



THE REINVESTMENT FUND



# 2014 Analysis of Limited Supermarket Access

Summary Brief

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The Reinvestment Fund  
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## Background

Limited access to healthy food is a nationwide issue that affects residents of urban and rural communities. Financing the construction of new supermarkets and the expansion of existing stores has emerged as a strategy for increasing access to sources of healthy food in communities currently lacking that access. [The Reinvestment Fund's \(TRF\) Limited Supermarket Access \(LSA\)](#) analysis is a tool to help investors and policymakers identify areas across the continental United States that have both inadequate access to healthy food and sufficient market demand for new or expanded food retail options.

The LSA analysis is an outgrowth of the Pennsylvania Fresh Food Financing Initiative (FFFI), in which TRF used strategic financing to attract supermarkets to distressed communities and to assist small stores to expand or upgrade their facilities.<sup>1</sup> This report provides a brief summary of TRF's 2014 update to the LSA analysis, including relevant changes to the methodology and data sources, and aggregated results for selected regions. A more detailed summary of the analysis and results will be released in summer 2015.

An LSA area is one or more contiguous census block groups (with a collective population of at least 5,000) where residents must travel significantly farther to reach a supermarket than the "comparatively acceptable" distance traveled by residents in well-served areas with similar population densities and car ownership rates. The well-served area standard is defined as the level of food access in block groups with median household incomes greater than 120 percent of the Area Median Income (AMI). TRF uses supermarkets (grocery stores with at least \$2 million in annual sales) as a proxy for access to healthy food because a review of the relevant research shows that supermarkets consistently offer the greatest variety of products at the lowest prices, particularly compared to smaller grocers and convenience stores. Each LSA area is given an LSA score to indicate the disparity in access, whereby higher LSA scores indicate greater inequity in food access. More specifically, LSA scores represent the percentage the distance to the nearest supermarket would have to be reduced to make that area's access equal to the access observed in well-served areas. The LSA score for an LSA area is an aggregation of the score for each block group.

TRF's LSA analysis is unique in that it goes beyond simply identifying LSA areas based on access; it also measures the extent to which LSA areas can support new or expanded food retail options. TRF does this by calculating the amount of "leakage," or locally unmet demand for food, in each LSA area and comparing that amount to the demand necessary to support a new supermarket, which TRF estimates is approximately \$14 million annually. This estimate represents the average annual sales for conventional full-service grocery stores (i.e., excluding supercenters and wholesale clubs).<sup>2</sup> In LSA areas with less than \$14 million in leakage, there may be opportunities to finance new small stores, to expand existing stores, or to support alternative models of providing healthy food, like farmers markets or community-supported agriculture programs.

The results of TRF's 2014 LSA analysis are publicly available for states containing community development financial institutions (CDFIs) that are members of TRF's ReFresh initiative: California, Colorado, Florida, Ohio, and Virginia. Results include LSA area boundaries, LSA scores, and leakage estimates (in both dollar and square footage terms for both the block group and the area) and can be viewed at [www.PolicyMap.com](http://www.PolicyMap.com).

### About ReFresh

ReFresh is a national network of practitioners engaged to improve access to healthy food across the United States, where long-standing barriers exist that make it difficult for residents to live healthier, more stable lives.

The goal of ReFresh is to share expertise and pursue opportunities so that practitioners can finance more food access projects that benefit low-income communities, improve healthy food options and contribute to economic revitalization. ReFresh is an initiative of The Reinvestment Fund.

## Updating the LSA Analysis

TRF's 2014 LSA analysis is an update to our 2011 study [Searching for Markets: The Geography of Inequitable Access to Healthy and Affordable Foods in the United States](#), funded by the U.S. Department of the Treasury's CDFI Fund through the Opportunity Finance Network. TRF undertook the 2014 update when our lending department observed that there were enough changes since the 2011 study (i.e., stores had opened and closed) that it was no longer sufficient for making financing decisions.

TRF made the following enhancements to the LSA methodology:

- Historical (2005-2013) food retail location data was added and LSA areas were identified for each of the nine years. This enabled the calculation of changes in LSA populations year over year throughout the nation.
- Changes in LSA scores that would occur due to a selected store's closure, referred to as a measure of store importance, were calculated. In other words, the calculation provides a "but for" analysis that identifies stores having the greatest impact on food access in their surrounding block groups.
- Based on user feedback that identified some unusual results in the 2011 study, TRF updated its [clustering methodology](#) to ensure more accurate and consistent results.
- The analysis adopts the most current (2010) decennial census block group boundaries that seamlessly align with 2008–2012 American Community Survey (ACS) data (updated from 2010 ACS).
- Leakage calculations used 2010 Bureau of Labor Statistics Consumer Expenditure Survey in order to match the midpoint year in the 2008–2012 ACS data.
- "Chain pharmacies" were removed from the limited-service food retail category and "dollar stores" were added to better reflect leakage amounts and locations where LSA residents might have access to limited food retail.

Both the historical LSA results and the measure of store importance are described in greater detail below.

## Longitudinal LSA Analysis

By applying the updated 2014 LSA methodology to grocery store location data for all years between January 2005 and June 2013, TRF completed a longitudinal LSA analysis that measures changes in LSA area boundaries, populations, LSA scores, and leakage estimates over time.

Nationwide, 20 million people (or 7% of the population) live in LSA areas, a decrease of over 16 million people (or 45%) from 2005, when 36 million people (or 12% of the population) lived in LSA areas (Table 1). As an example, Philadelphia, Detroit, and Birmingham are included in Table 1 due to their contrasting trends over time as a way to illustrate the local and regional nuances of food access trends. LSA population figures are shown for four of the last nine years, along with percentage change calculations for the years leading up to the recession (2005–2008), rates of change in the years during and immediately following the recession (2008–2011), and trends that continued roughly two to four years after the recession ended (2011–2013). Philadelphia exhibits much larger

**Table 1: LSA Area Population Trends: 2005-2013**

Geography	2005	2008	2011	2013	% Chg 2005- 2008	% Chg 2008- 2011	% Chg 2011- 2013	% Chg 2005- 2013
Nation	36,253,779	28,632,300	22,851,172	20,102,395	-21%	-20%	-12%	-45%
Philadelphia	301,397	259,399	151,262	133,019	-14%	-42%	-12%	-56%
Detroit	224,384	169,778	167,121	165,072	-24%	-2%	-1%	-26%
Birmingham, AL	71,553	60,895	56,841	49,485	-15%	-7%	-13%	-31%

Source: TRF, 2014

decreases in LSA populations during the recession and Birmingham shows below-average decreases before and during the recession. While Detroit exhibited strong decreases in LSA populations leading up to the recession, it experienced minimal reductions during and after.

States also show a wide range of trends between 2005 and 2013, with North Dakota, Maine, New York, Wyoming, and Iowa having the top five rates of decrease and Kansas, Arizona, Nebraska, Rhode Island, and Washington, D.C., being the bottom five, as shown in Table 2. While all states experienced decreased LSA populations, many states lagged far behind the nationwide decrease of 45%, including areas known to have substantial population growth, such as Colorado and Arizona.

**Table 2: Top 10 and Bottom 10 States, Based on Percentage Decrease in LSA Population from 2005 to 2013**

Sorted in descending order by the % change 2005-2013 column.

State	2005	2008	2011	2013	% Chg 2005-2008	% Chg 2008-2011	% Chg 2011-2013	% Chg 2005-2013	Rank
North Dakota	155,145	115,722	83,178	42,155	-25%	-28%	-49%	-73%	1
Maine	147,991	104,101	47,638	46,037	-30%	-54%	-3%	-69%	2
New York	2,376,253	1,796,972	1,362,938	806,701	-24%	-24%	-41%	-66%	3
Wyoming	35,989	26,721	16,474	12,940	-26%	-38%	-21%	-64%	4
Iowa	180,757	155,321	102,706	65,886	-14%	-34%	-36%	-64%	5
Indiana	817,198	686,586	474,690	334,330	-16%	-31%	-30%	-59%	6
Arkansas	278,356	218,656	157,418	115,958	-21%	-28%	-26%	-58%	7
Mississippi	330,752	224,317	167,476	144,697	-32%	-25%	-14%	-56%	8
Pennsylvania	1,798,185	1,472,406	1,004,854	792,571	-18%	-32%	-21%	-56%	9
Wisconsin	600,020	439,834	347,160	266,050	-27%	-21%	-23%	-56%	10
Washington	562,750	495,459	417,774	375,821	-12%	-16%	-10%	-33%	39
Missouri	522,298	443,256	381,403	358,758	-15%	-14%	-6%	-31%	40
Louisiana	652,798	589,496	489,279	455,434	-10%	-17%	-7%	-30%	41
Maryland	744,010	657,507	533,163	524,524	-12%	-19%	-2%	-30%	42
Colorado	481,586	453,784	392,874	360,848	-6%	-13%	-8%	-25%	43
Kansas	194,018	157,046	166,975	146,134	-19%	6%	-12%	-25%	44
Arizona	987,570	775,004	771,367	750,978	-22%	0%	-3%	-24%	45
Nebraska	164,053	150,489	139,568	132,722	-8%	-7%	-5%	-19%	46
Rhode Island	130,719	126,989	113,826	107,573	-3%	-10%	-5%	-18%	47
Washington, D.C.	107,723	106,934	94,657	94,423	-1%	-11%	0%	-12%	48

\*Vermont is excluded because its LSA population is too low, thus resulting in anomalous percentage changes.

Spatial results of the longitudinal LSA analysis are illustrated in the maps below, showing changes in the city of Philadelphia’s LSA areas between 2005 and 2013. TRF-financed full-service stores are red stars. TRF-financed limited-service stores are purple stars. The maps show that by locating in or near LSA areas, TRF-financed stores have substantially decreased LSA scores, thus decreasing LSA populations in West and North Philadelphia. The impacts of TRF-financed stores on LSA populations are explored in more detail later in this report.

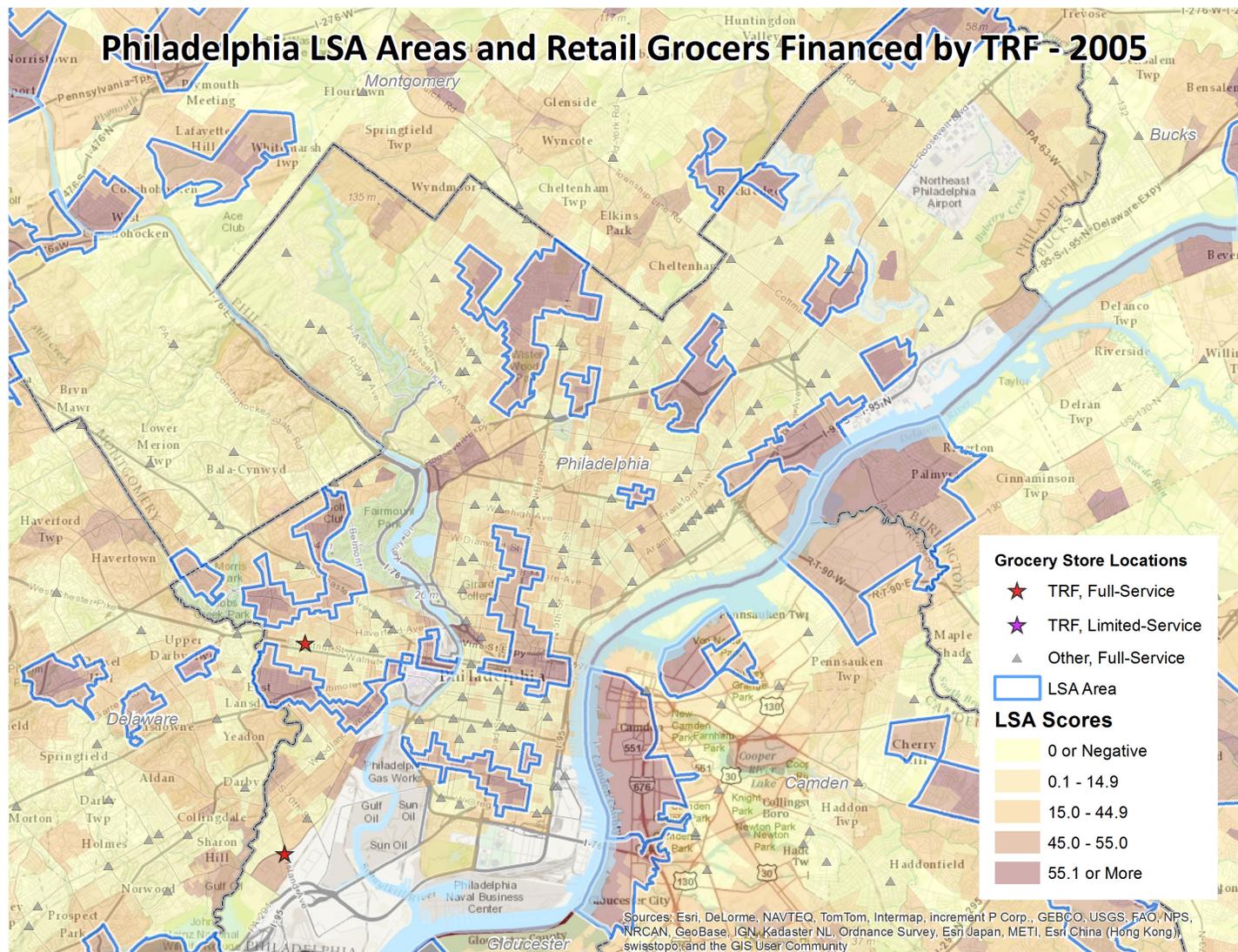
Historical LSA results are primarily contingent upon the opening and closing of full-service grocery stores, among other factors such as changes in annual food sales and square feet among nearby stores (leakage calculations). Philadelphia experienced a net increase of 48% in the number of full-service stores between 2005 and 2013, outpacing Pennsylvania and the nation (38% and 31%, respectively – Table 3). Given that the rate of increase in the number of stores is substantially larger than that of the number of square feet dedicated to food sales

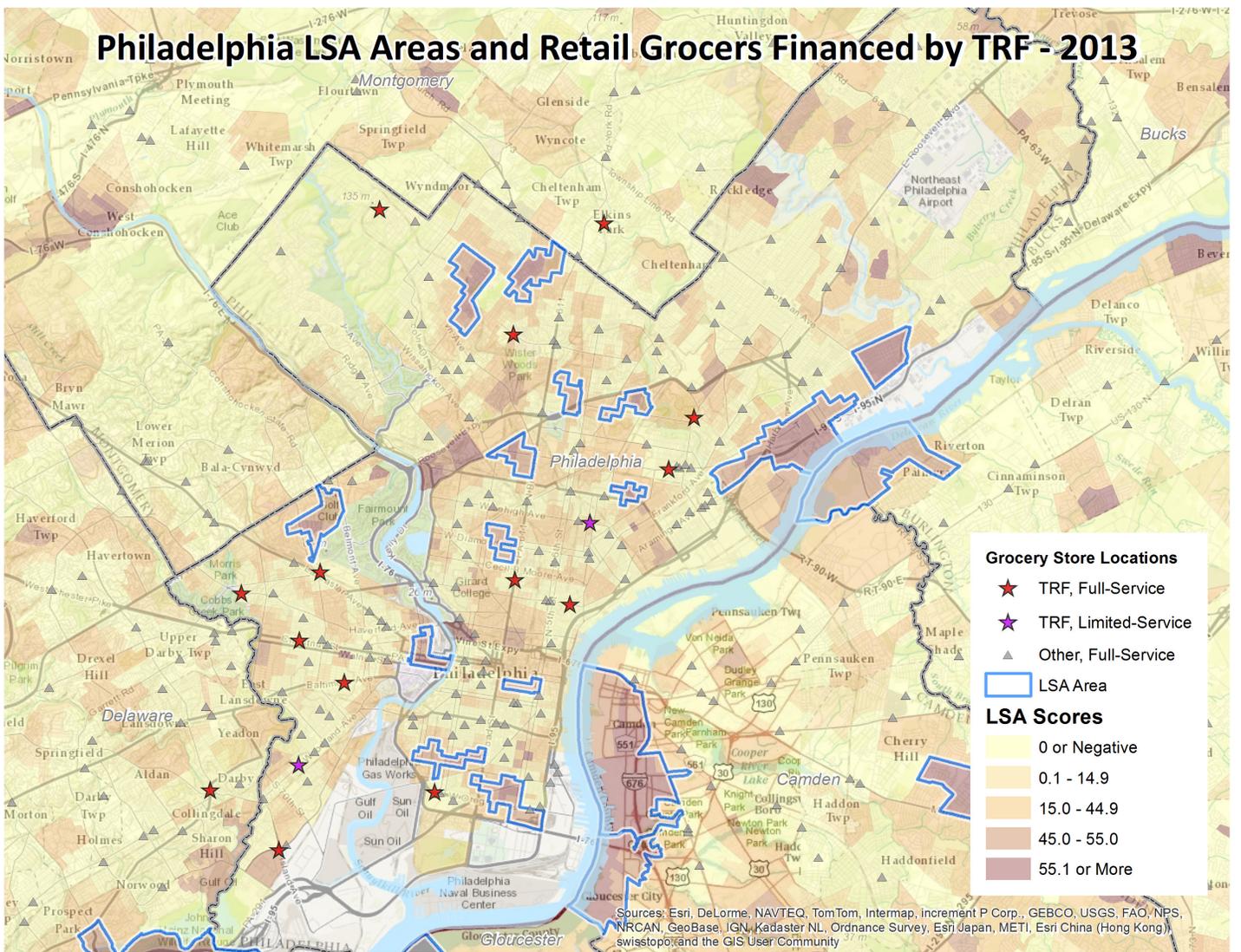
in the selected geographies, it is likely that grocers are moving towards a strategy of smaller format stores, but more of them to accommodate the increasing number of households and corresponding increase in retail grocery demand. TRF hopes to explore methods for further analyzing the factors that have created the observed changes in LSA areas, populations, and scores in future research projects.

**Table 3: Full-Service Grocery Store Trends from 2005 to 2013**

Geography	% Change in # of Stores	% Change in # of Square Feet (Food Sales Only)
Philadelphia	48%	34%
Pennsylvania	38%	31%
Nation	31%	25%

Sources: Trade Dimensions, 2013; TRF, 2014





## National, State, and Major Metropolitan Area Results

Each of the lower 48 states and the District of Columbia has at least one LSA area. Relevant LSA data for states and major metro areas, including measures that quantify disproportionate shares of LSA residents living in low-income communities or of a minority race or ethnicity, are shown in Tables 4 and 5. Nationwide LSA figures appear in the first row followed by the top five and bottom five states based on the likelihood that LSA area residents live in low-income communities. This disparity is calculated by dividing the percentage of LSA population living in low-income areas by the percentage of total population living in low-income areas. Thus, the extent to which values are greater than 1.0 indicates how disproportionate the effects of food access are on low-income communities. Note that the low-income and minority disparity values use a color ramp to illustrate the severity of the food access problem as high (red), moderate (yellow), and low (green) values. Additional figures in Tables 3 and 4 include total population in LSA areas, percentage of population in LSA areas, and percentage of LSA population in low-income areas.

Disparity ratios do not indicate the size of an area's food access problem; instead, they identify how severe the income or race/ethnicity disproportion might be. More populous states and metropolitan areas are naturally apt to have larger food access problems due to their larger populations than less populous areas. Depending on an organization's capacity, structure, and mission, it may seek to intervene in states or metro areas where limited food access affects large populations, while other organizations may focus specifically on areas where low-income and/or minority populations are disproportionately affected by limited food access.

Connecticut exhibits the highest income disparity ratio at 2.0, followed by Pennsylvania (1.9), Ohio (1.8), Kansas (1.7), and the District of Columbia (1.7) in the top five. In other words, Connecticut’s low-income residents constitute 58% of the state’s LSA area residents compared to only 29% of the general population; hence the state’s food access problem disproportionately affects low-income residents more so than any other state. Such disproportionate effects suggest a stronger need for mission-focused organizations, such as CDFIs, to support projects that increase access to healthy food retail. Also worth noting is that the percentage of Ohio’s LSA population that is of a minority race or ethnicity is 1.9 times that of the general population and 1.8 times in Pennsylvania. These areas are opportune targets for organizations with a mission to address economic or racial/ethnic disparities in food access.

**Table 4: LSA Figures for Top 5 and Bottom 5 U.S. States, Based on Income Disparity**

*Sorted in Descending Order by Low-Income Area Disparity Ratios*

State	Total Population	Population in LSA Areas	% of Pop in LSA Areas	% of LSA Pop in Low-Income Areas	Low-Income Area Ratio*	Minority Race/Ethnicity Ratio*	Rank
<i>Nation (Lower 48)</i>	306,675,006	20,102,395	7%	36%	1.2	1.2	
Connecticut	3,574,097	189,283	5%	58%	2.0	1.5	1
Pennsylvania	12,702,379	792,571	6%	51%	1.9	1.8	2
Ohio	11,536,504	590,199	5%	50%	1.8	1.9	3
Kansas	2,853,118	146,134	5%	43%	1.7	1.3	4
District of Columbia	601,723	94,423	16%	92%	1.7	1.3	5
Nevada	2,700,551	262,257	10%	22%	0.8	0.9	45
Oklahoma	3,751,351	257,668	7%	23%	0.8	1.0	46
Oregon	3,831,074	119,599	3%	16%	0.6	1.1	47
Idaho	1,567,582	62,341	4%	15%	0.6	1.0	48
Washington	6,724,540	375,821	6%	14%	0.5	0.8	49

**Table 5: LSA Figures for Top 5 and Bottom 5 Major Metro Areas, Based on Income Disparity**

*Sorted in Descending Order by Low-Income Area Disparity Ratios*

Place Name	Total Population (2010)	Population in LSA	% of Pop in LSA	% of LSA Pop in Low Income Area	Low-Income Area Ratio*	Minority Race/Ethnicity Ratio*	US Rank
<i>Major Metro Average</i>	3,276,224	234,397	7%	40%	1.3	1.3	
<i>Nation (Lower 48)</i>	306,675,006	20,102,395	7%	36%	1.2	1.2	
Buffalo, NY	1,135,509	82,385	7%	81%	2.9	2.7	1
Cleveland, OH	2,077,240	128,266	6%	61%	2.1	1.6	2
Pittsburgh, PA	2,356,285	208,968	9%	58%	2.1	2.4	3
Louisville, KY-IN	1,283,566	53,623	4%	60%	2.1	2.4	4
Rochester, NY	1,054,323	80,744	8%	56%	2.1	2.3	5
Las Vegas, NV	1,951,269	142,680	7%	21%	0.8	1.0	47
Seattle, WA	3,439,809	173,232	5%	17%	0.6	0.9	48
Sacramento, CA	2,149,127	181,925	8%	19%	0.6	1.2	49
San Diego, CA	3,095,313	138,186	4%	18%	0.6	0.7	50
Oklahoma City, OK	1,252,987	90,241	7%	13%	0.4	0.8	51

\* Low-income area ratios are calculated by dividing the percentage of LSA residents living in low-income communities by the metro area's percentage of all residents living in such communities. Minority race/ethnicity ratios are calculated by dividing the percentage of LSA residents that are a minority race/ethnicity by the metro area's minority race/ethnicity population.

For comparative purposes, LSA areas in Nevada, Oklahoma, Oregon, Idaho, and Washington (state) actually have lower shares of low-income residents compared to the general population. These states also exhibit roughly equal shares of minority race and ethnicity in LSA areas and the general population. These findings do not suggest that states with lower disparity ratios have no need for food access intervention, just that, in general, food access does not disproportionately affect low-income areas and minority populations in these places.

LSA figures for major metropolitan areas show that Buffalo (2.9), Cleveland, Pittsburgh, Louisville, and Rochester (all with 2.1) comprise the top five income disparity ratios, while Las Vegas (0.8), Seattle (0.6), Sacramento (0.6), San Diego (0.6), and Oklahoma City (0.4) round out the five least disparate metropolitan areas (Table 5). The average low-income ratio for all major metropolitan areas is 1.3, only slightly higher than the nationwide figure of 1.2. Similar to the state results, metropolitan areas with disproportionately high shares of low-income residents in LSA areas also have high shares of minority populations and vice versa.

## Store Importance

In addition to historical LSA results, TRF developed a measure of “store importance” that quantifies changes in LSA scores that would occur in surrounding block groups if an existing grocery store closed (i.e., was removed from the analysis). The store importance measure estimates the population that would be living in LSA-eligible block groups if the store in question did not exist. This measure also indicates the population for which the store in question is the nearest full-service food retail option (Table 6).

We use store importance to measure the impact on food access that TRF-financed stores have on their surrounding populations, as well as to identify which stores have the greatest impact when preserved through TRF financing. In other words, if TRF did not provide financing to help preserve the grocery store, how would it impact food access in surrounding areas? If the store is located in close proximity to other full-service stores, then improvements in food access are apt to be minimal, but if it is relatively far from full-service competitors, then its impact is apt to be substantial. TRF-financed retail grocers in Philadelphia are the nearest option for nearly 187,000 people, of which just under 67,000 (36%) would otherwise live in an LSA-eligible block group, but for said stores (Table 6).

**Table 6: Impact of TRF-Financed Supermarkets in Philadelphia on Nearby Populations by Year Stores Opened (as of June 2013)**

<i>Year Stores Opened*</i>	<i>Population for which TRF Stores are Nearest Option</i>	<i>Population that would Live in an LSA Eligible Block Group but for TRF-Financed Store(s)</i>	<i># TRF-Financed Stores Opening</i>
2005	38,596	14,066	2
2006	40,925	15,536	3
2007	4,936	2,470	1
2008	12,512	4,933	1
2009	26,219	12,495	1
2010	18,090	9,129	1
2011	20,285	3,330	2
2012	25,253	4,917	2
2013	-	-	-
<b>All Years</b>	<b>186,816</b>	<b>66,876</b>	<b>13</b>

\*Existing stores financed by TRF that were open prior to 2005 are reflected in the 2005 figures. TRF did not finance any stores that opened during 2013.

Source: TRF, 2014

## Conclusion and Next Steps

TRF's Limited Supermarket Access analysis is a unique tool to help a wide range of food access stakeholders identify areas that have both inadequate access to healthy food and sufficient market demand to support new or expanded food retail options. Our 2014 update increases the utility of this tool by incorporating more recent data related to demographics, household spending, and grocery store location and sales data. We have also improved the LSA methodology to generate reliable results across geography and time. Already the 2014 analysis has revealed that the nation's LSA population has decreased by 45% from 2005 (36.3 million) to 2013 (20.1 million) and Philadelphia's has decreased by 56%. In the near future, we hope to conduct a more thorough analysis of historical LSA trends across the nation. CDFIs and other institutions will be able to identify areas of growing or even potential concern, thus strategically targeting their investments in both new and expanded food retail stores to maximize their impact on low-income populations with limited access to healthy food. And, investors and policymakers will be better able to understand where investments have addressed a demonstrated need for equity. The results of TRF's LSA analysis, including the location of LSA areas, their LSA scores, and estimates of leakage (in both dollar and square footage terms), is publicly available at [www.PolicyMap.com](http://www.PolicyMap.com).

### Endnotes

<sup>1</sup> CDFI Financing of Supermarkets in Underserved Communities: A Case Study  
[http://www.trfund.com/wp-content/uploads/2008/06/Supermarkets\\_Full\\_Study.pdf](http://www.trfund.com/wp-content/uploads/2008/06/Supermarkets_Full_Study.pdf)

<sup>2</sup> "Conventional full-service grocery stores" is the category that includes most TRF borrowers. The remaining TRF-financed grocery stores are categorized as limited-service (i.e., superettes). Note that the 2011 average annual sales for full-service grocers was \$12 million.

## Doing More with the LSA

TRF offers a range of analytical products to support healthy food financing. Below are some examples of the products that are available.

### Identifying probable trade areas for prospective stores

While the LSA analysis identifies areas where food access is inequitable, TRF has also incorporated methods for identifying probable trade areas for prospective stores (Huff retail trade area analysis) as a way to accommodate sites that do not fall within the boundaries of an LSA area. By identifying the primary trade area for a prospective store, we can calculate the percentage of likely customers that live in LSA areas and who are low income; if the percentage exceeds our specified minimum, then the store is eligible for financing even though it is not located within an LSA area.

### Measuring outcomes and impacts of supermarket financing initiatives

In the last decade, several initiatives have been established to finance healthy food access including the federal Healthy Food Financing Initiative (HFFI) and programs in Pennsylvania, New Jersey, California, New Orleans and New York. Using historical LSA results going back to 2005, TRF can summarize the outcomes of supermarket financing initiatives throughout the nation and analyze their historical impacts on LSA populations. Program evaluation and impact assessment are important parts of programs that attempt to mitigate socioeconomic problems. Once enough projects have been financed and have had time to reach fruition, our analysis can quantify the extent to which supermarket financing programs are achieving their goals and objectives and, if necessary, recommend modifications to better fulfill the program's intent.

### Longitudinal assessment of LSA populations and market structures

TRF offers two types of reports to help stakeholders promote, design, and execute their supermarket financing initiatives: the Food Access Market Analysis and the Market Structure Analysis. The former report quantifies the food access problem's magnitude in metropolitan and micropolitan areas and the extent to which this problem disproportionately affects low-income areas or minority populations. The latter report measures the concentration of market share within a region's supermarket industry, identifying regions where competitive pressure might make market

penetration difficult for independent and regional grocers. Building on these reports, TRF can also measure longitudinal changes in the food access problem and the competitive indices among metropolitan and micropolitan areas, nationwide. Longitudinal assessments offer important context around the potential for food financing initiatives to address limited food access within their targeted areas.

### Explore relationships between household food purchases and LSA areas

The United States Department of Agriculture (USDA) recently completed the National Household Food Acquisition and Purchase Survey (FoodAPS) to understand purchasing and eating behaviors of Americans. TRF can merge FoodAPS data with the LSA data for shared census block groups, allowing the exploration of a wide range of relationships between food purchasing and eating habits and the level of supermarket access.

### Anchor effects of supermarket financing initiatives

Supermarkets are often viewed as anchor stores that enable developers to attract other retail and service providers to a given location. TRF can measure the anchor effect of a supermarket in the community where it has been funded. Our analysis includes current and historical information about the immediate area and can illustrate how it has changed over time, relative to business trends in peer communities.

### Local employment opportunities created by supermarket financing initiatives

Public and private entities use economic and community development resources to subsidize construction and operating costs for full-service supermarkets with the notion that these stores create employment opportunities for community residents. TRF can estimate the extent to which supermarket financing initiative projects are hiring residents in nearby communities. This analysis includes annual historical trends and is summarized in concert with the anchor effect analysis: in the event more businesses are collocating with the supermarket, then our results can indicate the extent to which additional hiring includes nearby residents.

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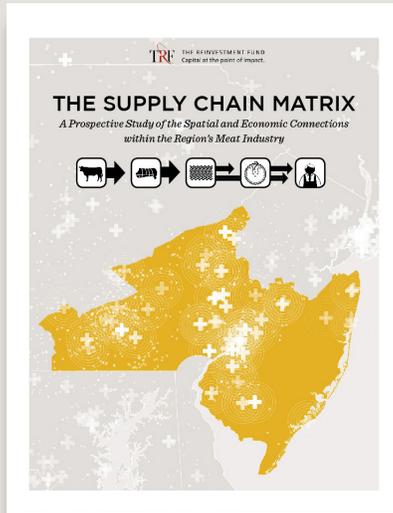
Layout and Illustrations:  
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TRF has published a range of reports related to healthy food access.  
For details, please visit the TRF's Policy Publications page at:  
<http://www.trfund.com/impact/research-publications/>

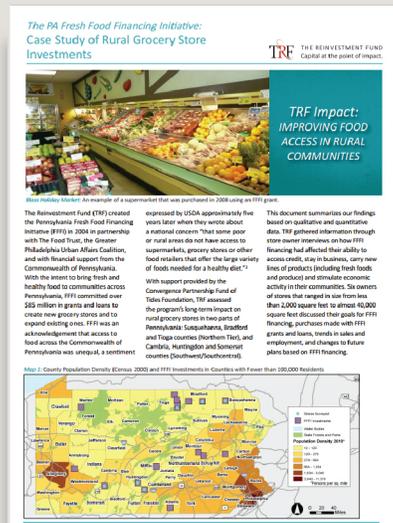
The Supply Chain Matrix: A Prospective Study of the Spatial and Economic Connections within the Region's Meat Industry



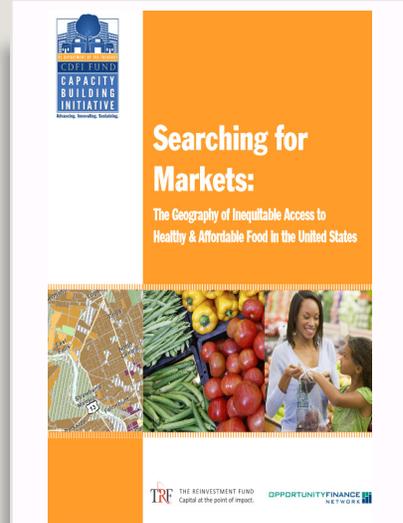
Food Access Market Analysis for Maryland



The PA Fresh Food Financing Initiative: Case Study of Rural Grocery Store Investments



Searching for Markets: The Geography of Inequitable Access to Healthy & Affordable Food in the United States



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healthcare



community assets



education



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food access



housing



sustainable energy