

# WHERE GROCERS WON'T GO

## A Framework for Measuring Progress in Creating Mixed-Income Neighborhoods in Atlanta

This paper introduces the Mixed-Income Neighborhood Index (MINI)—a composite measure grounded in urban economics research that defines the minimum income conditions required for a neighborhood to sustain a functioning private housing market and support neighborhood-serving retail. Applied to Atlanta's 102 Neighborhood Statistical Areas for 2010 and 2023, the index reveals a city making aggregate progress while concealing a deep divergence between neighborhoods that meet the standard and those that do not.



**Center for  
Urban Research**  
Atlanta, Georgia



ECONOMIC  
DIVERSITY



NEIGHBORHOOD  
VIABILITY



MEASURABLE  
PROGRESS



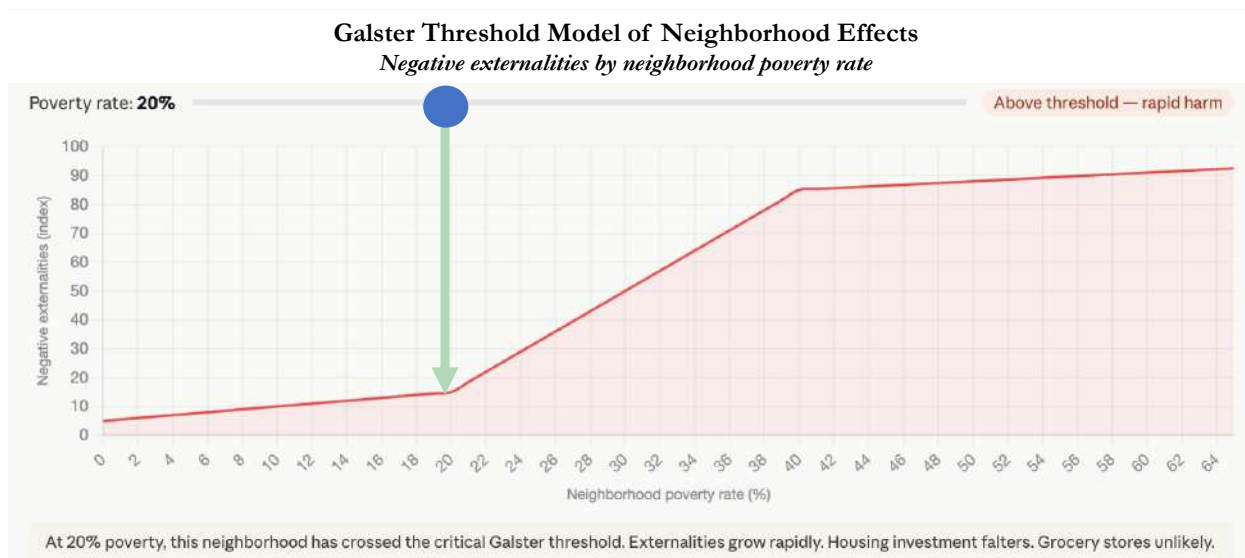
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## Introduction: Why Mixed-Income Neighborhoods Matter

Every city organizes itself around a fundamental tension. On one side is the natural tendency of people with similar incomes to cluster together—in part by preference, in part by the filtering mechanism of housing markets, which sorts households into neighborhoods by what they can afford. On the other side is the practical reality that a city composed entirely of separate economic worlds doesn't function effectively. A city of uniformly poor neighborhoods cannot attract the investment, the retail, or the institutions that make urban life desirable. A city of uniformly wealthy ones cannot staff its hospitals, schools, or service economies. A city divided neatly between the two produces something worse than either: concentrated poverty in some quarters and indifference to it in others, separated by geographic distance large enough to make the problem invisible to those with the means to address it.

Mixed-income neighborhoods are not a utopian ideal. They are the working unit of a functional city. When households of different incomes share a neighborhood, they share more than geography. They share schools, which creates pressure to maintain school quality across the income spectrum rather than concentrating it where the politically organized live. They share commercial corridors, which creates the consumer base that makes neighborhood-serving retail—grocery stores, pharmacies, banks, restaurants—viable in places that would otherwise be too poor to support it. They share property tax bases, which sustains the local public investment that neighborhood quality depends upon. And they share the informal social infrastructure that researchers have documented for decades: the networks of contact, mutual observation, and collective efficacy that reduce crime, support child development, and provide the connective tissue of community life.

The evidence that income mixing produces these benefits is extensive. George Galster's threshold research establishes that neighborhood poverty rates above 20 percent generate measurable negative externalities for residents—higher crime, lower educational attainment, reduced employment prospects—that grow nonlinearly



until poverty exceeds 40 percent, at which point further deterioration has diminishing marginal effect but the damage is already profound. The mechanism is not mysterious: concentrated poverty removes the middle-class households whose presence sustains neighborhood institutions, creates the consumer density that supports local commerce, and provides the social models and network connections that support upward mobility. Their absence is not merely an aesthetic or statistical condition. It is a structural one, and it reproduces itself. Poor neighborhoods attract less investment, which reduces property values, which attracts more poor households as

richer ones depart, which reduces investment further. Galster's work identifies this cycle not as inevitable but as threshold-dependent: the tipping point is real, it is measurable, and crossing it in either direction produces disproportionate effects.

*Mixed-income neighborhoods are not a social policy aspiration. They are the basic operating unit of a city that work—the geography at which schools remain accountable, retail remains viable, investment remains feasible, and the informal structures of community life remain intact.*

The implications for housing policy are direct. A neighborhood cannot attract a full-service grocery store if its median household income falls below approximately 80 percent of the metropolitan area median—the threshold at which chain retailers' site-selection models identify sufficient consumer spending power. It cannot attract market-rate housing development without public subsidy if its income profile does not support rents that cover construction and operating costs. These are not policy choices. They are the arithmetic of urban markets, and the income level at which that arithmetic tips from negative to positive is knowable and well-documented.

The further implication—the one that drives the framework introduced in this paper—is that these thresholds create a minimum standard for what a healthy neighborhood looks like. Not an ideal neighborhood, not a wealthy one, but a functional one: a neighborhood where the private market will invest without subsidy, where residents can access the services that sustain daily life, and where the social externalities of concentrated poverty have not yet overwhelmed the community's capacity to thrive. Defining that minimum standard precisely, anchoring it in the literature on neighborhood economics, and measuring every Atlanta neighborhood's distance from it is the purpose of the Mixed-Income Neighborhood Index (MINI).

Atlanta is a city whose prosperity obscures a geography of profound and durable inequality. By virtually every conventional measure, it has prospered over the past decade: job growth, population growth, rising property values, expanding public infrastructure, and a growing national reputation as a cultural and economic center. And yet by the measure introduced in this paper, almost half of its residents live in neighborhoods that do not yet meet the minimum conditions for market viability—and the communities furthest from that threshold are, with near-perfect consistency, the majority-Black neighborhoods of the city's south and west sides. The MINI does not explain why this is so. That explanation requires the full history of deliberate exclusion, disinvestment, and policy failure that produced Atlanta's current geography. What the index does is give that history a precise contemporary measurement—and define, in concrete and operational terms, what it would mean for that legacy to be overcome.

## I. Why A Standard Measure Is Needed

The City of Atlanta has adopted the goal of ensuring that all of its residents are living in healthy, thriving and accessible neighborhoods. Central to the strategy for achieving that goal is the reversal of the cycle of disinvestment that has undermined the health of neighborhoods by limiting investment in residential and commercial property. The question is: how far are the city's neighborhoods from revering that cycle and what would it take for every neighborhood to reach the minimum conditions at which private markets will sustain it, and at which residents have access to the services that define a functioning community?

A neighborhood where 42 percent of residents live below 200 percent of the poverty line is clearly distressed, but how distressed relative to a threshold that would trigger market investment? A neighborhood with a median

household income of \$65,000 sounds reasonably prosperous, but is that sufficient for a grocery chain to locate there, or for a developer to pencil out a market-rate housing project without subsidy? Answering these questions requires a framework organized around a defined standard of adequacy.

The MINI is designed to provide exactly that. It identifies, from the literature on neighborhood economics, the minimum income and poverty conditions associated with functional private housing markets and neighborhood-serving retail viability. It combines those conditions into a single composite score for each of Atlanta's 102 Neighborhood Statistical Areas, measured at two points in time—2010 and 2023—to track progress and deterioration across the city's full geography.

The framework is explicitly organized around the goal of mixed-income neighborhoods. Its premise is that concentrated poverty is the primary problem, that the relevant threshold is the minimum income diversity at which private investment becomes self-sustaining, and that tracking each neighborhood's distance from that threshold is more analytically useful than tracking its position in a relative ranking of all 102 communities.

## II. The Research Foundation

### Galster's Threshold Model of Neighborhood Effects

The most extensive and rigorous body of research on neighborhood income thresholds comes from George C. Galster, Clarence Hilberry Professor of Urban Affairs at Wayne State University, whose work over three decades establishes the empirical basis for the income floor used in the MINI Index.

**The poverty threshold.** Galster's 2018 synthesis of the neighborhood effects literature concludes that the independent negative impacts of neighborhood poverty rates appear negligible until a neighborhood exceeds approximately 20 percent official poverty, whereupon externality effects grow rapidly, continuing through approximately 40 percent poverty before further increases show diminishing marginal negative impact. Critically, his research specifies that poverty de-concentration strategies must aim to replace neighborhoods exceeding 40 percent poverty with those that have low poverty rates—defined as below 15 percent. This 15 percent official poverty threshold is the evidence-based target for the poverty component of the MINI.

**The housing market threshold.** Galster and colleagues' work on housing appreciation dynamics and concentrated poverty costs (2007) establishes a related finding: housing values and investment returns begin to decline significantly once official poverty in a neighborhood exceeds approximately 10 percent, before the decline becomes shallower at very high poverty levels. This creates a housing investment viability zone—roughly 10 to 20 percent official poverty—within which market-rate housing development remains feasible without subsidy. Neighborhoods above 20 percent official poverty face increasing difficulty attracting private housing investment under normal market conditions.

**Threshold versus continuous effects.** A key implication of Galster's nonlinear model is that neighborhood improvement strategies should not be evaluated on marginal changes at any poverty level but on whether they cross the critical threshold. Moving a neighborhood from 50 to 40 percent poverty produces no meaningful change in market behavior or resident outcomes. Moving it from 20 to 14 percent—crossing the threshold—produces disproportionate improvement. This insight directly informs the MINI framework's use of a pass/fail threshold rather than a continuous score.



## The 80 Percent AMI Standard

The income component of the MINI uses the threshold most widely deployed across federal housing programs, retail site-selection standards, and food access research: 80 percent of the metropolitan Area Median Income. This threshold is grounded in three bodies of evidence.

**Federal housing policy.** HUD defines households earning below 80 percent of AMI as low-income for the purposes of housing assistance eligibility, inclusionary zoning standards, and Community Development Block Grant targeting. This definition is embedded in the statutory language of multiple federal housing programs and represents Congress's codified judgment about the income level below which households cannot access market-rate housing without cost burden. A neighborhood whose median household income falls below this threshold is, by extension, a neighborhood in which the typical household cannot afford market-rate housing—the defining condition of market failure.

**Retail viability research.** The USDA Economic Research Service's Food Access Research Atlas defines low-income census tracts—the geographies most likely to lack grocery store access—as those where the median family income is at or below 80 percent of the statewide or metropolitan median. National studies confirm that low-income neighborhoods defined by this standard have roughly 75 percent of the chain supermarket availability found in middle-income neighborhoods, even controlling for population density and other factors. Brookings Institution research focused specifically on Atlanta found that high-income Black-majority block groups in the Atlanta metro had no premium grocery store access within one mile—demonstrating that the income threshold alone is necessary but not sufficient in Black neighborhoods, where racial underinvestment compounds the income effect.

**Housing development feasibility.** Analysis by MapCraft for the Up For Growth coalition demonstrates that market-rate multi-unit housing development is generally feasible at the household income level of 80 to 100 percent of AMI, with feasibility declining rapidly below 80 percent. At income levels below 80 percent AMI, private housing development requires cross-subsidy from higher-income units or direct public subsidy to pencil out—confirming that 80 percent AMI represents the effective floor for unsubsidized private housing market activity.

## Converting to the Neighborhood Statistical Area Data Structure

The MINI applies these research-derived thresholds to the two income and poverty variables available in comparable form for both 2010 and 2023 across all 102 NSAs.

**Income measure.** The index uses median household income (MHI) compared to 80 percent of the HUD metropolitan AMI for the relevant year—\$57,680 for 2010 (80 percent of the estimated \$72,100 metro AMI) and \$85,920 for 2023 (80 percent of the HUD FY2024 figure of \$107,400). The income score awards 50 points based on the ratio of the NSA's MINI to the threshold, capped at 50 for neighborhoods meeting or exceeding it.

**Poverty measure.** The index uses the ACS near-poverty rate—the share of residents below 200 percent of the federal poverty line—as the poverty indicator. This measure is available in comparable form for both years and better captures economic fragility than the official poverty line alone. The 200 percent threshold corresponds to a household-level experience of approximately 15 to 20 percent official poverty at the neighborhood level under typical Atlanta income distributions. The poverty score awards 50 points based on how far the NSA's below-200 rate falls below the 35 percent threshold, scaled proportionally.

The composite MINI score is the sum of the income and poverty sub-scores (0–100). A score of 75 or above—meaning the NSA substantially meets both threshold conditions—is classified as Healthy. Scores of 50 to 74 are Moderate, 25 to 49 are Weak, and below 25 are Critical.

**THE MINI THRESHOLD IN PLAIN LANGUAGE**

A neighborhood scores Healthy when its median household income is at or above \$85,920 (80% of the Atlanta metro AMI) and fewer than 35% of its residents live below 200% of the poverty line. These are not aspirational standards—they are the minimum conditions at which, based on peer-reviewed research, private housing developers will invest without subsidy, grocery retailers will locate, and the neighborhood effects literature identifies positive rather than negative social externalities.

### III. What the Index Reveals: Citywide Findings

#### The Aggregate Picture

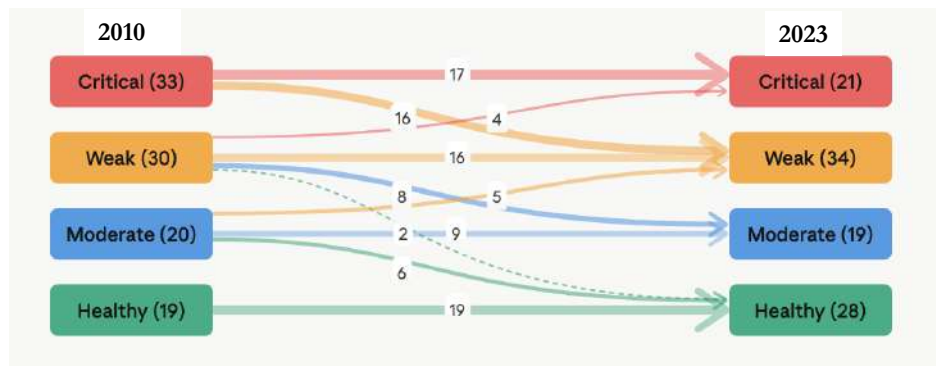
Across Atlanta's 102 NSAs, the citywide picture in 2023 is one of modest but real aggregate improvement against a persistent structural gap. In 2010, 19 NSAs—housing approximately 72,000 residents, or 17 percent of the city's population—met the Healthy threshold. By 2023, that had grown to 26 NSAs housing approximately 132,000 residents, or 27 percent of the population.

The Critical tier—NSAs well below both threshold conditions—shrank from 33 NSAs and 28 percent of the population in 2010 to 21

NSAs and 16 percent of the population in 2023. That represents approximately 40,000 fewer people living in the most severely below-threshold conditions, even as the city's total population grew by nearly 80,000.

Since 2010, 16 NSAs crossed into a higher tier and 9 crossed into a lower one—a net improvement of just 7 neighborhoods over 13 years. No Critical NSA reached Healthy status. The median score change of +5 points masks significant variation: while some neighborhoods made meaningful gains, others slid backward, and the majority simply stayed where they were.

**NSA MINI Transitions Between 2010 and 2023**



**MINI Tier Distribution, 2010 and 2023**

Tier	Score range	NSAs 2010	Pop 2010	% Pop 2010	NSAs 2023	Pop 2023	% Pop 2023	Change in NSAs
Healthy	≥75	19	72,165	17%	28	132,046	27%	+9
Moderate	50–74	20	94,825	23%	19	139,027	28%	–1
Weak	25–49	30	134,222	32%	34	149,917	30%	+4
Critical	<25	33	118,057	28%	21	77,727	15%	–12

## The Ceiling Effect

The most important structural finding in the tier transition data is the near-complete absence of multi-tier improvement—and the presence of meaningful decline. Not a single NSA classified as Critical in 2010 reached even the Moderate tier by 2023. Of the 33 Critical NSAs in 2010, 16 moved up to Weak and 17 remained Critical. Of the 30 Weak NSAs in 2010, 8 reached Moderate and just 2 reached Healthy. Meanwhile, 9 NSAs moved in the opposite direction: 4 slid from Weak to Critical, and 5 from Moderate to Weak.

This ceiling effect confirms Galster's theoretical prediction: neighborhood improvement under market conditions tends to be incremental and threshold-sensitive. A neighborhood 40 points below the healthy threshold does not close that gap through organic income growth over thirteen years. It closes it—if it closes it at all—through concentrated public investment that pushes it decisively across the threshold. The backward movement of 9 NSAs suggests that without such intervention, market forces are as likely to pull a neighborhood down as to lift it up.

## The Racial Geography of the Index

The MINI score distribution tracks Atlanta's racial geography with almost perfect fidelity, confirming that the index is measuring a racially structured phenomenon rather than a generic urban poverty pattern.

**Table 2 — MINI Scores by Racial Composition of NSA (2023)**

NSA racial composition	# NSAs	Median MINI score	Healthy (≥75)	Critical (<25)	Median MHI 2023
<25% Black (majority-white)	34	80.5	21 (68%)	0 (0%)	\$127,333
25–75% Black (mixed)	25	53.2	4 (16%)	5 (20%)	\$87,225
>75% Black (majority-Black)	43	27.6	1 (2%)	16 (37%)	\$47,375

Among the 34 predominantly White NSAs, the median MINI score is 81—above the Healthy threshold. Sixty-eight percent score Healthy; none score Critical. Among the 43 predominantly Black NSAs, the median MINI score is 28—in the Weak tier, close to the Critical boundary. Just a single Black-majority NSA—Midwest Cascade/Regency Trace—scores Healthy; 37 percent score Critical. The gap between these two distributions is not a gap in progress rates. It is a structural gap in starting positions that thirteen years of citywide growth has struggled to close.

*Among Atlanta's predominantly white NSAs, the median MINI score is 81—above the healthy threshold. Among predominantly Black NSAs, it is 28—near the critical boundary. This is not a gap that Atlanta's growth era has closed. It is the same gap, expressed in a new measurement.*

## IV. The Progress That Occurred—and What It Means

The genuine progress in the MINI data deserves recognition before the structural critique. Twenty-eight NSAs are now meeting the healthy threshold, against 19 in 2010. The Critical population fell by nearly 40,000 people even as the city grew by 79,000. And within the Healthy tier, some communities represent genuine incumbent income growth rather than displacement-driven composition change.

The five largest score improvements between 2010 and 2023 are East Lake/The Villages at East Lake (+41 points), Knight Park/Howell Station (+37), Kirkwood (+34), Cabbagetown/Reynoldstown (+32), and Ormewood Park (+31). These are the communities most prominently associated with the Beltline corridor's transformation, and their scores reflect dramatic real income growth and near-poverty rate declines.

However, as the companion analysis of income, poverty, and demographic data demonstrates, improvements of this magnitude over thirteen years cannot be explained by organic income growth among a stable population. Knight Park, for example, recorded a real household income gain of 171 percent—from \$39,464 to \$148,077—while losing 2,016 Black residents. Kirkwood lost 1,242 Black residents. The MINI improvement in these communities reflects the income profile of the population that arrived, not necessarily the economic advancement of the population that was already there.

By contrast, the communities showing more modest score improvements alongside stable or growing Black populations—Old Fourth Ward (+25, Black population grew by 969), Berkeley Park/Blandtown (+19, Black population grew by 1,266), Grant Park (+15, Black population grew by 184)—represent the more structurally durable form of neighborhood improvement. The MINI scores of these communities are still in the Moderate range (61, 74, and 78 respectively), confirming that they have not yet fully crossed the healthy threshold, but they are approaching it through a mechanism that does not involve the wholesale displacement of existing residents.

## V. The Communities Falling Behind

The improvement story has a shadow side that the aggregate statistics obscure. Eight NSAs declined in MINI score between 2010 and 2023, and of these, five fell below a tier boundary they had previously held. The most severe declines are concentrated in two geographies that the broader analysis identifies as the city's most urgent economic emergencies.

### The Southwest Cluster

Ben Hill Terrace, Ashley Courts, Arlington Estates, Ben Hill Acres, Ben Hill Forest, Greenbriar, and Fort McPherson/Venetian Hills form a contiguous bloc of majority-Black NSAs in the city's southwest that are deteriorating simultaneously on every dimension the MINI measures. Ben Hill Terrace fell from a score of 46 in 2010 to 29 in 2023—a 17-point decline, the largest in the city—driven by a real household income decline of 30 percent and a rising near-poverty rate. Ashley Courts fell from 48 to 33 (-16 points). These were not communities in strong health in 2010; they were already in the Weak tier. By 2023, they have moved materially closer to the Critical boundary.

The MINI framework clarifies what these numbers mean economically. A score of 29 or 33 means these communities are approximately \$30,000 per household per year below the minimum income level at which market-rate housing investment is feasible and grocery retailers will locate. They are not close to the threshold. They are not approaching it. They are moving away from it.

### The Income Gap at Scale

Of Atlanta's 102 NSAs, 60 fall below the income threshold of \$85,920. The average income gap, weighted by the number of households in each NSA, is approximately \$34,758 per household per year. Across the approximately 99,000 households in these communities, closing the income gap to the threshold level would require approximately \$3.44 billion in additional annual household income—not a policy expenditure, but the real economic output that would need to flow to these households to make their neighborhoods self-sustaining.

## VI. Key Findings

**Finding 1: Only half of Atlanta residents live in a neighborhood meeting the minimum conditions for market viability.** In 2023, 47 NSAs (54 percent of the city's population) meet the threshold. The remaining 46 percent live in neighborhoods where at least one of the two threshold conditions—income at or above 80 percent of AMI, near-poverty below 35 percent—is not met.

**Finding 2: Thirteen years of growth produced real but limited improvement.** The Healthy tier grew from 19 to 28 NSAs. The Critical tier shrank from 33 to 21 NSAs. The median MINI score improved by approximately 5 points. These gains are meaningful but modest relative to the structural gap, and they were achieved during Atlanta's most prosperous economic period on record.

**Finding 3: No Critical NSA reached the Healthy threshold in 13 years.** The ceiling effect in the tier transition matrix confirms that organic market forces, operating without targeted intervention, cannot close a large MINI gap. The communities furthest from the threshold did not close it; they moved up one tier at most, or remained where they were.

**Finding 4: The MINI score is racially organized with almost no overlap.** Predominantly White NSAs have a median score of 81; predominantly Black NSAs have a median score of 28. The distance between these distributions is larger than the median score improvement over the entire 2010–2023 period. At current rates of change, the gap will not close within any planning horizon that city policy can reasonably address.

## VII. The Neighborhood Reinvestment Initiative: Public Response to a Measurable Problem

In September 2025, Mayor Andre Dickens unveiled the Atlanta Neighborhood Reinvestment Initiative (NRI)—a sweeping, multi-decade commitment to redirect public and private investment into the city's most persistently distressed communities. The NRI is organized around seven pilot geographies selected for their history of disinvestment, their active resident leadership, and their strategic distribution across the city's south and west sides.

Every one of the initiative's seven focus geographies scores in the Critical or Weak tier of the MINI. Their income gaps to the healthy threshold range from approximately \$20,000 to over \$59,000 per household per year. Their poverty rates run from 39 percent to 75 percent below 200 percent of the poverty line. The NRI is not a peripheral intervention in communities that are doing reasonably well. It is a response to communities that the MINI framework classifies as among the furthest from market viability in the city:

**Table 3 — NRI Focus Neighborhoods and MINI Scores**

NRI Neighborhood	Composite MINI Score 2023	Tier	MHI 2023	Score Change
Thomasville Heights	12	Critical	\$20,033	-1
English Avenue /Vine City	24	Critical	\$41,846	+6
Grove Park /Bankhead	23	Critical	\$39,397	+3
West Hollowell	21	Critical	\$36,408	+5
East Campbellton	26	Weak	\$44,270	No change
West Campbellton	34	Weak	\$57,984	-14



NRI Neighborhood	Composite MINI Score 2023	Tier	MHI 2023	Score Change
Downtown Atlanta	29	Weak	\$49,694	+5

The NRI's theory of change—right projects in the right places, undergirded by a whole-of-government approach—maps closely onto the MINI framework's identification of what distressed neighborhoods actually lack. The initiative's target investments in mixed-income housing, grocery stores, trails and transit, health centers, and commercial corridor revitalization address precisely the services that the 80 percent AMI income threshold predicts will be absent from below-threshold communities. The income gap in these communities is too large to close through investment alone and requires a combination of place-based capital investment, income-side interventions, and anti-displacement protection for incumbent residents.

The NRI has already produced several concrete deliverables that align with the MINI framework's analysis of what distressed neighborhoods require. A citywide anti-displacement tax relief program has frozen property taxes for 432 legacy residents—a direct response to the risk that improving neighborhoods extract their cost from the long-term homeowners who held on through decades of disinvestment. The city has opened the first of two publicly-supported grocery stores downtown, directly addressing the retail viability gap that the 80 percent AMI threshold identifies. Atlanta Housing has received a \$40 million HUD Choice Neighborhood Grant to reimagine Bowen Homes in one of the focus neighborhoods. And a historic intergovernmental agreement between the city and Atlanta Public Schools has cleared the way to redevelop eight former APS sites—addressing the school quality question that the earlier analysis identifies as the single most important determinant of whether higher-income households will choose to move into distressed communities.

The second gap is temporal. The MINI ceiling effect—the finding that no Critical NSA crossed to the Healthy tier in thirteen years under market conditions—implies that the NRI's investments will need to be sustained for a generation to produce threshold-crossing outcomes in the deepest-distressed communities. Given the magnitude of the income gaps involved and the thirteen-year track record of incremental improvement at best, that assessment appears conservative.

The MINI framework establishes that neighborhood health requires both sufficient median income and sufficiently low poverty concentration. The NRI's project-focused investments—housing, transit, grocery stores, trails—address the place dimension of that equation. The income dimension—the \$34,758 average annual household income gap across the 60 below-threshold NSAs—requires a different set of tools: workforce development, living-wage job creation, employer partnerships, and the kind of mixed-income population strategy that the earlier sections of this paper describe. The NRI's people-side investments in career training, financial literacy, and youth development are therefore critically important.

There is fundamental alignment between the NRI's ambitions and what the MINI data says the city's most distressed neighborhoods require. The initiative identifies the communities that need the most urgent intervention, diagnoses the combination of place-based capital investment and people-side programming that those communities need, and establishes anti-displacement protection as a non-negotiable component of any improvement strategy. The MINI framework provides an additional means to monitor the NRI's progress and to respond to programmatically to changes in MINI scores as they unfold over the next twenty years.

*The NRI's seven focus neighborhoods are, without exception, the communities the MINI classifies as Critical or Weak. The initiative is not addressing the margins of Atlanta's inequality. It is addressing its structural core.*



## VII. Conclusion

The Mixed-Income Neighborhood Index offers Atlanta a single, literature-grounded answer to a question that aggregate statistics cannot answer: how far is each of the city's 102 NSAs from the minimum conditions at which private markets will sustain them without ongoing subsidy?

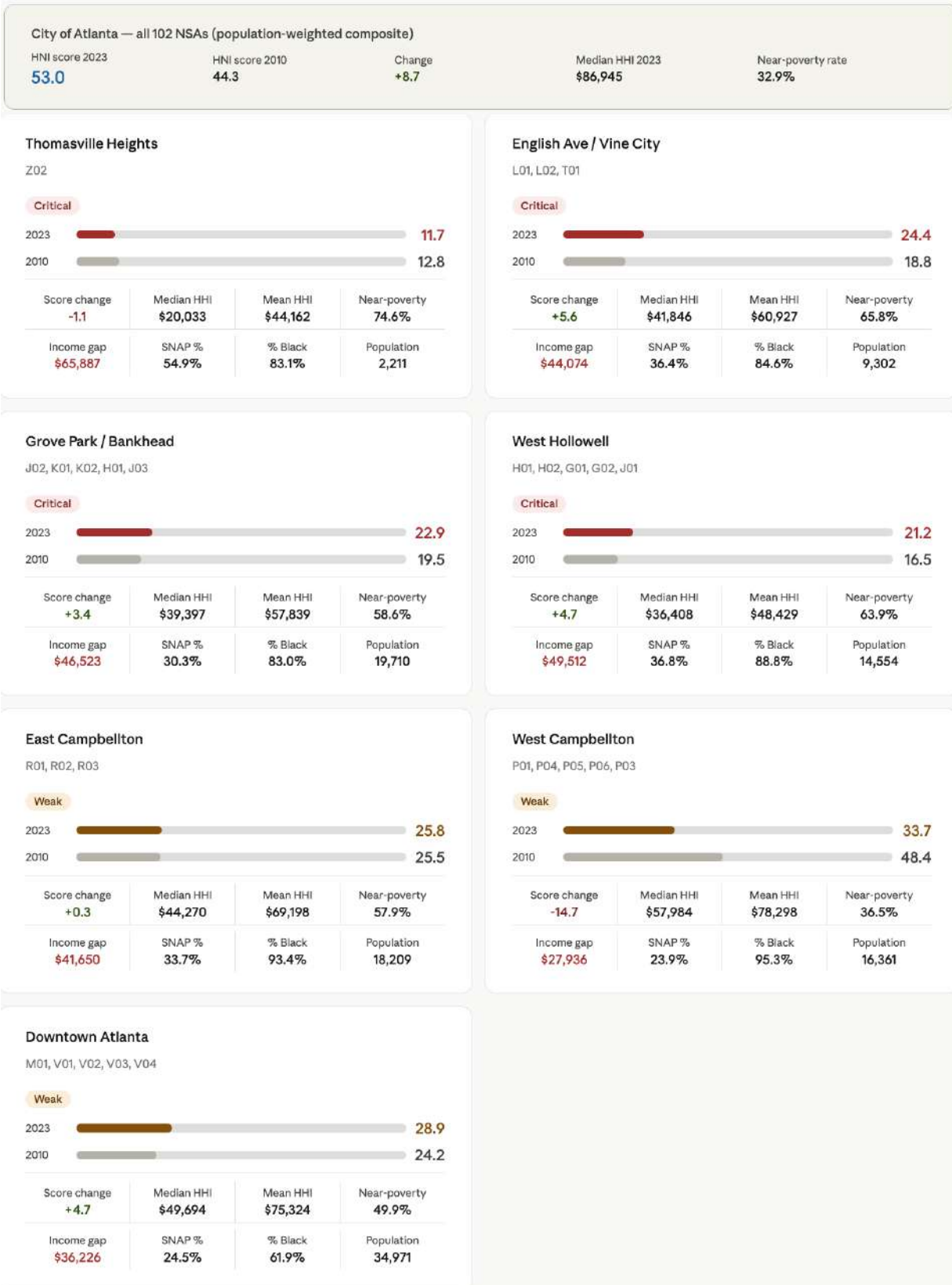
The answer, in 2023, is that nearly half of Atlanta's residents live in neighborhoods that do not yet meet that threshold. The most severe shortfalls are concentrated in majority-Black communities on the city's south and west sides, where median MINI scores of 28 indicate that the typical neighborhood earns roughly a third of the income needed to attract unsubsidized housing investment and neighborhood-serving retail. Thirteen years of Atlanta's most prosperous growth period produced a median improvement of 5 MINI points—meaningful, but insufficient to alter the structural geography.

The index also provides a more precise language for describing what has happened to the communities that did improve. A neighborhood scoring 72 in 2023 versus 34 in 2010 has crossed the threshold—but whether that crossing represents incumbent economic advancement or population replacement is a separate question that requires the demographic data to answer. The MINI is a necessary but not sufficient tool for evaluating neighborhood progress: it tells you whether a community has reached viability; the income, demographic, and poverty data together tell you how it got there and who benefited.

The ultimate utility of the index is as a target rather than a measure. Every NSA that crosses from Critical to Weak, from Weak to Moderate, and from Moderate to Healthy represents a real and meaningful change in the conditions facing the households that live there—in their access to grocery stores, in wealth-building property ownership opportunities, and in the neighborhood effects on children's educational outcomes and life chances. The MINI framework gives Atlanta policymakers, investors, and community organizations a common language for that target and a precise measurement of how far each neighborhood is from reaching it.



## Appendix I Neighborhood Reinvestment Initiative NSA MINI Scores





## Appendix II Methodology and Variable Definitions

Variable	Definition	Source	Notes
Metro AMI	Area Median Income for the Atlanta-Sandy Springs-Roswell MSA	HUD, annual	\$107,400 (FY2024); \$72,100 (est. 2010)
MINI Income Threshold	80% of metro AMI for the relevant year	Derived	\$85,920 (2023); \$57,680 (2010)
MHI	Median household income by NSA	ACS B19013, 5-yr estimates	2010 nominal; 2023 nominal
Income score (0–50)	$\min(\text{MHI} / \text{MINI\_threshold}, 1.0) \times 50$	Derived	50 = at or above threshold
Below 200% poverty	% of population below 200% of federal poverty line	ACS C17002, 5-yr estimates	Available comparable form both years
Poverty threshold	35% below-200% rate	Derived from Galster (2018)	≈15% official poverty; the Galster threshold for negligible neighborhood effects
Poverty score (0–50)	$\max(0, (35 - \text{below200}) / 35) \times 50$	Derived	50 = below-200 rate of 0%; 0 = at or above 35%
MINI score (0–100)	Income score + Poverty score	Composite	75–100=Healthy; 50–74=Moderate; 25–49=Weak; 0–24=Critical
Tier classification	Healthy ≥75; Moderate 50–74; Weak 25–49; Critical <25	Derived	Based on combined threshold proximity
Score change	MINI_2023 – MINI_2010	Derived	Positive = improvement; negative = decline
Income gap	$\max(0, \text{MINI\_threshold} - \text{MHI}_{2023})$	Derived	Amount by which MHI falls short of threshold

### Key sources

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Prepared by the Center for Urban Research. Data from the American Community Survey (US Census Bureau), HUD AMI program standards, and the Atlanta NSA Master Change dataset. The MINI Index, threshold definitions, score formula, and tier classifications are original analytical tools developed by the Center for Urban Research.



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