

# Food Security Assessment

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ADAMS COUNTY COLORADO  
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**Prepared for:**  
Adams County Community Development  
A Division of the Community & Economic  
Opportunity Department

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# Adams County Food Security Assessment 2006

## Table of Contents

|  | Page Number |
|--|-------------|
| Table of Contents  | i           |
| List of Appendices and Tables  | ii          |
| List of Acronyms   | iii         |
| Executive Summary  | 1           |
| A. Purpose of Food Security Assessment   | 7           |
| B. The National Metric for Food Security   | 9           |
| B. 1. Other Measures of Food Security  | 9           |
| C. Introduction to Adams County, Colorado – Basic Facts                                  | 11          |
| D. Competitive Pressures on Food Security  | 15          |
| D.1. Competitive Pressure #1: Housing  | 15          |
| D.2. Competitive Pressure #2: Energy   | 17          |
| D.3. Competitive Pressure #3: Health Care  | 17          |
| D.4. Competitive Pressure #4: Childcare  | 18          |
| D.5. So How Much is Left for Food?   | 19          |
| E. Introduction to the Adams County Food Security Assessment Primary Research            | 20          |
| F. Major Food Resources in Adams County  | 21          |
| F.1. Food Stamps   | 22          |
| F.2. WIC - The Special Supplemental Nutrition Program for<br>Women, Infants and Children | 24          |
| F.3. School Lunch Program  | 25          |
| F.4. Adams County Food Distribution Program  | 26          |
| F.5. Food Distribution Center Customer Profile   | 27          |
| F.6. Other Food Resources  | 28          |
| F.7. SHARE Colorado  | 28          |
| F.8. Food Resources of Seniors   | 29          |
| F.9. Other Programs  | 30          |
| F.10. Food Resource Mapping  | 30          |
| F.11. Survey of Partner Pantries   | 31          |
| G. The Adams County Market Survey - How Much Food Costs the Household                    | 34          |
| G.1. The USDA Thrifty and Low Cost Food Plans  | 34          |
| G.2. But What Does It Really Cost in Adams County?                                       | 35          |
| G.3. Food Costs as a Percentage of Income  | 37          |
| G.4. Discussion and Analysis   | 38          |
| H. Adams County Food Security Survey – How Vulnerable Residents Feel                     | 42          |
| H.1. Methodology for Measuring Food Security   | 42          |
| H.2. Demographics of the Responses to the Survey   | 44          |
| H.3. Results of the Survey   | 44          |
| H.4. Components of the Adams County Food Security Survey                                 | 46          |
| H.5. Comparing Food Insecurity and Income  | 47          |
| H.6. Comparing Food Insecurity and Household Size  | 48          |
| H.7. Other Similar Studies in Food Security  | 48          |
| Food Distribution Center Survey  | 49          |
| 2003 Denver Study  | 50          |
| I. Survey of FDC Customers on Food Expenditures  | 51          |
| I.1. Methodology   | 51          |
| I.2. Profile of the Respondents  | 51          |
| I.3. Monthly Expenditure on Food   | 52          |
| I.4. Perceived Value of FDC Food   | 53          |
| I.5. Use of Food Money Saved   | 53          |
| I.6. Participation in Other Programs   | 54          |

|  |    |
|--|----|
| J. Focus Groups  | 55 |
| J.1. Warm Up Phase                                     | 56 |
| J.2. Food Security Phase                               | 57 |
| J.3. Coping Mechanism Phase                            | 58 |
| J.4. Shopping Patterns Phase                           | 60 |
| K. Conclusions and Recommendations                     | 62 |
| K.1. Service Gaps and Recommendations                  | 64 |
| K.2. Information/Coordination Gaps and Recommendations | 66 |
| K.3. Suggested Targets and Resource Requirements       | 69 |
| Acknowledgments  | 70 |

## Appendices

|   |    |
|---|----|
| 1. List of Food Resources in Adams County (for GIS mapping) | 71 |
| 2. Food Security Questionnaire                              | 76 |
| 3. Focus Group Guidelines                                   | 77 |
| 4. Market Survey Example Analysis                           | 81 |

## Tables

|   |    |
|---|----|
| 1. Average Incidence of Food Insecurity (as % Households), Colorado vs. US          | 9  |
| 2. Consolidated Income Levels and Program Eligibility (abridged)                    | 12 |
| 3. Estimate of Households by Income in Adams County, 2004                           | 12 |
| 4. CFPI Self-Sufficiency Standard for Adams County, 2004 (monthly costs)            | 13 |
| 5. Living Wage Estimates for Adams County (adjusted to 2004), Monthly Costs         | 14 |
| 6. Abridged Inventory of Food Resources and Level of Service, Adams County          | 21 |
| 7. USDA Food Stamp Eligibility and Benefits   | 23 |
| 8. Free and Reduced Price Lunch Participation in Adams County Schools               | 26 |
| 9. TEFAP Partner Pantries in Adams County   | 27 |
| 10. Estimates of TEFAP Partner Pantry Maximum Volume                                | 32 |
| 11. FDC First Quarter (2006) TEFAP Distribution                                     | 33 |
| 12. Thrifty Food Plan Requirements, by selected age and gender                      | 34 |
| 13. USDA Costs for Thrifty Food Plan in Adams County                                | 35 |
| 14. Estimates for Family of 4 to Meet Thrifty Food Plan in Adams County             | 36 |
| 15. Estimates of Costs to Feed a Family of 4 in Adams County from Different Sources | 37 |
| 16. What is Costs to Feed a Family in Adams County, Based on Market Survey          | 40 |
| 17. Prevalence Rates of Food Insecurity in Colorado and Neighboring States          | 42 |
| 18. Results of Adams Country Food Security Survey                                   | 45 |
| 19. Adams County Food Security Survey, Responses to Core Questions                  | 46 |
| 20. Survey Analysis of Level of Food Security vs. HOUSEHOLD SIZE                    | 48 |
| 21. Responses to Core Food Security Questions by FDC Customers                      | 49 |
| 22. Denver Study Results Compared to Adams County Food Security Surveys             | 50 |
| 23. FDC Customer Household Estimated Food Expenditure                               | 52 |
| 24. Focus Group Expenditure Priorities  | 57 |

## Acronyms

|       |   |
|-------|---|
| ACCD  | Adams County Community Development                |
| ACED  | Adams County Economic Development                 |
| BOCC  | Board of County Commissioners                     |
| CAN   | Colorado Anti-Hunger Network                      |
| CDHS  | Colorado Department of Human Services             |
| CFPI  | Colorado Fiscal Policies Institute                |
| CPI   | Consumer Price Index                              |
| CPS   | US Census Bureau Current Population Survey        |
| CSFP  | Commodity Supplemental Food Program               |
| CSU   | Colorado State University                         |
| DDHS  | Denver Department of Humans Services              |
| DRCOG | Denver Regional Council of Governments            |
| DSS   | (Adams County) Department of Social Services      |
| ERS   | Economic Research Service                         |
| FBR   | Food Bank of the Rockies                          |
| FDC   | (Adams County) Food Distribution Center           |
| FDP   | (Adams County) Food Distribution Program          |
| FEMA  | Federal Emergency Management Administration       |
| FRAC  | Food Research and Action Center                   |
| FSHN  | Food Science and Human Nutrition Department (CSU) |
| FSN   | Food and Nutrition Services of the USDA           |
| GIS   | Geographic Information System                     |
| HSG   | Human Services Grants                             |
| HHS   | US Department of Health and Human Services        |
| HUD   | US Department of Housing and Urban Development    |
| LEAP  | (Colorado) Low-income Energy Assistance Program   |
| RDA   | Recommended Daily Allowance                       |
| TEFAP | The Emergency Food Assistance Program             |
| TFP   | Thrifty Food Plan                                 |
| USDA  | United Stated Department of Agriculture           |

## **Adams County Food Security Assessment 2006 Executive Summary**

This Assessment was initiated as part of the strategic planning process for the Adams County Food Distribution Center (FDC), a program of Adams County Community Development (ACCD). The purpose of the study was to:

- Gain a better understanding of the food security issues and challenges faced by the low income population of Adams County;
- Uncover trends that may indicate the growth in need for food assistance and/or needs for changes in both how and what is delivered in food assistance;
- Gain a better understanding of the complex food assistance systems working in Adams County;
- Identify resources and gaps in food assistance and other areas that will assist FDC planning;
- Develop an information base that can be used by ACCD, FDC, other players in food assistance and the non-profit community for better coordination of efforts, planning and resource generation.

This Assessment was conducted between April and September 2006. Support was provided by ACCD, the Adams County Department of Social Services (DSS), and the Colorado State University Cooperative Extension Office for Adams County.

The Assessment was conducted in several inter-linked components. Besides background research and analysis, and, interviews with government officials, voluntary organizations and beneficiaries of food assistance programs, primary research conducted included:

- Focus Groups of beneficiaries of different food and other assistance programs provided by and in Adams County;
- A Mail-In Food Security Survey that mirrors the statewide on-going survey conducted by the US Census Bureau, towards determining the indicative levels of food insecurity and hunger in the county;
- A Market Survey to determine the cost of food in Adams County, as it pertains to purchasing the minimum nutritional requirements of the USDA, and to compare USDA national average prices with realities in the Adams County market;
- An inventory and mapping exercise to identify different sources of food assistance in the county, to determine the level of assistance provided to low-income residents in the county, gaps in service, and potential areas for expansion or improvement;
- An analysis of Food Distribution Center customers (from a database of 9,000 customers between 2002 and 2006 and an in-site mini-survey at the FDC) to build a profile and better understanding of these customers, their food needs and coping strategies.

## Important Findings

There are many food resources and food assistance programs available in Adams County, from county administered programs (such as Food Stamps and Food Distribution), to regional programs (Women, Infants & Children and Meals on Wheels), state programs (such as School Lunches) and programs that administer federal funding. However, it was difficult to identify all of these programs and obtain reliable county-specific information. There is not a single place where all of the data comes together for monitoring and analysis.

Food insecurity in Colorado stands at 11.3% of the households, with 3.5% experiencing hunger<sup>1</sup>. The Adams County Assessment survey indicates that hunger in Adams County (3.9%) is not significantly higher than statewide, but that general food insecurity (anxiety and worry about having enough to eat, either chronically or episodically) is higher at 14.7% compared to Colorado as a whole at 7.8%. With a total food insecurity of 18.6% this represents at least 25,600 households.

This number is extremely close to the study's estimate for food vulnerability, that is, 25,000 households that have to spend more than 30% of their income on food to meet minimum nutritional requirements of the USDA's Thrifty Food Plan (TFP). This represents most of the households at or below the 185% poverty line.

The Market Survey indicates that it costs 75% more to meet those nutritional requirements in Adams County than the requirements published by the USDA, though food costs in Adams County are not higher than other areas<sup>2</sup>. While the USDA says an individual can purchase a nutritious diet for \$28 a week per person, the survey indicates that it costs \$47 in Adams County. For a family of four, the "gap" between the two represents almost \$4,000 a year.

Current food stamp participation in Adams County stands at about 10,000, which is about 60% of the number of households below 125% poverty. Food stamp qualification goes up to 130% poverty. Food stamp participation in Adams County has grown 34% over the last five years while statewide participation has increased 58.8%.

The Food Distribution Center and its 15 partner pantries provide food to a combined 10,000 households a year who receive USDA food commodities under the federal TEFAP (The Emergency Food Assistance Program). School Lunches serve 29,000 children or 39% of all students in the county, versus statewide participation of 31%. The School Lunch program in Colorado has grown 60% over the last 10 years, but the Summer Lunch program has remained low. Women, Infants and Children (WIC), administered by Tri-County Health serves 24,000 clients in the three-county area (Adams, Arapahoe and Douglas Counties), of which about half (12,000) are in Adams County.

Denver Regional Council of Governments (DRCOG) reports that the need for Meals on Wheels in the Metro area is twice the current level of delivery, currently 5,500 per day, with a need of at least 10,600. As Adams County continues to age, the need for provision of homebound services will also increase. There are currently over 30,000 seniors of which over 12,000 are disabled and over 2,000 live below the poverty line. Current daily delivery level is about 200 for Meals on Wheels and 200 in the Rural Senior Nutrition program. Congregate meals (less than 100 daily) and home delivery of groceries combined are at about 200. However, the current Meals on Wheels and Congregate Meals

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<sup>1</sup> Hunger in this instance is actual reduction in food consumed, missing meals, or in the worst instance, losing weight.

<sup>2</sup> In fact, ACED reports that food costs in the Denver area are about the same as New York.

contractor to DRCOG, Volunteers of America, already has a waiting list, and funding for the program – and volunteers to staff it - are limited.

Food competes with other household costs. Rising costs for housing, utilities, health care, childcare and gasoline mean that households must balance these fixed costs with food, which has become a variable cost. While no data on consumer debt was considered in the calculations, it is commonly known that credit card debt is up; according to American Consumer Credit Counseling organization, the average American carries \$8,400 in credit card debt, paying an average rate of 18.9%. Even those with salaries approaching the median income may soon have to make these difficult choices.

The result of competitive pressures and the cost of food is that many households in Adams County are most probably making their food choices based on economics rather than nutrition. While the county has many programs to help people with food (and other expenses), federal guidelines limit who can be helped.

Food insecurity is increasing, not just in Adams County but throughout Colorado and the U.S. (see Table 17). Competitive pressure for other household expenses means that food choices are being made more and more on economics rather than nutrition. This is evident since both obesity and diabetes are on the rise. Fifteen percent (15%) of respondents to the mail-in food security survey and over 28% of FDC customers surveyed said that they could not afford balanced meals.

While Adams County and its partners have done a lot in providing food assistance to residents who need it, there is a need to expand that food assistance. However, dollars spent and poundage of foodstuffs delivered is only half of the equation. It needs to be the right food, and it needs to be to a population with a better understanding of the effects of the choices they make.

While food insecurity affects the poor, food vulnerability reaches higher up the economic ladder. In both cases, the problem is not just enough food, but enough of the right food in order for people to have a “healthy life”. As food decisions are made more and more on economics, renewed mass education on how to get the maximum nutritional value for the food dollar will continue to be a need. This will require a coordinated effort among public, private and voluntary institutions.

## Summary of Recommendations

While there are many food assistance programs in the county there continue to be particular service delivery gaps, that is, areas where service could be expanded and/or improved, and/or areas where the county may wish to seek resources to serve underserved populations. In some cases resources might be secondary to promotion and stimulation of the voluntary sector to do more, meaning that balancing increased supply with increased demand.

1. The level of both food insecurity and vulnerability indicates a need for additional resources in food assistance, not just for federally funded county and regional programs, but also for civil society (food pantries). While the exact demand cannot be calculated (but may be in the range of 7,000-10,000 households either insecure or vulnerable who qualify for assistance), an expansion in food assistance programs must be met with better promotion. Visibility and knowledge about opportunities for those who need assistance is low. Adams County (and municipalities) can do more to steer people in need to assistance, as well as promote local food drives to increase the resources provided through community action.

Expansion of assistance can come from several areas: increase in participation in federal programs such as food stamps and TEFAP, participation in programs currently not tapped such as CSFP, allocating more county or municipal resources, and forming partnerships with municipalities to provide supplemental resources to FDC (on a pro-rata basis based on FDC customer residence) and voluntary sector pantries within their municipal limits (such as is done with one pantry with Commerce City).

2. There are 25,000 households at or below 185% poverty. The Food Distribution Center and the partner pantries are serving 10,000 of these annually with around 4,000 being served each month. Due to limitations on the availability of USDA TEFAP commodities, FDC customers receive the same amount of food regardless of the size of family. Of 300 FDC customers surveyed who were eligible for Food Stamps, only 20 percent were participating in the Food Stamp program. TEFAP expansion is dependent, in part, on increased Food Stamp participation. Referral by both agencies to each other and to other food assistance resources (WIC, SHARE, pantries, etc) can be improved.

3. Another significant service gap appears to be with provision of meals to homebound seniors and the disabled. Adams County explored becoming a participating county in the CSFP and should continue to advocate for inclusion. WIC participation in Adams County is already high so CSFP would be targeted to seniors. CSFP, unlike TEFAP, is based on delivery of a special package of nutritious foods (a “WIC for seniors”) that may be more nutritionally consistent with their needs (seniors in focus groups mentioned their dietary restrictions).

4. The geographical location of Food Pantries and other food resources should be reviewed vis-à-vis their proximity to poor or low-income areas. Many of the food pantries run by the voluntary sector are located in more affluent areas, meaning they either serve a small local population or people must travel from low-income areas to them. This may be logical if affluent areas have the resources to support pantries (donations of food or cash, running food drives, etc), and poorer areas do not. Facilitating partnerships between voluntary organizations in affluent areas with those in low-income areas (food is donated in one area and sent to a partner area in a poorer area for distribution) would reduce travel for those least able to afford it.

5. Neighborhood food cooperatives (bulk buying) were not mentioned in any of the focus groups or discovered during any interviews. Promotion and provision of training for such cost-savings



programs may allow relief for low-income areas without a long-term outlay of resources by the county.

This requires building capacity and expanding partnerships between the county and among the voluntary sector, both at the institutional level and expanding the volunteer base. While promotion of food assistance can be done through brochures and directories, the most effective mechanism is local volunteers and community-based organizations identifying those in need within their local constituencies and steering them to appropriate and local programs. The volunteer base is aging in Adams County and there is an urgent need to develop and support a new generation of community volunteers.

6. Planning, coordination and information-sharing at the county level is necessary to maximize service delivery, make sure that the right services are provided to the right people, and, ensure that resources are efficiently used. An Adams County Food Security Task Force or Food Security Advisory Group is indicated that could include county agencies (FDC, Food Stamps/DSS and the County Extension Service), the other major players (WIC, School Lunches, etc), the voluntary sector (Meals on Wheels, COMPA Food Ministries, Food Bank of the Rockies and SHARE Colorado) and the private sector, especially the large donors to food programs (9CARES/COLORADO SHARES, Rainbow Foods, Suncor Energy and the supermarkets and merchants who provide a large amount of bakery goods and other donated foods every day to FDC and other pantries).

7. There should be a central monitoring system for food assistance in Adams County. Food stamps and FDC keep records of their customers at the county level. Other information is kept at regional or state level, and sometimes extracting county-specific data is difficult. Through the Food Security Advisory Group recommended above, a mechanism for depositing information on how many people are receiving services, where services are being provided, and on-going levels of unmet demand can be processed and analyzed, providing a picture of needs, trends and whether food assistance programs are effective.

Both of the above would be part of a county-level policy on food security and food programming. Such a policy would define goals, priorities, a coordinated strategy, and measures for accountability that the policy is implemented and targets met.

8. Participation in the federal school breakfast program (probably on the order of 7000-8000) is but a small proportion than that of school lunches (29,000), though eligibility is the same. Funds to support this program go unused in Washington. Participation in school breakfast can improve child nutrition, save money for vulnerable households (up to \$280 per child per year), and has been shown to improve student performance.

Adams County government does not have an active role in school breakfast and lunches; that is a direct negotiation between school districts and the state authorities (Colorado Department of Human Services). However, ACCD and other county agencies can do promotional and awareness-raising activities with school authorities to facilitate a discussion on how to increase participation in this important program.

#### Some Suggested Targets and Resource Requirements

Food Stamps currently run at an average caseload of 10,000 households, about 60% of the total households that meet the initial income qualification. A 30% increase (to 13,000), would ensure

coverage of 75% of those who currently qualify (remember that the number who qualify will continue to increase). There is no cap on food stamp benefits.

TEFAP, the food commodities provided by USDA and distributed through FDC and pantries, is linked, in part, to food stamp levels. An increase in food stamps is necessary to request an increase in TEFAP. A 30% increase in TEFAP (from 4,000/month to 5,200/month) would ensure at least the capacity to provide these resources to the estimated 5,000 households that experience hunger.

Meals on Wheels, currently serving about 200 homebound seniors and the disabled, is extremely below the level of need. There are 30,500 seniors, of which over 12,000 are also disabled, and 200 of which live below the poverty line. An intermediate and immediately needed target is to increase this to at least 1,000 seniors and disabled served.

School lunches (free and reduced) currently stand at 39% of the children in county schools, against a suggested statewide target of 40% according to the Food Research and Action Center (FRAC). Where additional resources are needed is in the Summer Lunch program that serves at most 1,500 children (and mostly in June). Towards a capacity to feed one child in every household experiencing hunger, this program needs to be expanded to 5,000 children, especially in the densely populated urban areas where children can walk to “open centers” to get lunch.

All of the above programs tap into federal funds. Funding internal to Adams County might include: (1) school operational costs to stay open for feeding in the summer; (2) a pilot program for Meals on Wheels to demonstrate demand; (3) operational supplements to partners in expanded Meals on Wheels, Congregate Meals or TEFAP programs (that could be provided by challenge county grants); (4) additional resources to DSS and FDC to cover higher operational costs, and; (5) additional resources to ACCD/FDC for volunteer development and promotion.

## **A. Purpose of Food Security Assessment**

The Adams County Food Distribution Center (FDC) is part of Adams County Community Development (ACCD), a division within the Community and Economic Opportunity Department. The FDC provides food assistance to low income people in the county, either through its small facility in Commerce City or by providing food to 15 partner pantries and more than 25 other sites and events. Food comes from The Emergency Food Assistance Program (TEFAP) food commodities program of the United States Department of Agriculture (USDA), donations from local supermarkets and merchants, or through other food assistance (both free and purchased at discount) from providers such as Food Bank of the Rockies (FBR) and SHARE Colorado. Episodic or seasonal food drives include 9CARES/Colorado Shares (Channel 9), Waterworld, Suncor, Rangeview Library, Bronco Wives, and Denver Zoo Lights.

The FDC provides direct food assistance to approximately 5,000 families per year, and another 5,000 families through the 15 partner pantries that issue TEFAP (a monthly package of USDA surplus food commodities), resulting in serving a population around 35,000 people.

The FDC has initiated a major strategic planning exercise to determine the size, direction and role of the FDC in an environment of a rapidly growing population with increasing need (as will be demonstrated later, the need for food assistance is growing), in which it is but one player in food assistance. The FDC, as part of Community Development, has preliminarily set as strategic goals the need to help people transition from free food to managed food assistance and through integrating with other services, transition families from dependence to self-sufficiency. This is premised on mobilizing a citizen volunteer force, a resource that is dwindling in the county.

Therefore, this study was initiated to:

- Gain a better understanding of the food security issues and challenges faced by the low income population of Adams County
- Uncover trends that may indicate the growth in need for food assistance and/or needs for changes in both how and what is delivered in food assistance
- Gain a better understanding of the complex food assistance systems working in Adams County
- Identify resources and gaps in food assistance and other areas that will inform FDC planning
- Develop an information base that can be used by ACCD, FDC, other players in food assistance and the non-profit community for better coordination of efforts, planning and resource generation

It must be stated at the onset that this study was done with a minimum of resources, gathered together from different sources, the most prominent being \$10,000 from the Adams County Social Services Department. There was insufficient funding to conduct a full food security assessment

under USDA guidelines<sup>3</sup>, survey large numbers of people, or investigate every lead in terms of food resources, gaps or system dynamics (such as the relationships among all of the players in food assistance). Data collection concentrated on low-income people who utilize FDC and other food pantries, participants in Head Start and WIC (Women, Infants and Children). The Assessment was able to conduct a minimum food security survey and market prices study, to compare to USDA and US Census Bureau estimates on the level of food insecurity and costs to meet minimum nutritional standards.

The Assessment was carried out in several components, conducted separately but in which data from one component could be compared to another. Using this triangulation approach, the information gathered and analyzed represents a reasonable picture of food security in Adams County. It is certainly not complete, but it is hoped that the Assessment will provide useful information to all stakeholders.

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<sup>3</sup> See “What’s Cooking in Your Food System? A Guide to Community Food Assessment”, 2002. Written by K. Potthukuchi, et al. Community Food Security Coalition (Venice, CA).

## B. The National Metric for Food Security

Food security is defined by the USDA as having enough food to lead a healthy life. Assumed in that definition is that such food is available every day and that the food meets at least the minimum nutritional standards.

Hunger, on the other hand (and the other end of the spectrum) is generally measured four ways: (1) malnutrition; (2) poverty as a proxy measure; (3) demand for food assistance, and; (4) survey data on perceived sufficiency, anxiety, eating patterns and coping behaviors<sup>4</sup>.

Food insecurity, using the fourth method above, is measured through the Current Population Survey (CPS) carried out by the US Census. It is based on six core questions with four second level questions (based on the answer to a core question)<sup>5</sup>. Thousands of Coloradoans are interviewed using a rotating sampling methodology, compiled every two years. The Adams County Assessment attempted to duplicate this survey.

Food insecurity in both the US and Colorado has been on an upward trend, as can be seen in the following table.

**Table 1.**  
**Average Incidence of Food Insecurity (as % Households), Colorado vs. US**

| Year-Sets | COLORADO      |                           | UNITED STATES |                           |
|-----------|---------------|---------------------------|---------------|---------------------------|
|           | Food Insecure | Food Insecure with Hunger | Food Insecure | Food Insecure with Hunger |
| 1999-2000 | 8.6           | 2.5                       | 10.4          | 3.1                       |
| 2000-2002 | 9.2           | 2.8                       | 10.8          | 2.8                       |
| 2001-2003 | 9.7           | 3.0                       | 9.7           | 3.0                       |
| 2002-2004 | 11.3          | 3.5                       | 11.4          | 3.6                       |

Sources: 2004 USDA/ERS ERR-11 Report, and, Second Harvest website

This table shows that food insecurity in Colorado constantly rose for the period 1999-2001 through 2002-2004 (2003-2005 data is not yet available). One purpose of the Assessment is to try to determine how Adams County compares to the state as a whole, since the Census Bureau only reports for the State as a whole.

### B.1. Other Measures of Food Security

<sup>4</sup> M. Gould, et. al., 2003. Food Security and Hunger in Denver, Results of a Survey 2003. Denver Department of Human Services. Dr. Gould quotes from America's Second Harvest, Hunger in America 2001.

<sup>5</sup> There are 18 additional child-focused questions, but these are not necessary to establish general food security levels.

Malnutrition can be measured, in a proxy manner, from several indicators. In 2004 infant mortality rate for Adams County was 7.3 per thousand, compared to 6.3 for Colorado, and babies born with low birth weight was 9.1% (versus 9.0% for the state)<sup>6</sup>.

Poverty in Adams County has been rising during the current decade, from 8.9% of the population in 2000, to 10.5% in 2003 to an estimate of 11.9% in 2004. The American Community Survey (US Census Bureau, 2004) reports 8.9% of families are in poverty, up from 6.5% in 2000<sup>7</sup>.

Demand for food assistance is difficult to measure. However, food stamp participation currently is at about 10,000 (August 2006), food distribution customers (FDC and partner pantries) stands at about 10,000 households, and 12,000 women, infants and children receive WIC assistance. Over a third of children in school receive either free or reduced lunches (approximately 29,000 students). Meals on Wheels, Senior Nutrition and senior congregate meals combined stand at about 450-500 persons.

In August DSS reported that there were 1,348 applications for food stamps, of which 634 (47%) were approved, not including pending applications. WIC reports that 80% of their applicants are approved. Meals on Wheels and other providers of food delivery report that one of their major constraints, besides funding, is enough volunteers.

While all of these established measures can indicate food security levels to some degree, they do miss a vital point. The definition of food security assumes meeting nutritional requirements (the lowest of which is the USDA Thrifty Food Plan, to be discussed later).

Many households in Adams County, as will be shown, may not be food insecure or hungry by the above standards. However, the cost of food as a percentage of income, linked to competition with other rising household costs, may mean that households may be making tough choices. Those choices would sacrifice good nutrition for bulk calories, dining out on high-fat fast food or high carbohydrate prepared food at home such as macaroni and cheese and the like. The rise in obesity and diabetes, while not part of this Assessment, indicate that households may not be hungry, but are vulnerable.

Within the Adams County Assessment we will provide information to establish actual food insecurity and hunger, which is part of the daily life of the poor. However, food vulnerability winds further up the economic ladder and affects more than we usually consider insecure by the classic definitions.

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<sup>6</sup> Tri-County Health Department, 2004 Adams County Health Profile

<sup>7</sup> While the Census Bureau reports “families” (related people residing together) in this report, for other purposes households (a set of people residing together, whether or not related) will be the unit of analysis. Households made up of families are 72% of total households, according to the ACCD Consolidate Plan, 2005-2009.

### **What is poverty?**

The poverty level is established by the US Department of Health and Human Services, based on a formula that was developed in the 1960's. The poverty "thresholds" are the basis for eligibility for most federal assistance programs.

In short, the definition of poverty and the formulation of poverty levels are based on food. It is based on the assumption that a poor family needs to spend one-third of their income on food (and meet minimum nutritional requirements). Therefore, poverty levels equal the number of persons in the household times the cost of food times three (there are adjustments for smaller households that can not utilize economies of scale).

A large part of this assessment will be to compare this definition and the realities of food insecurity in Adams County.

### **C. Introduction to Adams County, Colorado – Some Basic Facts**

Adams County, Colorado, is situated in the Metro Denver area, north of Denver City/County. The county, 1,192 square miles in area, is basically urban in the west and rural in the east (the county is basically a rectangle 75 miles east-west by 15 miles north-south). For the purposes of this presentation, using the 2004 Census update, Adams County will be considered to have an approximate population of 389,000 in 128,000 households (by 2006 the population was estimated to be over 400,000, but most data used in analysis are dated 2004).

Unemployment is reported (Workforce and Business Center) at 5.4% versus the Metro area (4.8%), and Colorado (4.7%). The US Census Bureau reports that poverty in Adams County has been rising during the current decade, from 8.9% of the population in 2000, to 10.5% in 2003 to an estimate of 11.9% in 2004.

The median age is 31.6 years, while 8.5% percent (2004) of the population is under the age of 5 years and 8% are 65 and older (up from 7.8% in 2000). Adams County's population grew over 37% between 1990 and 2000<sup>8</sup> and the percentage of ethnic/minority population has grown from 25% to 36%<sup>9</sup>.

Residents of the county can qualify for a number of services, including food stamps and LEAP (administered by the Department of Social Services, DSS), WIC (Tri-County Health), Head Start, as well as community development and housing programs through the Adams County Housing Authority, Community Services Block Grants (CSBG) and Housing and Urban Development (HUD) administered by ACCD.

The following table shows income thresholds for both HHS and HUD eligibility levels. In short, a family of 4 with an income of \$37,000 (185% of the federal poverty line and according to WBC the approximate average wage in Adams County is \$37,794) qualifies for school lunches at a reduced

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<sup>8</sup> US Census Bureau

<sup>9</sup> Adams County Head Start Community Assessment, 2006.

price, WIC supplemental food for the mother and under-5 children, USDA commodities from the Food Distribution Center, as well as housing repair or improvement (through loans and grants)

**Table 2. Consolidated Income Levels and Program Eligibility (abridged)**

| PERSONS PER HOUSE HOLD | HHS 2006 100% POVERTY | HUD 2006 Extreme Low Income 30% AMI | 125% Poverty | 150% Poverty | HUD Very Low Income 50% AMI | 185% Poverty | 200% Poverty | HUD Low Income 80% AMI | HUD Denver MSA Annual Median Income |
|------------------------|-----------------------|-------------------------------------|--------------|--------------|-----------------------------|--------------|--------------|------------------------|-------------------------------------|
| 1                      | \$9,800               | \$15,050                            | \$12,250     | \$14,700     | \$25,100                    | \$18,130     | \$19,600     | \$40,150               | \$50,188                            |
| 2                      | \$13,300              | \$17,200                            | \$16,625     | \$19,950     | \$28,650                    | \$24,605     | \$26,600     | \$45,900               | \$57,375                            |
| 3                      | \$16,600              | \$19,350                            | \$20,750     | \$24,900     | \$32,250                    | \$30,710     | \$33,200     | \$51,600               | \$64,500                            |
| 4                      | \$20,000              | \$21,500                            | \$25,000     | \$30,000     | \$35,850                    | \$37,000     | \$40,000     | \$57,350               | \$71,688                            |
| 5                      | \$23,400              | \$23,250                            | \$29,250     | \$35,100     | \$38,700                    | \$43,290     | \$46,800     | \$61,950               | \$77,438                            |
| 6                      | \$26,800              | \$24,950                            | \$33,500     | \$40,200     | \$41,550                    | \$49,580     | \$53,600     | \$66,550               | \$83,188                            |
| 7                      | \$30,200              | \$26,650                            | \$37,750     | \$45,300     | \$44,400                    | \$55,870     | \$60,400     | \$71,150               | \$88,938                            |
| 8                      | \$33,600              | \$28,400                            | \$42,000     | \$50,400     | \$47,300                    | \$62,160     | \$67,200     | \$75,700               | \$94,625                            |

|                                     |  |
|-------------------------------------|--|
| Food Stamps (130% poverty to apply) |  |
| School Lunch (Free up to 130%)      | School Lunch (Reduced Price 130 to 185%) |
| WIC and TEFAP                       |  |
| HUD Low-Moderate Income Programming |  |

through the various HUD programs. It is estimated that there are over 30,000 households in Adams County at or below 185% poverty.

**Table 3.  
Estimate of Households by Income in Adams County, 2004**

| Percent of Federal Poverty Line  | Estimated # Households | Income Range | Estimated # Households |
|----------------------------------|------------------------|--------------|------------------------|
| 0-50%                            | 5,655                  | \$0-10,000   | 7,845                  |
| 51-74%                           | 2,838                  | \$10-15,000  | 5,618                  |
| 75-99%                           | 3,869                  | \$15-19,900  | 6,507                  |
| 100-124%                         | 4,604                  | \$20-24,900  | 7,706                  |
| 125-149%                         | 5,272                  | \$25-29,900  | 9,593                  |
| 150-174%                         | 5,752                  | \$20-34,000  | 9,450                  |
| 175-184%                         | 2,388                  | \$35-39,900  | 8,901                  |
| 185-199%                         | 3,656                  | \$40-44,900  | 9,345                  |
| 200% +                           | 104,705                | \$45-49,900  | 8,230                  |
|                                  |                        | \$50-59,900  | 15,662                 |
|                                  |                        | \$60,000+    | 49,696                 |
| Households At/Below Poverty      | 12,362                 |              |                        |
| Households At/Below 125% Poverty | 16,966                 |              |                        |
| Households At/Below 185% Poverty | 30,378                 |              |                        |

calculated from 2004 Census update data, adjusted estimates only



While the average wage for Adams County is approximately \$37,800, the median household 2005 income was \$57,437 (WBC).

These tables can estimate the number of households that might qualify for some form of food assistance provided by the county, in what might be called a theoretical “saturation level” in which every household that qualifies would actually receive benefits. While actual saturation would never be achieved, it does provide a basis for analysis.

This indicates that the possible “saturation” of eligibility for food stamps is about 17,000 households (though some of these would not qualify because of assets or legal status). For the Food Distribution Center, this indicates a possible “saturation” for USDA Commodities TEFAP at over 30,000 households. Current food stamp levels are at 10,000 (60% of theoretical saturation) and TEFAP levels are at around 5,000 (with total registered customers at all partner pantries of 10,000), 13% of saturation.

**The Colorado Fiscal Policy Institute (CFPI) has estimated that a family of 4 in Adams County needs a total annual income of \$46,000 - \$49,000 (depending on child ages) to be “self-sufficient”, that is, be able to live (meeting basic costs only) without some form of public assistance. The Living Wage Project (out of Penn State<sup>10</sup>) puts that figure at \$49,000.**

**Table 4. CFPI Self-Sufficiency Standard for Adams County, 2004 (monthly costs)**

| Expense Category | 1 Adult  |          | Adult and preschooler |          | 2 Adults, 1 infant, 1 preschooler |          | 2 Adults, 1 preschooler, 1 school-age child |          |
|------------------|----------|----------|-----------------------|----------|-----------------------------------|----------|---|----------|
|                  | Costs    | % Income | Costs                 | % Income | Costs                             | % Income | Costs                                       | % Income |
| Housing          | \$681    | 42.7%    | \$877                 | 31.2%    | \$877                             | 21.3%    | \$877                                       | 22.8%    |
| Child Care       |          |          | \$628                 | 22.3%    | \$1,224                           | 29.7%    | \$992                                       | 25.8%    |
| Food             | \$182    | 11.4%    | \$276                 | 9.8%     | \$515                             | 12.5%    | \$565                                       | 14.7%    |
| Transportation   | \$233    | 14.6%    | \$238                 | 8.5%     | \$459                             | 11.1%    | \$459                                       | 12.0%    |
| Health Care      | \$86     | 5.4%     | \$211                 | 7.5%     | \$257                             | 6.2%     | \$269                                       | 7.0%     |
| Miscellaneous    | \$118    | 7.4%     | \$223                 | 7.9%     | \$333                             | 8.1%     | \$316                                       | 8.2%     |
| Taxes            | \$293    | 18.4%    | \$507                 | 18.0%    | \$726                             | 17.6%    | \$629                                       | 16.4%    |
| Tax Adjustment   |          |          | -\$146                |          | -\$263                            |          | -\$267                                      |          |
| S-S Monthly      | \$1,593  |          | \$2,815               |          | \$4,124                           |          | \$3,840                                     |          |
| S-S Annual       | \$19,114 |          | \$33,780              |          | \$49,490                          |          | \$46,078                                    |          |

For these 4 family types, the average expenditure on food would be 12.1% of income

<sup>10</sup> See [www.livingwage.geog.psu.edu](http://www.livingwage.geog.psu.edu). The living Wage project is part of the larger Poverty in America project.

| Table 5. Living Wage Estimates for Adams County (adjusted to 2004), monthly costs  |          |          |                  |          |                   |          |                      |          |
|--|----------|----------|------------------|----------|-------------------|----------|----------------------|----------|
| Expense Category   | 1 Adult  |          | 1 Adult, 1 Child |          | 2 Adults, 1 Child |          | 2 Adults, 2 Children |          |
|  | Costs    | % Income | Costs            | % Income | Costs             | % Income | Costs                | % Income |
| Food   | \$156    | 10.0%    | \$273            | 9.3%     | \$452             | 13.8%    | \$570                | 14.0%    |
| Child Care   | \$0      |          | \$433            | 14.8%    | \$433             | 13.2%    | \$867                | 21.3%    |
| Medical  | \$81     | 5.2%     | \$233            | 7.9%     | \$276             | 8.4%     | \$320                | 7.9%     |
| Housing  | \$616    | 39.5%    | \$889            | 30.3%    | \$889             | 27.1%    | \$889                | 21.9%    |
| Transportation   | \$136    | 8.7%     | \$136            | 4.6%     | \$136             | 4.1%     | \$136                | 3.3%     |
| Other  | \$277    | 17.8%    | \$418            | 14.3%    | \$482             | 14.7%    | \$524                | 12.9%    |
| Annual Taxes   | \$3,500  |          | \$6,586          |          | \$7,378           |          | \$9,137              |          |
| Gross Monthly Income   | \$1,558  |          | \$2,931          |          | \$3,284           |          | \$4,066              |          |
| Gross Annual Income  | \$18,693 |          | \$35,170         |          | \$39,403          |          | \$48,791             |          |
| For these 4 family types, the average expenditure on food would be 11.8% of income |          |          |                  |          |                   |          |                      |          |

The above tables were constructed using a set of assumptions about the cost of housing, childcare, and food (for food both used 125% of the costs published by the USDA to meet minimum nutritional requirements). For these families of 4, such income seems to allow them to keep their housing costs to less than 25% income and food costs under 15%.

A large part of the Adams County Food Assessment is to test these assumptions as it pertains to the cost of food, as well as measuring food security in terms of people's perceptions about vulnerability to food insecurity (not be "self-sufficient"). For many Adams County households, the Living Wage and Self-Sufficiency Standards are a long way from their reality and they face making choices on how to balance income versus expenses.

## **D. Competitive Pressures on Food Security**

Simply put, obtaining enough food “for an active healthy life” that meets the nutritional requirements as established by the USDA costs money, a percentage of household income. That means for many people, especially those in low-income households, they must make choices between a sufficient and nutritious diet and other household expenditures.

Food insecurity can be chronic (some level of insecurity all the time) or episodic (particular times, either a few days every month or at particular times of the year). Again, households may experience vulnerability – they may not meet the exact definition of food insecurity but are either on the verge of insecurity, or are making choices about what to eat based on household economics rather than nutrition.

Therefore, any food security assessment should explore, if but only in an abbreviated manner, those important household expenses that can influence spending on the amount and type of food consumed by the household (neither packaged macaroni and cheese nor fast food burgers are on the USDA Thrifty Food Plan to meet nutritional requirements).

To do this, a model will be introduced that can be used to show the percentage of income is required for different categories of expenses. The model shows income level thresholds for percentage federal poverty (and hence qualification for public assistance services), and then for different costs calculates the percentage of household income required to meet that cost. The model will be used later to show what percentage of income is required to meet minimum USDA nutritional requirements based on Adams County prices.

### D.1. Competitive Pressure #1: Housing

For most households in Adams County their largest expense is for housing, whether that is for rent or for mortgage and related expenses. Home ownership in Adams County is 70.6% (meaning that renters comprise 29.4% of the households). The FDC database reveals that among food customers 75% are renters. Average rent in Adams County is \$764 (2003, versus a Metro Denver average of \$775) and average homeowner costs are \$1,167<sup>11</sup>.

According to the federal government, a household is considered “housing cost-burdened” when their housing costs exceed 30% of income.

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<sup>11</sup> Adams County Consolidated Plan, 2005-2009.

### Percentage of Household Income to Meet Average Rent Costs

| PERSONS PER HOUSEHOLD | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income | Average rent \$764 per month | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income |
|-----------------------|-----------------------|--------------|--------------|-------------------------------------|------------------------------|-----------------------|--------------|--------------|-------------------------------------|
| 1                     | \$9,800               | \$18,130     | \$19,600     | \$50,188                            | \$9,168                      | 93.6%                 | 50.6%        | 46.8%        | 18.3%                               |
| 2                     | \$13,300              | \$24,605     | \$26,600     | \$57,375                            | \$9,168                      | 68.9%                 | 37.3%        | 34.5%        | 16.0%                               |
| 3                     | \$16,600              | \$30,710     | \$33,200     | \$64,500                            | \$9,168                      | 55.2%                 | 29.9%        | 27.6%        | 14.2%                               |
| 4                     | \$20,000              | \$37,000     | \$40,000     | \$71,688                            | \$9,168                      | 45.8%                 | 24.8%        | 22.9%        | 12.8%                               |
| 5                     | \$23,400              | \$43,290     | \$46,800     | \$77,438                            | \$9,168                      | 39.2%                 | 21.2%        | 19.6%        | 11.8%                               |
| 6                     | \$26,800              | \$49,580     | \$53,600     | \$83,188                            | \$9,168                      | 34.2%                 | 18.5%        | 17.1%        | 11.0%                               |
| 7                     | \$30,200              | \$55,870     | \$60,400     | \$88,938                            | \$9,168                      | 30.4%                 | 16.4%        | 15.2%        | 10.3%                               |
| 8                     | \$33,600              | \$62,160     | \$67,200     | \$94,625                            | \$9,168                      | 27.3%                 | 14.7%        | 13.6%        | 9.7%                                |

### Percentage of Household Income to Meet Average Homeowner Costs

| PERSONS PER HOUSEHOLD | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income | Average Homeowner monthly costs \$1167 | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income |
|-----------------------|-----------------------|--------------|--------------|-------------------------------------|--|-----------------------|--------------|--------------|-------------------------------------|
| 1                     | \$9,800               | \$18,130     | \$19,600     | \$50,188                            | \$14,004                               | 142.9%                | 77.2%        | 71.4%        | 27.9%                               |
| 2                     | \$13,300              | \$24,605     | \$26,600     | \$57,375                            | \$14,004                               | 105.3%                | 56.9%        | 52.6%        | 24.4%                               |
| 3                     | \$16,600              | \$30,710     | \$33,200     | \$64,500                            | \$14,004                               | 84.4%                 | 45.6%        | 42.2%        | 21.7%                               |
| 4                     | \$20,000              | \$37,000     | \$40,000     | \$71,688                            | \$14,004                               | 70.0%                 | 37.8%        | 35.0%        | 19.5%                               |
| 5                     | \$23,400              | \$43,290     | \$46,800     | \$77,438                            | \$14,004                               | 59.8%                 | 32.3%        | 29.9%        | 18.1%                               |
| 6                     | \$26,800              | \$49,580     | \$53,600     | \$83,188                            | \$14,004                               | 52.3%                 | 28.2%        | 26.1%        | 16.8%                               |
| 7                     | \$30,200              | \$55,870     | \$60,400     | \$88,938                            | \$14,004                               | 46.4%                 | 25.1%        | 23.2%        | 15.7%                               |
| 8                     | \$33,600              | \$62,160     | \$67,200     | \$94,625                            | \$14,004                               | 41.7%                 | 22.5%        | 20.8%        | 14.8%                               |

**These models indicate that a household needs to have an income in excess of \$30,000 to meet average rent costs, or more than \$45,000 to meet average homeowner costs. The US Census Bureau (2004 American Community Survey) reports that over 44,000 households have incomes less than \$35,000. The Adams County Community Needs Assessment estimated that in 2003 14,000 households were in danger of losing their homes.**

The Metro Area March 2006 Economic Survey<sup>12</sup> reported that Adams County foreclosures for January 2006 were 47.2% higher than January 2005. The Rocky Mountain News<sup>13</sup> reported that foreclosures in Adams County had increased from 879 (1<sup>st</sup> quarter 2005) to 1108 (1<sup>st</sup> quarter 2006)

<sup>12</sup> Produced for the Metro Denver Economic Development Corporation by Development Research Partners

<sup>13</sup> March 29, 2006, quoting Keller Williams Preferred Realty.

and that in some parts of Adams County market value of older lower-priced homes is down 15-17% over the last few years.

For those households spending more than 30% of their income on housing, it is probable that they must also make difficult choices about the quantity and quality of food they consume.

### D.2. Competitive Pressure #2: Energy

It is difficult to determine average energy costs, since there have been wide fluctuations in the prices of gasoline and natural gas over the last year. EXCEL published on September 1, 2006 that the price of natural gas was increasing by 28%, resulting in a 44% average increase in residential customer bills<sup>14</sup>.

The Colorado Data Book for 2003 reports per capita energy expenditure in Colorado of \$2096. Since there are no reliable current calculations, this number is plugged into the model.

| PERSONS PER HOUSEHOLD | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income | Per Capita Energy Costs (2003) (Colorado) | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income |
|-----------------------|-----------------------|--------------|--------------|-------------------------------------|---|-----------------------|--------------|--------------|-------------------------------------|
| 1                     | \$9,800               | \$18,130     | \$19,600     | \$50,188                            | \$2,096                                   | 21.4%                 | 11.6%        | 10.7%        | 4.2%                                |
| 2                     | \$13,300              | \$24,605     | \$26,600     | \$57,375                            | \$4,192                                   | 31.5%                 | 17.0%        | 15.8%        | 7.3%                                |
| 3                     | \$16,600              | \$30,710     | \$33,200     | \$64,500                            | \$6,288                                   | 37.9%                 | 20.5%        | 18.9%        | 9.7%                                |
| 4                     | \$20,000              | \$37,000     | \$40,000     | \$71,688                            | \$8,384                                   | 41.9%                 | 22.7%        | 21.0%        | 11.7%                               |
| 5                     | \$23,400              | \$43,290     | \$46,800     | \$77,438                            | \$10,480                                  | 44.8%                 | 24.2%        | 22.4%        | 13.5%                               |
| 6                     | \$26,800              | \$49,580     | \$53,600     | \$83,188                            | \$12,576                                  | 46.9%                 | 25.4%        | 23.5%        | 15.1%                               |
| 7                     | \$30,200              | \$55,870     | \$60,400     | \$88,938                            | \$14,672                                  | 48.6%                 | 26.3%        | 24.3%        | 16.5%                               |
| 8                     | \$33,600              | \$62,160     | \$67,200     | \$94,625                            | \$16,768                                  | 49.9%                 | 27.0%        | 25.0%        | 17.7%                               |

**This indicates that households making less than \$40,000 a year are spending at least 20% of income on energy. Energy Outreach Colorado provides utility assistance to low-income households and reports that many people with whom they work are skipping meals to save money to pay their energy bills<sup>15</sup>.**

Short-term emergency utility assistance is available under the LEAP program, a federal program administered by Colorado DHS and in Adams County by DSS, for qualifying households (generally below 185% poverty). Through June 2006, LEAP has provided assistance to 8,505 households in Adams County (78% approval rate) with an average benefit of \$506.29.

### D.3. Competitive Pressure #3: Health Care

Over the last year health insurance costs have increased 11%, more than three times the rate of inflation<sup>16</sup>, and has risen 49% over the last five years<sup>17</sup>. The average cost for COBRA coverage (just

<sup>14</sup> At the same time it is expected to be a warmer winter, resulting in an overall reduction in consumer energy bills.

<sup>15</sup> Energy Poverty in Colorado, 2004: Report to the Community

<sup>16</sup> Rocky Mountain News, 5 May 2006 – this source also provided the costs for COBRA coverage

<sup>17</sup> Denver Business Journal, 4 May 2006

the monthly premium, not including co-pays and non-covered medical expenses) is \$351 per month for an individual and \$1,021.65 for a family in Colorado.

**Plugging these numbers into the model indicates that, in general, households making less than \$37,000 would devote 20% or more of their income for health care.**

**Estimated Percentage of Income Needed to Pay Health Premiums (COBRA)**

| PERSONS PER HOUSEHOLD | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income | COBRA premium (\$351/individual)(\$1022/family) | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income |
|-----------------------|-----------------------|--------------|--------------|-------------------------------------|---|-----------------------|--------------|--------------|-------------------------------------|
| 1                     | \$9,800               | \$18,130     | \$19,600     | \$50,188                            | \$4,212   | 43.0%                 | 23.2%        | 21.5%        | 8.4%                                |
| 2                     | \$13,300              | \$24,605     | \$26,600     | \$57,375                            | \$8,424   | 63.3%                 | 34.2%        | 31.7%        | 14.7%                               |
| 3                     | \$16,600              | \$30,710     | \$33,200     | \$64,500                            | \$8,424   | 50.7%                 | 27.4%        | 25.4%        | 13.1%                               |
| 4                     | \$20,000              | \$37,000     | \$40,000     | \$71,688                            | \$8,424   | 42.1%                 | 22.8%        | 21.1%        | 11.8%                               |
| 5                     | \$23,400              | \$43,290     | \$46,800     | \$77,438                            | \$8,424   | 36.0%                 | 19.5%        | 18.0%        | 10.9%                               |
| 6                     | \$26,800              | \$49,580     | \$53,600     | \$83,188                            | \$8,424   | 31.4%                 | 17.0%        | 15.7%        | 10.1%                               |
| 7                     | \$30,200              | \$55,870     | \$60,400     | \$88,938                            | \$8,424   | 27.9%                 | 15.1%        | 13.9%        | 9.5%                                |
| 8                     | \$33,600              | \$62,160     | \$67,200     | \$94,625                            | \$8,424   | 25.1%                 | 13.6%        | 12.5%        | 8.9%                                |

**D.4. Competitive Pressure #4: Childcare**

It has become a reality that families need two incomes to survive, with over half of the households with children under the age of six had both adults working outside the home. Therefore, childcare has become more and more of a major household cost, at least until children reach school age. Adams County has an estimated 33,666 children Age five and under<sup>18</sup>.

Of the 406 licensed childcare providers in Adams County, 239 are family home facilities. These are generally less expensive than commercial childcare centers, with an average weekly cost of \$133.71 (or \$6,418 based on 48-weeks a year).

| PERSONS PER HOUSEHOLD | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income | Cost per child at Family Child Care facility (\$6418/yr) | HHS 2006 100% POVERTY | 185% Poverty | 200% Poverty | HUD Denver MSA Annual Median Income |
|-----------------------|-----------------------|--------------|--------------|-------------------------------------|--|-----------------------|--------------|--------------|-------------------------------------|
| 2                     | \$13,300              | \$24,605     | \$26,600     | \$57,375                            | \$6,418  | 48.3%                 | 26.1%        | 24.1%        | 11.2%                               |
| 3                     | \$16,600              | \$30,710     | \$33,200     | \$64,500                            | \$12,836   | 77.3%                 | 41.8%        | 38.7%        | 19.9%                               |
| 4                     | \$20,000              | \$37,000     | \$40,000     | \$71,688                            | \$19,254   | 96.3%                 | 52.0%        | 48.1%        | 26.9%                               |

**Even for a household with the Median Income, two children in childcare can cost over 25% of income. For a family of four making \$40,000 (200% of poverty), childcare for both children would cost almost half of their income.**

<sup>18</sup> Adams County Head Start Community Assessment, 2006.

#### D.5. So How Much is Left for Food?

For a family of four with an income between \$37,000 (the average wage in Adams County) and \$40,000 (200% poverty), the three major costs of housing (35%), energy (20%) and health care (20%) consumes 75% of income. Childcare (48%) has been excluded because it would bring total expenses over 100%.

After the first three major expenses, 25% of income must be balanced in purchasing not only food but also things like clothing, toiletries, communications (telephone, cable and internet), other insurances, as well as debt servicing on credit cards.

While these numbers are dramatic they are based on theory. Not all households pay average rent, many go without health care, etc. However, this analysis demonstrates that for many paying for food is with what ever is left.

The next part of the assessment will deal with primary research – finding out what resources are out there for the food insecure, the cost to meet nutritional requirements, and how people living below the median income perceive their food security status.

## **E. Introduction to the Adams County Food Security Assessment Primary Research**

The primary research (collection of original data) was done in 6 specific components. Three components followed the methodology suggested in “What’s Cooking in your Food System? A Guide to Community Food Assessment”, 2002, Community Food Security Coalition, and provided by the Adams County Cooperative Extension Office.

Food Resources Inventory and Mapping. Using a variety of sources, the Assessment catalogued major commercial food outlets (this also informed targeting for the market survey), food pantries and other sources of food available to low-income households. These were put on a database and mapped using the Adams County GIS system, to provide a visual mechanism to identify food resource concentrations and gaps.

Market Survey. Meeting food security requires purchasing a basket of goods that meet the USDA minimal nutritional requirements. This is called the Thrifty Food Plan, whose national average costs are published monthly. The Market Survey canvasses a number of food outlets in the county to find the average costs for this basket of goods, which is then calculated by gender for different age groups. From this analysis it can be determined what it actually costs in Adams County to meet the USDA Thrifty Food Plan.

Food Security Survey. The US Census Bureau does on-going data collection on the level of food security, food insecurity and food insecurity with hunger. This is done through a basic questionnaire of 6 core and 4 supplemental questions. There are 18 additional questions to analyze child food insecurity that chart the occurrence and severity of food insecurity, as measured by perception (worry about having enough food) and effect (actually skipping meals or going hungry). The Adams County assessment followed this methodology through a mail-in survey supplemented by a number of questionnaires issued at service providers and county events. A replicate survey was done with FDC customers.

Food Pantry Survey. A brief survey of partner food pantries was done to find out their sources of food for their low-income customers, as well as determine how dependent they are on FDC for food (either TEFAP or donated foods).

Analysis of Food Distribution Customers: This includes analysis of a database of 9000 customers since 2003, to build a profile of Adams County residents/households that receive this type of food aid. In addition, several “mini-surveys” and focus groups were conducted with present customers.

Focus Groups. The Adams County Food Security Assessment developed a set of questions for several focus groups in the county, from FDC customers to Head Start parents, to seniors, to customers of WIC and food stamps. The facilitated sessions dealt with questions of: (1) where food expenditures are positioned vis-à-vis other household expenses; (2) whether participants experience food shortages and when they experience it; (3) coping mechanisms; (4) opinions on different food resources, and; (5) shopping habits and patterns. The focus groups not only provided important information, but also provided context for other components of the study.



Primary research was supported by a grant from the Adams County Department of Social Services (DSS). Interns and volunteers conducted many of the activities. It was a low-cost, low-effort methodology, so that it might provide a model for other counties. It is not a comprehensive assessment, but provides useful information for county-level food resource planning.

## F. Major Food Resources in Adams County

Trying to develop a comprehensive list of all food resources in the county is a monumental task, since it includes federal, state, and county programs, as well as many food programs run by civil society, be these non-profits or community-based and religious organizations. In addition, it must be noted that many agencies were either reluctant or were unable to provide county-specific data, since their catchment/coverage areas overlap with other counties in the Metro Denver area. However, following is a table of the largest food resources in Adams County and its environs.

**Table 6.**

### **Abridged Inventory of Food Resources and Level of Service, Adams County**

| Resource/Program  | In Adams County   | In Larger Area  |
|---|---|---|
| Food Stamps   | 10,000 (August 06), increase of 34% over 5 years  | 109,000 h/h in Colorado, increase of 58.8% over 5 years   |
| WIC   | 12,000/month (approximate)  | 24,000 in Tri-County  |
| School Lunches (free/reduced)                             | 29,000  | 337,000 in Colorado   |
| Summer Food Service Program (SFSP)                        | 1500 children (mostly in June), Districts 14, 12, Brighton and Westminster 50   | CO avg. participation (July) 12,800. Note that participation has dropped one third over the last 10 years |
| TEFAP   | 4,000 households served per month in 16 locations (FDC & 15 Partner Pantries), almost 10,000 families registered annually | FBR administers 133,000 TEFAP customers in Colorado and Wyoming, including Denver and Jefferson counties. |
| Non-TEFAP Food Pantries                                   | 25 other pantries known   | ACED lists 65 food/meals resources in Metro Denver in their 2006 directory (not all in Adams County)      |
| SHARE   | Approximately 500 in 17 sites   | Approximately 30,000 over five states   |
| Meals on Wheels and other Senior Nutrition/Meals programs | 200 Meals on Wheels/day<br>200 Rural Nutrition (East Adams), 70 congregate meals per day (three sites)                    | 5,500/day in Metro Denver area versus an estimated need of 11,000   |
| Food Bank of the Rockies                                  |   | 40,000 per week in Colorado and Wyoming   |
| Volunteers of America City Harvest                        |   | 20,000 in Denver facility   |
| VOA Congregate Meal Sites                                 | 2   | 28 in Metro Denver area   |
| Catholic Charities Emergency Assistance Centers           | 3   | 6 that provide services to 60,000   |
| COMPA Food Ministries                                     |   | 40,000 per week through 140 churches  |

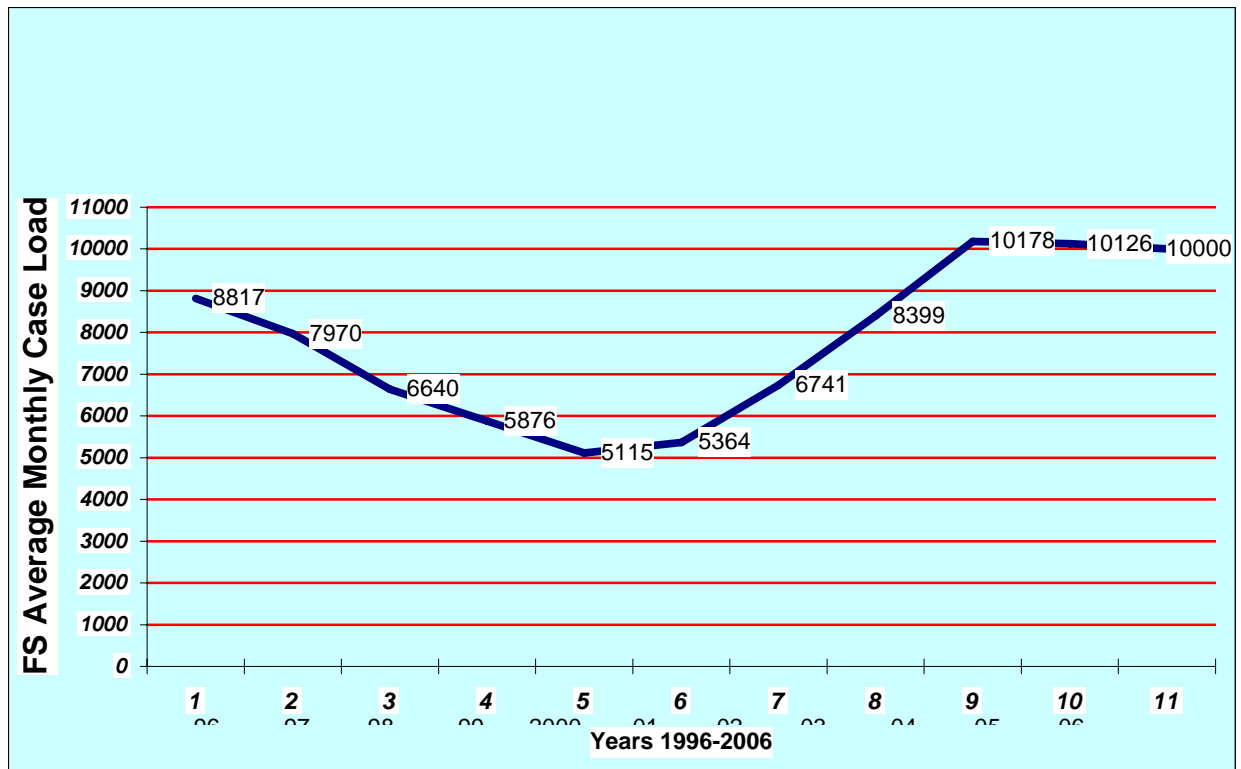
In addition, a total of 36 national chain supermarkets and super centers, 47 other groceries and ethnic specialty shops, and the Flea Market are the major sources for food in the private sector. These have been put onto GIS maps. A compiled list of these resources is provided in Appendix 1.

It should be noted that three Albertson outlets have closed in Adams County, in Thornton, Northglenn and Westminster. It should also be noted that none of the major chains operate in Unincorporated Adams County, which is served, however, by Avanza, Mission Foods and an Everyday Store, as well as 10 local groceries (convenience stores were not counted).

### F.1. Food Stamps

Food Stamps are administered federally by the USDA, at the state level by the Colorado Department of Human Services (CDHS) and locally by DSS. Food Stamps is the largest program in Adams County in public food assistance. Although the combined monthly distribution of food through food pantries is probably larger, much of this is funded through civil society.

Food stamp participation in Adams County was approximately 10,000 in August 2006. The Colorado average monthly participation is on the order of 109,000 households, so Adams County represents 9% of the statewide participation. Food Stamp participation in Adams County has increased 34% over the last 5 years. Over the same period participation statewide has increased 58.8%<sup>19</sup>.



<sup>19</sup> According to DSS, 2000-2001 statewide average participation was 68,646 and current participation is 109,000, an increase of 40,355.

According to Colorado Department of Human Services (CDHS), average participation is 4.5 months (study done in 2001-2002), versus the national average of 9 months or less. The average household benefit is \$281 per month, or \$100.36 per person, versus the Colorado average of \$81.

In August there were 1,348 applications for food stamps in Adams County, of which 634 (47%) were approved, 368 (27%) were denied and there were a total of 694 pending cases (pending cases are acted upon within 30 days according to DSS).

Initial eligibility for food stamps is 130% of the federal poverty threshold. An applicant's income and assets are then adjusted through a series of calculations towards a net qualification. These adjustments include the fair market value and use of a vehicle, deductions for childcare and shelter, and other adjustments.

**Table 7. USDA Food Stamp Eligibility and Benefits**

| Federal Food Stamp Eligibility and Benefits |  |                       |                                   |                         |  |                                 |
|---|--|-----------------------|-----------------------------------|-------------------------|--|---------------------------------|
| persons                                     | US Dollars (for 2006, to be revised in October 2006) |                       |                                   |                         | Percentage Benefit to Eligibility Income | Percent Benefit to Gross Income |
| Household Size                              | Gross Income   | Federal Poverty Level | Net Food Stamp Eligibility Income | Maximum Monthly Benefit |  |                                 |
| 1   | 1,037  | 816                   | 790                               | 152                     | 19.2%                                    | 14.7%                           |
| 2   | 1,390  | 1,100                 | 1,070                             | 278                     | 26.0%                                    | 20.0%                           |
| 3   | 1,744  | 1,383                 | 1,341                             | 399                     | 29.8%                                    | 22.9%                           |
| 4   | 2,097  | 1,667                 | 1,613                             | 506                     | 31.4%                                    | 24.1%                           |
| 5   | 2,450  | 1,950                 | 1,885                             | 601                     | 31.9%                                    | 24.5%                           |
| 6   | 2,803  | 2,233                 | 2,156                             | 722                     | 33.5%                                    | 25.8%                           |
| 7   | 3,156  | 2,517                 | 2,428                             | 798                     | 32.9%                                    | 25.3%                           |

The above table, derived from federal guidelines (available on the USDA website at [www.fns.usda.gov/fsp/applicant\\_recipients/fs\\_Res\\_Ben\\_Elig.htm](http://www.fns.usda.gov/fsp/applicant_recipients/fs_Res_Ben_Elig.htm)), indicates that food stamps can supplement up to 25% gross income (and these proportions generally follow the cash requirements to meet the Thrifty Food Plan).

The USDA estimates (for May, the most current month available), that nationally it costs \$1.30 (per meal) to meet minimum nutritional requirements. Nationally food stamps provide 76 cents towards that meal, while in Adams County the average is \$1.16 per meal (the market survey, presented later, indicates that in Adams County meeting the TFP requires an expenditure of \$1.76).

A profile of Adams County food stamp recipients can be derived from the 2004 American Community Survey of the US Census Bureau.

|   |     |
|---|-----|
| Percentage of Recipient Households with Children under 18 years     | 77% |
| Percentage of Recipient Households that are a Married Couple Family | 31% |
| Female-headed Households with Children                              | 42% |
| Recipient Households with Incomes Below Federal Poverty Line        | 47% |

In other words, about half of Adams County food stamp recipient households have incomes below the poverty line (the other half come from households with incomes up to 130% poverty). Over three-quarters of food stamp recipient households have children and a little less than half of these are female-headed households.

Adjusting the 2000 Census at constant rates (based on a 2004 estimate of 138,000 households in Adams County), it is estimated that there are 17,000 households at 125% poverty line and below. This would indicate that the Food Stamp program is at 60% of saturation (saturation being that every household that qualifies would be receiving food stamps).

The Food Science and Human Nutrition Department at Colorado State University, quoting a national USDA study, identified “confusion and lack of awareness of program rules as key barriers to participating in the food stamp program. Most non-participants don’t realize they are eligible for this assistance or become discouraged when they contact the food stamp office.” DSS reports that they have introduced streamlined procedures for applying for food stamps including expedited applications and telephone applications.

The same report, citing a national survey by America’s Second Harvest, reports that 35% of their pantry customers had not applied for food stamps because they said, “it was too much hassle.” Based on the FDC database of customers (of which 88% have incomes of \$18,000 or less) less than 20% of eligible customer households are receiving food stamps. Focus groups of customers reaffirm America’s Second Harvest’s and FSHN’s research.

**There is no cap on the Food Stamp program according to Department of Social Services. It can expand to meet need, that is, it can provide food stamps to all who apply and qualify. The level of the USDA TEFAP program, which provides direct food assistance (in Adams County through the FDC and 15 partner pantries), is calculated by the State of Colorado on the food stamp level. While the absolute level of TEFAP for Colorado is set, the proportion that could go to Adams County increases or decreases based, in part, on the level of participation in the food stamp program.**

#### F.2. WIC – The Special Supplemental Nutrition Program for Women, Infants and Children

Another USDA federal food program is WIC, locally administered by Tri-County Health. The total WIC caseload for the Tri-County area (Denver, Arapahoe and Adams counties) is about 24,000, of which half (12,000) are in Adams County. Average monthly benefit is \$37.42. Tri-County maintains 10 offices to administer WIC (and other) programs, with offices in Brighton, Commerce City and Northglenn (there are two offices just off Colfax and therefore available to Adams County Aurora residents). Acceptance as a percentage of applicants is about 80%<sup>20</sup>.

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<sup>20</sup> Personal communication with WIC

Eligibility for participation in WIC is based on income (at or below 185% poverty line, since 2005) and targets pregnant, postpartum women, infants and children up to five years old. WIC provides vouchers towards purchase of a package of specific nutritious foods based on counseling with staff. Vouchers can be redeemed at 31 food outlets in or near Adams County (7 King Soopers, 8 Safeway, 9 Albertsons though 3 have since closed, Wal-Mart, Target, K-Mart, Hi-lo in Commerce City and Avanza) and Tri-County is actively trying to expand redemption to all grocery stores.

Food available under WIC includes vitamin-C and vitamin-A rich foods and juices, eggs, cheese, milk, beans, peanut butter, tuna and carrots. There is also allowance for doctor-prescribed formulas and/or medical foods (for specific medical conditions).

While a large number of residents are eligible for both food stamps and WIC, there is no cross-data system to chart multiple participation. However, focus groups (FDC and WIC) gave the program high marks. It is easy to access and use, and participation has been helped by the national marketing campaign done on television over the last year. In fact, one elderly participant in an FDC focus group thought there should be a WIC program for the elderly. Participation in WIC in Colorado has increased 22.5% over the last 10 years, according to the CSU/Cooperative Extension Service.

The adjusted US Census for Adams County would indicate that there are 30,378 households below 185% poverty, the eligibility for participation in WIC. It is not possible to determine how many of these households have pregnant or postpartum women, infants or children 5 and under (and this is a constantly changing number, probably more fluid than poverty levels), but it seems reasonable to assume that WIC's penetration is relatively good. They report that application approval is at about 80%. With 30,000 households below 185% poverty and 2, 3 and 4 person households at 57%<sup>21</sup>, this would indicate coverage at over 70% of the eligible.

### F.3. School Lunch Program

The School Lunch Program is another major food resource in Adams County. It is federally administered by the USDA, and at the state level by the Colorado Department of Human Services (CDHS), who liaise directly with the school districts. The program provides both cash and commodities. About 29,000 students participate in the program<sup>22</sup>, over 39% of all 73,000 enrolled elementary students in Adams County. Eligibility for the program statewide is estimated at 31% and the program in Colorado has increased 60% over the last 10 years<sup>23</sup>.

Children from families at/below 130% of the federal poverty line are eligible for free lunches and those from families 130-185% the poverty line qualify for purchase of a nutritious lunch at reduced price (not more than 40 cents). Though children from families over 185% the poverty line pay full price, their lunches at participating schools are subsidized to some extent. Based on 30,000 households below 185% poverty line and an average household size of 2.8, the school lunch program is close to its saturation rate.

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<sup>21</sup> Extracted from Census 2000, Summary file 3, 2NDRY-1.

<sup>22</sup> Source: Adams County Headstart Needs Assessment, 2006.

<sup>23</sup> Source: Colorado Department of Human Services

**Table 8.  
Free and Reduced Price Lunch Participation in Adams County Schools**

| Adams County School District (contiguous) | PK-12 Enrolled 2005 | 2005 Students Receiving |               | TOTAL NUMBER SUBSIDIZED | Participation as Percent of Enrollment |
|---|---------------------|-------------------------|---------------|-------------------------|--|
|   |                     | Free Lunch              | Reduced Price |                         |  |
| Adams 12 5-Star                           | 37,598              | 8,488                   | 2,060         | 10,548                  | 28.1%                                  |
| Adams 14                                  | 6,868               | 4,244                   | 662           | 4,906                   | 71.4%                                  |
| Bennett 29j                               | 1,126               | 141                     | 77            | 218                     | 19.4%                                  |
| Brighton 27j                              | 10,450              | 2,421                   | 512           | 2,933                   | 28.1%                                  |
| Mapleton 1                                | 5,554               | 2,309                   | 642           | 2,951                   | 53.1%                                  |
| Strasburg 31j                             | 977                 | 52                      | 56            | 108                     | 11.1%                                  |
| Westminster 50                            | 10,775              | 5,943                   | 1,243         | 7,186                   | 66.7%                                  |
| <b>TOTAL</b>                              | <b>73,348</b>       | <b>23,598</b>           | <b>5,252</b>  | <b>28,850</b>           | <b>39.3%</b>                           |

Compiled from Adams County Head Start Assessment, 2006.  
Note: This report also provides the list of participating schools.

Between 2004 and 2005 all districts increased the number of students participating in the school lunch program, except: Brighton that remained constant, and Strasburg, which experienced a slight decrease (from 12.66% to 11.48%).

| <b>Estimated Value of USDA School Lunch Program (Cash Reimbursement)</b> |        |
|--|--------|
| Average Subsidy for Free Lunch   | \$2.32 |
| Average Subsidy for Reduced Price Lunch (40 cent payment by student)     | \$1.92 |
| Average Subsidy for Full Price Lunch                                     | \$0.22 |

Source: USDA National School Lunch Program fact sheet

The School Breakfast program is geared to provide 25% of the USDA RDA, while the Lunch program is geared towards providing 33% of RDA. There is a Summer lunch program operating in some of the districts (see F.9). However, the largest month is June with only 1,500 children participating in either summer school lunches or ‘open sites’. Statewide, this program has declined by over 33% over the last 10 years.

### School Breakfast Program

The USDA (Food and Nutrition Service) administers the National School Breakfast program. Qualification for participation is the same as school lunches (free for children from households less than 130% poverty, reduced price for children from households up to 185% poverty). The program, like school lunches, runs mostly on reimbursement, but also includes food and technical assistance. A study in 1998 carried out by Massachusetts General Hospital (cited on the Kidsource web site) showed that participation in school breakfast improved social and academic performance of children receiving a nutritious breakfast through the program.

Colorado, with its 13.4 million breakfasts served (USDA) to over 75,000 children daily (school lunches serve 328,000 children daily), Colorado ranks 42<sup>nd</sup> among states in terms of the proportion of children in school lunches also participating in school breakfast (FRAC School Breakfast Scorecard, 2005), though statewide 65% of schools participate in both programs.

In Adams County, Adams 14 School district (2003) had a school lunch budget of \$1.2 million but only \$300,000 for school breakfast (and only \$13,000 for summer lunches). Mapleton (2004) reported serving 408,000 lunches but only 109,000 breakfasts. In other words, school breakfast serve about a quarter of those receiving lunches, though eligibility is the same.

In January, 2006, FRAC wrote an op-ed in the Washington Times reporting that over \$350 million in federal funds for school breakfasts were not being accessed. In other words, there are resources available that are not being tapped, there is a need (since eligibility for breakfast is the same as lunch), and it has been shown that the school breakfast program can contribute to improved student performance. At a USDA reimbursement cost of \$1.32 per breakfast (and under Provision 2 and 3 of the Act can go up to \$1.56) and based on 180 school days per year, this program can save a family almost \$250 per year per child (money that can become available for meeting the food vulnerability deficit in the household budget).

#### F.4. Adams County Food Distribution Program

The Adams County FDC is a 4,500 square foot facility at the Honnen Building in Commerce City. It operates with 3.5 staff and 35 volunteers (many of whom are also customers). Open four days a week, about 200-250 low-income customers pass through the FDC in a 5-hour period and serves about 2,000 customers/households a month. About 60 tons of food stuffs (valued at \$150,000) pass through the FDC per month, for distribution to its customers, customers at 15 TEFAP pantries, 25 other pantries, and agencies and events in the county (from animal shelters to schools and senior centers). Perishable food that has expired is given to horse rescue as well as pig and goat farmers.

FDC gets its food from several sources. The first is the USDA TEFAP program that provides surplus food commodities (mostly canned and dry goods, though vegetables and meat are sometimes available). Second, the FDC drivers collect excess bakery and other foodstuffs from local supermarkets and merchants. Third, with grants from FEMA and Adams County, FDC purchases bulk food from, COMPA Food Ministries, SHARE Colorado or commercial food outlets. Finally, FDC garners donations from food drives, carried out by 9CARES/Colorado Shares, Zoo Lights, Suncor, Water World, US Post Office, and the Rangeview Library's "Food for Fines".

Qualification for receipt of TEFAP is 185% poverty or less (of which it is estimated to be 30,000 households, adjusting the 2000 Census data at a constant rate for income but adjusting for the number of households). The discounted value of TEFAP food commodities is estimated at \$20-25/monthly package. A third of the FDC customers have been registered for three years or more. Each month brings in 150 new registrations (about 1,800-2,000 per year). Since the Food Distribution Center has had only modest growth, about 1,200-1,500 households drop out of the program a year.

**Table 9. TEFAP Partner Pantries in Adams County**

| Municipality                         | TEFAP Distribution Pantries   |
|--------------------------------------|---|
| Bennett                              | Bennett Community Food Pantry   |
| Brighton                             | Brighton Emergency Assistance Center  |
| Commerce City                        | FDC (both distribution center and pantry)<br>Commerce City FISH (next to FDC)<br>ACCESS Housing<br>NE Assistance Center (Catholic Charities)<br>The Lord's Pantry |
| Denver (Unincorporated Adams County) | Salvation Army (65 <sup>th</sup> Place)   |
| Federal Heights                      | Senior Solutions Food Bank  |
| Northglenn                           | Good Shepherd Food Bank<br>Immaculate Heart of Mary<br>Northglenn Christian Church  |
| Thornton                             | Thornton Community Food Bank  |
| Westminster                          | Westminster FISH St. Marks<br>Westminster Presbyterian<br>Westminster United Methodist  |

F.5. Food Distribution Center Customer Profile

Food Distribution Center keeps a database of customers, 9,000 households since 2002. From that database, the following profile of FDC customers was extracted:

- 46% households have at least one employed member (Food Bank of the Rockies reports that 47% for their customers have an employed member)
- Of the employed, average wage is \$7.20 per hour (average for Adams County is \$17.23)
- 24% households receive some form of Social Security benefit
- 87% households earn \$18,000 or less a year (Adams County Median Household income was \$53,000 for a 2-person household, \$59,000 for a 4-person household)
- Average household size is 3.6 persons (Adams County average is 2.8)
- 8% of households have at least one disabled member

Over 70% of the actual head of household/customers who come to the FDC are women. Two thirds of the FDC customers reside in four zip codes: Commerce City 80022 (43%), Thornton and Welby 80229 (11%) and Aurora 80010 and 80011 (13%). The Northglenn-Thornton area (zip codes 80233-41) and Federal Heights 80260 both provide over 500 customers, and Brighton-Henderson (80601, 80602, and 80640) provide 650 customers.

In terms of age stratification of head of household customers (the people who shop at FDC):

- 6% are in the 18-23 age bracket
- 51% are 24-44 years old
- 20% are 45-54
- 15% are 55-69, and
- 8% are over 70 years old



Ethnically, FDC customers break down as follows (compared to Adams County and Colorado):

| Ethnicity        | FDC Customer | Adams County | Colorado |
|------------------|--------------|--------------|----------|
| White            | 48%          | 63.3%        | 74.5%    |
| Hispanic         | 45.6%        | 28.2%        | 17.1%    |
| African-American | 4.9%         | 2.8%         | 3.7%     |
| Native American  | 1.4%         | 0.6%         | 0.7%     |

Source for Adams County and US: Tri-County Health, data for 2000

#### F.6. Other Food Resources

Other major food resources and their levels of effort, such as Catholic Charities, Food Bank of the Rockies, Volunteers of America and COMPA Food Ministries, were listed in the chart in the beginning of this section. A few Adams County pantries also receive assistance from the 9CARES/Colorado Shares food drive. Food Bank of the Rockies (FBR) provides food to the needy, but also sells food at reduced rates to non-profits organizations (18 cents per pound). In a survey of TEFAP pantries, several (Westminster, Bennett and Lord's Pantry) use this mechanism to provide other food to their customers. FBR administers TEFAP to 133,000 participants in Colorado and Wyoming, including Denver and Jefferson counties. COMPA Food Ministries feeds almost 50,000 people per week through 140 programs throughout the Rocky Mountain region.

Many of these important programs work across municipal, county and state lines, and in many cases it was difficult to get county-specific data from them.

#### F.7. SHARE Colorado

SHARE Colorado is listed separately because it inhabits a special niche in the food resource world. SHARE is a national cooperative that uses member leverage to obtain food at discount prices (SHARE claims the savings are on the order of 50%). Members may order from a set of standard prepared boxes of food (this changes every month, but is advertised in the SHARE newspaper) that includes frozen meat, cheese, canned and dry goods, fruits and vegetables.

However, SHARE has also developed their "Choice Menu" where people can order individual items from a list of available items. Focus groups asked about SHARE were unaware of this relatively new program.

Many of the food pantries canvassed during this study obtain food from SHARE. SHARE also runs overstock sales and has a program for non-profits to buy or get free bulk foodstuffs at reduced prices.

SHARE Colorado serves a total of 11,000 households in the 3-state region<sup>24</sup>, and Adams County has 18 sites (including the newly established Goat Hill SHARE site) of which FDC is one with about 500 individual members/households. Discussions with SHARE indicate that the Adams County program is either flat or declining. However, recently the Hmong American Association asked ACCD to provide information on SHARE and how to get in touch with them. The Goat Hill Neighborhood Association, following one of the focus groups, has become a SHARE site to serve that neighborhood.

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<sup>24</sup> SHARE Colorado website

While the two mentioned initiatives are positive, the data suggests that SHARE has not done active marketing recently in Adams County. Numbers are at best static and focus group participants either did not know about SHARE or their information is out of date.

#### F.8. Food Resources for Seniors

Based on a population of 389,000 (2004), there are about 30,500 persons over 65 in Adams County<sup>25</sup>. The percentage of seniors in Adams County is less than in other counties in the Metro Denver region<sup>26</sup>.

DRCOG reports that as seniors age in the region their household incomes decline, from \$56,746 for the 55-64 age group, to \$37,042 for 65-74, and down to \$26,695 for 75+-year-old households. Focus groups conducted during their study revealed that 10% reported as having problems getting enough food “often” or “sometimes” (the method used by the Census Bureau to determine food insecurity, to be detailed later in this report), and 8% reported losing 10 pounds or more in the previous 6 months. Forty percent of seniors have some form of disability.

Besides the food resources available to younger residents (such as food stamps or use of the FDC), targeted programs for seniors include Meals on Wheels, the Rural Senior Nutrition program, Congregate Meal Centers and Community Supplemental Food Program (CSFP) which serves 25 seniors in Commerce City through the Lord’s Pantry.

Meals on Wheels is a food delivery service to the homebound. In Adams County this service is provided by Senior Hub, that delivers to 130-150 seniors (the fluctuation due to a temporary shut down of Title 3 funding last year), the Brighton Senior Center (15/day) and in Aurora (some of which are in Adams County). Senior Hub also provides services to 200 seniors in eastern Adams County through the Rural Senior Nutrition program. Meals are prepared by Volunteers of America (in Denver), transferred to distribution points (Brighton, Commerce City and Federal Heights) and then through volunteers to beneficiaries. The full-price for a meal is \$4.75 (if the beneficiary can not afford this, payment can be reimbursed through the Title 3 program).

The Colorado DHS reports that the total Meals on Wheels in Metro Denver is serving on average 5,500 persons, meaning that Adams County represents less than 10% (Meals on Wheels and RSNP combined). However, DRCOG estimates that the total need for the region is on the order of 10,700. With Adams County having 15% of the regions seniors, one could project the need for the county is on the order of 1,500 seniors that may require homebound services (according to US Census, 2000 seniors live below the poverty line and over 12,000 have some form of disability).

The key resource for congregate meals is operated by Volunteers of America. Of 28 congregate sites in Metro Denver, only three are in Adams County. The Aurora Senior Center caters to about 40 seniors a day (4 days a week) and the Silvercrest Salvation Army Center and Brighton Senior Center about 15/day each. In addition, The Lord’s Pantry delivers food (TEFAP and groceries) to 140 households weekly.

The numbers of seniors provided with food assistance on any single day varies widely, but it can be estimated that approximately 750-800 seniors receive some assistance in terms of Meals on Wheels,

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<sup>25</sup> Calculated from data from Tri-County Health

<sup>26</sup> See DRCOG’s Assessment on Aging, October 2004

Congregate Meals or home delivery service of groceries or prepared food. This is 3% of the total number of Adams County Residents in the eligible age group.

Focus groups with Adams County seniors consistently reveal that food is one of the top three expenditures they face and usually ranks as high as or higher than medical expenses. Seniors tend to strong objections to using food stamps as a resource – they either mention the “hassle”, or they have too much pride. Many do not participate in SHARE because the food is not geared towards medical needs such as diabetes, hypertension or cancer nutrition.

#### F.9. Other Programs

There are two other federal programs (administered through the State of Colorado) that provide a small amount of food assistance in Adams County: Child and Adult Care Food Program (CACF) and the Summer Food Service Program (SFSP). Both of these programs are implemented with school districts (Adams County Head Start also participates in CACF). SFSP is implemented in four districts: Adams 12, Adams 14, Brighton and Westminster 50. The majority of participation is in June when about 1,500 are fed; this drops down to 2 schools participating in July and August.

#### F.10. Food Resource Mapping

The mapping indicates that many food pantries are, generally, in more affluent areas of the county. This is expected since it is the affluent that are more prone to donate and run such programs. In some cases they serve a limited clientele from their congregation or community. It suggests that some recipients have to travel (generally by car) to the food. The rising price of transportation may influence low-income people traveling outside of their area.

It is interesting to note that the large supermarkets have shied away from Unincorporated Adams County. Most can be found in Thornton, Northglenn and Westminster. Unincorporated Adams County (and stretching into south Westminster) and Commerce City is where the smaller and ethnic markets seem to concentrate.

The listing of these resources is provided in Appendix 1. The map is kept at ACCD. Data is archived in the GIS Unit of the Adams County Planning Department.

#### F.11. Survey of Partner Pantries

A questionnaire was sent to the 15 partner food pantries that administer TEFAP from the FDC. The purpose of the survey was to determine where these pantries get their food, through donation or purchase. It was hoped that this analysis would point out: sources of donated food (such as supermarkets) that are being under-or over-tapped, how much of their total food comes from FDC, and, the different mechanisms they use to build their stocks.

Ten of the 15 pantries responded:

| Municipality    | Name of Partner Food Pantry   | Average # TEFAP Recipients (1 <sup>st</sup> QTR 06) |
|-----------------|-------------------------------|---|
| Bennett         | Bennett Community Food Bank   | 51  |
| Brighton        | Brighton Food Pantry          | 221   |
| Commerce City   | The Lord's Pantry (delivery)  | 141   |
|                 | ACCD Food Distribution Center | 1,727   |
| Federal Heights | Senior Solutions              | 41  |
| Northglenn      | Immaculate Heart of Mary      | 648   |
| Thornton        | Thornton Community Food Bank  | 91  |
| Westminster     | Westminster Presbyterian      | 268   |
|                 | Westminster United Methodist  | 296   |
|                 | St. Marks                     | 28  |

All of the above pantries obtain food from FDC (on the order of 500-1,000 pounds per month, a combination of TEFAP packages and other food made available by FDC). Four of the nine obtain food from Food Bank of the Rockies (either purchase at 18 cents a pound or free salvage of excess goods). While only one serves as a host site for SHARE, five of them obtain food from that source, usually taking advantage of SHARE's program for non-profits, levels of purchase \$200-\$1000 per month. Four mentioned that they are recipients of the 9CARES food drive.

Just like FDC, most also tap supermarkets for day-old bakery items. The pantries in Westminster seem to have a relationship with the Safeway on 74<sup>th</sup> and Federal, as well as one of King Soopers. IHM gets both bakery items and damaged goods from both Safeway and King Soopers. Bennett does not have a relationship with a supermarket but has established a relationship with Carolina Logistics (48 boxes per month).

Most of the pantries have established fund raising drives or on-going food donation programs. Pantries that are parts of churches rely on their congregations for donations (\$100-300 per month – St. Mark's has a dedicated mechanism called FISH Sunday that generates up to \$350 per month). Brighton claims to collect 1,000 pounds per month from the postal Food Drive and CURVES, which they conduct with another pantry.

Three of the pantries are members of Sam's Club, and use this to purchase both food and non-food items, such as soap, toilet paper, etc.

From the survey, the following table was constructed to estimate the size of the respondent pantries. FDC figures are from February 2006, while the survey was conducted in May. When ranges were reported the maximum level was reported.

**Table 10. Estimates of TEFAP Partner Pantry Maximum Volume**

|  | Feb 06<br>TEFAP | Other<br>Banks | Donations    | Special<br>Drives | Purchased  | TOTAL        |
|--|-----------------|----------------|--------------|-------------------|------------|--------------|
| Adams Co Food Distribution Center                                      | \$17,300.75     |                | \$156,000.00 |                   |            | \$173,300.75 |
| ACCESS Housing   | \$297.42        |                |              |                   |            |              |
| Brighton Emergency Assistance  | \$2,039.86      |                | \$1,350.00   |                   | \$1,000.00 | \$4,389.86   |
| Bennett Community Food   | \$517.28        | \$400.00       | \$300.00     | \$700.00          |            | \$1,917.28   |
| Good Shepherd Food bank  | \$1,990.97      |                |              |                   |            |              |
| Immaculate Heart of Mary   | \$1,067.96      | \$850.00       | \$4200.00    | \$6,000.00        | \$900.00   | \$11,950.00  |
| NE Assistance Center   | \$830.49        |                |              |                   |            |              |
| Northglenn Christian Church  | \$475.75        |                |              |                   |            |              |
| Salvation Army   | \$600.01        |                |              |                   |            |              |
| Senior Solutions Food Bank   | \$390.71        |                | \$400.00     |                   | \$250.00   | \$1,040.71   |
| The Lord's Pantry  | \$964.28        | \$150.00       | \$450.00     |                   | \$50.00    | \$1,614.28   |
| Thornton Community Food Bank   | \$770.74        | \$200.00       | \$75.00      |                   | \$25.00    | \$1,070.74   |
| Westminster FISH St. Marks   | \$595.94        |                | \$1,350.00   |                   | \$200.00   | \$2,145.94   |
| Westminster Presbyterian   | \$1,036.20      | \$120.00       | \$450.00     |                   |            |              |
| Westminster United Methodist   | \$1,959.94      |                | \$800.00     |                   |            |              |
| FBR valued at \$.18/pound. Other food and non-food valued at \$1/pound |                 |                |              |                   |            |              |

Special drives are usually at Thanksgiving and Christmas, and focus on provision of turkeys and hams to low-income recipient households. If these are removed, with the exception of FDC and Brighton, the average food pantry distributes between \$1,000-\$2,000 per month.

**Table 11. FDC First Quarter (2006) TEFAP Distribution**

| <b>FOOD DISTRIBUTION</b>             |                    |              |          |             |         |          |        |         |        |
|--------------------------------------|--------------------|--------------|----------|-------------|---------|----------|--------|---------|--------|
| <b>PANTRY DISTRIBUTION</b>           | FIRST QUARTER 2006 |              |          |             |         |          |        |         |        |
| <b>QUARTERLY ANALYSIS</b>            |                    |              |          |             |         |          |        |         |        |
|                                      | Cases              | Family Units | Poundage | Value       | % Value | % Weight | LB/FAM | \$/FAM  | \$/LB  |
| Adams Co Food Distribution Center    | 2,631              | 5,182        | 52,765   | \$59,784.96 | 67.9%   | 54.1%    | 10.2   | \$11.54 | \$1.13 |
| ACCESS Housing                       | 28                 | 26           | 551      | \$438.72    | 0.5%    | 0.6%     | 21.2   | \$16.87 | \$0.80 |
| <b>Brighton Emergency Assistance</b> | 317                | 662          | 6,872    | \$3,962.49  | 4.5%    | 7.0%     | 10.4   | \$5.99  | \$0.58 |
| <b>Bennett Community Food</b>        | 83                 | 152          | 1,903    | \$936.98    | 1.1%    | 2.0%     | 12.5   | \$6.16  | \$0.49 |
| COFU                                 | 40                 | 213          | 852      | \$494.72    | 0.6%    |          | 4.0    | \$2.32  | \$0.58 |
| Good Shepherd Food bank              | 266                | 350          | 5,316    | \$4,445.50  | 5.1%    | 5.4%     | 15.2   | \$12.70 | \$0.84 |
| <b>Immaculate Heart of Mary</b>      | 289                | 649          | 6,489    | \$3,662.67  | 4.2%    | 6.7%     | 10.0   | \$5.64  | \$0.56 |
| NE Assistance Center                 | 133                | 648          | 2,692    | \$1,636.94  | 1.9%    | 2.8%     | 4.2    | \$2.53  | \$0.61 |
| Northglenn Christian Church          | 83                 | 190          | 1,633    | \$1,247.04  |         | 1.7%     | 8.6    | \$6.56  | \$0.76 |
| Salvation Army                       | 47                 | 327          | 923      | \$600.01    | 0.7%    | 0.9%     | 2.8    | \$1.83  | \$0.65 |
| Senior Solutions Food Bank           | 103                | 123          | 2,166    | \$1,382.05  | 1.6%    | 2.2%     | 17.6   | \$11.24 | \$0.64 |
| <b>The Lord's Pantry</b>             | 76                 | 423          | 1,523    | \$964.28    | 1.1%    | 1.6%     | 3.6    | \$2.28  | \$0.63 |
| <b>Thornton Community Food Bank</b>  | 104                | 274          | 2,203    | \$1,635.24  | 1.9%    | 2.3%     | 8.0    | \$5.97  | \$0.74 |
| <b>Westminster FISH St. Marks</b>    | 62                 | 84           | 1,259    | \$1,146.22  | 1.3%    | 1.3%     | 15.0   | \$13.65 | \$0.91 |
| <b>Westminster Presbyterian</b>      | 80                 | 804          | 1,605    | \$1,036.20  | 1.2%    | 1.6%     | 2.0    | \$1.29  | \$0.65 |
| <b>Westminster United Methodist</b>  | 411                | 890          | 8,812    | \$4,648.94  | 5.3%    | 9.0%     | 9.9    | \$5.22  | \$0.53 |
|                                      |                    |              |          |             |         |          |        |         |        |
|                                      |                    |              |          |             |         |          |        |         |        |
| TOTAL                                | 4,753              | 10,997*      | 97,564   | \$88,023    |         |          |        |         |        |
| AVERAGE (NON_FDC)                    | 141                | 388          | 2,987    | \$1,882.53  |         |          | 9.7    | \$6.68  | \$0.66 |
|                                      |                    |              |          |             |         |          |        |         |        |

\* represents 3,500-4,000 (unduplicated) households per month

## G. The Adams County Market Survey – How Much Food Costs the Household

To better understand food security and vulnerability, the market survey determines how much it costs for a household to meet minimum daily nutritional requirements. One of the major components of the Food Security Assessment was to conduct such a survey, in order to compare the actual costs to the estimated costs used by USDA. This is then compared to estimates of the Colorado Fiscal Policies Institute (CFPI) Self-Sufficiency Standard, the Living Wage, and finally the percentage of income required to meet the cost of food.

Prior to a presentation of the results of that survey it is necessary to first present some important background on how the amount of food and its costs are determined.

### G.1. The USDA Thrifty and Low Cost Food Plans

The USDA established the Thrifty Food Plan (TFP) to “serve as a national standard for a nutritious diet at a minimal cost and is used as the basis for food stamp allotments<sup>27</sup>.” The TFP is also the standard this study will use to determine the household costs for food in Adams County.

The USDA bases this plan on a basket of foods (or alternatives), which are then put into 6 basic categories and the requirements calculated in pounds to be consumed, with different age groups having different requirements. The following table demonstrates how this is done<sup>28</sup>.

**Table 12. Thrifty Food Plan Requirements, by selected age and gender**

**USDA THRIFTY FOOD PLAN REQUIREMENTS, POUNDS PER WEEK BY SELECTED AGES**

| Food Category     | Children |         |         |          | Female    | Male      |
|-------------------|----------|---------|---------|----------|-----------|-----------|
|                   | 1 yr     | 3-5 yrs | 6-8 yrs | 9-11 yrs | 20-50 yrs | 20-50 yrs |
| Grains            | 1.47     | 2.58    | 3.15    | 3.48     | 3.54      | 4.71      |
| Vegetables        | 2.69     | 2.29    | 4.59    | 4.94     | 5.31      | 6.6       |
| Fruits            | 2.17     | 2.4     | 4.06    | 4.54     | 5.16      | 6.42      |
| Milk products     | 7.67     | 6.94    | 7.53    | 7.23     | 7.04      | 7.05      |
| Meat/Alternatives | 2.88     | 3.14    | 3.77    | 4.44     | 4.7       | 5.77      |
| Other Foods       | 1.34     | 2.67    | 1.56    | 3        | 4.7       | 2.75      |
| Total Pounds      | 18.22    | 20.02   | 24.66   | 27.63    | 30.45     | 33.3      |

Each month the USDA publishes at the national level their estimate of what it costs to meet the purchase of the Thrifty Plan Menu<sup>29</sup>. At the time of this report, the latest available estimate was for May 2006, and is abbreviated in the following table<sup>30</sup>.

<sup>27</sup> “Using USDA’s Thrifty Food Plan to Assess Food Availability and Affordability”, 2001. By M. Andrews et al., in Food Review, May-August 2001, Vol. 24, Issue 2, pp. 45-53.

<sup>28</sup> USDA, Center for Nutrition Policy and Promotion, extracted from Thrifty Food Plan, 1999, Table ES-1.

<sup>29</sup> Also in the 1999 Thrifty Food Plan, ES-9. This is a list of foods and quantities required to meet nutritional standards.

<sup>30</sup> Monthly tables available from [www.cnpp.usda.gov](http://www.cnpp.usda.gov). Cost per meal was calculated by dividing by 21 meals per week. Also note that the TFP assumes that all food is consumed at home.

**Table 13. USDA Costs for Thrifty Food Plan (National, May 2006)**

| USDA OFFICIAL FOOD PLANS: COST OF FOOD AT HOME, MAY 2006 |                   |                   |                                  |                   |                    |
|--|-------------------|-------------------|----------------------------------|-------------------|--------------------|
| Selected Age-Gender Groups                               | Weekly Costs      |                   | Monthly Costs                    |                   |                    |
|  | Thrifty Food Plan | Average Cost/Meal | Low Cost Food Plan <sup>31</sup> | Thrifty Food Plan | Low Cost Food Plan |
| Child 1 year   | \$17.90           | \$0.85            | \$22.60                          | \$77.40           | \$98.00            |
| Child 3-5 Years  | \$19.90           | \$0.95            | \$24.60                          | \$86.10           | \$106.80           |
| Child 6-8 Years  | \$25.10           | \$1.20            | \$33.30                          | \$108.70          | \$144.30           |
| Child 9-11 Years   | \$29.50           | \$1.40            | \$37.50                          | \$127.70          | \$162.70           |
| Male 20-50 Years   | \$33.90           | \$1.61            | \$43.70                          | \$147.10          | \$189.10           |
| Female 20-50 Years                                       | \$30.60           | \$1.46            | \$38.00                          | \$132.70          | \$164.50           |
| Family of 4 (2 adults, 2 children, 2 and 3-5 years)      | \$102.40          | \$1.22            | \$128.60                         | \$443.50          | \$557.30           |
| Family of 4 (2 adults, 2 children, 6-8 and 9-11 years)   | \$119.10          | \$1.42            | \$152.50                         | \$516.20          | \$660.60           |

Simply put, for a 20-year-old male, meeting the minimum nutritional requirement (TFP menu) requires consuming a total of 33.3 pounds of food per week in different categories. The cost of those 33.3 pounds of food should be, on national average, \$33.90.

Averaging across all gender-ages, the average cost to meet the minimum nutritional requirements of the TFP is \$27.38 per person per week, or, \$1.30 per person per meal (based on 3 meals a day).

The Thrifty Food Plan is the basis upon which eligibility for almost all anti-poverty programs is calculated. In the 1960's, it was determined that a family spent 1/3 of their income on food<sup>32</sup>. In gross terms (there are “tweaks” to account for smaller households), the cost of the TFP multiplied by three, and then multiplied by the number of people in the household determines the poverty threshold.

## G.2. What Does It Really Cost in Adams County?

The costs of the TFP published by USDA are national averages. In addition, adjustments to the costs of the TFP are calculated using the Consumer Price Index for “specific food items.”

The ACCD Food Security Assessment team launched a market survey, using the methodology of the USDA's Economic Research Service<sup>33</sup>. The survey is based on an instrument that lists the foods in the Thrifty Food Plan. The team went to several markets and determined the lowest price to secure each item. There are 67 key items with 41 alternate items if the key items are not available, as well as an optional list of 19 accompaniments such as salt, catsup, flavorings and spices.

<sup>31</sup> There are 4 levels of food plans. The second level is included here because it is the basis for calculating food budget needs for the CFPI Self-sufficiency Standard and the Living Wage, to be discussed later.

<sup>32</sup> Brenden Koerner: “How the Feds Define Poverty – what’s food got to do with it?”. Posted on SLATE EXPLAINER, 12 October, 2004. A more thorough description can be found in: “The Development and History of the Poverty Thresholds”, in Social Security Bulletin, Vol. 55, No. 4, 1992.

<sup>33</sup> The methodology, instruments and analysis procedures can be found in the USDA Community Food Security Assessment Toolkit, Appendix C.



A total of 11 supermarkets were surveyed throughout the county, including both national chains and local markets. A first round was done in April-May (King Soopers, Safeway, Hi-Lo, Wal-Mart and Target). A second round was done in July to factor in seasonal variation (King Soopers, Safeway, Albertson's, Hi Lo, Save-a-Lot and Pandera Market). These were the common outlets mentioned by focus groups.

Once the prices are surveyed the items are converted to pounds and averaged for the different categories (cereals, vegetables, fruit, meat and alternatives, dairy, and other, which includes sugars and fats). The average price for a pound of food of each category is then multiplied by the poundage required to meet the Thrifty Food Plan. An abridged copy of the spreadsheets used to do this calculation is provided in Appendix 3.

**The survey indicated that the costs to meet the TFP are about 75% higher than that estimated by the USDA.** The costs declined 9% between April-May and July, mainly due to: (1) lower costs of fruits and vegetables; (2) post-July 4 sales, and; (3) it was decided to remove one of the higher surveys, that of internet shopping with home delivery at King Soopers (which seemed to be out of line with other prices). For a family of 4 the USDA estimates it costs \$102.40 per week; the ACCD survey indicated that it costs, on average, \$178.40 to purchase an equivalent basket of food items from the local markets. **For a family of 4 this means they would have to spend about \$4000 more than USDA estimates to meet minimum nutritional requirements.**

Let's take a family of 4: 2 adults 20-50 years old, and 2 children one 2 years old and the other 3-5 years old. Using the results of the market survey and the poundage of different food categories of the Thrifty Food Plan, the following table calculates the cost.

**Table 14. Estimates for Family of 4 to Meet TFP in Adams County**

| FOOD CATEGORY     | Cost/LB | Male  | Female | Child | Child | TOTAL<br>LBS | TOTAL<br>COST |
|-------------------|---------|-------|--------|-------|-------|--------------|---------------|
|                   | MBS 06  | 20-50 | 20-50  | 2YR   | 3-5YR |              |               |
| FRUIT             | \$1.26  | 6.42  | 5.16   | 2.28  | 2.40  | 16.26        | \$20.49       |
| VEGETABLES        | \$1.25  | 6.60  | 5.31   | 2.53  | 2.29  | 16.73        | \$20.91       |
| CEREALS           | \$1.55  | 4.71  | 3.54   | 1.41  | 2.58  | 12.24        | \$18.97       |
| MEAT/ALTERNATIVES | \$2.46  | 5.77  | 4.70   | 3.09  | 3.14  | 16.70        | \$41.08       |
| DAIRY             | \$2.00  | 7.05  | 7.04   | 6.81  | 6.94  | 27.84        | \$55.68       |
| OTHER             | \$1.79  | 2.75  | 4.70   | 1.76  | 2.67  | 11.88        | \$21.27       |
|                   |         |       |        |       |       |              | \$178.40      |

**This is a weekly cost, indicating an annual expenditure of \$9,277 on food (for a family of 4 with an income of \$40,000, this represents 23% of income). The USDA estimate, based on the May costs, would indicate an annual expenditure of only \$5,325 (13%). The difference, \$3,952, constitutes a “gap” not just of resources (on the side of the family), but also a “gap” between policy and reality.**

The amount spent on food is relative to the resources a household has available. The USDA reported that in 2004 the average/median household spent \$40/person/week for food, about 25% higher than the TFP (which is approximately the level of the Low-Cost Food Plan).

The CFPI has calculated (2004) that a family of four in Adams County to be self-sufficient requires an annual income (gross) of \$49,490, of which 12.5% (\$6,180) is needed for food<sup>34</sup>. The Poverty in America Living Wage Project puts that figure at \$48,791, of which 14% (\$6840) of income is required for food<sup>35</sup>.

Both of these use not the TFP but the second level, Low-Cost Food Plan, as the basis of their calculations. The Low-Cost Food plan runs 25% higher than the TFP<sup>36</sup>.

**Table 15. Estimates of Costs to Feed a Family of 4 in Adams County from Different Sources**

| <b>DIFFERENT ESTIMATES TO FEED A FAMILY OF FOUR IN ADAMS COUNTY</b> |                |              |              |
|---|----------------|--------------|--------------|
|   | Annual         | Monthly      | Weekly       |
| USDA TFP (based on May 06)  | \$5,325        | \$444        | \$102        |
| USDA Low-Cost Plan  | \$6,687        | \$557        | \$129        |
| CFPI Self-Sufficiency (based on Low-Cost Food Plan)                 | \$6,180        | \$515        | \$119        |
| Living Wage (based on Low-Cost Food Plan)                           | \$6,840        | \$570        | \$132        |
| <b>Adams County Survey at TFP Level</b>                             | <b>\$9,277</b> | <b>\$773</b> | <b>\$178</b> |
| Adams County adjusted to Low-Cost Plan (25% higher)                 | \$11,596       | \$966        | \$223        |

The difference between CFPI and Living Wage comes from the use of different ages of the children and how they calculated taxable income. Both also use the USDA national estimates for making their food requirement calculations rather than any local survey.

### G.3. Food Costs as a Percentage of Income

Just as the cost of the TFP as one-third of income to determine poverty levels, and 30% income spent on housing is used to calculate “housing cost-burden”<sup>37</sup>, looking at the cost of food as a percentage of income can be used to demonstrate food’s impact on the household budget.

For convenience and presentation, the total average cost to purchase the TFP can be calculated by averaging the costs for all 12 age-gender sets. For the USDA (May 06) the average cost/person is \$27.38. The same can be calculated for the Adams County Survey by determining the average poundage for the 12 age-gender sets and multiplying by the average cost per pound of food. This works out to be \$47.78 per person, regardless of age or gender. While this is a very blunt tool, it can be demonstrative.

<sup>34</sup> See Colorado Fiscal Policy Institute: The Self-Sufficiency Standard for Colorado 2004 – A Family Needs Budget. Self-sufficiency is defined as the costs for a family to meet basic needs without public or private assistance, maintaining an adequate standard of living without having to choose between basic necessities.

<sup>35</sup> Koerner reports that the Council of Economic Advisors has estimated that the average family spends 14.6% of annual income on food.

<sup>36</sup> CFPI, p.6

<sup>37</sup> See Adams County Community Development Consolidated Plan, p.29

The following table shows, based on the Adams County Survey, the percentage of income required to purchase the Thrifty Food Plan based on family size and income level (proportions above the poverty threshold are used because public services are tied to the different income thresholds). A second table does the same calculation but using the Average Median Income, so the second table would reflect approximately 50% of the households in Adams County.

#### G.4. Discussion and Analysis

**The Market Survey does not indicate food insecurity in a direct manner. Rather, it indicates that many households in the county are spending a larger portion of their income on food than would be expected by USDA, CFPI Self-Sufficiency Standard or the Living Wage, and hence could be considered to be food “vulnerable”, meaning they may have to sacrifice nutrition to meet other living costs.**

The difference between the USDA estimate and Adams County Market Survey estimated the cost of food to meet minimum nutritional requirements (with Adams County 75% higher) reflects problems with the USDA Thrifty Food Plan (TFP) estimates rather than Adams County having dramatic prices. While New York City is one of the most expensive areas in the US and Metro Denver is tied for eighth (with Minneapolis), the price of groceries is about the same<sup>38</sup>. This would suggest that Adams County does not have significantly higher food prices but that the basis for calculating TFP and the poverty line has not kept up with reality.

The TFP, developed in the 1960s, was based on a Household Food Consumption Survey carried out in the 1950's. With few modifications it has survived intact, being adjusted by the Consumer Price Index (the CPI-U), rather than a full recalibration against actual prices. The TFP was developed as an emergency measure<sup>39</sup> and even USDA's own research discovered that only 12% of the households eating the TFP menu were receiving their daily requirements of 11 nutrients, minerals and vitamins<sup>40</sup>. In spite of this, the USDA, using simulation models, still insists that low-income families can meet TFP requirements<sup>41</sup>.

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<sup>38</sup> Metro Denver Economic Development Corporation: Monthly Economic Summary, July 2006 (prepared by Development Research partners).

<sup>39</sup> CFPI, 2004 Self-Sufficiency Standard, p.6

<sup>40</sup> Food Research and Action Center website. See page (6) on Federal Food Programs.

<sup>41</sup> N. Blisard and H. Stewart: How low-income households Allocate their Food Budget Relative to the Cost of the TFP, in ERS Summary Report (Diet and Health), August, 2006.

The TFP also assumes that all food is prepared and consumed at home. The USDA reports that in 2005, of the 9.9% of disposable personal income spent on food (nationwide average), over 40% was spent on food prepared outside the home<sup>42</sup>.

Regardless, the Adams County Market Survey, based on the TFP and all food consumed at home, demonstrates that the majority of households at 185% poverty and almost all households at 150% poverty or below need to spend a third (equivalent) or more of their income just on food. Based on census data<sup>43</sup>, this would indicate food vulnerability on the order of 25,000 households (70,000 – 75,000 persons). Virtually no households up to 200% of poverty spend the 12-14% as suggested by CFPI or the Living Wage.

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<sup>42</sup> USDA/ERS Briefing Room website, Table 7.

<sup>43</sup> US Census for Adams County, adjusted for 2004. Income Stratification Tables.

**TABLE 16. WHAT IT COSTS TO FEED A FAMILY IN ADAMS COUNTY BASED ON (HHS) POVERTY INCOME LEVELS  
(Based on ACCD April-July 2006 Market Survey of Prices to Meet the USDA Thrifty Food Plan)**

| PERSONS<br>PER<br>HOUSEHOLD | INCOME THRESHOLD LEVELS (2006 Federal Levels)  |          |          |          |          | 2006<br>Market<br>Survey \$<br>\$47.78/wk<br>Average All<br>Sources | PERCENTAGE OF INCOME FOR FOOD |       |       |       |       |
|-----------------------------|--|----------|----------|----------|----------|---|-------------------------------|-------|-------|-------|-------|
|                             | 2006 100%<br>Poverty   | 125%     | 150%     | 185%     | 200%     |   | FEDERAL                       | 125%  | 150%  | 185%  | 200%  |
| 1                           | \$9,800  | \$12,250 | \$14,700 | \$18,130 | \$19,600 | \$2,484.56  | 25.4%                         | 20.3% | 16.9% | 13.7% | 12.7% |
| 2                           | \$13,300   | \$16,625 | \$19,950 | \$24,605 | \$26,600 | \$4,969.12  | 37.4%                         | 29.9% | 24.9% | 20.2% | 18.7% |
| 3                           | \$16,600   | \$20,750 | \$24,900 | \$30,710 | \$33,200 | \$7,453.68  | 44.9%                         | 35.9% | 29.9% | 24.3% | 22.5% |
| 4                           | \$20,000   | \$25,000 | \$30,000 | \$37,000 | \$40,000 | \$9,938.24  | 49.7%                         | 39.8% | 33.1% | 26.9% | 24.8% |
| 5                           | \$23,400   | \$29,250 | \$35,100 | \$43,290 | \$46,800 | \$12,422.80   | 53.1%                         | 42.5% | 35.4% | 28.7% | 26.5% |
| 6                           | \$26,800   | \$33,500 | \$40,200 | \$49,580 | \$53,600 | \$14,907.36   | 55.6%                         | 44.5% | 37.1% | 30.1% | 27.8% |
| 7                           | \$30,200   | \$37,750 | \$45,300 | \$55,870 | \$60,400 | \$17,391.92   | 57.6%                         | 46.1% | 38.4% | 31.1% | 28.8% |
| 8                           | \$33,600   | \$42,000 | \$50,400 | \$62,160 | \$67,200 | \$19,876.48   | 59.2%                         | 47.3% | 39.4% | 32.0% | 29.6% |
| Number of Households        |  |          |          |          |          |   |                               |       |       |       |       |
|                             | Households Requiring to Spend More than 33% on Food to Meet TFP (multiplier adjusted for small households) |          |          |          |          |   |                               |       |       |       |       |
|                             | Households Spending Above 30% (or equivalent) on Food -- Vulnerable to Economic Shock                      |          |          |          |          |   |                               |       |       |       |       |
|                             | Households Above the Annual Median Income (\$48,650 in 2003)   |          |          |          |          |   |                               |       |       |       |       |

Note that a family of six with an income of \$49,580 (above the AMI for the Denver area) would have to spend 30.1% of their income just to meet minimum nutritional requirements of the TFP, based on Survey prices.

**Adams County Income Stratification by Population and Households, Adjusted to 2004**  
**Source: US Census Bureau**

| % Poverty Threshold | 2000 Census |            |            | 2004 Adjustment |            |                       |                       |
|---------------------|-------------|------------|------------|-----------------|------------|-----------------------|-----------------------|
|                     | Population  | Percentage | Households | Population      | Households | Cumulative Population | Cumulative Households |
| 0-.5                | 14,654      | 4.08%      | 5,215      | 15,890          | 5,655      | 15,890                | 5,655                 |
| .5-.74              | 7,355       | 2.05%      | 2,617      | 7,975           | 2,838      | 23,865                | 8,493                 |
| .75-.99             | 10,027      | 2.79%      | 3,568      | 10,873          | 3,869      | 34,738                | 12,362                |
| 1-1.24              | 11,931      | 3.32%      | 4,246      | 12,937          | 4,604      | 47,675                | 16,966                |
| 1.25-1.49           | 13,663      | 3.80%      | 4,862      | 14,815          | 5,272      | 62,490                | 22,238                |
| 1.5-1.74            | 14,905      | 4.15%      | 5,304      | 16,162          | 5,752      | 78,652                | 27,990                |
| 1.75-1.84           | 6,188       | 1.72%      | 2,202      | 6,710           | 2,388      | 85,362                | 30,378                |
| 1.85-1.99           | 9,473       | 2.63%      | 3,371      | 10,272          | 3,656      | 95,634                | 34,034                |
| 2+                  | 271,336     | 75.47%     | 96,561     | 294,222         | 104,705    | 389,856               | 138,739               |
| TOTAL               | 359,532     | 100.01%    | 127,946    | 389,857         | 138,739    |                       |                       |

From Table 16 one can see that almost all of the households at 150% poverty and larger households in the 185% poverty range would need to spend 30% or more of income on food to meet TFP requirements at Adams County prices. This table suggests that this is on the order of 25,000 households.

## H. Adams County Food Security Survey – How Vulnerable Residents Feel

The USDA/Census Bureau Food Security Survey is one of the four established means of determining food security. It is based on the measurement of respondent perceptions on whether they have enough money to buy food and whether they have engaged in any coping mechanisms because of lack of food or money to buy food.

The survey methodology recognizes three levels: food secure, food insecure, and food insecure with hunger. Through the scoring of respondents, food insecure means a regular worry about having enough money or food. Food insecurity with hunger means that on a regular basis individuals either have to eat less or skip meals<sup>44</sup>.

### H.1. Methodology for Measuring Food Security

The US Census Bureau conducts on-going sampling called the Current Population Survey. This survey contains a food security supplement. It contains a series of statements in which respondents answer either often, sometimes or never, or, yes/no. Based on the number of “affirmative” answers (there are a core 6 questions with 4 supplemental questions that amplify responses to the core 6), the level of food insecurity is established in two parts. The first part is the percentage of households that, because of worry about having enough food or money to buy enough food, are insecure. The portion of those who experience this regularly are considered food insecure with hunger. For the period 2002-2004 Colorado measured 11.3% food insecure, with 3.5% measuring food insecure with hunger.

The Census Bureau publishes food security by state for 2-year interval times. The latest is 2002-2004, with the following results for other states in the region.

**Table 17.**  
**Prevalence Rates of Food Insecurity in Colorado and Neighboring States<sup>45</sup>**

| State      | Percentage of Household Responses Rated as |                           | Change over the period 1999-2000 and 2002-2004 |
|------------|--|---------------------------|--|
|            | Food Insecure (total)                      | Food Insecure with Hunger |  |
| Colorado   | 11.3%                                      | 3.5%                      | Increase of 1%                                 |
| Arizona    | 14.8%                                      | 5.3%                      | Decrease of 0.1%                               |
| Kansas     | 12.3%                                      | 3.2%                      | Increase of 1.6%                               |
| Nebraska   | 10.7%                                      | 3.7%                      | Increase of 0.8%                               |
| New Mexico | 15.8%                                      | 4.9%                      | Increase of 0.7%                               |
| Utah       | 14.8%                                      | 4.6%                      | Stable   |

Adams County employed a mail-in survey, using the same basic questions as the US Census Bureau, but with added questions on household size (adults and children) and income levels (\$0-20,000, 20,000-40,000, 40,000-60,000 and \$60,000 and above).

<sup>44</sup> See M.Gould (Denver DHSS): Food Insecurity and Hunger in Denver, Results of a Survey, 2003.

<sup>45</sup> Extracted from USDA/ERS: Household Food Security in the US, 2004/ERR-11, page 54, Table D-1

A total of five zip codes contiguous in the county were selected that concentrated on the areas of Bennett, Federal Heights, Thornton, Northglenn, Henderson and other parts of unincorporated Adams County (Commerce City was excluded because of other surveys done there). A randomized mailing list of 1,500 residents was purchased, but filtered for households with incomes under \$60,000 (the closest filter we could get to the 2004 median family income of \$55,361 and median household income of \$51,107-- with an ACED estimate of 5% wage growth during that period, this would indicate that our upper limit approximated the overall median. This allowed us to reasonably assume that the sample would represent the lower half of the economic ladder of the county, meaning 69,000 of the county's 138,000 households (US Census reported in 2000 that 46.4% of Adams County households had incomes of \$50,000 or less).

**Therefore, it was decided that the results of the survey could extrapolate a level of food insecurity for Adams County under the assumption that the returns represented the lower 50% of the households.**

In addition to a mail-out of 1,500 surveys, we also distributed 125 surveys at six different sites/events were distributed: the Thornton Ice Cream festival, Senior Hub, Growing Home, Community Health Services, a church and Retired and Senior Volunteer Program (RSVP) sites in Brighton. These were color-coded so they could be segregated from the random sample if necessary. The purpose of this was to create small sub-strata, but response was low. These were eventually included in the general survey, since about 10% of our responses claimed an income of over \$60,000. In addition, because a lot of the post-office returned surveys came back (about 90 were not delivered), a small door-to-door survey was also done in Commerce City (24).

The package sent to potential respondents contained an explanatory letter, the questionnaire (10 questions and demographic/income information) and a stamped return envelope. A copy of the questionnaire is provided in Appendix 2. Packets were sent out between 1 to 15 June. By 21 June over 200 responses had been received. By mid July we received 361 useable responses.

The statistical target for response was 350 (90% confidence level) to stay within an error rate of 4.5%. While some responses did not answer every question, there were at least 355 responses to each of the six core questions.



## H.2. Demographics of the Responses to the Survey

The 361 useable responses reported the following income levels and number of persons per household.

| Persons/H/H | Household Income |                  |                  |            |     |
|-------------|------------------|------------------|------------------|------------|-----|
|             | \$ 0-20,000      | \$ 20,000-40,000 | \$ 40,000-60,000 | \$ 60,000+ | N/A |
| 7+          |                  | 5                | 1                |            |     |
| 6           | 1                | 6                | 2                | 1          |     |
| 5           | 5                | 5                | 7                | 2          | 1   |
| 4           | 6                | 6                | 3                | 4          |     |
| 3           | 11               | 18               | 14               | 9          | 1   |
| 2           | 20               | 41               | 23               | 17         | 6   |
| 1           | 38               | 34               | 13               | 4          | 3   |
| N/A         | 1                |                  | 1                |            | 52  |

Since the food security survey does not require income or demographics, as long as they answered the majority of questions (so the response could be rated) they were kept in the sample.

## H.3. Results of the Survey

The survey measures occurrence and severity of food insecurity in the household. Several of the questions ask whether a posed statement happens often, sometimes or never, such as: in the last 12 months we worried whether our food would run out before we got money to buy more. Answering often or sometimes portrayed an “affirmative response”. Households answering 0-2 in the affirmative are considered food secure. 3-7 responses portray food insecurity and 8 or more affirmative responses portray food insecurity with hunger<sup>46</sup>.

Since the random sample was filtered for incomes up to the current median income, the following table adjusts the sample to estimate food insecurity for the Adams County, so that it can be compared to the Census Bureau estimates for Colorado. The Market Survey indicated that the vast majority of households above the median can be considered food secure, except for very large families that might be food vulnerable.

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<sup>46</sup> See USDA/ERS, Nord, et. al.: Household Food Security in the US, 2001/FANRR-29, Appendix A, p.37-41. This is referred to as the Nord Frequency of Occurrence method.

**Table 18.**  
**Results of Adams County Food Security Survey**

| Food Security Level                                  | Adams County Mail-In Survey (sample = 361) | Extrapolation for Adams County (X2)* | Census Bureau for Colorado 2002-2004 |
|--|--|--------------------------------------|--------------------------------------|
| Food Secure (0-2 affirmative responses)              | 62.8%                                      | 81.4%                                | 88.7%                                |
| Food Insecure (3-7 affirmative responses)            | 29.4%                                      | 14.7%                                | 7.8%                                 |
| Food Insecure WITH Hunger (>7 affirmative responses) | 7.8%                                       | 3.9%                                 | 3.5%                                 |

\* This was done using the assumption that the sample represented the lower 50% households in the county.

In terms of number of households, the above table reflects the number of households for each level (based on Adams County = 138,000 households).

| Food Security Level                                  | Adams County Mail-In Survey (sample = 69,000 households) | Extrapolation for Adams County (138,000 households) | Census Bureau for Colorado 2002-2004 (calculated for 138,000 households) |
|--|--|---|--|
| Food Secure (0-2 affirmative responses)              | 43,332   | 86,664  | 122,406  |
| Food Insecure (3-7 affirmative responses)            | 20,286   | 20,286  | 10,764   |
| Food Insecure WITH Hunger (>7 affirmative responses) | 5382   | 5382  | 4830   |

While the survey indicates that Food Insecurity WITH Hunger in Adams County is on par with the state as a whole, general food insecurity (the perception that people have some worry about having enough food) runs about twice that for the state.

This can be explained two ways. The first is that a mail-in survey has a built-in bias: those who take the trouble to fill out the questionnaire and return it want to send a message about their predicament (the “cry for help” phenomenon). The second is the possibility that food insecurity, as a perception, is actually higher in Adams County than other parts Colorado.

Adams County is the highest quartile in Colorado in terms of households below the poverty line (only the counties of Arapahoe, Douglas, Gilpin, Jefferson, Park, Routt and Teller have lower poverty rates<sup>47</sup>). At 7% of households, it has a lower poverty rate than Denver (14%), Boulder (9%) and Weld (14%) counties.

**It should be noted that both the theoretical market study indicated that more than 25,000 households would have to spend in excess of income on food. This survey puts total food insecurity also at 25,000 households.**

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<sup>47</sup> Census 2000 data provided by Energy Outreach Colorado

#### H.4. Components of the Adams County Food Security Survey

While the overall survey indicates a 14.7% food insecurity occurrence for Adams County (about the same as the statewide figures for Arizona and Utah, but less than New Mexico), an examination of some of the core questions can lead to a better understanding of food insecurity.

**Table 19.**  
**Adams County Food Security Survey, Responses to Core Questions**

| Core Questions Concerning Frequency of Food Distress                           | Percentage (rounded) of Household Responses |           |       |
|--|---|-----------|-------|
|  | Often                                       | Sometimes | Never |
| Q1. We worried whether our food would run out before we got money to buy more. | 15.9%                                       | 28.1%     | 56.0% |
| Q2. The food we bought just didn't last and we didn't have money to buy more.  | 13.1%                                       | 26.4%     | 60.6% |
| Q3. We couldn't afford to eat balanced meals.                                  | 15.1%                                       | 24.6%     | 60.2% |

| Core Questions Concerning Effect of Food Distress  | Yes   | No    |
|--|-------|-------|
| Q6. In the last 12 months did you eat less than you felt you should because there was not enough money for food? | 28.6% | 71.4% |
| Q7. In the last 12 months were you ever hungry but didn't eat because you couldn't afford enough food?           | 20.3% | 79.7% |
| Q8. In the last 12 months did you lose weight because you didn't have enough money for food?                     | 16.6% | 83.4% |

Consistently, one quarter of the respondents had some episode where they experienced either real or perceived food distress, in which the household had to make choices about the quantity or quality of food they consumed. Focus groups identified two periods where food insecurity seems to be prevalent. The first, mentioned among older participants, is during the Thanksgiving through New Years period, where they feel obligated to provide food for family visitors. The second, mentioned by younger participants, is during the summer when their children are at home (and are not receiving food at school). Few mentioned at days prior to payday nor between seasonal jobs.

#### Concerning Frequency and Effect

Answering any of these three questions in the affirmative indicate some form of food vulnerability in the best case, actual food insecurity in the worst. Eight percent (8%) of the sample answered all three of these questions “often”, indicating an on-going food security problem, while 13% answered “often” two of three times.

Of those that answered Question 1 as “often” (they often worried about having enough food), 86% also answered in the affirmative for Question 6 (they ate less than they felt they should) and 68.4% also answered yes to Question 7 (they experienced hunger). In other words, almost 9 out of 10 who worried about having enough food had to reduce their consumption, and, more than two-thirds who worried about having enough food actually went without food.

Of those that answered Question 2 in the affirmative (that their food ran out), 95.7% confirmed that they ate less (Question 6) and 74.5% actually went hungry (Question 7). This would indicate that usually when household food stocks run out, the primary coping mechanism is to eat less, but for three-quarters of them the result was a period of hunger. Of those that reported losing weight (Question 8), 83% also reported that they the reason was not eating (Question 7), and all also reported eating less.

All of the respondents who reported a loss in weight (Question 8), all of them reported that they could not eat a balanced meal either often or sometimes (Question 3). However, they represented only 41% of all of those who could not eat balanced meals. Of those that reported not being able to eat balanced meals all of the time (often or sometimes could not eat balanced meals), 70.8% of them also reported that they experienced some period of eating less food.

The high percentage of those who experience perceived distress (worried about having enough food) and actual distress (exhaustion of food stocks) also experience an actual negative effect – eating less, going hungry or losing weight. This would indicate a lack of coping mechanisms or options available to them, that is, securing food from other sources.

As stated, 87% of the respondents reported incomes of less than \$40,000. Comparing the broad income levels to the poverty thresholds, many of respondents might be within the 185% poverty threshold and hence qualify for some food benefit (not food stamps, but TEFAP and WIC), indicated by shading.

| Persons/H/H | Household Income |                  |                  |            |     |
|-------------|------------------|------------------|------------------|------------|-----|
|             | \$ 0-20,000      | \$ 20,000-40,000 | \$ 40,000-60,000 | \$ 60,000+ | N/A |
| 7+          |                  | 5                | 1                |            |     |
| 6           | 1                | 6                | 2                | 1          |     |
| 5           | 5                | 5                | 7                | 2          | 1   |
| 4           | 6                | 6                | 3                | 4          |     |
| 3           | 11               | 18               | 14               | 9          | 1   |
| 2           | 20               | 41               | 23               | 17         | 6   |
| 1           | 38               | 34               | 13               | 4          | 3   |
| N/A         | 1                |                  | 1                |            | 52  |

#### H.5. Comparing Food Insecurity and Income

| Food Security Level          | Household Income Levels |             |             |             |    |
|------------------------------|-------------------------|-------------|-------------|-------------|----|
|                              | \$0-20,000              | \$20-40,000 | \$40-60,000 | \$ 60,000 + | NA |
| Food Insecure WITH Hunger    | 12                      | 8           |             |             | 8  |
| Food Insecure without Hunger | 36                      | 32          | 9           | 2           | 27 |
| Total Food Insecure          | 48                      | 40          | 9           | 2           | 35 |

Of the 20 Food insecure WITH Hunger households with complete data, household size ranged from 1 to 7 persons, with no direct evident trend. The two households rated food insecure (without hunger) with incomes of \$60,000 or more had 5 and 6 persons (both households have incomes in excess of 185% poverty for their household size).

Other than the observation that 87% of the food insecure households have incomes of \$40,000 or less, no other direct trends can be detected.

### H.6. Comparing Food Insecurity and Household Size

Charting the level of food insecurity against household size produces the following table.

| Food Security Level       | Affirmative Responses | Household Size (total number persons) |   |    |   |    |    |    |    |
|---------------------------|-----------------------|---------------------------------------|---|----|---|----|----|----|----|
|                           |                       | 7+                                    | 6 | 5  | 4 | 3  | 2  | 1  | NA |
| Food insecure WITH Hunger | 8                     | 1                                     | 1 | 2  | 1 | 7  | 4  | 4  | 8  |
| Food Insecure             | 7                     | 1                                     | 4 | 1  | 2 | 3  | 5  | 3  | 7  |
|                           | 6                     |                                       | 2 | 2  | 3 | 4  | 4  | 4  | 4  |
|                           | 5                     |                                       | 1 | 1  | 3 | 4  | 4  | 1  | 5  |
|                           | 4                     |                                       |   |    |   | 4  | 4  |    | 3  |
|                           | 3                     |                                       |   | 1  | 1 | 2  | 9  | 7  | 7  |
| Food Secure               | 2                     | 1                                     | 2 | 4  | 1 | 4  | 2  | 5  | 5  |
|                           | 1                     | 1                                     |   |    | 1 | 4  | 5  | 5  | 2  |
|                           | 0                     | 2                                     | 1 | 10 | 7 | 21 | 71 | 63 | 11 |

|                          |  |       |       |       |       |       |       |       |       |
|--------------------------|--|-------|-------|-------|-------|-------|-------|-------|-------|
| TOTAL                    |  | 6     | 11    | 21    | 19    | 53    | 108   | 92    | 52    |
| % TOTAL                  |  | 1.7%  | 3.0%  | 5.8%  | 5.3%  | 14.7% | 29.9% | 25.5% | 14.4% |
| <i>Census H/H size %</i> |  | 2.4%  | 3.8%  | 8.0%  | 16.0% | 17.6% | 31.0% | 21.2% |       |
| % Fi+FiH for H/H size    |  | 33.3% | 72.7% | 33.3% | 52.6% | 45.3% | 27.8% | 20.7% | 65.4% |
| %FiH for H/H size        |  | 16.7% | 9.1%  | 9.5%  | 5.3%  | 13.2% | 3.7%  | 4.3%  | 15.4% |
| % FS for H/H size        |  | 66.7% | 27.3% | 66.7% | 47.4% | 54.7% | 72.2% | 79.3% | 34.6% |

|                             |  |        |        |        |        |        |        |        |  |
|-----------------------------|--|--------|--------|--------|--------|--------|--------|--------|--|
| <i>Census # H/H of size</i> |  | 3,364  | 5,249  | 11,109 | 22,117 | 24,356 | 42,963 | 29,394 |  |
| %FiH for H/H size           |  | 0.1667 | 0.0909 | 0.0952 | 0.0526 | 0.1321 | 0.0370 | 0.0435 |  |
| Est H/H FiH (adjusted)      |  | 561    | 477    | 1,058  | 1,164  | 3,217  | 1,591  | 1,278  |  |

Total number of households Food insecure WITH Hunger: 4673 (3.39%).

Note that the proportion of household size is similar to that of the household size segmentation of Adams County as reported by the Census Bureau (with the exception of 4-person households that seem to be under-represented in the sample). It does show that this analysis puts Food Insecurity WITH Hunger at 3.4% of the Adams County households (approximately 4692 households), versus the estimation of 3.9% (5,382 households) by assuming that the sample represents half the households in the county, thus triangulating an estimate of 5000 households in Adams County that experience hunger.

There are no obvious trends to correlate household size with food insecurity from the sample. While the percentage of 4 and 6-person households reporting food insecurity was high, more 7-person households were food secure than insecure.

H.7. Other Similar Studies in Food Security – FDC Survey and 2003 Denver Study

An equivalent survey was conducted with 294 customers (about 6% of total unduplicated monthly customers) at the Adams County Food Distribution Center (FDC) in Commerce City. Fifty-four (18%) were administered in Spanish. All customers at FDC are at 185% poverty or below.

While the results of the survey may be useful for FDC staff, they are not fully comparable to the mail-in survey. Over 98% of the respondents were rated as food insecure (compared to 37.2% of the mail-in sample), of which 5.8% were rated Food Insecure WITH Hunger (compared to 7.8% of the mail-in survey). This does indicate, however, that the FDC may not alleviate food insecurity, it does reduce hunger.

Because of the wide variation in responses between the two surveys it was not possible to combine data<sup>48</sup>.

Comparing the two samples for the percentage of households that answered "often" or "yes" in several of the core questions produced the following.

**Table 21. Responses to Core Food Security Questions by FDC Customers**

|  | Mail-In Survey | FDC Survey |
|--|----------------|------------|
| Q1: we were worried whether our food would run out before we got money to buy more                               | 15.8%          | 35.1%      |
| Q2: the food were bought just didn't last and we didn't have money to buy more                                   | 13.0%          | 30.4%      |
| Q3: we couldn't afford to eat balanced meals   | 15.0%          | 61.5%      |
| Q6: in the last 12 months, did you eat less than you felt you should because there was not enough money for food | 28.5%          | 62.5%      |
| Q7: in the last 12 months were you ever hungry but didn't eat because you couldn't afford enough food            | 20.8%          | 40.9%      |

In the mail-in survey a large proportion of people who eat less eventually go hungry (3 out of 4); only two-thirds of FDC customers eventually go hungry. While this is still high, the safety net of the FDC again may contribute to reducing hunger.

It is disturbing that in spite of the TEFAP packages provided to FDC customers, there is still significant worry over food. Just as disturbing is that FDC customers, receiving USDA TEFAP packages, feel they are not getting a balanced diet, though it must be admitted that TEFAP packages are valued (provided by USDA) at \$20-25 per month.

<sup>48</sup> The same was experienced by Gould, et. al. in the 2003 Denver survey, to be discussed later.

## The 2003 Denver Study

In 2003 the Denver Department of Human Services (DDHS) conducted a needs assessment. Part of that process was to conduct a study on food security. While the methods were different, some of the results are comparable.

The questionnaire used by the Denver study was modified from the US Census Bureau core questions. However, their analysis claims to be equivalent to the standard method of segregating food secure from food insecure and further disaggregating food insecurity with hunger.

The Denver study collected food security data from 1,088 total respondents (Adams County the total was 657) in two groups. The first, comparable to the Adams County mail-in survey, was done through a telephone survey of about 490 households in 17 of Denver's lower-income neighborhoods. The second was an administered survey to about 600 customers in 24 public, private and religious agencies (about half provide food in some form or another). As with the Adams County survey, it was not possible to combine the two samples.

**Table 22.**  
**Denver Study Results Compared to Adams County Food Security Surveys**

|   | Denver Telephone Survey | Adams County Mail-in Survey | Denver Agency Survey | Adams County FDC Survey |
|---|-------------------------|-----------------------------|----------------------|-------------------------|
| Food Secure                                   | 66.9%                   | 62.8%                       | 11.6%                | 1.4%                    |
| Food Insecure (TOTAL)                         | 33.1%                   | 37.2%                       | 88.3%                | 98.7%                   |
| Food Insecure without Hunger                  | 19.1%                   | 29.4%                       | 31.3%                | 5.8%                    |
| Food Insecure WITH Hunger                     | 14.0%                   | 7.8%                        | 57.0%                | 92.9%                   |
| Both surveys had 4.5% error at 90% confidence |                         |                             |                      |                         |

The table indicates that overall food insecurity in the two counties is about the same (their rates of error have a high degree of overlap). However, within food insecurity, hunger in Denver seems more pronounced (that may be accounted for by the sampling methods).

Customers at FDC exhibit a higher level of food insecurity than those surveyed at the 24 Denver facilities. The Denver survey did not segregate responses by food customers versus those who access other services (housing, AIDS counseling, religious counseling, etc).

The Denver Survey did not attempt to project their results throughout the entire county, in order to compare to statewide food security numbers.

## I. Survey of FDC Customers on Food Expenditures

Early in the Food Assessment study a survey was conducted of a sample of FDC customers. The survey focused on: (1) how much they spend on groceries in a month; (2) their participation in other food programs; (3) their perceived value of the food provided by FDC, and; (4) if the provided food provides cash resources to cover other important household expenses.

### I.1. Methodology

The survey was carried out between March 23 and March 30, 2006, at the Food Distribution Center in Commerce City. Twenty were done on the first day to test the instrument. A total of 196 surveys were opportunistically-randomly administered during the five hours that FDC is open (192 were deemed useable). A normal day for the FDC has 200-250 customers coming through its doors. 75% of the surveys were done over just two days, administered by two ACCD interns and four FDC volunteers. Of the 196 surveys, 41 were carried out in Spanish. During the survey period, 992 FDC customers passed through the doors, indicating that the 192 surveys represent an error rate of 5.3% at the 90% confidence level for the 992, and 5.8% error for the entire customer base (4,000).

### I.2. Profile of the Respondents

Of the 196 surveys, 192 contained the zip code of the respondent. 56% were from Commerce City, 15% from Aurora, about 11% from unincorporated Adams County (when the zip code is named Denver by the USPS), 5% from Brighton, and the rest were distributed among Thornton, Northglenn, Federal Heights and Westminster.

Respondents were asked their family size in terms of total persons, number of seniors (65+), adults (18-64), children (6-18) and infants (0-5).

| H/H Size | Respondents | % Sample | 2000 Census Stratification | Adults | Infants | Children | Seniors |
|----------|-------------|----------|----------------------------|--------|---------|----------|---------|
| 7+       | 17          | 8.9%     | 2.4%                       | 49     | 8       | 72       | 2       |
| 6        | 15          | 7.8%     | 3.8%                       | 49     | 4       | 36       | 1       |
| 5        | 22          | 11.5%    | 8%                         | 48     | 12      | 50       | 0       |
| 4        | 21          | 10.9%    | 16%                        | 41     | 9       | 33       | 1       |
| 3        | 24          | 12.5%    | 17.6%                      | 50     | 1       | 12       | 9       |
| 2        | 48          | 25.0%    | 31%                        | 73     | 0       | 10       | 13      |
| 1        | 45          | 23.4%    | 21.1%                      | 36     | 0       | 0        | 9       |

Of the single-parent households (21, or 11% of the total sample), 13 had one child, and there were four each of 2 and 3-children single parent households. Senior households totaled 26 (13.5%). Compared to the household size stratification as reported by the US Census for Adams County (2000), FDC customers tend to represent larger households than the norm.



### I.3. Monthly Expenditure on Food

Respondents were asked their income level in \$10,000 ranges. This was averaged to come up with the maximum income for the household-size set. Respondents were asked to estimate how much they spent on food per month, resulting in the following:

**Table 23. FDC Customer Household Estimated Food Expenditure**

| Family Size (# persons) | Average HH income (max) | Average Food Expenditure per Month <sup>49</sup> | % Income Spent on Food | Average Monthly Expense per Person for Food <sup>50</sup> | Average Weekly Expense per Person | Percent of May 06 TFP (USDA, national average) |
|-------------------------|-------------------------|--|------------------------|---|-----------------------------------|--|
| 7+                      | 21,480                  | 480  | 26.8                   | \$ 68.57  | \$17.14                           | 62.6%  |
| 6                       | 20,300                  | 373  | 22                     | \$ 62.17  | \$15.54                           | 56.8%  |
| 5                       | 19,358                  | 322  | 20                     | \$ 64.40  | \$16.10                           | 58.8%  |
| 4                       | 18,125                  | 276  | 18.3                   | \$ 69.00  | \$17.25                           | 63.0%  |
| 3                       | 17,908                  | 261  | 17.5                   | \$ 87.00  | \$21.75                           | 79.4%  |
| 2                       | 16,023                  | 251  | 18.8                   | \$ 125.50   | \$31.38                           | 114.6%   |
| 1                       | 13,340                  | 125  | 11.2                   | \$ 125.00   | \$31.25                           | 114.1%   |

Note: People were asked to recollect how much they spend on food. It was not possible to confirm this from receipts. However, it is felt that lower-income households usually are accurate in their estimates on food expenditure.

This would indicate that the larger the family, the less money is available for food. In fact, for households with four or more members, food expenditure is than two-thirds of the national average cost to meet minimum USDA nutritional guidelines (the TFP). The Market Survey showed that meeting TFP in Adams County costs 75% MORE than the USDA estimates.

| Family Size (# persons) | Average Weekly Expense per Person | Percent of May 06 TFP (USDA, national average) | Market Survey TFP Cost/person/week | Percent of Market Survey Estimate to Meet TFP |
|-------------------------|-----------------------------------|--|------------------------------------|---|
| 7+                      | \$17.14                           | 62.6%  | \$47.78                            | 35.9%   |
| 6                       | \$15.54                           | 56.8%  | \$47.78                            | 32.5%   |
| 5                       | \$16.10                           | 58.8%  | \$47.78                            | 33.7%   |
| 4                       | \$17.25                           | 63.0%  | \$47.78                            | 36.1%   |
| 3                       | \$21.75                           | 79.4%  | \$47.78                            | 45.5%   |
| 2                       | \$31.38                           | 114.6%   | \$47.78                            | 65.7%   |
| 1                       | \$31.25                           | 114.1%   | \$47.78                            | 65.4%   |

This would indicate severe ability of FDC customers to meet TFP nutritional guidelines. The survey indicated that customers only spend 23% of their food expenditure outside the home (versus 50-50 nationally).

<sup>49</sup> Includes both groceries and expenditures on prepared/fast foods. When a range was provided the maximum was always used.

<sup>50</sup> Not adjusted for age

The Food Security Survey issued to FDC customers indicated that 98% of the respondents were considered Food Insecure of which 5.8% were Food Insecure WITH Hunger. This analysis seems to confirm that survey. However, hunger within the FDC sample was less than that of the mail-in survey. This seems to indicate that FDC may not be alleviating food insecurity, it does reduce hunger.

I.4. Perceived Value of Food Distribution Center Food

Respondents were asked to estimate how much the FDC food distributed was worth. There was virtually no consistency across family size, but the average was \$93 (ranging by family size from an average of \$89 to \$135), almost twice the actual value of the food (estimated at \$50 per household, of which \$20-25 is the discounted value of USDA commodities). While no actual findings from this question are possible, it does indicate that FDC customers hold the food as high value.

I.5. Use of Food Money Saved

One of the major objectives of this mini-study was qualitative, to find out if FDC customers utilize the savings from getting food for specific purposes. Respondents were asked: what kinds of things do you think the savings from FDC and other programs have allowed you to buy or pay for? There was a list from which they could choose or they could add anything else they wanted. The list included: pay back bills, utility bills, rent, clothes, medicine, gas, presents for the children, go to the movies, go out to eat, make payments on the credit card. Respondents could mention as many as they wished.

The most mentioned items:

| Expense Types                         | # Mentions   |
|---------------------------------------|--|
| Utility Bills                         | 75   |
| Pay bills or pay back (overdue) bills | 43 (13 were “back bills”, 4 specifically mention paying overdue water bills) |
| Medicine                              | 24   |
| Rent                                  | 31   |
| Gasoline                              | 31   |
| Clothing                              | 12   |

Fear of loss of utilities seems to be a major issue among the FDC customers surveyed. While there was a snowstorm on March 19-20, by the time of the survey temperatures had moderated into the 50’s. Focus Groups conducted among FDC customers and other groups (between May and August) also indicated the competition between food and utilities, rent/mortgage and medical expenses.

It should be noted that FDC customers understand that the food they receive allows them to spend more money. Unfortunately that extra money seems to be just to try not to sink further. FDC food not only feeds, but it contributes to the household staying warm (and lighted and with gas with which to cook), preventing shut off’s, paying for needed medicine and making rent (or paying back rent).

## I.6. Participation in Other Programs

Respondents were asked if they got food from other sources, specifically Food Stamps, other Food Pantries or through SHARE.

Of the 185 respondents that answered yes or no to food stamps, only 36 (19%) said they were getting Food Stamps. The 2003-2005 FDC database indicated that only 13% of FDC customers took food stamps. However, USDA reports that Food Stamp recipients have climbed 55% in the last five years.

Fifteen percent of those surveyed (29 out of 192) said they went to other food pantries as well as to FDC.

Finally, only 8.3% of those surveyed (16 out of 192) said they belonged to SHARE, a program that can save nearly 50% on a limited menu of groceries. The April 2006 “Junior Package” from SHARE includes one-pound chicken, 12 oz. sausage links, a Turkey and Gravy Dinner and 7-12 lbs of fresh fruits and vegetables for \$11 (estimated retail value over \$22).

Focus groups (FDC and other groups) also reported low participation in SHARE, stating that the packages were not adequate to their needs (in several cases, medical restrictions on some types of food was mentioned). Many were unaware that SHARE has instituted a “choice menu”, where members can select what they want without taking a standard package.

## J. Focus Groups

The Assessment developed a set of focus group questions to gain information and insight about food security among some selected groups. The semi-structured facilitated methodology revolved exploring three broad areas, with specific questions in each:

Warm Up Phase (help people get thinking about competitive pressures)

- What do people spend money on?
- Then, from the generated list, which are the most expensive?

Food Security Phase (questions parallel to US Census Bureau Food Security Survey and the Mail-in Survey)

- How many either run out of food or worry about running out of food?
- When and how often does this happen?

Coping Strategy Phase

- Changes in eating habits and/or spending habits
- Knowledge and perception about food stamps
- Knowledge and perception about WIC
- Knowledge and perception about SHARE

Shopping Patterns Phase

- Where people shop
- Other places to obtain food
- Perceptions about which foods are getting more expensive

Four ACCD staff and interns were trained on the question guide and on facilitation. Responses were collected on a supplemental reporting form and on flip charts (flip charts allowed participants to discuss the different topics). A copy of the Focus Group Questions Guide is provided in Appendix 4.

A total of seven focus groups were conducted with a total of 52 participants. The participants were overwhelmingly female (two of the groups were at WIC and Head Start). The most significant observations regarding the participants:

- 48% of the participants reported at least one disabled member in their household, much higher than the norm for the county
- Four of the six WIC participants reported household incomes in excess of \$30,000, generally higher than other groups

Characteristics of the Focus Groups were as follows.

| Focus Group   | Total | Females | Males | H/H with at least one disabled person |
|---|-------|---------|-------|---------------------------------------|
| Food Distribution Center (2 May 06), mixed group        | 12    | 8       | 4     | 7                                     |
| Food Distribution Center (26 April), mixed group        | 10    | 8       | 2     | 7                                     |
| Head Start in Brighton, women with children             | 4     | 4       |       | 0                                     |
| WIC Commerce City Office, women with children/infants   | 6     | 6       |       | 0                                     |
| Commerce City Community Center (5 June), mostly seniors | 5     | 4       | 1     | 3                                     |
| Goat Hill Neighborhood (18 July), women of various ages | 8     | 8       |       | 3                                     |
| DSS Food Stamp Office (19 September), women under 55    | 7     | 7       |       | 4                                     |

In terms of age, 35 participants were in the 21-64 age bracket, 11 were 65-74 years old, and there were 6 who were 75 or older. In terms of ethnicity, 56% were white, 33% signified Hispanic ethnicity, the rest claiming other ancestry (Native American, African-American, or mixed). Two thirds of the participants reported household incomes of less than \$18,000. Six (12%) reported incomes over \$30,000 (four of these in the WIC group). Ten participants came from households with infants (under 5) and 23 (44%) came from households with at least one senior (65 of older). Eleven participants (one-fifth) represented single-parent households. Five of the six WIC participants lived with their parents, the other lives with her husband. All of the Head Start participants were in households with at least 2 adults.

Of the 52 participants, 38% claimed residence in Commerce City (80022), 21% from Unincorporated Adams County (80221, the Valley View and/or Perl Mack area), and 13% from lower Thornton/Welby (80229). The remainder came from Brighton (80601), Aurora (80011/15) and Westminster (80030).

Half of the participants came from households where at least one member was receiving some form of Social Security benefit (either retirement or disability), and over a quarter of the households represented had at least one employed person. Two were receiving Temporary Assistance to Needy Families (TANF) benefits.

### J.1. Warm Up Phase

All of the groups generated lists of the things they spend money on. These lists were generally 8-16 items long, and besides including the expected expenses also included things like taxes, church, toiletries, and entertainment. However, among all groups housing, utilities, transportation, food and medical expenses are named as their largest expenses (with the exception of one at FDC that placed food seventh on their list).

To represent the responses a table can be constructed that shows in how many instances a specific type of expense was positioned as the most expensive, the second most expensive, etc.

**Table 24. Focus Group Expenditure Priorities**

| Focus Group Positioning of Largest Expense |     |     |     |     |
|--|-----|-----|-----|-----|
|  | 1st | 2nd | 3rd | 4th |
| Housing                                    | 5   | 1   |     |     |
| Utilities                                  | 1   |     | 4   | 1   |
| Transport                                  |     | 4   | 2   | 1   |
| Food                                       | 2   | 2   |     | 2   |
| Medical                                    |     | 1   | 1   | 1   |

From this it can be clearly demonstrated that housing is the greatest expense for the participants. During questions about coping strategies many said that they put off “bills” but can’t put off rent/mortgage, utilities or car payments. These seem to be the important fixed household costs, meaning food is a variable cost (whatever is left over after the fixed costs).

J.2. Food Security Phase

Participants were asked if they ever ran out of food or worried about running out of food, followed up by the question of how often and when this occurred, with the following results.

| Question to Focus Groups: How often do you run out of food or are worried about running out of food? (one of the core food security questions) |   |        |    |      |                           |
|--|---|--------|----|------|---------------------------|
| FDC (5/2)  | 3 | out of | 12 | said | at least once a month     |
| Head Start   | 3 |        | 4  |      | Sometimes                 |
| WIC Mothers  | 3 |        | 6  |      | Almost every month        |
| Goat Hill  | 7 |        | 8  |      | Every month               |
| Food Stamp   | 7 |        | 7  |      | Often                     |
| FDC (4/26)   | 2 |        | 10 |      | certain times of the year |

In other words, for these 6 groups over half experience some form of food insecurity. Groups stated that there were certain times of the year when food insecurity is most pronounced:

- During the holiday period Thanksgiving through New Years, when relatives visit and must be fed (claimed mostly by older participants)
- During the summer when the children are at home rather than at school (and can avail the free/reduced price school lunch program)
- During the hardest part of the winter when utility bills are highest and (for a few) their garden is inactive
- For the Head Start group (all young Hispanic women) they mentioned that their spouses worked on a seasonal basis (spring through fall)

- Both WIC and Food Stamps groups said that periodically their food stamp benefit runs out and the period before re-issuance (30-45 days) causes anxiety or lack of food (NOTE: DSS says that they mail out re-application packages 70 days before the end of the certification period).

### Concerning These Observations

Shortages during the summer months when children are at home indicate the reliance on Free and Reduced Lunches (that serve about 29,000 children in Adams County). There is a Summer Food Service Program (SFSP) operating in districts 14, 12, Westminster 50 and Brighton. However, the highest number served is about 1,500 in June with a dramatic drop in July and August (down to two schools only according to state officials).

Shortages during the holiday season have been a priority for the food pantries. Some of the pantries spend hundreds of dollars (IHM claims to spend \$6,000 a year) to provide turkeys and hams to customers for Thanksgiving and Christmas.

While it is logical to be food insecure during the winter when utility prices are high, participation in LEAP or assistance from Energy Outreach Colorado was inconsistent among different groups. Within FDC (using the five-year database) LEAP participation was reported as under 7%. All of the Goat Hill participants, however, have used this program.

### J.3. Coping Mechanism Phase

When food gets short, participants usually mentioned the coping strategy of cutting back on food intake (especially of adults, to make sure the children get enough). Many mentioned that they make food that “stretches”, such as soup or beans, using less meat in the recipes.

In terms of spending strategies, many claimed that they put off paying some of their bills. However, rent/mortgage was always considered a non-negotiable expense. Participants with children or infants seemed more willing to forego paying bills to pay for both rent and food. Most would not put off utilities except water. Some claimed that they had to contact creditors and ask for deferred payments. In four of the groups borrowing money to make it through a particular hard period was mentioned, especially borrowing from relatives.

The majority of participants in all groups claimed to go to secular or church food banks (even those who are getting food stamps), as well as keep expenses down by shopping at thrift stores, garage sales or the flea market.

## Perceptions About Food Stamps

Food Stamps is the largest food assistance program in Adams County, currently serving about 10,000 households with an average per person benefit of \$100 per person (\$280 per household), for those with incomes 130% poverty or less. However, it was found that less than 20% of FDC customers were receiving food stamps. Focus groups were asked about their perceptions and experiences with the Food Stamp program.

All of the focus groups identified several obstacles and constraints in the Food Stamp program<sup>51</sup>. Most mentioned two issues: non-transparency and bureaucracy. The application process is long and complicated and many who applied said that either they did not make the qualification level, or, when they did, the level of food stamp benefit did seem commensurate with the effort to get it.

Those who have received food stamps also mentioned that periodically they are cut off and they must go back and re-apply for the benefit. While periodic monitoring of income to see if beneficiaries still qualify is surely prudent (and is required), the focus group participants seemed to feel that they don't understand all of the regulations and processes.

Probably the most common complaint by focus group participants was that of customer service<sup>52</sup>. Many participants pointed out that it takes swallowing their pride to apply for food stamps, but when they get there they feel they should be received with more compassion. They mentioned long wait times (not just at the office but also in finally receiving confirmation or rejection) and lost paperwork.

## Perception about WIC

The WIC program provides supplemental nutritious foods (via store voucher) to pregnant and postpartum women, infants and children (up to 5 years) who are considered to be a nutritional risk and with incomes 180% poverty or less.

The WIC program received high marks from all of the groups. The program is well known and for those that have used it (seven out of eight in Goat Hill, two in the FDC groups and all six at WIC of course) said the application and administration processes were easy.

Only a few did not know about a WIC and a few did not know that it provided benefits for children up to five years old (they thought it was only for younger infants). In fact, one elderly participant said that there should be "WIC for Seniors" so that they could get special foods for medical conditions.

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<sup>51</sup> Because many people move from area to area, DSS feels that this may be a perception of the Federal program in general, not just Adams County.

<sup>52</sup> Again, DSS feels that this does not necessarily reflect on Adams County, who claim an average wait time of only six minutes.



**In fact there is such a program, called Commodity Supplemental Food program (CSFP), that provides to low income seniors (below 130% poverty level) and low-income women and children (up to 185% poverty) a monthly commodity package of nutritious foods, such as canned meat, canned milk, fruit juices, rice and beans, to name a few. Adams County does not currently participate in CSFP (it explored this a few years ago).**

#### Perceptions about SHARE Colorado

SHARE Colorado is a cooperative that provides discount prices on food. They have monthly pre-set packages for \$21, but have also set up a “choice menu”, where people can order from a list of foods available for that month. In Adams County there are 18 SHARE sites with about 500 members.

Less than a quarter of the participants knew about SHARE and only six people were current or former members. Those who were past members said that the pre-set packages did not provide the right kinds of food, especially for those with medical conditions (they were unaware that SHARE had developed the “choice menu” so people do not have to purchase pre-set packages).

**Younger participants (Head Start, WIC and Food Stamp recipients) seemed less informed about SHARE, which may indicate that SHARE has not been doing active marketing in recent years. However, during the course of this Assessment ACCD staff was invited to present SHARE to the Hmong Association’s English as a Second Language classes, and following the Focus Group the Goat Hill Neighborhood Association has set up their own SHARE site with over a dozen members.**

#### J.4. Shopping Patterns Phase

The final questions revolved on where people get their food and which foods are getting more expensive (towards becoming prohibitively expensive).

Large supermarkets and the Super Centers (Wal-Mart, Target, K-Mart) seemed to be the outlet of choice for the vast majority of the participants, with the Super Centers considered cheaper than the supermarkets. Few relied on convenience stores or other “corner shops” because of higher prices (meaning that among this group mobility seems not a problem). The Mile High Flea Market in Adams County was also seen as a source for cheaper food (though at least one person said that it is only open during the day and she can’t take off work to go there).

It was interesting to note that when asked where they shopped for food, many said the FDC and other food pantries. They seem to see the pantries as an outlet like a supermarket, rather than a “bread line.”

As can be expected, more and more people are using fast food as a major source. Fast food is cheaper and requires no refrigerator-freezer space (several participants complained that they could not buy bulk foods because they can not store it – some even proposed the need for a freezer loan program; in Goat Hill the group reported that it is not uncommon for two families to share a freezer).

It was difficult to find trends in opinions about which foods are getting “too” expensive, except that meat, milk, fresh fruits and vegetables were the most common responses. Four groups also mentioned cereals and bread, thus mentioning five of the six food groups (the only one not mentioned was fats/oils/sugars group).

## K. Conclusions and Recommendations

There are many food resources and food assistance programs available in Adams County, from county administered programs such as Food Stamps and Food Distribution, to regional programs (WIC and Meals on Wheels) as well as state programs (such as School Lunches) that administer federal funding. However, it was difficult to identify all of these programs and obtain reliable county-specific information. There is not a single place where all of the food or nutrition related data comes together for monitoring and analysis.

Focus groups and surveys of low income groups indicate that they know some of the assistance programs available to them, but do not have current information on many programs or details related to understanding federal food stamp guidelines, energy assistance, SHARE etc. This lack of detailed information, along with pride or reluctance to depend on agency resources, may have served as a deterrent to fully accessing assistance.

Food insecurity in Colorado stands at 11.3% of the households, with 3.5% experiencing hunger. The Adams County Assessment survey indicates that hunger in Adams County (3.9%) is not significantly higher than statewide, but that general food insecurity (anxiety and worry about having enough to eat, either chronically or episodically) is higher at 14.7% compared with Colorado as a whole at 7.8%. With a total food insecurity of 18.6% this represents at least 25,600 households.

This number is very close to the study's estimate for food vulnerability, that is, 25,000 households that have to spend more than 30% of their income on food to meet minimum nutritional requirements of the TFP (this is the majority of households at or below 185% of poverty).

The Market Survey indicates that it costs 75% more to meet those nutritional requirements in Adams County than the requirements published by the USDA. **While the USDA says that one can purchase a nutritious diet for \$28 a week per person, the survey indicates that it costs \$47 in Adams County.**

Current food stamp participation stands at about 10,000, which is about 60% of the number of households below 125% poverty (food stamp qualification goes up to 130% poverty). August acceptance was 47% of all applicants, not counting applications pending. **Any increase in food stamp participation also affects the proportion of TEFAP commodities available to FDC and partner pantries, which can serve households up to 185% poverty of which there are 30,000 households in Adams County. Current TEFAP levels only serve monthly about 4,000 of the 10,000 customer households registered among FDC and the 15 partner pantries.**

DRCOG reports that the need for Meals on Wheels in the Metro area is twice the current level of delivery. Currently 5,500 deliveries are made per day in the Metro area, but there is a need of at least 10,600. As Adams County continues to age the need for provision of homebound services will also increase. In Adams County, the current delivery level for Meals on Wheels is about 200 and about 200 in the Rural Senior Nutrition program. Congregate meals and home delivery of groceries combined are at about 200. However, the

current Meals on Wheels and Congregate Meals contractor to DRCOG, Volunteers of America, already has a waiting list and funding and volunteers to run the program are limited.

Food competes with other household costs. Rising costs for housing, utilities, health care, child care and gasoline mean that households must balanced these fixed costs with food, which has become a variable cost. While no data on consumer debt was considered in the calculations, it is commonly known that credit card debt is up. According to American Consumer Credit Counseling organization, the average American carries \$8,400 in credit card debt, paying an average rate of 18.9%). Even those with salaries approaching the median may soon have to make these difficult choices.

**Customers at the FDC, representing the low-income population of Adams County, have an especially difficult time. Surveys and focus groups consistently indicate that they cannot even afford to spend up to the USDA level for food, much less the actual costs in Adams County. They must constantly balance meeting the costs for housing and utilities, transport and medical expenses, with food.**

**The result of competitive pressures and the cost of food is that many households in Adams County are most probably making their food choices based on economics rather than nutrition. While the county has many programs to help people with food (and other expenses), federal guidelines limit who can be helped. Those realities indicate several recommendations.**

Food insecurity is increasing, not just in Adams County but throughout Colorado and the U.S. Competitive pressure for other household expenses means that food choices are being made more and more on economics rather than nutrition. This is evident since both obesity and diabetes are on the rise. Fifteen percent (15%) of respondents to the mail-in food security survey and over 28% of FDC customers surveyed said that they could not afford balanced meals.

While Adams County and its partners have done a lot in proving food assistance to residents who need it, there is a need to expand that food assistance. However, dollars spent and poundage of foodstuffs delivered is only half of the equation. It needs to be the right food, and it needs to be a population with better understanding of the effects of the choices they make.

While food insecurity affects the poor, food vulnerability reaches higher up the economic ladder. In both cases, the problem is not just enough food, but enough of the right food in order for people to have a “healthy life”. As food decisions are made more and more on economics, renewed mass education on how to get the maximum nutritional value for the food dollar will continue to be a need. This will require a coordinated effort among public, private and voluntary institutions.

## **K. 1. Service Gaps and Recommendations**

While there are many food assistance programs in the county there continue to be particular service delivery gaps, that is, areas where service could be expanded and/or improved, and/or areas where the county may wish to seek resources to serve underserved populations. In some cases resources might be secondary to promotion and stimulation of the voluntary sector to do more.

### **Overall Increase and Diversification of Food Assistance Resources**

While there is no way to accurately estimate overall demand for food assistance, the assessment does conclude that there are more people with food insecurity and vulnerability than currently served (and is probably in the range of 7,000-10,000 households with either chronic or episodic insecurity, or vulnerability who qualify for some form of assistance). Expanded delivery will require additional resources, from the federal government, allocation from the state, county funds and/or securing grant or additional in-kind resources.

While there is a need to expand food resources through Food Stamps and the FDC, there is perhaps a greater need for resources at the level of civil society food pantries, either directly or through the FDC. Besides more coordinated tapping of the private sector (see section K.2), Adams County could explore partnerships with municipalities, such as the small amount of funding that Commerce City provides to one pantry. Analysis of FDC customers has identified where most of them reside (see F.5). It would seem reasonable that a case could be made for allocation of pro-rata matching funds to support FDC and pantries in those municipalities.

What This Requires: Revising federal programs is difficult to do. Following are suggestions to modestly do so. There are local resources available that can be tapped. First, Adams County provides funding for several social development projects, called Human Services Grants (HSG). Second, partnerships with municipalities (especially the larger cities) could supplement current funding levels. Finally, expansion and coordination of local seasonal food drives would increase local visibility of need, rather than be just a part of regional drives, such as 9CARES. Again, besides strengthening the partnership between local government and civil society (non-profits and volunteer groups), this might provide better partnerships with municipalities.

### **Increase in Food Stamps Means Increase in TEFAP**

The increase in food stamp participation in Adams County (34% over the last five years) has been less than Colorado as a whole (58.8% over the same time period). A modest expansion of food stamp participation would not only serve more who need assistance, but provides the basis for an increase in TEFAP allocation to the FDC and partner pantries. TEFAP commodity provision is based on surplus rather than meeting specific nutritional standards, (such as WIC and CSFP do) though most of the commodities are nutritionally important. A larger TEFAP allocation would be able to serve more people since FDC serves households up to 185% poverty. It could also enable FDC to provide larger packages to large families, and reduce the need to purchase and supplement packages with food purchased from other sources.

What This Requires: The DSS needs to maintain its rigor in qualifying households for food stamps. They have made efforts to improve their reputation in customer service. As will be discussed under Information and Coordination, improved cooperation can result in maximizing both resources and services, with formal referral of disqualified food stamp applicants to FDC, and a better understanding of the link between food stamp levels (serving up to the 130% poverty level, those food insecure) and TEFAP allocations (serving up to 185% poverty level, serving both the insecure and vulnerable).

### The Largest Underserved Population – Homebound Seniors and the Disabled

The largest service gap seems to be with provision of meals to homebound seniors and the disabled. There are over 30,000 seniors over 65 in the County and an estimated 40,000-60,000 (depending on information source) disabled persons. According to the U.S. Census over 12,000 of these are disabled seniors. DRCOG reports that as seniors age their incomes also decline. Meals on Wheels in the Metro area serves only 50% (5,500) of the estimated need (10,700), of which only about 200 are delivered in Adams County (though another 100 receive congregate meals and 140 in Commerce City get groceries delivered by The Lord's Pantry). Meals on Wheels, contracted to Volunteers of America, has a waiting list and limited funding, as well as, a need for additional volunteers for meals delivery.

Adams County FDC explored becoming a participating county in the CSFP and should continue to advocate for inclusion. WIC participation in Adams County is already high so CSFP would be targeted to seniors. CSFP, unlike TEFAP, is based on delivery of a special package of nutritious foods that may be more nutritionally consistent with their needs, something seniors in focus groups mentioned with regards to their dietary restrictions).

What This Requires: According to state officials at Colorado Division of Human Service's Nutrition Program for the Elderly (NPE) office getting a larger allocation for Adams County requires establishing a "track record" of need. It may be necessary for the county, working with the voluntary sector, to increase resources in the short-term to expand support to the Meals on Wheels program that can be folded into the DRCOG program. Increased volunteer support to the program could increase program delivery of the Meals on Wheels program.

### Expanded Food Programming in Targeted Low-Income Areas

Many of the food pantries run by the voluntary sector are located in more affluent areas, meaning they either serve a small local population or people must travel from low-income areas to access them. This may be logical if affluent areas have the resources to support pantries with donations of food or cash, running food drives, etc that poorer areas are lacking. Facilitating partnerships between voluntary organizations in affluent areas with those in low-income areas (food is donated in one area and sent to a partner area in a poorer area for distribution) would reduce travel for those least able to afford it. Food Pantries should also be reviewed with regards to the coverage they provide, logistical needs and coordination capacity. Working with voluntary organizations in poorer areas would increase the ability to identify and target people in need of food assistance not currently reached by programs.

While there are 18 SHARE sites in Adams County participation seems relatively low and SHARE reports a decline in orders Bulk buying through neighborhood food cooperatives were not mentioned in any of the focus groups or discovered during any interviews. Promotion and training in how to establish such cost-savings projects may allow relief for low-income areas without a long-term outlay of resources by the county.

The recent Goat Hill neighborhood experience (set up a SHARE site beginning in September 2006) is one that can be used as model with other targeted emerging neighborhood associations. Setting up a SHARE site or a bulk-buying cooperative, and/or even community gardening, as well as improved information mechanisms about programs for which they may be eligible can be a short-term, tangible benefit that complements a longer-term process-oriented Neighborhood Association development.

What This Requires: The volunteer base in Adams County is aging. A new generation of volunteers is needed to complement County government services. The above recommendations do not require a large expenditure of resources. It does require a renewed focus on mobilizing a corps of citizen volunteers. It also would be accelerated by linking food programming with neighborhood development and other ACCD programs.

This would be linked to another needed effort—increased promotion of food resources to those who need them. With the exception of food stamps and WIC, visibility of food assistance programs is low in Adams County. Residents need to be aware of the various options available to them in times of need. While resource directories and promotional brochures can be helpful, they are difficult to get into the hands of the people who need the information. **Perhaps the most effective method is to identify volunteers and community-based organizations in the county and provide them with the information that in turn can steer constituents to the appropriate and closest food assistance.**

#### Expansion of School Breakfast Program

Participation in the federal school breakfast program (probably on the order of 7000-8000) is but a small proportion than that of school lunches (29,000), though eligibility is the same. Funds to support this program go unused in Washington. Participation in school breakfast can improve child nutrition, save money for vulnerable households (up to \$280 per child per year), and has been shown to improve student performance.

Adams County government does not have an active role in school breakfast and lunches; that is a direct negotiation between school districts and the state authorities (Colorado Department of Human Services). However, ACCD and other county agencies can do promotional and awareness-raising activities with school authorities to facilitate a discussion on how to increase participation in this important program.

## **K. 2. Information/Coordination Gaps and Recommendations**

All of the above recommendations require increased coordination among agencies, not only to maximize delivery of benefits and services, but to do so with maximum cost-efficiency.

There is a major information gap in the area of food security caused by structure. While Food Stamps and FDC work discretely at the county level, most other agencies involved in food and nutrition work within other jurisdictional boundaries: WIC is part of Tri-County, the large food pantries and food banks work at the “Metro Denver” or larger level. School Lunches are administered between the individual school district and the state (since some school districts cross county lines). **In short, it was difficult during this survey to get county-specific data. Without it target setting and on going monitoring of levels, needs and trends cannot be efficiently done.**

There is also a “gap” in coordination. The level of TEFAP is, in part, dependent on the food stamp level, but there is no system in place for joint target setting. There is no formal system for referral from the Food Stamp program to the FDC and vice versa. For example, if a household does not meet food stamp qualification by just a few dollars, the FDC should be made aware of this so they can program these people into TEFAP, since that program extends up to 185% poverty. There is no formal system to connect families on food stamps with FDC (and other pantries/banks), or to WIC, or to the school lunch program. **While such referrals are frequently made, the number and type of “hand offs” is not known. It is also not possible to determine whether there are “over-served” customers to the detriment of “underserved” customers.**

#### An Adams County Food Policy Group to Consolidate Information and Coordinate Services

Planning, coordination and information-sharing at the county level is necessary to maximize service delivery, make sure that the right services are provided to the right people, and, ensure that resources are efficiently used. An Adams County Food Policy Group could include county agencies (FDC, Food Stamps/DSS and the County Extension Service), the other major players (WIC, School Lunches, etc), the non-profit sector (Meals on Wheels, COMPA, FBR and SHARE) and the private sector, especially the large donors to food programs (Suncor, 9CARES/Colorado Shares) and the supermarkets and merchants who provide a large amount of baked goods and surplus food every day to FDC and other pantries.

Better coordination with the supermarkets would ensure that some are not being tapped by several pantries, while other supermarkets are not. Supermarkets also serve as marketing points for food drives, like 9CARES. Better coordination would ensure better coverage for these events as well as better-planned and coordinated distribution of receipts. Better coordination among Food Stamps, FDC, other food banks and SHARE would allow better “hand off” of customers. A customer who does not meet food stamp qualification and be referred to FDC, who can ensure they are registered at a food pantry near where they live, and can also direct them to a SHARE site where that customer can become a member. Better coordination among the voluntary sector, and with county agencies, could find innovative solutions to food assistance delivery to underserved areas, as well as expand Meals on Wheels and home delivery to those who are homebound, thus improving coverage in the county.



### County-Level Monitoring System

There is no central monitoring system for food assistance in Adams County. Food stamps and FDC keep records of their customers at county level. Other information is kept at regional or state level, and sometimes extracting county-specific data is difficult. Through the Policy Group recommended above, a mechanism for depositing information on how many people are receiving services, where services are being provided, and on-going levels of unmet demand can be processed and analyzed, providing a picture of needs, trends and whether food assistance programs are effective.

This is not a recommendation for a comprehensive client-based database that could pinpoint individuals and which services they receive. That would be inconsistent with systems in place in several agencies and is certainly beyond the capacity of the dozens of non-profit organizations that work in food assistance.

### County-level Food Policy

Both of the above would be part of a county-level policy on food security and food programming. Such a policy would define goals, priorities, a coordinated strategy, and measures for accountability that the policy is implemented and targets met.

While the exact policies require negotiation and approval by the Board of Commissioners, it would seem reasonable that the guiding principles would include:

- A public commitment to providing food to the most vulnerable populations in the county -- the elderly, infirm and disabled, and those households without the resources to feed themselves;
- A commitment towards transitioning people off long-term food assistance, enabling people to move from food stamps to FDC, from FDC to managed food programs such as SHARE and neighborhood cooperatives), not just through food assistance but through other programs that promote self-sufficiency (such as job training), linking food security to housing, employment, health care and other areas where the county has programs;
- Establishment of an accountable Task Force or Food Security Advisory Group that would coordinate information and programming, and report to local government on levels of effort, needs, trends, resource gaps, and proposals for innovative solutions in Adams County.
- Establish the medium-term priorities for increases or improvements in service delivery, such as:
  - Seniors and the homebound by expanding food assistance services to this vulnerable sector of the county;

- Reviewing the geographical coverage of food pantries to better reach areas of high concentration of low-income residents in southwest unincorporated Adams County and Aurora. This does not mean expansion of county-owned facilities but potential involvement of faith-based and non-profit communities to establish partnerships in rich areas with those in poorer areas;
- Expansion/promotion of mechanisms that lower food costs, such as SHARE, neighborhood bulk-purchasing cooperatives or community gardens, as well as linking the food insecure to other services, such as LEAP, housing weatherization, job training, etc.;
- Contribution of data, logistical capabilities and preparedness needs to support the County Emergency Mass Care Plan;

Accountability to the BOCC for reporting on policy implementation and ensuring the continued work of the Task Force/Food Security Advisory Group would be vested in one of the three county-level agencies working in food assistance: ACCD/FDC, DSS or the County Extension Office.

Finally, such a task force would be mandated to carry out the recommendations of this assessment deemed desirable and feasible, such as developing volunteer training programs, seeking resources (for both individual institutions and joint programs), local promotion of food assistance programs and expanded seasonal food drives, clearinghouse of information, etc. Each player in food assistance has a unique part, but because of the number and diversity of players, coordinated policy, planning, action, monitoring and evaluation is a necessary first step.

### **K.3. Suggested Targets and Resource Requirements**

No program or set of programs could ever meet the need or even the demand. People move around, people do not know what is available, many would not meet qualification, and others are too proud to ask for assistance. However, there is a need to increase the amount of food assistance in Adams County.

The following estimates are not based on meeting total need, but seem to be reasonable targets to alleviate food insecurity and vulnerability of those in most dire need.

Food Stamps serve on any month about 10,000 households with an average benefit of \$281 per household (\$100.36 per person). There are more than 17,000 households with incomes under 125% poverty (Food Stamp qualification is 130% poverty), representing a “gross” gap of 7,000 households (remember, however, that with an average benefit of 4.5 months, there are more than 10,000 households who receive some form of assistance during the year). However, it seems reasonable that about half of that gap is not served. An increase of 30% in food stamp participation on a sustainable basis (up to 13,000 households participating at

any one time) would require an additional \$10 million from USDA. However, there is no cap on food stamps and USDA has recently launched a campaign (to be placed in grocery stores) to increase food stamp applications.

TEFAP serves about 4,000 households per month out of around 10,000 registered per year. At a discounted value of \$20/package that represents about \$1 million per year from USDA food commodities/TEFAP. However, it must be remembered that: (1) foodstuffs delivered are based on available surplus and not nutritional needs (and the what/how much is delivered is variable), and, (2) TEFAP allocation is based, in part, on food stamp levels. A 30% increase in TEFAP (up to 5,200, remembering that the assessment estimated 5,000 households that experience real hunger) would require re-allocation at the state level and would represent \$300,000 in USDA resources to Adams County.

However, this does not account for package size. Currently TEFAP packages provide the same amount of food to an individual as it does to a family of four (FDC uses county resources to provide some additional food to large families). Based on TFP needs (the goal should be to try to provide nutrition rather than just poundage) and the fact that over 50% of FDC customers represent households of four or more persons, achieving both quantity (covering larger families) and quality (nutrition versus surplus) would at least double the cost of a TEFAP package (to \$40/household per month). Based on 5,200 households served, this would require an increase in TEFAP from \$1 million to \$2.5 million per year.

Meals on Wheels serve at most 200 homebound seniors and disabled persons 3-5 days a week (only one meal a day). Congregate meals serve up to another 100 seniors up to four days a week. At an average cost of \$4.75 per meal, these two programs deliver about \$350,000 in food (not including all operational/administrative costs) a year.

There are over 30,000 seniors in Adams County, of which 2,000 live below the poverty line and of which over 12,000 have some form of disability. Based on DRCOG's conservative estimate of a need of 11,000 meals a day for just Meals on Wheels, there is an estimated need of 2,000-3,000 persons in dire need of these services (the lower range is based on Adams County having 15% of the metro area's seniors, the upper range based on the number of senior below the poverty rate and at least 1,000 homebound disabled living in households near or below the poverty line). Based on four meals a week at \$4.75, serving the 3,000 in most dire need would cost \$3 million.

School lunches currently serve 29,000 children in Adams County at a cost of about \$12 million. FRAC estimates a need of 40% of children in Colorado schools; Adams County participation is 39% of the enrolled children. However, the Summer Lunch program only serves about 1,500 children in June and substantially less in other summer months, either in summer school or through "open sites" where children can come to get a lunch. Because of travel, an increase in summer lunches is probably feasible in more densely populated urban areas where children can walk to school. There are an estimated 12,000 households that would qualify for such a program (households at/below 185% poverty with at least one school-age child), though only about half would be able to participate if the service was offered (this would require not only a program but also active marketing, since summer lunches has declined 33.4% statewide over the last 10 years). Based on FRAC's estimated cost of \$50.60 per child for the summer lunch program, increasing this program to 5000

children (1 child per household experiencing hunger) would cost a total of only \$250,000 (not including operational/administrative costs born by the school districts).

All of the above programs would tap federal funds. There would, of course, be an increase in operational/administrative costs that would have to be born by implementing agencies. With a county food policy in place and these targets set out as a challenge, a proportion of HSG grants could be directed to cover some of those operational costs, once these programs received increased funds from the federal or state agencies that manage these programs.

There is no cap on food stamps. For Meals on Wheels, as explained elsewhere, it might be necessary to pilot a larger program to demonstrate demand before a higher level of funding could be acquired. All of the other programs above would require demonstrating the need for a larger allocation of statewide resources, and success for Adams County might reduce allocations to other counties. However, all funding is competitive. While this Food Security Assessment is not comprehensive, it does provide enough data and analysis with which to compete for funds to provide food to those Adams County residents who need it.

## Acknowledgements

This report represents a beginning rather than an end. It is hoped that this project can serve as a template for future updates, as well as a model for other counties. The process of compiling this report required gathering information from many sources and has started a new spirit of collaboration among organizations, agencies and individuals. With that in mind I would like to thank several people in particular, realizing that not everyone can be mentioned.

First, thanks to Barbara DesMarteau of the Community and Economic Opportunity Department as well as the Adams County Department of Social Services and its Director, Dr. Donald Cassata, who provided substantial funding for this project. Thanks also to Mark Tandberg and Mary Lu Lechuga of that department's Self-Sufficiency and Adult Services Division, who provided information, insight and reviewed early drafts.

I leave my final acknowledgements for the two people who will carry this project forward. Lily Rhoades, the Coordinator for the Food Distribution Program, was my primary collaborator. She was tireless in her efforts in setting up meetings, getting through the inevitable obstacles that any research project faces, mobilizing volunteers, providing invaluable insight from her experience, and ensuring participation and cooperation from stakeholders. It will be her passion that will drive the next chapter of this emerging saga.

Finally, my greatest thanks and respect go to Keith Frausto, Administrator of ACCD. It was his vision and leadership that made this first step possible and it will be that continued leadership that will ensure that Adams County will become the model in how to effectively, efficiently and creatively coordinate food and nutrition programming, as a partner with other county agencies, school districts, federal and state offices, and especially civil society organizations, who are the backbone of all of our work.

Jeff Saussier  
January 2007

# APPENDIX 1

## Adams County Food Resources by Location and Type

| CHAIN GROCERS                |                                    |   |
|------------------------------|------------------------------------|---|
| LOCAL GROCERS                | SHARE CO-OP                        | USDA TEFAP SITES                        |
| TYPE                         | NAME                               | ADDRESS                                 |
| <b>ARVADA 80003</b>          |                                    |   |
| CHAIN                        | KING SOOPERS #03                   | 6350 SHERIDAN BLVD                      |
| GROCERY                      | Balkan-Euro Style Market           | 5360 Sheridan Blvd                      |
| GROCERY                      | Beryozka European Food Store       | 10378 W 58th Av                         |
| SHARE                        | Arvada Church of God               | 7135 W. 68th Av                         |
| <b>AURORA 80010,80011</b>    |                                    |   |
| GROCERY                      | Azteca Ranch Market                | 11505 E Colfax Av                       |
| GROCERY                      | Bus Stop Food Store                | 9629 E Colfax Av                        |
| GROCERY                      | Carniceria La Perla                | 11555 E. Colfax Av                      |
| SHARE                        | Because We Care SHARE              | 16431 E. Colfax Av                      |
| SHARE                        | Sable Elementary School            | 2601 Sable Road                         |
| SHARE                        | St. Matthew Lutheran Church        | 1609 Havana St                          |
| PANTRY                       | Aurora Fam. Asst Ctr-Iola Center   | 1468 Iola St (serves AC & Arapahoe Cty) |
| PANTRY                       | Aurora Interchurch Task Force      | 1553 Clinton St.                        |
| PANTRY                       | Friends of St. Andrew              | 1525 Dallas St.                         |
| PANTRY                       | SIGN (Hearing Impaired)            | 10011 Montview Ave. #A                  |
| CATH CHAR                    | Aurora Emergency Assistance Center | 1468 Iola St                            |
| <b>BENNETT 80102</b>         |                                    |   |
| GROCERY                      | Bennett Convenience Store          | 100 S 1st St                            |
| GROCERY                      | Bennett Super                      | 100 Bennett Av                          |
| GROCERY                      | Bennett Travel Shoppe              | 1210 S 1st St                           |
| GROCERY                      | Willow Tree Country Store          | 49200 E 64th Av                         |
| SHARE                        | Bennett Community Center SHARE     | 570 1st Street                          |
| FDC TEFAP                    | Bennett Community Food             | 355 4th Street                          |
| PANTRY                       | Bennett Community FP               | 355 4th Street                          |
| <b>BRIGHTON 80601, 80603</b> |                                    |   |
| CHAIN                        | ALBERTSON                          | 893 SOUTH KUNER ROAD                    |
| CHAIN                        | KING SOOPERS #81                   | 500 E BROMLEY LANE                      |
| CHAIN                        | Mission Foods                      | 605 Kuner Rd                            |
| CHAIN                        | SAFEWAY #2917                      | 1605 EAST BRIDGE STREET                 |
| CHAIN                        | WAL-MART SUPERCENTER #1659         | 60 WEST BROMLEY LANE                    |
| GROCERY                      | American Food Stores               | 1810 E. Bridge St                       |
| GROCERY                      | Carniceria Jerez                   | 315 N Main St                           |
| GROCERY                      | Chavez Market                      | 301 N Main St                           |
| GROCERY                      | Corner Shop                        | 21 County Rd 27                         |

|                                   |                                       |                     |
|-----------------------------------|---------------------------------------|---------------------|
| GROCERY                           | Lochbuie Grocery                      | 0100 County Road 37 |
| SHARE                             | Lochbuie SHARE                        | 501 Willow Dr       |
| SHARE                             | Zion Lutheran Church                  | 14th and Skeel      |
| FDC TEFAP                         | Brighton Emergency Assistance         | 178 S 6th Av        |
| PANTRY                            | Almost Home Inc.                      | 231 Main St.        |
| PANTRY                            | Brighton FP                           | 178 6th Ave.        |
| PANTRY                            | Calvary Chapel Brighton FP            | 161 E. Bridge St.   |
| CATH CHAR                         | Brighton Food Pantry                  | 178 S 6th Av        |
| <b>COMMERCE CITY 80022</b>        |                                       |                     |
| CHAIN                             | King Soopers CLOSE                    | 6040 E 64th Av      |
| CHAIN                             | KING SOOPERS #92                      | 4850 E 62ND AVE     |
| CHAIN                             | WAL-MART SUPERCENTER #2752            | 5990 DAHLIA ST      |
| GROCERY                           | Art's Mini Mart                       | 800 Rosemary St     |
| GROCERY                           | Carniceria Rio Nazas                  | 6895 E 72nd Av      |
| GROCERY                           | Du Brothers                           | 7710 Brighton Rd    |
| GROCERY                           | El Dorado Food Mart                   | 6675 Brighton Rd    |
| GROCERY                           | Fuji Food Products                    | 5691 Holly St       |
| GROCERY                           | HI-LO MARKET                          | 7290 MONACO STREET  |
| GROCERY                           | la Pradera Meat Market                | 5650 E 64th Av      |
| GROCERY                           | Lucky Food Market                     | 6675 Brighton Blvd  |
| GROCERY                           | Monaco Food Store                     | 5990 Monaco St      |
| GROCERY                           | Munoz Market                          | 6461 E 72nd Av      |
| GROCERY                           | Neeley's Food Market                  | 6501 E 64th St      |
| GROCERY                           | Rosemary Food Mart and Liquor         | 8210 Rosemary St    |
| SHARE                             | Adams County Food Distribution        | 7111 E. 56th Av     |
| FDC TEFAP                         | Adams Co Food Distribution Center     | 7111 E. 56th Av     |
| FDC TEFAP                         | ACCESS Housing                        | 6978 Colorado Blvd  |
| FDC TEFAP                         | NE Assistance Center                  | 6621 E. 72nd Avenue |
| FDC TEFAP                         | The Lord's Pantry                     | 21055 E. 112th Ave. |
| PANTRY                            | Access Housing                        | 6978 Colorado Blvd  |
| PANTRY                            | Commerce City Family Preservation     | 6160 Kearney St.    |
| PANTRY                            | Commerce City FISH                    | 7111 E. 56th Avenue |
| PANTRY                            | Friendly Baptist Church               | 7201 E 57th Place   |
| PANTRY                            | Grace Baptist Church FP               | 5740 Olive St.      |
| PANTRY                            | Intergenerational Learning Center     | 6160 Kearney St.    |
| PANTRY                            | Ministerios Palabra De Vida           | 8702 Rosemary St.   |
| PANTRY                            | N.E. Emergency Ctr FP                 | 6621 E. 72nd Avenue |
| PANTRY                            | Our Lady Mother of Church FP          | 6690 E 72nd Avenue  |
| PANTRY                            | The Lord's Pantry                     | 21055 E. 112th Ave. |
| CATH CHAR                         | Northeast Emergency Assistance Center | 6621 E 72nd Av      |
| <b>DENVER (UNINCORP ADAMS CO)</b> |                                       |                     |
| CHAIN                             | AVANZA SUPERMARKET #403               | 7305 PECOS ST       |
| CHAIN                             | Everyday 5013                         | 5001 Lowell Blvd    |
| CHAIN                             | Mission Foods                         | 13527 Wyandot St    |
| GROCERY                           | American Convenience Store            | 285 E 88th Av       |
| GROCERY                           | Carniceria del Norte                  | 2401 E 88th Av      |
| GROCERY                           | Conasupo Super                        | 8860 Federal Blvd   |

|                                |                                       |                        |
|--------------------------------|---------------------------------------|------------------------|
| GROCERY                        | Gemini Food Mart                      | 2315 W 92nd Av         |
| GROCERY                        | Leever's Supermarket 84th             | 630 W 84th Av          |
| GROCERY                        | Lowell Market                         | 6855 Lowell Blvd       |
| GROCERY                        | Medino Mexican Food Market            | 1550 W 88th Av         |
| GROCERY                        | Pecos Sunmart                         | 7170 Pecos             |
| GROCERY                        | T&N Food Store                        | 5110 Federal Blvd      |
| GROCERY                        | White Rock Food Store                 | 5545 Federal Blvd      |
| SHARE                          | Mountain View Lutheran Church         | 1481 Russell Way       |
| SHARE                          | Our Lady of Assumption Project SHARE  | 2361 E. 78th Av        |
| SHARE                          | Valley Lutheran Church                | 7375 Samuel Dr         |
| FDC TEFAP                      | Salvation Army                        | 2871 W. 65th Place     |
| PANTRY                         | Assumption Church FP                  | 2361 E 78th Av         |
| PANTRY                         | Salvation Army West Adams FP          | 2871 W. 65th Place     |
| CATH CHAR                      | Central Emergency Assistance Center   | 1440 Poplar St         |
| CATH CHAR                      | Southwest Emergency Assistance Center | 902 S Sheridan         |
| <b>FEDERAL HEIGHTS 80260</b>   |                                       |                        |
| CHAIN                          | KING SOOPERS #34                      | 1575 WEST 84TH AVE     |
| CHAIN                          | SAFEWAY #1635                         | 10300 FEDERAL BLVD     |
| GROCERY                        | Carniceria Mi Raza                    | 1898 W 92nd Av         |
| SHARE                          | Denver Warehouse                      | 9360 Federal Blvd      |
| SHARE                          | Front Range Senior SHARE              | 88th Av and Federal    |
| FDC TEFAP                      | COFU                                  | 2300 W. 90th Av        |
| FDC TEFAP                      | Senior Solutions Food Bank            | 2360 W 90th Ave.       |
| PANTRY                         | COFU                                  | 2300 W. 90th Av        |
| PANTRY                         | New Life Worship Center               | 2820 W. 92nd Ave.      |
| PANTRY                         | Senior Solutions                      | 2360 W 90th Ave.       |
| <b>HENDERSON 80640</b>         |                                       |                        |
| GROCERY                        | Anderson Star Market                  | 630 Cedar St           |
| GROCERY                        | Carniceria La Mexicana                | 725 Cedar St           |
| GROCERY                        | Haraf Food Market                     | 10774 Belle Creek Blvd |
| GROCERY                        | La Favorita Foods                     | 9330 Brighton Rd       |
| SHARE                          | His Sanctuary Church                  | 9484 Long Peak Dr      |
| PANTRY                         | Henderson Community Church FP         | 227 S. 3rd Ave         |
| <b>NORTHGLENN 80233, 80234</b> |                                       |                        |
| CHAIN                          | ALBERTSONS #854 -- CLOSE              | 1000 WEST 104TH AVE    |
| CHAIN                          | ALBERTSONS #881                       | 500 EAST 120TH AVE     |
| CHAIN                          | SAFEWAY #0935                         | 650 MALLEY DR          |
| GROCERY                        | Totilleria Ay Chihuahua               | 538 Malley Dr          |
| GROCERY                        | Y Mart                                | 10770 Washington St    |
| SHARE                          | IHM-SHARE                             | 11385 Grant Dr         |
| SHARE                          | Northglenn UMC                        | 1605 W. 106th Av       |
| FDC TEFAP                      | Good Shepherd Food Bank               | 10785 Melody Dr.       |
| FDC TEFAP                      | Immaculate Heart of Mary              | 11385 Grant Dr.        |
| FDC TEFAP                      | Northglenn Christian Church           | 1800 E. 105 Place      |
| PANTRY                         | Good Shepherd FP                      | 10785 Melody Dr.       |
| PANTRY                         | Immaculate Heart of Mary              | 11385 Grant Dr.        |
| PANTRY                         | Mile High Church FP                   | 9821 N. Huron St.      |



|  |                                       |                             |
|--|---------------------------------------|-----------------------------|
| PANTRY                                 | Northglenn Christian Church FP        | 1800 E. 105th PI            |
| PANTRY                                 | St. Stephen's Lutheran                | 10282 Huron                 |
| <b>STRASBURG 80136</b>                 |                                       |                             |
| GROCERY                                | Corner Market                         | 1506 Main St                |
| GROCERY                                | Strasburg Convenience Store           | 56491 E Colfax Av           |
| PANTRY                                 | Strasburg FP                          | 1200 S. County Line Rd. 157 |
| <b>THORNTON 80229, 80233</b>           |                                       |                             |
| CHAIN                                  | ALBERTSONS #851 CLOSE                 | 8978 N WASHINGTON           |
| CHAIN                                  | ALBERTSONS #892                       | 3840 EAST 104TH AVE         |
| CHAIN                                  | King Soopers                          | 13700 Colorado Blvd         |
| CHAIN                                  | KING SOOPERS #24                      | 750 EAST 104TH AVE          |
| CHAIN                                  | KING SOOPERS #68                      | 3801 E AST 120TH AVE        |
| CHAIN                                  | SAFEWAY #0242                         | 3904 EAST 120TH AVE         |
| CHAIN                                  | SAFEWAY #1873                         | 771 THORNTON PRKWY          |
| CHAIN                                  | SUPER K-MART #4917                    | 1400 EAST 104TH AVE         |
| CHAIN                                  | TARGET STORE T1372                    | 1001 E. 120TH AVE.          |
| CHAIN                                  | WAL-MART SUPERCENTER #1231            | 9901 GRANT STREET           |
| GROCERY                                | Deno's Country Store                  | 400 E 100th Av              |
| GROCERY                                | Long Cheng Asian Supermarket          | 10255 Washington St         |
| GROCERY                                | Tejal International Foods             | 10351 Grant St              |
| SHARE                                  | Holy Cross SHARE                      | 9371 Wigham                 |
| FDC TEFAP                              | Thornton Community Food Bank          | 8970 Hoyt Dr.               |
| PANTRY                                 | Thornton Community FP                 | 8970 Hoyt Dr.               |
| PANTRY                                 | Thornton Presby Church FP             | 9200 Hoffman Wy             |
| <b>WESTMINSTER 80234, 80030, 80031</b> |                                       |                             |
| CATH CHAR                              | Northwest Emergency Assistance Center | 7280-A Irving, #106A        |
| CHAIN                                  | ALBERTSONS #820                       | 5150 WEST 120TH AVE         |
| CHAIN                                  | ALBERTSONS #872                       | 5036 WEST 92ND AVE          |
| CHAIN                                  | ALBERTSONS #875                       | 5005 WEST 72ND AVE          |
| CHAIN                                  | Everyday 5029                         | 7990 Federal Blvd           |
| CHAIN                                  | GROCERY WAREHOUSE #1811<br>CLOSE      | 7170 NORTH FEDERAL BLVD     |
| CHAIN                                  | King Soopers                          | 9983 Wadsworth Parkway      |
| CHAIN                                  | KING SOOPERS #62                      | 10351 NORTH FEDERAL         |
| CHAIN                                  | SAFEWAY #1587                         | 7353 FEDERAL BLVD           |
| CHAIN                                  | SAFEWAY #1685                         | 12900 ZUNI                  |
| CHAIN                                  | SAFEWAY #2241                         | 8430 FEDERAL BLVD           |
| GROCERY                                | Colorado Asian Supermarket            | 7103 Sheridan Blvd          |
| GROCERY                                | King Oriental Market                  | 3053 W 74th Av              |
| GROCERY                                | Lao Market                            | 7302 Federal Blvd           |
| GROCERY                                | Laotian Oriental Food Store           | 7141 Irving St              |
| GROCERY                                | Seoul Oriental Market                 | 6150 Federal Blvd           |
| GROCERY                                | Tay Do Asian Grocery                  | 7404 Irving St              |
| GROCERY                                | Wild Oats                             | 9229 Sheridan Blvd          |
| SHARE                                  | Family in Christ                      | 7777 W. 99th PI             |
| SHARE                                  | The Academy School                    | 11800 Lowell Blvd           |
| SHARE                                  | Westminster Elks                      | 3850 Elks Drive (69th PI)   |

|           |                              |                            |
|-----------|------------------------------|----------------------------|
| FDC TEFAP | Westminster FISH St. Marks   | 3141 W 96th Ave (& Hooker) |
| FDC TEFAP | Westminster Presbyterian     | 8191 Baylor Lane           |
| FDC TEFAP | Westminster United Methodist | 3585 W. 76th Ave.          |
| PANTRY    | Advent Lutheran Church FP    | 7979 Meade St              |
| PANTRY    | Catholic Charities North FP  | 7280 Irving St. #106A      |
| PANTRY    | Front Range Seniors          | 3645 W. 112th Ave          |
| PANTRY    | Growing Home                 | 3489 W. 72nd Ave., #112    |
| PANTRY    | St. Mark's FISH              | 4692 W 99th Place          |
| PANTRY    | Westminster Methodist FISH   | 3585 W. 76th Ave.          |
| PANTRY    | Westminster Presby FISH      | 8191 Baylor Lane           |
| PANTRY    | Westminster St. Mark FISH    | 3141 W 96th Ave (& Hooker) |

## APPENDIX 2

**Adams County Community Development Food Security Assessment, May-June, 2006**  
**Food Security Questionnaire, Adapted from USDA and US Census Current Population Survey**  
**PLEASE CHECK THE BOX WITH THE ANSWER THAT BEST DESCRIBES YOU & YOUR HOUSEHOLD**

1. "We worried whether our food would run out before we got money to buy more."

|          |           |  |                             |
|----------|-----------|--|-----------------------------|
| Was this | OFTEN     |  | true in the last 12 months? |
|          | SOMETIMES |  |                             |
|          | NEVER     |  |                             |
  
2. "The food that we bought just didn't last and we didn't have money to get more."

|          |           |  |                             |
|----------|-----------|--|-----------------------------|
| Was this | OFTEN     |  | true in the last 12 months? |
|          | SOMETIMES |  |                             |
|          | NEVER     |  |                             |
  
3. "We couldn't afford to eat balanced meals."

|          |       |  |                     |
|----------|-------|--|---------------------|
| Was this | OFTEN |  | true in the last 12 |
|----------|-------|--|---------------------|

|  |           |  |         |
|--|-----------|--|---------|
|  | SOMETIMES |  | months? |
|  | NEVER     |  |         |

4. In the last 12 months, did you or other adults in the household ever cut the size of your meals or skip meals because there was not enough money for food?

|     |  |
|-----|--|
| YES |  |
| NO  |  |

5. (If you answered YES to Question #4) – How often did this happen?

|                                 |  |
|---------------------------------|--|
| ALMOST EVERY MONTH              |  |
| SOME MONTHS BUT NOT EVERY MONTH |  |
| ONLY 1 or 2 MONTHS              |  |

6. In the last 12 months, did you eat less than you felt you should because there was not enough money for food?

|     |  |
|-----|--|
| YES |  |
| NO  |  |

7. In the last 12 months, were you ever hungry but didn't eat because you couldn't afford enough food?

|     |  |
|-----|--|
| YES |  |
| NO  |  |

8. In the last 12 months, did you lose weight because you didn't have enough money for food?

|     |  |
|-----|--|
| YES |  |
| NO  |  |

9. In the last 12 months, did you or other adults not in your household ever not eat for a whole day because there was not money for food?

|     |  |
|-----|--|
| YES |  |
| NO  |  |

10. (If yes to Question #9) – How often did this happen?

|                                 |  |
|---------------------------------|--|
| ALMOST EVERY MONTH              |  |
| SOME MONTHS BUT NOT EVERY MONTH |  |
| ONLY 1 or 2 MONTHS              |  |

## APPENDIX 3

### FACILITATOR'S GUIDE – ACCD/FDC FOOD SECURITY FOCUS GROUPS

#### Opening

Introduce yourself and the observer/recorder. Thank people for coming.

The purpose of this focus group is to explore the issues of Food Security and Insecurity. During the session, that will take about an hour, we will look at many issues that surround the accessibility, availability and affordability of food, how you deal when money and food gets tight, and some of the other services that you may or may not use that can help you get by a little better.

The way this works is that I will ask you, as a group, some questions. I hope that we will just get more than just an answer, but the question will lead to a discussion. Everyone might agree or might not agree. We will try to record as much as we can – what people agree on, what they don't, and some of the other information that may come out. Of course, your answers are confidential. We will report the answers generated by the group.

It is important that everyone participate, so that we can hear from all of you. Sometimes I might open up a question to the whole group. Other times we may go around the room. Do not worry if you disagree with someone. We all have our own opinions and experiences. There are no wrong answers.

The first thing we need to do is define some words and concepts we will be using

- Food Security – means having access to nutritious food every day of the year. A more concise definition: Access by all people at all times to enough food for an active, healthy life. Food security includes at a minimum: 1) ready availability of nutritionally adequate and safe foods, and 2) an assured ability to acquire acceptable foods in socially acceptable ways.
- Accessibility – means that you can get to a wide variety of food or food sources
- Availability – means that a particular food can be purchased where you shop
- Affordability – means that the price of the food is within your means

#### Warm Up Phase

1. Let's make a list of the things you spend money on every month, your expenses. Let's go around the room and tell me one of the things you spend money on. I'll write them up here on the flipchart.

(Go around the room and ask each person to name something they spend money on each month. After you have gone around the room, open up the question and let people "fill in the blanks").

2. Now let's talk about which you spend the most money on. Which of these is the most expensive? Anyone? Do people agree? Which one is the next expensive? The next?

(There may or may not be agreement. Let people discuss. If no disagreement, canvass to see how many people agree with each answer and record it).

### Food Security Phase

According to you, the number one expenditure is \_\_\_\_\_. Number 2 is \_\_\_\_\_ (continue until you reach food). Now let's move on to the issue of food and let's think back over the last year. Give some thought to the times when you did not have enough food (or money) in the house, or worried whether you would have enough food or money to feed the family.

3. How many of you would say that you either ran out of food or worried about running out of food at some time during the last year?

(Back up Help: If people don't respond, try: Think about it this way. Were there times during the last year when you were broke to the point that you were worried whether you would be able to eat, even if for a day or two? In other words, at any point did you feel food insecure?)

So, of \_\_\_\_, \_\_\_\_ of you either ran out of food, money to buy food, or worried that that would happen at least once.

4. Let's talk about how often this happens. Does it happen every month? Most months? A few months of the year? Just 1 or 2 months during the year? Or not at all? Let's go around the room.

(When some one answers a few months or just 1 or 2 months, ask them if these were particular months and if there is any reason why – this could include loss of a job, a change in seasonal work, a medical emergency, holiday where there is a family obligation, when it is cold and utility bills are highest, etc)

### Coping Strategy Phase

5. OK, now let's explore what you do when these times come. So when money gets tight and food is short in the household, what do you do? Do you change your eating habits (what you eat, how much you eat, how often you eat)? Do you change your spending habits (maybe put off some bill or expense so you can buy food)? Do you use any services or support systems to get you food until things get better (such as a place that gives away food or money, borrowing money from friends or relatives, or sending the kids over to a neighbor's house to eat)?
6. Adams County Community Development did some research, based on 9000 families that use the Food Distribution Center, the county's food pantry in Commerce City. They also did some research with surveys to 300 customers in 2005 and 200 customers in March this year. One of the questions we asked was how many families were receiving food stamps. It came out that less than 1 family in 5 that qualify was getting food stamps. Why do you think so few people are applying for food stamps? What reasons can you think of?
7. In the same research ACCD found out that few women with small children went to WIC (WIC stands for Women, Infants and Children, a national program that is run by Tri-County Health), that provides health and nutrition help as well as vouchers to get nutritious foods such as milk, eggs, vegetables and fruit.

How many of you have heard of WIC and knew what it did?  
How many knew that WIC gives vouchers for food to feed mothers and small children?  
Have any of you, or your family, participated in WIC?  
Why do you think more women with small children don't go to WIC?

8. You know that there are other programs in Adams County that can help people, such as SHARE (a national food cooperative where you can get food for a reduced price, no matter what your income is), LEAP (a county program that provides help with utility bills), Head Start pre-school, even help to prepare your home for winter.

ACCD research found out that only 10% of its food pantry customers also belonged to SHARE. SHARE buys food in bulk and members can save up to 50% from grocery store prices.

How many of you have ever heard of SHARE?  
How many of you belong to SHARE?  
Why do you think more people don't join SHARE, or even other discount programs, such as Sam's Club or COSTCO?

### Shopping Patterns Phase

I have just two more questions. These are about your food shopping habits.

9. I'm going to list some different places where people shop for food. By a show of hands, tell me where you get your food. You can answer as many times as you want.
  - How many people get MOST of their food from:
    - Big supermarkets, like Kings Soopers, Safeway, Albertson's, Wal-Mart or Target?
    - Smaller supermarkets or groceries near your home? (examples: Neely's, Hilo, Everyday)
    - Neighborhood corner shops near your home?
    - Convenience Stores, such as gas stations or 7-11?
    - Food pantries?
    - Farmer's Markets or the Flea Market?
    - Fast Food Restaurants?
    - How many of you don't shop at all?
    - Are there any other places where you get food?

#### **ADDED QUESTION FOR COMPA:**

**How many of you go to several food pantries. Are there any that are especially good? Are there any that are especially bad? How could food pantries improve in general?  
Remember that your comments will remain confidential.**

10. Finally, which foods seem to be getting more and more expensive to buy? Is it meat, vegetables, fruit, bread, milk, fish, cereal, what? Let's go around the room and please name at least one food item that is getting too expensive and you have changed how much or how often you purchase it.

When they mention their food group, ask that person: are you buying less of that? Have you stopped buying it all together? Is this same for anybody else?

Note: If they say "everything" or "all", try to get them to name one. If they can't, say that we'll hear others and we'll come back to see if you agree with other answers.

### Conclusion

That is the end of my questions and I thank you for your answers and participation. Before we end, is there anything also someone would like to say. Perhaps we missed something big about food security, or the accessibility, availability or affordability of food. Any questions or comments?

Thank you very much. As promised, we will be giving out a small gesture of thanks for participating.

# APPENDIX 4

## Adams County Community Development Food Security Assessment Market Prices and Availability Survey

EXAMPLE ONLY

| Name of Store   |               |              | 1.00    | 2.00    | 3.00     | 4.00   | 5.00     | total   | average | avg  |        |        |        |        |      |  |
|---|---------------|--------------|---------|---------|----------|--------|----------|---------|---------|------|--------|--------|--------|--------|------|--|
| Location (inch ZIP)                                   |               |              | King    | Safeway | Wal-Mart | Target | HiLo     |         |         |      | \$1.23 | \$1.07 | \$1.36 | \$2.84 |      |  |
| Type of Store   |               |              | Soopers | on-line | Denver   | N/G    | Com City |         |         |      |        |        |        |        |      |  |
| Food Category   | Brand/Variety | Desired Unit |         |         |          |        |          |         |         |      | FRUIT  | VEG    | CEREAL | MEAT   | DAIR |  |
| <b>Fruit -- Fresh</b>                                 |               |              |         |         |          |        |          |         |         |      |        |        |        |        |      |  |
| Apples, any variety                                   |               | Per lb       | 1.79    | 1.00    | 1.06     | 1.29   | 0.99     | \$6.13  | \$1.23  | 1.23 |        |        |        |        |      |  |
| Bananas   |               | Per lb       | 0.49    | 0.33    | 0.46     | 0.49   | 0.55     | \$2.32  | \$0.46  | 0.46 |        |        |        |        |      |  |
| Grapes (green or red)                                 |               | Per lb       | 1.99    | 2.99    | 0.98     | 1.99   | 1.99     | \$9.94  | \$1.99  | 1.99 |        |        |        |        |      |  |
| <b>Vegetables—fresh</b>                               |               |              |         |         |          |        |          | \$0.00  |         |      |        |        |        |        |      |  |
| Carrots, unpeeled                                     |               | 1-lb bag     | 0.50    |         | 0.54     | 1.00   | 0.50     | \$2.54  | \$0.64  |      | 0.64   |        |        |        |      |  |
| Onions, yellow  |               | Per lb       | 0.99    |         | 0.88     | 0.99   | 0.49     | \$3.35  | \$0.84  |      | 0.84   |        |        |        |      |  |
| Tomatoes (any variety)                                |               | Per lb       | 3.49    |         | 0.98     | 1.79   | 0.89     | \$7.15  | \$1.79  |      | 1.79   |        |        |        |      |  |
| Potatoes, any variety                                 |               | 5-lb bag     | 0.60    | 0.80    | 0.39     | 0.99   | 0.34     | \$3.12  | \$0.62  |      | 0.62   |        |        |        |      |  |
| <b>Fruits and Vegetables, frozen</b>                  |               |              |         |         |          |        |          | \$0.00  |         |      |        |        |        |        |      |  |
| Orange juice, concentrate                             |               | 1 2-oz can   | 1.33    | 2.52    | 1.23     | 1.45   | 0.92     | \$7.45  | \$1.49  | 1.49 |        |        |        |        |      |  |
| Broccoli, chopped                                     |               | 1 6-oz bag   | 1.49    | 1.00    | 0.98     | 1.04   | 1.39     | \$5.90  | \$1.18  |      | 1.18   |        |        |        |      |  |
| Frozen Green beans—any variety                        |               | 1 6-oz bag   | 1.49    | 1.00    | 0.87     | 1.04   | 0.99     | \$5.39  | \$1.08  |      | 1.08   |        |        |        |      |  |
| Frozen Green peas—any variety                         |               | 1 6-oz bag   | 1.49    | 1.00    | 1.17     | 1.04   | 0.99     | \$5.69  | \$1.14  |      | 1.14   |        |        |        |      |  |
| Frozen French fries—any variety                       |               | 32-oz bag    | 1.00    | 1.13    | 1.17     | 1.77   | 1.30     | \$6.36  | \$1.27  |      | 1.27   |        |        |        |      |  |
| <b>Breads, Cereals, and Other Grain Products, dry</b> |               |              |         |         |          |        |          | \$0.00  |         |      |        |        |        |        |      |  |
| cereal— corn flakes                                   |               | 18-oz box    | 1.70    | 3.60    | 1.18     | 1.75   | 1.50     | \$9.74  | \$1.95  |      |        |        | 1.95   |        |      |  |
| cereal -- toasted oats                                |               | 20-oz box    | 1.89    | 2.00    | 1.57     | 2.28   | 2.79     | \$10.53 | \$2.11  |      |        |        | 2.11   |        |      |  |
| Flour, white, all-purpose,                            |               | 5-lb bag     | 1.00    | 0.30    | 0.19     | 0.19   | 0.28     | \$1.96  | \$0.39  |      |        |        | 0.39   |        |      |  |
| Macaroni, elbow-style,                                |               | 1-lb box     | 1.53    | 1.00    | 0.49     | 0.66   | 1.29     | \$4.96  | \$0.99  |      |        |        | 0.99   |        |      |  |
|   |               |              |         |         |          |        |          | \$0.00  |         |      |        |        |        |        |      |  |
| <b>Dairy Products, fresh</b>                          |               |              |         |         |          |        |          | \$0.00  |         |      |        |        |        |        |      |  |



|  |                 |       |      |      |      |      |         |        |
|--|-----------------|-------|------|------|------|------|---------|--------|
| Milk, 1% low fat   | 1 gal           | 0.92  | 0.85 | 0.63 | 0.76 | 0.95 | \$4.10  | \$0.82 |
| Milk, whole  | 1 gal           | 1.02  | 0.85 | 0.63 | 0.87 | 1.00 | \$4.37  | \$0.87 |
| Cheese, cheddar, any variety                                       | Per lb          | 3.96  | 5.99 | 3.38 | 3.29 | 3.87 | \$20.49 | \$4.10 |
| Cheese, cottage, any variety                                       | 1 6-oz carton   | 5.31  | 6.11 | 1.36 | 1.43 | 2.52 | \$16.72 | \$3.34 |
| Cheese, mozzarella, whole  | 1 6-oz          | 11.97 | 8.98 | 3.76 | 4.79 | 4.19 | \$33.69 | \$6.74 |
| <b>Meat and Meat Alternates, fresh</b>                             |                 |       |      |      |      |      |         | \$0.00 |
| Beef, ground, lean (<10% fat)                                      | Per lb          | 3.99  |      | 2.84 | 3.89 | 3.19 | \$13.91 | \$3.48 |
| Chicken, fryer, cut-up or whole                                    | Per lb          | 1.99  |      | 2.03 | 1.16 | 0.79 | \$5.97  | \$1.49 |
| Chicken, thighs (skinless)   | Per lb          | 1.49  |      | 0.96 | 4.99 | 3.93 | \$11.37 | \$2.84 |
| Turkey, ground   | Per lb          | 1.80  |      | 1.89 | 2.95 |      | \$6.64  | \$2.21 |
| Pork, ground   | Per lb          | 2.29  |      | 1.76 |      | 1.99 | \$6.04  | \$2.01 |
| If Any of These are NOT Available, Substitute One or More of These |                 |       |      |      |      |      |         | \$0.00 |
| Bacon  | per pound       | 2.28  |      |      |      | 3.89 | \$6.17  | \$3.08 |
| Ham, pre-cooked  | per pound       |       |      |      |      |      | \$0.00  |        |
| Sausage, any style   | per pound       |       |      |      | 2.79 |      | \$2.79  | \$2.79 |
| <b>Meat and Meat Alternates, frozen and/or canned</b>              |                 |       |      |      |      |      |         | \$0.00 |
| Fish, flounder or cod, frozen                                      | Per lb          | 5.32  | 9.98 | 3.94 | 6.99 |      | \$26.23 | \$6.56 |
| Tuna fish, chunk-style, water packed                               | 6-oz can        | 4.51  | 3.33 | 2.29 | 4.05 | 2.21 | \$16.40 | \$3.28 |
| Beans, garbanzo (chick peas),                                      | 15-oz can       | 0.89  | 0.69 | 0.52 | 0.54 | 0.84 | \$3.48  | \$0.70 |
| <b>Fats and Oils</b>   |                 |       |      |      |      |      |         | \$0.00 |
| Margarine, stick   | 1-lb box        | 0.69  | 1.15 | 0.50 | 3.04 | 0.82 | \$6.20  | \$1.24 |
| Shortening, vegetable  | 3-lb can        | 1.23  | 1.66 | 0.86 | 0.60 | 0.90 | \$5.25  | \$1.05 |
| Salad dressing, mayonnaise type                                    | 32-oz jar       | 1.00  | 1.25 | 0.74 | 0.76 | 1.10 | \$4.84  | \$0.97 |
| Vegetable oil, any type  | 48-oz bottle    | 2.17  | 1.16 | 0.59 | 0.59 | 0.80 | \$5.31  | \$1.06 |
| <b>Sugars and Sweets</b>   |                 |       |      |      |      |      |         | \$0.00 |
| Sugar, brown   | 1-lb bag or box | 0.99  | 0.99 | 1.28 | 0.51 | 0.70 | \$4.47  | \$0.89 |

|                                   |  |             |      |      |      |      |      |
|-----------------------------------|--|-------------|------|------|------|------|------|
| (dark or light)                   |  |             |      |      |      |      |      |
| Sugar, powdered                   |  | 1-lb bag    | 0.99 | 0.99 | 1.18 | 0.56 | 0.70 |
| Sugar, white, granulated          |  | 5-lb bag    | 0.40 | 0.40 | 0.42 | 0.36 | 0.50 |
| <b>Other Food Items, optional</b> |  |             |      |      |      |      |      |
| Baking powder                     |  | 10-oz can   | 1.19 | 1.69 | 0.82 | 1.02 | 1.39 |
| Baking soda                       |  | 16-oz box   | 0.79 | 0.99 | 0.43 | 0.59 | 0.59 |
| Chile powder                      |  | 3.25-oz jar | 1.99 | 1.50 | 1.24 | 0.92 | 1.89 |
| Cinnamon                          |  | 3-oz jar    | 5.99 | 3.19 | 1.24 | 0.89 | 1.89 |

|         |        |  |  |  |  |
|---------|--------|--|--|--|--|
| \$0.00  |        |  |  |  |  |
| \$4.42  | \$0.88 |  |  |  |  |
| \$2.08  | \$0.42 |  |  |  |  |
| \$0.00  |        |  |  |  |  |
| \$6.11  | \$1.22 |  |  |  |  |
| \$3.39  | \$0.68 |  |  |  |  |
| \$7.54  | \$1.51 |  |  |  |  |
| \$13.20 | \$2.64 |  |  |  |  |