

## Appendix 2: Glossary

- **Blight** – physical deterioration that inhibits a positive response to change.
- **Census tract** – “Small geographical area established by local committees and approved by the Census Bureau, which contains a population segment with relatively uniform economic and social characteristics and clearly identifiable boundaries averaging approximately 1,200 households.”<sup>139</sup> This report uses 2000 census tract information.
- **Community health** – the overall quality of life in an area. Factors considered in the analysis of community health may include social connectedness, housing stock quality, economic strength and public safety.
- **Correlation analysis** – a statistical tool used to see the linear correlation between indicators.
- **Cluster** - a geographical area designated by the City of Detroit Planning & Development Department. The ten clusters each composed of approximately 100,000 persons were developed by the 1997 Community Reinvestment Strategy.
- **Data warehouse** – central data collection and maintenance activities.
- **Data host** – organization that handles and manages data to keep the warehouse up to date and to keep the models working.
- **Descriptive map** – all maps of a single cluster that display one variable from a single year.
- **Detection system** – a short list of indicators that work together to predict neighborhood decline or success.
- **HMDA data** – Home Mortgage Disclosure Act allows for home loan data to be publicly available for the assistance of neighborhood analysis. This leads to decision-making in regards to economic development, grant opportunities, and identifying social/political discrimination.<sup>140</sup>
- **Indicator** – a measurement that reflects the status of some social, economic, or environmental system over time. It is also a measure that helps to quantify or express the achievement and progress towards an outcome or goal.
- **Individual indicators** – the individual indicators that should be fed into the system to paint the most accurate picture of Detroit neighborhoods.
- **Key indicators** – indicators that support judgment about certain aspects of the future condition of a neighborhood. They are not directly measurable; rather, they give a general impression.
- **Leading indicators** – indicators that seek to predict the future

<sup>139</sup> A census tract is a small part of a county containing an average of 4,000 people. Source: U.S. Census Bureau. *Question and Answer Center: What is a Census Tract?* <http://ask.census.gov>. Accessed April 5, 2004.

<sup>140</sup> Home Mortgage Disclosure Act “About HMDA” <http://www.ffiec.gov/hmda/about.htm>. Accessed April 26, 2004.

value of a supporting indicator or a key indicator.

- **Neighborhood indicators** – measures that demonstrate a neighborhood’s progress toward targeted goals.
- **Neighborhood Indicators System** – computer-based information systems containing a broad variety of data on conditions and trends at the neighborhood level.
- **Outliers** – a data point that is located far from the rest of the data. Given a mean and standard deviation, a statistical distribution expects data points to fall within a specific range.
- **Predictive maps** – maps that account for a combination of indicators and more than one year of data in order to indicate neighborhood decline/improvement.
- **“Qualifying” criteria** – used to create a manageable pool of indicators for further testing.
- **Raw data** – disaggregated data that one could download into spreadsheets from the system.
- **Regression analysis** – this test uses the historical values of leading indicators to “predict” values of key indicators, and then compare the predicted value with the actual value to test the accuracy of the “predicted” situation.
- **Supporting indicators** – indicators made up of directly measurable data. They provide a fundamental data layer and, once the areas of concern or opportunity have been identified, allow the user to look back to understand where action should be taken. An example of a supporting indicator is the number of home mortgage loan applications made in a census tract in a given year.
- **Thresholds (or classifications)** – point at which neighborhood conditions change enough to be considered different. Determined by assessing simple summary statistics (e.g. mean), distribution of tracts (value vs. number of tracts), and system output (initial “descriptive” maps).
- **True cash value** – a proxy for market value.
- **Vulnerable** – vulnerable implies that an area is in a transition zone—it could be moving towards stability or decline.