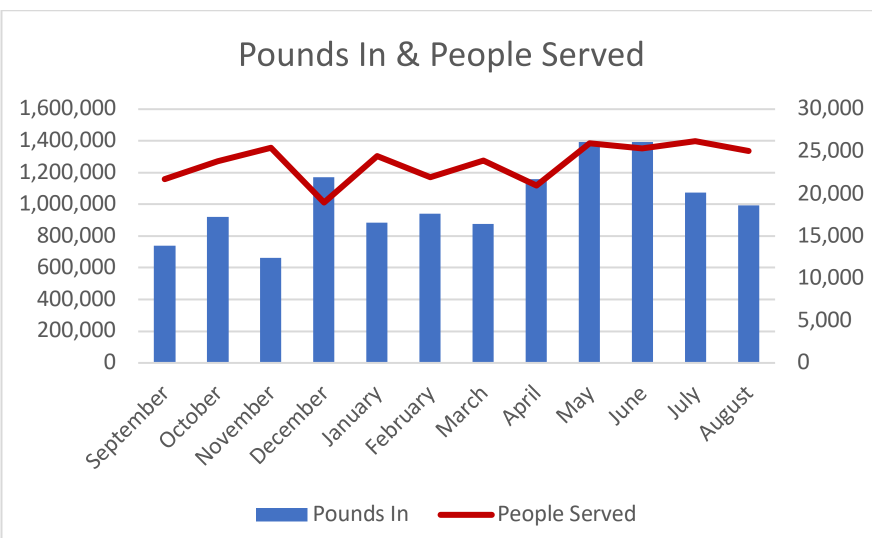
The Almost Monthly Epic-Cure® Newsletter

September 2026

The Report Card

The Epic-Cure ***Report Card*** as of August 31, 2026		
Life to Date *(since May 24, 2019)*		
Pounds In/Out	50,036,267	
Wholesale Value of Food Distributed	$102,372,062	
Pounds of Food per Family:	93.68	*Average pounds per family per visit*
Equivalent Meals Served:	41,696,889	*Assumes 1.2 pounds per meal*
Families Served		
Number of Families Served this month:	8,744	*in Month of August 2026*
Number of Distributions this month:	67	*in Month of August 2026*
Pounds of Food/Household Goods		
Total Pounds In / Out:	994,732	*in Month of August 2026*
Total Pounds In / Out:	1,286,901	*Average of 3 prior months*
Operating Efficiency		
Wholesale value of food distributed for each $1.00 spent on Operations since inception:		***$49.08***
Wholesale value of food distributed for each $1.00 spent on Operations in August:		***$72.12***

Here is our PIPS (Pounds In & People Served) Graph



Notes on the graph:

We are at the end of summer and produce volume has been impacted by natural growing cycles and drought. More on the next page.

Month	***Lbs of Produce***
May	689,200
June	562,444
July	341,178
August	227,230

Why Bulk Produce Donations Were Lower in August

If you have noticed fewer bulk produce donations in our warehouses and at our distributions recently, you are not imagining it. August is typically one of the slowest times of year for large volume produce donations in Florida. This year, that normal seasonal slowdown was compounded by unusually hot and dry conditions.

We want to explain what is happening so our volunteers, partners, and supporters understand that the decrease is not a lack of need or effort; it is largely a reflection of what is happening in Florida's agricultural cycle.

Florida's Natural Growing Cycle

Florida's commercial vegetable industry follows a fairly predictable seasonal rhythm. Many of the crops that generate the large-volume loads we typically receive (tomatoes, sweet corn, snap beans, peppers, cabbage, and other vegetables) are harvested primarily from the fall through spring, generally October through May or early June.

By the middle and end of summer, many of those fields have completed their production cycles or are in transition. Florida's extreme summer heat and humidity make growing many traditional vegetable crops more difficult and expensive. Growers begin preparing and planting for the fall and winter growing seasons, with many new plantings getting underway in August and September.

That means the enormous quantities of surplus produce that can become bulk food rescue loads simply are not being harvested at the same volume in August.

Some tropical fruits and heat tolerant crops continue to be produced, but they generally do not generate the same volume as Florida's major winter and spring vegetable harvests.

The Added Challenge of 2026

This year, the normal summer slowdown has been made more difficult by prolonged heat and drought across Florida.

Florida entered the summer with significant drought conditions that persisted much longer than normally expected. Summer rainfall typically helps replenish soil moisture and water supplies, but much of the state remained unusually dry into August.

At the same time, temperatures were high.

For farmers, that combination matters. Crops need both water and the right temperatures to grow successfully. Extended heat increases water demand, while insufficient rainfall makes irrigation more difficult and adds stress to crops. In some areas, growers reported delayed plantings and the crop stress associated with the unusually dry conditions.

The result is a double impact: the seasonal decline in vegetable production was already expected, but this year's weather conditions added another layer of pressure on production and available surplus.

And, just when that happened, the eggs started coming

We have seen an unusually large number of eggs lately, and there is a good reason for it. As part of a national settlement involving major egg producers over allegations of manipulating egg price benchmarks, millions of eggs are being provided to food banks and nonprofit organizations across the country. Florida received approximately 5.67 million eggs (about 472,500 dozen), which were distributed through Feeding Florida and its nine member food banks, reaching communities across all 67 counties. The deliveries came in 21 tractor trailer loads, with distribution beginning in late July and the final load arriving September 2nd.

St. Augustine Wednesday Team

This video offers a great behind-the-scenes look at Epic-Cure's St. Augustine warehouse and the incredible amount of work that happens there every day to turn rescued food into food for local families. You can see volunteers moving through the warehouse, pallets and boxes of fresh produce and other food, our refrigerated storage packed with frozen and perishable items, and the equipment that helps us move and manage all of it. What really stands out is that this entire operation is powered by volunteers, from receiving and sorting food to organizing the warehouse and preparing it to go back out into the community. It's a small glimpse of the people, food, equipment, and sheer teamwork it takes to keep good food from going to waste and get it where it is needed most.

Watch: Epic-Cure St. Augustine Warehouse Video

Could Epic-Cure Break a Guinness World Record?

Well, apparently now we know there's a record to beat!

Our friends at Sharing Excess and the team behind **Ugly Potato Day in Surrey, British Columbia**, recently accomplished something pretty incredible: **543,502.8 pounds of fresh fruits and vegetables donated in 24 hours**, officially earning a Guinness World Record.

More than 35,000 people benefited from the event, and what makes the accomplishment especially impressive is *how* they did it.

They didn't have more than half a million pounds of produce sitting in one warehouse waiting to be distributed. Instead, they built a massive, coordinated effort around a single goal. More than 25 farms contributed produce, food-rescue organizations brought in additional food, Sharing Excess contributed five semi-truckloads, hundreds of volunteers helped, and the entire effort was organized around collecting, documenting, weighing and distributing enough food to establish a new world record.

And honestly, when we learned how they accomplished it, our reaction was pretty predictable:

Wait a minute… we do this kind of thing every day.

Epic-Cure has now rescued more than 50 million pounds of surplus food since we began in 2019. We routinely move refrigerated truckloads of food, work with farms, retailers, food manufacturers and other food-rescue organizations, operate multiple refrigerated vehicles and warehouses, and distribute food through our network of community partners.

Moving a *lot* of food isn't exactly new territory for us.

The difference would be that instead of doing what we normally do (rescue food, move it through our warehouses and distribute it throughout our service area), we would concentrate that effort into a single, carefully documented 24-hour event.

Could We Go Bigger?

Maybe. We don't know yet.

And we're certainly not announcing a world-record attempt tomorrow. There are a lot of details to work out first.

But we're going to investigate it.

Because after rescuing more than 50 million pounds of food, we've learned something pretty important:

When enough people decide that food shouldn't go to waste, an awful lot can happen.

So, Sharing Excess, thank you for showing us what's possible.

You may have just given us another goal to chase.

130,000 Pounds of Furniture, One Incredible Community Effort

On Tuesday, August 11, and Wednesday, August 12, Epic-Cure received three semi-truck loads containing approximately 130,000 pounds of beautiful furniture. The furniture was offered to organizations across the country, and while the donation and delivery were free, we quickly learned why no one else had taken on the challenge.

We began giving furniture away Tuesday night and distributed almost an entire truckload right away. On Wednesday, we were back at it, unloading and giving away even more, with some of the remaining items carrying over into Thursday. We provided families with mattresses and box springs, bed frames and headboards, dressers, nightstands, lamps, mirrors, wall art, chairs, tables, benches, mini refrigerators, and so much more. It was truly an incredible opportunity to make a difference for families throughout Putnam County.

But wow, it was a LOT of work. Unloading furniture by hand from a semi-truck in August is an experience we will not soon forget! It was hotter inside those trucks than outside, and the metal sides were so hot that you could barely touch them. Every piece had to be manually unloaded and moved. On Tuesday, we did not finish unloading the second truck until 11:30 that night, and then our amazing volunteers turned around and came back to do it all again the next day.

Was it exhausting? Absolutely. Would we do it again? Definitely not! We have learned that our lane is food, and we plan to stay in it. But as a one time service to our community, the impact was enormous.

So many families left with furniture they needed for their homes, and we know that even if the heat, the long lines, and the stress of the moment made the experience difficult for everyone, this furniture made a real difference.

Sometimes you take on something new, work harder than you ever imagined, learn a few lessons along the way, and then say, “Well...we did that once. Once!”

Thank you to every volunteer who lifted, carried, sweated, unloaded, organized, and stayed until the job was finished. You showed up for your community and made something incredible happen.

130,000 pounds. Three semi-trucks. Countless pieces of furniture. A whole lot of sweat. And one community that benefited because our volunteers refused to quit.






Introducing Epic-Cure’s New Volunteer Reward Program

Our volunteers are the heart of everything we do at Epic-Cure®, and we want to recognize the incredible amount of time and energy so many of you give to our mission.

That is why we are excited to introduce our Volunteer Reward Program, running now through December 31, 2027.

Any volunteer who gives 20 or more hours in a Monday-Sunday week and records those hours through our online volunteer platform will receive their choice of a $50 gas gift card or a $50 Amazon gift card the following week.

And here is the great part: almost all of your Epic-Cure® volunteer time counts. Warehouse shifts, store pickups, truck driving, logistics, planning, answering phones, social media, recordkeeping, administrative work, and other approved volunteer activities can all be reported. Qualifying drive time to and from the warehouse can also be included.

There are many opportunities to volunteer throughout the week, particularly at our Palatka warehouse, and store pickup and transportation opportunities can provide additional hours as well.

The one important requirement is that your *hours must be entered into our online volunteer platform*. Each Sunday, we will run a report of the hours recorded during the Monday-Sunday week, and gift cards will be distributed the following week. If you need help registering or recording your hours, simply ask one of our Team Leaders while you are volunteering.

We know that many of you are already giving 20, 30, 40, or even more hours a week, and we want to make sure that incredible commitment is recognized. We also know that many volunteer hours are currently going unreported. If you are putting in the time, we want to make sure it counts.

This program is our way of saying thank you while also encouraging more volunteers to help fill the shifts and opportunities where we need additional coverage.

Epic-Cure Volunteer Appreciation Party

Our volunteers are the heart of Epic-Cure, and we want to take a day to celebrate everything you do to help us rescue food and feed families throughout Northeast Florida.

Saturday, September 19
St. Augustine Beach Pier Pavilion
12:00 PM-6:00 PM (Pavilion reserved until 8:00 PM)

BONUS: We will have a front-row view of the Aqua East Surf Contest, with approximately 120-180 surfers competing throughout the day.

Potluck Lunch: Please RSVP to support@epic-cure.org and we will send you a link to sign up for a dish.

Come enjoy the beach, watch some great surfing, share a meal, and enjoy time together.

Whether you have volunteered once or hundreds of times, we want to celebrate with you.

We cannot wait to see you there.

Register Today for the **5K That Feeds** *Presented by* **Epic-Cure!**

Lace up your running shoes and join us for the **5th Annual 5K That Feeds** on *Saturday, October 17, 2026,* in beautiful St. Augustine. Whether you are a competitive runner, casual walker, or simply want to support a great cause, this event is a fun way to make a real difference in our community. The scenic 5K course winds through Anastasia State Park and surrounding shaded neighborhoods before finishing at Anastasia Church.

Participants receive a race shirt, finisher medal, goody bag, and a memorable morning spent helping neighbors in need. Virtual participation options are also available for those who want to join from anywhere.

Ready to run, walk, or support the cause? Register today:

5K That Feeds Registration Page

Watch: Epic-Cure 5K Video made by our Wednesday St. Augustine volunteers.

Together, we can shine a light on food insecurity, and Epic-Cure, one step at a time.

Become a sponsor of the 5K That Feeds and help fight food insecurity one step at a time. Please text (248) 701-8469 or email jcaudill44@gmail.com to get your logo on the back of the race shirt.

The Chef-to-Community Tax Credit

At the last NFRA (National Food Recovery Association) meeting, we learned about the Chef-to-Community Tax Credit.

The Chef-to-Community Tax Credit was developed and championed by Rethink Food, a New York based nonprofit focused on reducing food waste and increasing access to nutritious meals. The legislation was sponsored in New York by Assemblymember Charles Fall (A.9055) and Senator Michelle Hinchey (S.8719) and has gained significant momentum.

It is a federal proposal designed to encourage restaurants and other prepared food businesses to donate meals to verified nonprofit organizations rather than allowing excess prepared food to go to waste. Under the proposal, participating businesses could receive a tax credit of up to $50,000 annually, with eligible meals valued at approximately $7 per meal. The goal is to create a meaningful financial incentive for businesses to donate prepared food while simultaneously increasing the amount of food available to people experiencing food insecurity.

The concept has significant potential, particularly because prepared food is one of the more difficult categories of food to rescue. Restaurants, hotels, caterers, grocery stores, and other food service businesses frequently have excess meals that cannot easily be held or sold the following day. A tax incentive could change the calculation for these businesses by making food donation financially worthwhile and encouraging them to establish consistent relationships with nonprofits that can safely receive and distribute the food.

From the perspective of food banks and food pantries, however, the proposal also presents a significant logistical challenge. The tax credit is designed to benefit the restaurant or food service business making the donation; the nonprofit receiving, transporting, storing, and distributing the food does not receive a corresponding financial benefit. In other words, the restaurant receives the tax incentive, while the food bank must take on transportation, refrigeration, labor, storage, volunteer, and distribution costs to make the donation possible.

Packaging is one of the biggest practical concerns. Food banks and traditional food pantries generally cannot simply take bulk prepared food, such as a large catering pan of lasagna, and repackage it into hundreds of individual meals. Doing so can create additional food-safety, regulatory, equipment, and labor requirements. For the program to work effectively, prepared meals intended for distribution through food pantries would ideally need to be packaged by the donor in food safe, ready to distribute containers before they are transferred to the nonprofit.

There is also an important distinction between a food pantry and a soup kitchen or community meal program. Individually packaged meals could be delivered to a food pantry and distributed directly to families. Bulk prepared food, however, may be much more practical for a soup kitchen or other qualified meal program that is equipped and authorized to portion and serve food directly to people. The legislation should therefore recognize both models rather than assuming every nonprofit recipient has the ability to repackage or process prepared food.

Nonprofits should not be required to determine the dollar value of every donated meal or take on significant administrative responsibilities for calculating the restaurant's tax credit. Ideally, the legislation would establish a standardized value, such as $7 per eligible meal, and require the nonprofit primarily to verify the number and receipt of eligible meals. This would make the program scalable and prevent the administrative burden from falling disproportionately on already stretched nonprofit food rescue and distribution organizations.

Despite these challenges, the concept is definitely worth pursuing. Prepared food rescue represents a largely untapped opportunity to recover nutritious food that otherwise has a very short window before it becomes waste. If the legislation can address packaging, food safety, transportation, documentation, and the different capabilities of food pantries versus meal serving organizations, the tax credit could create a significant increase in food donations while reducing food waste.

The most important consideration for organizations such as food banks, food pantries, and food rescue organizations is to make sure their operational realities are part of the legislative discussion. The goal should not simply be to create an attractive tax incentive for restaurants; it should be to create a system in which restaurants have a reason to donate and nonprofits have a practical way to receive and distribute those donations without absorbing unsustainable costs. While the restaurants would receive the direct tax benefit, the legislation could ultimately provide substantial community benefit if the logistics are designed correctly. For that reason, supporting the concept while advocating for practical changes to address the nonprofit side of the equation seems like the most productive approach.

Before taking a position on what this could look like locally, we also want to hear directly from the businesses that would potentially participate. We are conducting a social media poll of local restaurants and food-service businesses to find out whether a program like the Chef-to-Community Tax Credit would actually be beneficial and practical for them. We want to understand whether the tax incentive would make restaurants more likely to donate excess prepared food, what barriers currently prevent them from donating, and what would make a program like this workable. The feedback we receive will help us better understand the local need and, if appropriate, help inform future discussions about how a program like this could be structured to benefit both the businesses willing to donate and the nonprofits responsible for getting that food into the community.

Turning Rejected Loads into Rescued Meals:

What the Data Tells Us About Freight Claims and Food Opportunities

In the world of food logistics, few things create more frustration (and more potential) than a rejected load. A truck arrives at a distribution center or retailer, only to be turned away due to temperature issues, quality concerns, paperwork problems, or timing. What happens next often determines whether valuable food ends up wasted or finds a second chance through food rescue.

Recent industry data sheds light on just how common these situations are, what they cost, and where opportunities exist for organizations focused on reducing food waste.

How Often Do Loads Get Rejected?

Rejection rates vary by type of freight and time of year, but temperature-controlled (reefer) and produce loads consistently face higher risk.

At the end of 2023, rejection rates sat around 4% for non-perishable shipments and nearly 9% for refrigerated freight. More recent 2026 market reports show elevated numbers overall: all mode tender rejection rates frequently in the 15-17% range, with reefer loads running higher (often 18-21%). During peak produce seasons, rates can climb further in key growing regions.

For context, industry observers generally view rejection rates above 10% as a significant operational challenge. These figures include both carriers declining tenders and receivers refusing loads at the dock.

The Freight Claims Side of the Story

Not every rejected load results in a formal freight claim, but many do, especially when temperature deviations, spoilage, or damage are involved.

Industry estimates indicate that 1-2% of all freight shipments lead to a claim. Denial rates remain high: roughly 40-55% of filed claims overall, and 50-60% for less-than-truckload (LTL) shipments. Common reasons for denial include incomplete documentation (bills of lading, proofs of delivery with clear exception notes, temperature logs, photos, and invoices), late filing, or disputes over packaging and handling.

For food and perishable claims specifically, temperature control records and timely inspections carry particular weight. Produce claims often involve the Perishable Agricultural Commodities Act (PACA) framework and USDA inspection certificates to document condition defects. Carriers are generally responsible for maintaining proper air temperatures in the trailer, though proving actual product damage and calculating fair salvage value is complicated.

Average claim values across modes hover around $1,200, though food and reefer claims can run substantially higher depending on the product and extent of loss. One analysis of more than 1,800 perishable cargo claims found that human error played a role in roughly half the incidents, with fruit and vegetables accounting for a large share of both volume and cases.

The Real Cost of a Rejected Load

A single rejected truckload can erase the profits from multiple successful deliveries in an industry that already operates on low profit margins. Beyond the lost product value, costs frequently include return or reconsignment freight, temporary storage, detention fees, extra handling or lumper services, disposal, and inspection expenses.

When product is rejected, parties have a duty to mitigate losses. This often means arranging for salvage sales, consignment handling, or, when appropriate and properly authorized, redirecting usable product.

Where Food Rescue Fits In

This is where the opportunity becomes clear. Not every rejected load is unfit for consumption. Temperature excursions, minor quality issues, labeling problems, or appointment window failures can leave product that is still safe and nutritious. In practice, some of these loads already find their way to secondary markets or donation channels. Strengthening those pathways (through better communication, faster decision making, and clear protocols) can keep more food out of landfills and on tables.

For food banks and rescue organizations, understanding the claims and rejection process helps in several ways:

- Recognizing when a load may still have salvage or donation potential;
- Building relationships with carriers, brokers, and receivers who handle these situations regularly;
- Supporting documentation and verification practices that protect all parties; and
- Identifying patterns (seasonal spikes, common commodities, temperature related issues) that can inform proactive outreach

Looking Ahead

Rejected loads will never disappear entirely. Perishable supply chains are complicated by nature. But the data show they are frequent enough, and costly enough, that better systems for rapid assessment, communication, and redirection can create meaningful impact.

Every load that moves from "rejected" to "rescued" represents (a) food that reaches people instead of waste streams, (b) reduced disposal costs, and (c) stronger collaboration across the supply chain. The numbers make the case for continued focus on these opportunities and for the practical partnerships that turn logistics challenges into community solutions.

If your organization encounters rejected loads or works with carriers and receivers on these issues, sharing observations and best practices strengthens the entire network. Better information leads to better outcomes for everyone involved.

We will have more information for you in the next edition of the Almost Monthly Epic-Cure Newsletter.

Epic-Med Update

We are proud to be community partners with Wildflower Healthcare, which provides free medical and dental services to underserved, uninsured adults throughout St. Johns County. Through our partnership in the Epic Med Program, we have seen firsthand the important role Wildflower plays in ensuring that our uninsured neighbors have access to compassionate, quality healthcare. Today, Wildflower is seeking funding to cover access to essential diagnostic services, including basic laboratory testing and imaging such as X-rays and ultrasounds. These services are often critical to identifying health concerns early, guiding treatment, and helping patients move toward better health. We would love to see this important community need fulfilled and invite those who believe in equitable access to healthcare to consider supporting Wildflower Healthcare. Together, we can help ensure that being uninsured does not mean going without the care and diagnostic services people need.

Link To Donate

Epic-Med Volunteer Need + Wound Care Supplies Needed

We have quite a collection of CPAP machines that have been donated to Epic-Cure, and we’re looking for a special volunteer who would be willing to take on the job of getting them ready for our Epic-Med program.

We need someone who doesn’t mind taking the CPAP machines home, washing and thoroughly cleaning them, inspecting them, and helping us check each one against current recall lists so we can safely determine which units can be used.

If you’re detail-oriented, comfortable with medical equipment, and willing to take on this project, we would be incredibly grateful for your help! Please email wendy.lantz@epic-cure.org if interested in helping.

We’re also running low on wound care supplies for Epic-Med, and these are a hot commodity for the people we serve.

We accept unused, unopened, and unexpired wound care supplies of all kinds.

If you have wound care supplies you can donate, bring them to Epic-Cure! Every box, package, and donation helps us get critical medical supplies into the hands of people who need them.

Inflation in the United States:

The number is not the whole story

Prepared September 7, 2026. Latest data: July 2026 CPI (released August 12). The August CPI is due September 11; the FOMC meets September 15 to 16.

Inflation is 3.4%. That number is true. It is not what a working family in Northeast Florida feels.

The Consumer Price Index rose 3.4% in the twelve months to July 2026, down from April's 3.8% peak but well above January's 2.4%. This is an energy shock, not a broad overheating. Energy is up 14.7% and gasoline 24.6%, while electricity (4.2), food (3.0), and shelter (3.2) all run hotter than the 2.5% core. The cause is the conflict between the United States and Iran and the disruption of the Strait of Hormuz, which pushed crude back above $95 this month and interrupted a nearly finished disinflation.

The slope and the height

The 3.4% is an average, and it is also a rate rather than a price. Think of a mountain. The rate of inflation is the slope: how much prices rise, and how quickly. The price level is the height a family has already climbed. If the slope flattens ahead, as the disinflation camp expects, nobody walks back down the mountain.

Figure 1. Slope (rise over run) is the inflation rate: how much prices rise, and how quickly. Height already climbed is the price level, about 25% above 2019 today. A flatter slope ahead brings no one back down.

A working-poor household is still paying roughly 25% more than it did in 2019 for eggs, chicken, rent, and gasoline, against wages that have not kept pace in real terms. The 3.4% is not what families feel. The height is. That distinction is the core claim of this note.

The family budget is not the CPI basket

The Consumer Price Index is built around the average household. A family in the bottom fifth of incomes spends far more of its budget on gasoline, utilities, groceries, and rent, and very little on what is actually getting cheaper, such as used cars and medical goods. Its own inflation rate therefore runs well above 3.4%.

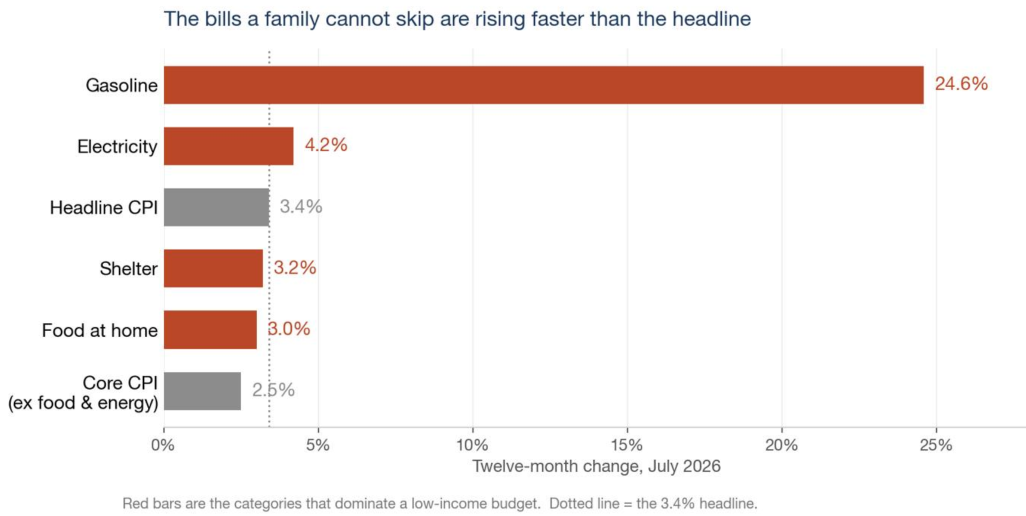


Figure 2. The four bills a low-income family cannot skip, gasoline, electricity, shelter, and food, all rise at or above the headline rate. The core measure the Federal Reserve prefers is the lowest bar on the chart, and it excludes food and energy entirely.

Fuel cannot be substituted, deferred, or negotiated. It is paid first. For a household driving 20,000 miles a year at 25 miles per gallon, a 25% rise at the pump is roughly $700 to $900 a year, a month's rent in much of Florida, or the margin between paying the electric bill on time and paying it late with a fee.

When the money runs short, food goes first.

Groceries appear in the CPI as a line item. Food insecurity does not, and it is the outcome that matters for the families this note is about. The United States Department of Agriculture defines food insecurity plainly: a household eats less, or eats worse, because the money ran out. The health effects are well documented: higher rates of diabetes and high blood pressure, developmental delays in children, and depression among mothers. The economic effects follow, in missed work, weaker school performance, and higher Medicaid costs.

The CPI also assumes that when prices rise, shoppers trade down to a cheaper brand or a cheaper cut. A family already buying the cheapest option has nowhere left to trade down. When that option rises, the only choice left is to buy less of it.

The card buys less every month

SNAP benefits are reset once a year, each October, to the June cost of the Department of Agriculture's Thrifty Food Plan. Between resets, every month of food inflation shrinks what the card buys. In a year when food-at-home prices rise 3%, the card buys about 3% less by the following September than it did in October. The 2025 federal budget law tightened the program further: wider work requirements, cost-neutral future updates to the Thrifty Food Plan, and a state share of benefit costs beginning in fiscal 2028. The practical effect is that more families arrive at food pantries with less help behind them.

The costs families pay that the headline does not capture

The CPI measures housing as a service. Families experience housing as a bill.

Shelter is about a third of the CPI, and roughly a quarter of the entire index is a single imputed number: owners' equivalent rent. The Bureau of Labor Statistics does not measure what homeowners actually pay, meaning mortgage interest, taxes, insurance, and repairs. It measures what their home would rent for. Owners' equivalent rent is a modeled number. Nobody writes a check for it.

Rent

Owners' equivalent rent is irrelevant to a family that rents, while actual rent, which carries 7.5% of the index, is 30 to 50% of that family's budget. Rent samples also turn over only every six months, so the shelter component lags market rents by a year or more.

Insurance

Florida households carry costs that no national index measures well. Homeowners' insurance premiums are the highest in the country after the state's insurance market reset. Auto insurance, which the CPI does count, rose by double digits nationally in both 2023 and 2024, and Florida premiums are among the highest in the nation. For a homeowner these items stack on top of the mortgage. For a renter they arrive inside the rent, because landlords pass them through. Owners' equivalent rent leaves them out entirely. That is how a Florida family can be told inflation is 3.4% while its total housing bill rises several times faster.

The Florida gap

The Bureau of Labor Statistics publishes no Jacksonville CPI, so the nearest available measures are the South Census region, the Miami index, and the Federal Housing Finance Agency house price index for the Jacksonville metropolitan area. None of them captures the two largest local cost shocks of the last three years: insurance premiums after the Florida market reset, and summer electricity for air conditioning. Both are first-dollar costs, paid before groceries, and they land on the same households already hit at the gas pump. A Northeast Florida family can therefore face a cost of living rising faster than any official index for the region shows.

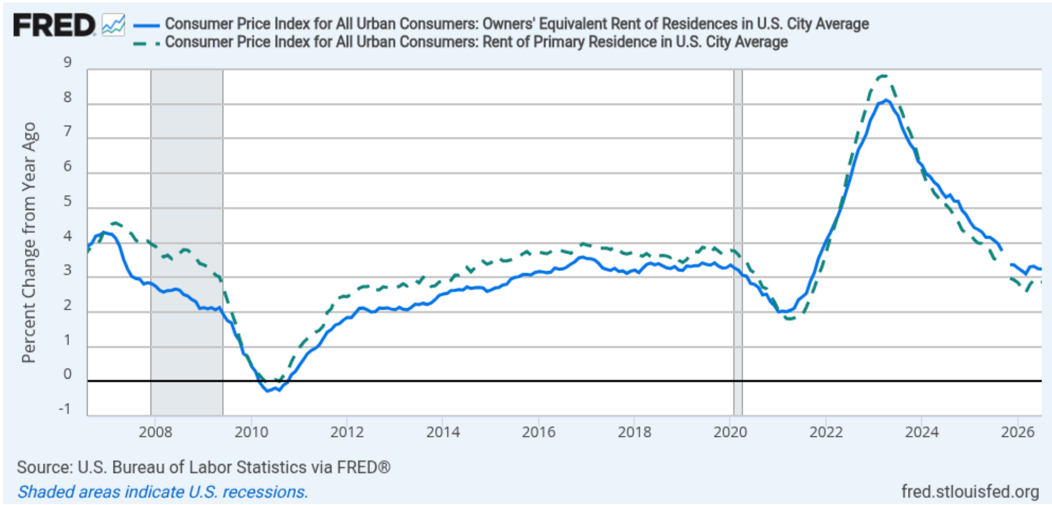


Figure 3. Owners' equivalent rent (blue) and rent of primary residence (red), year over year. Both move slowly relative to the market, which is why the index can look calm while a lease renewal does not. Source: FRED, Federal Reserve Bank of St. Louis.

The economy behind the grocery bill

Energy

An oil shock does not stay at the gas pump. Diesel moves every truckload, so freight rates rise and the grocery shelf follows within months. Natural gas is the raw material for nitrogen fertilizer, so this year's fuel prices become next season's planting costs and next year's food prices. Energy is up 14.7% and gasoline 24.6%; food, at 3.0%, has only begun to absorb that.

These are relative-price changes, and they are sticky. Trucking contracts, restaurant menus, and supplier price lists reset upward quickly and drift back down slowly, if at all. Even if crude fell back below $70 tomorrow, much of what it added to freight, fertilizer, and food would stay in the price level. Tariffs work the same way: they raise the price level once, then drop out of the inflation rate but never out of the level.

Wages

Real median weekly earnings for full-time workers, which strip out inflation, stood about 5% above the 2019 average in the second quarter of 2026. The typical full-time worker has kept pace and gained a little. Three cautions keep that from being reassuring. The median says nothing about the bottom fifth, or about part-time and hourly workers. The inflation used to adjust those wages is the average basket, and the central point of this note is that a low-income basket has risen faster. A raise that arrives after the rent has gone up is not a gain in living standards.

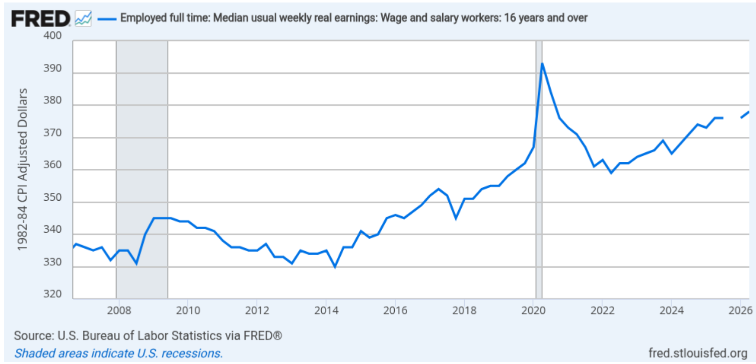


Figure 4. Real median usual weekly earnings, full-time workers, in 1982 to 1984 dollars. Source: FRED, Federal Reserve Bank of St. Louis.

Debt and interest

The same shock that raises the grocery ticket raises the government's interest bill, and the rate increase that follows lands on the same family. Gross federal debt is about $39 trillion, and net interest crosses $1 trillion this year, about 19 cents of every revenue dollar. That constrains the Federal Reserve, because each quarter point of higher rates adds tens of billions to the bill. When it does raise rates, dearer mortgages, car loans, and credit cards land on households already paying more for gasoline. The medicine and the disease arrive at the same address.

One closing note on the other inflation. The S&P 500 closed at 7,748 on September 3, up roughly 19% from a year earlier, through an oil shock, a war, a 3.4% CPI print, and a Federal Reserve openly debating a rate increase. The CPI counts a dozen eggs and a gallon of gasoline; it does not count the price of claims on the future, and the bottom half of households owns about 1% of stock. A calm market is not evidence that the pantry line is shrinking.

Why this matters to Epic-Cure

8,744 FAMILIES

served by Epic-Cure® in August 2026

Nearly one million pounds of rescued food distributed.

Inflation is not only a household problem. It is an operating problem for the organizations that fill the gap. Food rescue runs on diesel, refrigeration, and insurance: five refrigerated box trucks, walk-in coolers and freezers, and 40-foot refrigerated containers that draw power all summer. In August, every dollar Epic-Cure® spent on operations put about $72 of wholesale-value food into the community. Dearer diesel and power shave that number even when the food itself is free.

Pantry pounds move for three reasons, and all three are moving now: more families at the line, thinner SNAP cards behind them, and less surplus to rescue. Bulk produce donations fell from 689,200 pounds in May to 227,230 pounds in August as Florida's growing season ended and drought set in.

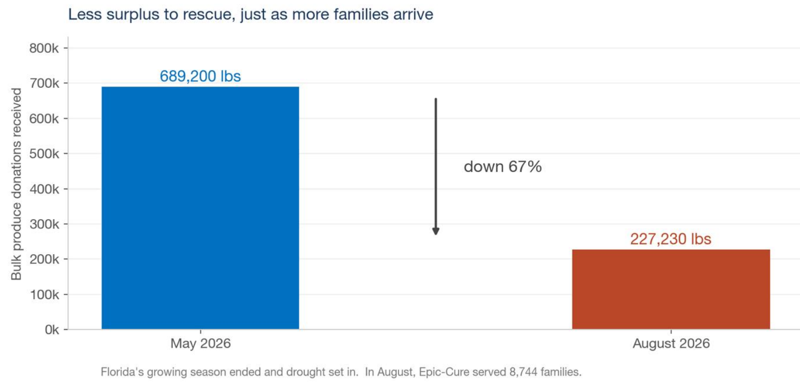


Figure 5. The squeeze on food rescue. Epic-Cure's August operating reality compared with May produce availability.

More mouths, thinner cards, and a higher bill to keep the trucks on the road arrive together.

That is the sense in which inflation is a food-bank problem and not only a household one. Under continued inflation, a family loses purchasing power every month and food insecurity rises. Under disinflation, the Federal Reserve's base case, the family keeps today's higher prices permanently, and the pantry does not empty because the rate cooled. Under deflation, the family is laid off first, which is how food insecurity spikes in recessions. Stable prices and stable jobs together is the one outcome that helps, and the one the debt makes hardest to deliver.

The price level is not coming back down. The food has to keep coming.

Sources: Bureau of Labor Statistics CPI news release for July 2026; Federal Reserve FOMC statements and minutes; Congressional Budget Office, Budget and Economic Outlook 2026 to 2036; Peter G. Peterson Foundation interest tracker; Bolhuis, Cramer, Schulz, and Summers, “The Cost of Money is Part of the Cost of Living” (NBER, 2024); United States Department of Agriculture, Household Food Security in the United States. Figures 3 and 4 are drawn from FRED, Federal Reserve Bank of St. Louis, retrieved September 2026. A longer version of this note, with the full appendix of thirty-one FRED charts, is available from Epic-Cure® on request.

And if all of this leaves you thinking, “Okay… what can we actually do about it?” We have an idea.

Who’s up for a world record event?

Awareness:

An easy, impactful way that you can help us is to please …

Save and Drop Off Your Grocery Store Plastic Bags

You will help reduce waste by allowing us to re-use them. You will save us money by reducing the number we have to purchase.

Transparency:

Anyone who wishes to see ***Epic-Cure's financial statements*** need only ask**.**

Our CPA-Audited financial statements and tax returns for fiscal years 2021, 2022, 2023, 2024, and 2025 have been released and are available upon request.

- Also available on our website.
- Click here to view: Epic-Cure's Financial Statements

Please email your requests to Ken Mulford: ken.mulford@epic-cure.org