

Defining “Underserved”: A Primer

How do you determine whether a community has limited or no reasonable access to healthy foods? Defining and determining if a community is underserved can be a complicated process that takes into consideration a variety of factors about the population and neighborhood conditions such as income, population density, car ownership rates, and the quality and location and type of grocery stores. Highlighted below are some resources that you can use to help assess the availability of healthy foods in your community. These definitions and methodologies have been used to determine whether a project is eligible for assistance from the federal government under the [Healthy Food Financing Initiative](#) (HFFI).

[United States Department of Agriculture \(USDA\) Food Access Research Atlas \(Atlas\)](#): The Atlas is a project of the Economic Research Service, USDA’s economic information and research division. The Atlas contains data and definitions about food access and can be used for determining eligibility for HFFI funds. Per the USDA, a census tract has “low access” status if a certain number of individuals in the tract live far from a supermarket. There are various measures for distance that USDA uses. The original Food Desert Locator (which the Food Atlas replaces) defined low access as living 1 mile away from a supermarket in urban areas, and 10 miles away in rural areas. The Atlas has added measures for 0.5 miles in urban areas, and 20 miles in rural areas. “Low-income” census tracts are defined as tracts having either a poverty rate greater than 20 percent; a median family income (MFI) less than or equal to 80 percent of the statewide MFI; or the census tract is in a metropolitan area and has an MFI less than or equal to 80 percent of the metropolitan area’s MFI. The Atlas also provides a spatial view of food access indicators that can be downloaded for community planning or research purposes. Data on USDA’s Low Access Low Income census tracts is also available on this website as part [Research Your Community](#). Click [here](#) for more details on USDA’s research methodology.

[United States Department of Treasury CDFI Fund \(CDFI Fund\)](#). The CDFI Fund awards financial assistance grants to CDFIs on a competitive basis to promote access to capital and local economic growth in urban and rural low-income communities across the nation. Since FY 2011, the CDFI Fund has encouraged CDFIs to finance businesses providing healthy food options as part of its HFFI Financial Assistance (HFFI-FA) program. Several of CDFIs awarded HFFI-FA grants have used these funds to support state healthy food financing initiatives such as the [Michigan Good Food Fund](#) and [California FreshWorks](#). The CDFI Fund defines a “a food desert” as distressed geographic areas where a substantial number or share of residents has low access to a supermarket or large grocery store that satisfies one of the following criteria:

- (1) The geographic area is a Low-Income and Low-Access census tract as defined by USDA’s Food Access Research Atlas; or
- (2) The geographic area is a census tract adjacent to a Low-Income and Low-Access census tract determined to be a Food Desert by the USDA and has a median family income less than or equal to 120 percent of the applicable Area Median Family Income; or



- (3) The geographic area meets at least one of the CDFI's Fund [distress criteria](#) and has also been identified as having low access to a supermarket or grocery store through a methodology that has been adopted for use by another governmental or philanthropic healthy food initiative such as Reinvestment Fund's Limited Supermarket Access Study.

Click [here](#) for more detail description on the CDFI Fund's definition for "food desert."

[Reinvestment Fund Limited Supermarket Access \(LSA\) Study](#). The Limited Supermarket Access (LSA) analysis is a tool to help investors and policymakers identify areas across the continental United States that have both inadequate access to healthy food and sufficient market demand for new or expanded food retail options. The LSA study identifies clusters (LSA areas) where multiple contiguous block groups show limited access to supermarkets. The 2014 LSA analysis is an update to the [Searching for Markets: The Geography of Inequitable Access to Healthy and Affordable Foods in the United States \(2011\)](#), funded by the U.S. Department of the Treasury CDFI Fund. Reinvestment Fund's methodology is unique in that it goes beyond simply identifying LSA areas based on the distance traveled to a store; it also measures the extent to which LSA areas can support new or expanded food retail options. Reinvestment Fund does this by calculating the amount of "leakage," or locally unmet demand for food, in each LSA area and comparing that amount to the demand necessary to support a new supermarket. Projects located in LSA areas can qualify for federal HFFI grants. The LSA study's methods and data results are publicly available on [PolicyMap.com](#), Reinvestment Fund's online data and mapping tool and this website as part of [Research Your Community](#). Click [here](#) for a more detailed description of Reinvestment Fund's research methodology.

[The Food Trust's Healthy Food Financing Handbook](#). The Food Trust helps state and local healthy food financing programs evaluate whether a project is located in an underserved community and has worked with the [Pennsylvania Fresh Food Financing Initiative](#), the [Ohio Healthy Food Financing Initiative](#), [New York Healthy Food and Healthy Communities Fund](#), [Mid-South Healthy Food Initiative](#), and the [New Orleans Fresh Food Retailers Initiative](#). The Food Trust uses a quantitative and qualitative data-gathering process that examines the income level of a community (located in a low-to-moderate income (LMI) census tract or serving residents of an LMI area); the proximity of fresh food retail in the surrounding area; and the community fit of the project, which includes factors such as acceptance of federal nutrition assistance benefits, population density, job creation, and community support. The process employs both secondary data sources, as well as primary, on-the-ground research including consultation with local community stakeholders to verify findings and better understand the food access landscape at the local level. This methodology can also qualify projects for federal (HFFI) funds. Click [here](#) for more information on the Food Trust's eligibility evaluation process.

[Healthy Food Access Portal](#). Both the USDA's and Reinvestment Fund's food access data indicators can be displayed using [Research Your Community](#) (RYC), a mapping tool that aggregates 60 data indicators that can be used to assess the quality of the nation's food environment. RYC enables users to create maps and generate reports by state, county, city and zip code showing individual Limited Supermarket Access areas, Low Income and Low Access census tracts; view the locations and type of existing food markets; and view data on dollars spent outside the community on food purchased for preparation at home. The tool also includes demographic on race and ethnicity, income, poverty, SNAP (formerly known as Food Stamps), and rates of unemployment, as well as health data such as data on fruit and vegetable consumption, obesity, physical inactivity, and diabetes.

