed about the PAFFFI. That said, more than half of respondents expressed enthusiasm about hearing more stories of PAFFFI recipients. In fact, one respondent stated:

“I’d like to hear more about what’s going on in the food realm across the state. I feel like we’re tucked up here in the northwest part of the state and get forgotten about. Sometimes I hear that someone in a neighboring county received funding, but then hear nothing else. There could be a lot of opportunity for us to be collaborating and working together, but there is no one connecting us.”

Similarly, one of the above respondents mentioned that the program is not on their mind from day-to-day, so she does not think to bring it up casually with colleagues or friends. It is easy to believe if there was more sharing with and among grant recipients, they would be more likely to recommend or casually discuss the PAFFFI in conversation. Alternately, three respondents questioned if they would be able to apply for the grant again in the future, for an expansion or altogether different project. Based on their experience with The Food Trust, I doubt they would have hesitations reaching out, but it hardly occurred to them that it was even an option. Clearly, the grant recipients feel there is a need for more communication.

Most respondents were initially unfamiliar with the grant process, but emerged highly satisfied with the PAFFFI and had overwhelmingly positive views of The Food Trust’s staff.

Self-Selection Bias – While I contacted all of the grant recipients from 2018-2021, a 32.4% response rate means that 67.6% of recipients did not respond. The findings from this evaluation would be more valid if it was a census – meaning if I was able to conduct interviews with all 34 grant recipients. Those who responded *chose* to respond and there is no way of identifying and controlling for *why* they chose to respond in this study. The extent that their propensity to participate is correlated with the questions we are asking, represents how much bias is present. Unfortunately, since this was not measured within the parameters of this study, it must be considered a limitation when reviewing the findings and recommendations.

Evaluator Bias – As previously mentioned, I was the sole researcher on this project: I developed the interview questions, conducted the interviews, transcribed, coded, and analyzed the responses. Best practice in qualitative research methods is to have independent researchers code the interviews, as well, to control for bias and ensure the findings are accurate. However, the circumstances of this study did not provide the time, resources, or additional support necessary to analyze the interviews in this way. Further, I participated in many meetings with The Food Trust staff and spent a lot of time talking to them about the PAFFFI. It is likely I developed conscious or unconscious biases toward the program that appeared in my work with this evaluation. Finally, while all interviews were conducted over the phone and I tried to approach each the same, there could have been variability in my approach, preparation, or rapport that impacted the interviews.

Representativeness – As mentioned above, The Food Trust has a stated goal of improving equity with this program. They have identified offering business and technical support services to applicants who may not fully qualify for the grant, as a way to improve equitable distribution of funds. No respondent thought this was a necessary step and indicated they felt it would be difficult to advise such a wide range of business operations, each with unique needs. However, these are individuals who qualified for the grant and received funds, so this does not apply to them and suggests the possibility of a broader disconnect in the representativeness of this particular sample and the general population of recipients and prospective applicants, more broadly.

Recommendations

The Food Trust has a robust network of partners across the state and across the nation. As they continue to deepen these relationships, I encourage them to be creative with the new partnerships they pursue.

It is clear from the interviews that referrals are a strong driver of applicants to the PAFFFI and that even the individuals who receive funds continue to lack awareness of the broader mission of The Food Trust. The organization has built an expansive network of partners and relationships across the state and across the nation, and many of those partners deliver applicants to you. This is an effective approach

because partners share the responsibility of increasing awareness and, as discussed above, partners help confront the skepticism among prospective applicants that this program is legitimate and that they could qualify. Further, there is a fear of rejection and a reluctance to devote time to something they believe is unlikely to pan out, but a partner whom they already trust can give them the confidence to pursue applying. Partnerships can improve awareness and provide nuance to the process that would be too cumbersome for The Food Trust to provide in traditional outreach.

In pursuing partnerships, I encourage The Food Trust to be creative and think “outside the box” of traditional organizations working in community or economic development, or even traditional food-related associations. These are important and will likely remain valuable partners to The Food Trust, but they are already filling a variety of needs. Building partnerships with organizations that are working within food systems already may prove more impactful. Growers and distributors, like Greensgrow and True Love Seeds, have many connections to people and community groups that are invested in improving their local food system, but may not be considering a retail outlet. Alternately, they may already be selling healthy food at a small scale and have written off expanding due to lack of investment capacity.

Further, one respondent indicated they were able to partner with a county housing authority because they were working to build an affordable housing complex and wanted to bring affordable healthy food to the area, as well. A resource that could prove valuable in identifying new partners, both public and private, is the Department of State of Pennsylvania. The department offers spreadsheets of businesses and organizations, and they can be sorted by area of work or industry. The datasets must be purchased, but a nonprofit working with a public program may find it more accessible. The PAFFFI is about improving systems and providing healthy, safe environments for communities to flourish and there are a lot of intersections with healthy food and many partners to join you. At the least, connecting with a wider range of organizations and simply distributing information to them about the PAFFFI is a great place to start building a relationship.

The Food Trust has committed to evolving its communications strategy with the PAFFFI, adding intentionality and new elements may prove effective.

The lack of awareness and understanding about the PAFFFI, and about The Food Trust more broadly, is abundantly clear. It is absolutely a complex program with a lot of stakeholders and a unique history, but I am confident The Food Trust’s renewed focus on communications, will help get the information out. That said, it will require investment and deliberate action over a period of time to see real results. Updating and refreshing marketing collateral with new language and more direct details could be helpful. The key is also to distribute these communications to the right people, and I refer back to partnerships. It is clear that referrals are vital to the success of this program, building relationships by distributing information to an expansive list of partners is an effective approach, because they will share the responsibility of raising awareness.

Additionally, the PAFFFI team has discussed bringing back a quarterly newsletter, and it is so critically important to do so. I suggest *every* email address that has corresponded with The Food Trust be on that mailing list. As mentioned above, respondents expressed a sincere desire for more connection and a quarterly newsletter could be just the way to foster that. It can be used to share updates about the program, circulate news stories relevant to food systems across Pennsylvania, or share stories of grant recipients past and present. Further, you could encourage readers to share it with others and use them to help grow the community.

Finally, The Food Trust may consider reaching out to past grant recipients and asking if they would be willing to display materials related to the PAFFFI. Consider a brochure or a one-pager, but particularly a poster displayed by an entrance or exit that celebrates the support The Food Trust provided through the PAFFFI. Reflecting on all of the positive words grant recipients shared about The Food Trust, I am sure that many would happily do this. Not only could this approach provide more leads for applicants, but it would help to foster general awareness and curiosity about the PAFFFI and The Food Trust. If there is one thing the COVID-19 pandemic did, it brought back QR codes – put one on materials and send people right to the website.

There is an appetite for more connection with The Food Trust and with others working throughout food systems. The Food Trust could use the PAFFFI to cultivate a community of people devoted to building equitable food systems.

This final recommendation will be the driver of success within the first two recommendations. The Food Trust can be the facilitator of a broad community of people, organizations, and groups that are devoted to building food systems that serve everyone. The Food Trust can leverage the PAFFFI, a program designed to help create equitable food systems, as the central connector in this work. As mentioned, there is a deep desire among past recipients for connection and community; they want to hear stories and want to share their own stories, and The Food Trust could provide the space to do so. Whether it is in the newsletter, in webinars, at conferences, or on YouTube, there are many people doing important work and they credit The Food Trust with helping them get there. They need help telling their stories and they need help connecting with each other.

This is not easy, and it is clear The Food Trust has attempted this in various ways, but it was brought up by numerous respondents. I do consider the newsletter a vital tool in starting this work, I also wonder where else The Food Trust can pursue this. Consider adding a full webpage of all past grant recipients, with a photograph and brief biography. Potentially produce a document similar to an annual report, but specifically for the PAFFFI, which is distributed to all grant recipients, past and present, and even shared with other stake holders. I am intrigued by the idea of an annual celebration with grant recipients, but realize this is not a feasible idea. However, there may be a way to “celebrate” recipients each year that makes them feel special.

Finally, it is important to acknowledge that the direct service work of the PAFFFI team is a critical aspect already contributing to the cultivation of a strong community. It is the primary reason why referrals are so prominent and is reflected in the way past and present grant recipients speak about their experience. The experience they have leads them to developing trust with The Food Trust and with the grant process more broadly. When working with communities that have been deliberately ignored for decades, the importance of this element cannot be overstated. Referrals are powerful and common because trust already exists, and there is an opportunity for The Food Trust to empower the people who trust you to help you grow the program.

Conclusion

Decades of investment, an array of tools and strategies, and a deeper understanding of the causes of food insecurity have led to an improvement in regional food systems. Unfortunately, the COVID-19 pandemic emphasized just how vulnerable the systems remain and showed us just how much work still needs to be done. It is an exciting time at The Food Trust and there is no reason that the organization should not be a driving force behind the building of food systems that truly serve *everyone*, from Pennsylvania to California. There is widespread admiration and appreciation of the work being done, and many people to help spread the word and increase the impact of the program. This report attempted to provide actionable, *feasible* recommendations and ideas to the organization to assist with this work. However, it will still take a deliberate investment of much time and resources to see even the simplest of recommendations through. The Food Trust is well-positioned for the future and the Pennsylvania Fresh Food Financing Initiative should be a focal point of that work.

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Appendix A: Interview Questions

Organization:

Project:

Awareness

How did you find out about the PA Fresh Food Financing Initiative?

Were you a first time applicant or returning applicant?

What other organizations/people/groups did you contact for support? (i.e. Community development groups, nonprofits, government offices, etc.)

Did you receive other support in the form of grants or public assistance?

Had you ever applied for a grant before this?

Application Process

Did you find any part of the application process confusing?

Did the application ask questions you could not answer?

How do you feel about the length of time it took to complete the application?

Do you complete follow-up reports? Are they confusing in any way?

Would it have been helpful to have specific deadlines?

Would you have been able to start/open/expand your business without this grant?

Would you recommend other people apply for this grant?

Staff and Organization

If you had a question about the application, did you know who to contact?

How would you describe staff at The Food Trust?

Have you communicated with The Food Trust since receiving the grant money?

Would you have accepted business or technical support in conjunction with this grant?

Are you familiar with other work The Food Trust does?

General

Do you have any suggestions, recommendations, or comments for The Food Trust in relation to the PA Fresh Food Financing Initiative?

Completely Optional – Demographics

Finally, this is entirely optional, but if you are willing to provide your personal demographic information: gender identity and race or ethnicity, would be helpful.

Appendix B: Introductory Email

Hello [first name], my name is Eric and I'm a graduate student at the University of Pennsylvania working to earn a Master's in Public Administration. I'm currently working on a project with **The Food Trust** to evaluate their work with the **PA Fresh Food Financing Initiative**. My ultimate goal with this project is to learn about the experience of applicants and develop recommendations for ways The Food Trust can grow the impact of the program.

As I mentioned, I'm currently a graduate student, but I also work full time for Penn Medicine. Before Penn I worked for a museum and public health organization, and before that, I spent many years managing a produce market in Center City, Philadelphia. So, I have a deep admiration for small businesses and a love for healthy food. I would greatly appreciate ten minutes of your time to learn about your experience with The Food Trust.

Please note: all responses will be anonymous and participation will remain confidential. I know you are very busy, but let me know if you are able to schedule a time to chat. My email is estack@upenn.edu or feel free to give me a call at XXX-XXX-XXXX

Thank you for your time!

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