THE CITY OF GREENSBORO:
A SHORTCUT GUIDE TO
THE INTERACTIVE *GIS MAPS*

This document organizes all the interactive GIS maps in one place for the City of Greensboro, with the unit of observation being the census tract. The perimeter of the city is defined using criteria explained in our larger report, and in item 4 below.
(Blue underlined items are hyperlinks to the maps.)

1. **Opportunity Index-** this is an arithmetic mean of the four components of opportunity: prosperity, housing, education and health indexes. Each index works this way: A score of 100 in any category means it is average for the City of Greensboro's census tracts. Any number less than 100 means the census tract is scoring below average in that category, and vice versa for numbers greater than 100. No statistical weights are used in any computations for the indexes below.

   Click here for the **Opportunity Index** or investigate more deeply with each of the four components below:

   1. Prosperity Index- this uses 4 variables to track the relative prosperity of a census tract, including the Gini coefficient (a measure of inequality, unemployment rate, access to broadband and the level of the working poor.

   2. Health Index- this index tracks various health measures such as life expectancy, access to healthy food and disability rates.

   3. Housing Access Index- this index tracks the affordability in various areas, based on the rent and cost burden rates, the vacancy rate and the median monthly housing.

   4. Education Index-this index tracks the quality of education, by examining high school graduation rates, disenfranchised youth, and graduate level of education.

2. **Home Transactions**- this category tracks the method of purchase (cash vs. mortgage), It also compares small dollar (< $100,000) homes with all mortgages. ATTOM data is used.

   1. Small dollar homes bought with cash (% point change, 2007-2021). -this tracks how purchases of small dollar homes are changing over time, with respect to all cash purchases, and also gives racial information within each census tract.

   2. All purchased homes bought with cash, 2020- This map indicates where cash makes the majority of purchases in the city.

3. [Small dollar homes purchased with cash, 2020](#)- the indicates what percentage of small dollar homes were purchased with cash instead of a mortgage.

3. **Lending Trends**- this category examines trends in lending, by showing changes in access to mortgage lending for both small dollar mortgages as well as all mortgages.

   1. [Small Dollar Mortgage Denial Rates: 2021](#)- this shows the percentage of completed small dollar (< $100,000) loan applications that were denied.

   2. [Small Dollar Denial Rates: 2007 to 2021 (% change)](#)- Average percentage point change in the percentage of completed small dollar loan applications that were denied.

   3. [Mortgage Denial Rates: 2021](#)-Percentage of completed loan applications that were denied.

   4. [Mortgage Denial Rates: 2007-2021 (% change](#))- Average percentage point change in the percentage of completed loan applications that were denied, by census tract.

4. **Methodology for City Study**- Since census tracts in some cases lay both inside and outside the city boundaries, we worked with the City of Greensboro to include only census tracts that lay at least 50% within city boundaries.

Note: These maps were created by The Center for the Study of Economic Mobility (CSEM), housed at Winston-Salem State University, 2023. Contact: Craig J. Richardson, Director, at richardsoncr@wssu.edu