



Sense of Place Survey Results for Hackett and Merrill Neighborhoods, Summer 2022

Authors Laura Grube, Ph.D. and Antonio Rodriguez, student Manager, Belmark Associates. Surveyors who contributed to this study include Antonio Rodriguez, Ariane Irafasha, Jagvi Dey, Jayita Gaggenapally, Yupeng Yang, and Zhao Kang.

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Executive Summary

This report presents demographic data, homeownership demand, and sense of place (SOP) survey data for the Hackett (Census Tract 16) and Merrill (Census Tract 18) neighborhoods in summer 2022. The survey was first conducted in summer 2019. Between these dates – summer 2019 and summer 2022 – was the COVID-19 pandemic, which has impacted our data in a number of ways (which we discuss below). Further, because of the pandemic and emergency policies related to housing, there have been fewer homes available for sale, and Acts Housing has not been able to assist as many families to homeownership as they had hoped. Our results then provide a view into the Hackett and Merrill neighborhoods in summer 2022, as the pandemic is fading and present a new baseline point for efforts to increase homeownership.

Our sample includes 150 households in Hackett and 151 households in Merrill. Data from the City of Beloit tells us that the owner/renter compositions in the neighborhoods are 55% owner occupied / 45% renter occupied in Hackett and 50 % / 50 % in the Merrill neighborhood.¹ Our sample reflects a slightly higher proportion of owners in Hackett and a slightly higher proportion of renters in Merrill. We compare the demographic information of our sample to that presented in the 2020-24 Neighborhood Revitalization Strategy Area (NRSA) Plan.² In our sample we find reported income levels to be significantly higher than what is in the NRSA report. For example, we find only 24% of households reported incomes below \$25,000 in Hackett, compared to the NRSA figure of 44%. In Hackett we also find 34% reported incomes between \$50-75,000, compared to only 12% in NRSA. These increases are likely explained by pandemic stimulus money and general increases in nominal wages.

Perhaps related to increased nominal wages, an even larger proportion of renters in Hackett and Merrill said that not only do they wish to own a home, but they believe they will do so in the near future: in Hackett the figure is 83% (compared to 2019, 54%) and in Merrill 82% (compared to 2019, 62%). This illustrates strong demand for Acts Housing.

Many questions in our survey relate to sense of place (SOP) indicators. COVID-19 and the social distancing that it has required, have likely affected resident behaviors and answers to many of our SOP questions. For example, question 8, “how often do you talk to or visit with immediate neighbors?” In both neighborhoods, we found more residents reported that they “never” speak with immediate neighbors and fewer reported that they speak with immediate neighbors “just about every day.” Again, directly linked to the pandemic, we expected a decrease in question 9, “In the past 12 months, have you been involved with any of the following kinds of

¹ Thank you to Julie Christensen, Community Development Director, City of Beloit, for sharing this data. The proportion of owner-occupied and renter-occupied homes in Hackett and Merrill in 2022 are identical to the figures from 2019. Although we certainly see sales between 2019 and 2022 in which rentals converted to owner-occupied and vice versa, ultimately, the exchanges offset to preserve the 55%/45% in Hackett and 50%/50% in Merrill.

² In our 2019 report, we compared the demographic data of our sample to the previous NRSA report. The NRSA demographic data come from the American Community Survey (ACS) data (reported as estimates of five year averages, by census tract). The 2020-24 NRSA utilizes ACS data from 2013-2017.

groups?” The most common answer, church attendance, declined across both neighborhoods. Residents in the Merrill neighborhood also reported less engagement in a number of other activities including youth organizations and parent associations. Notably, both neighborhoods reported increased involvement in social welfare organizations.

Interestingly, owners in the Hackett neighborhood reported a more positive SOP compared to 2019; more said people take pride in living in Hackett, more reported that most people can be trusted in their neighborhood, and more expressed that they are not very concerned about crime. In Merrill, there were smaller changes in perceptions of pride (very small decrease among owners and 4.2% more renters agreeing), fewer reported that “most people can be trusted” (and more stated that they didn’t know), and levels of concern around crime were mixed.

Section 1: Method

Acts Housing is committed to help 150 families in Beloit become homeowners through their homebuyer counseling and real estate broker services. The direct effect of Acts Housing is to enable families to build equity and have access to stable housing. However, as the Acts Housing motto states, the full goal is more than these direct effects. “Buy a Home, Build a Community” speaks to the positive *spillover effects* of homeownership, including, but not limited to as (1) increases in home values, (2) increases in community cohesiveness, and (3) reductions in crime.³ For the purposes of this study, we will focus on community cohesiveness and sense of place (SOP), as measured by questions 4-10 in our survey instrument.⁴

Table 1. Survey Questions

Part 1: Perceptions about neighborhood

1. How long have you lived at this address? (open answer)
2. How long have you lived in the Beloit or stateline area? (open answer)
3. Do you own or rent this property? (own/rent)
if rent, would you like to someday be a homeowner? (yes/no)
if rent, do you think you will become a homeowner in the near future? (yes/no)
4. In three words, how would you describe your neighborhood? (open answer)
5. Generally, people in this neighborhood maintain their homes and property. (agree/disagree)
6. I take pride in living in this neighborhood. (agree/disagree)
7. In [neighborhood name], regarding levels of trust, would you say that... (3 possible answers)
8. How often do you talk to or visit with immediate neighbors? (6 possible answers)
9. In the last 12 months, have you been involved with any of the following kinds of groups: (9 possible answers)

³ Briefly, “spillover effects” or “positive/negative externalities” are impacts that are experienced by individuals not directly engaged in an exchange - for example, an impact felt by the neighbor of a new homeowner - but nonetheless, contribute to the overall social benefit/cost of an action.

⁴ For a longer discussion of sense of place, see “Baseline Sense of Place Survey Results for Hackett and Merrill Neighborhoods, 2019” Belmark Associates.

10. Regarding crime in your neighborhood, how would you describe your level of concern? (3 possible answers)

Part 2: Demographic information

11. How many people are living or staying at this address? (open answer)

12. I'd like to ask a few follow-up questions about those individuals who live or stay at this address:

for adults at the address,

(if not respondent) relationship to respondent (open answer)

what is the age? (open answer)

what is the sex? (3 possible answers)

what is the race or ethnicity? (5 possible answers)

what is the marital status? (5 possible answers)

what is the highest degree or level of school completed? (7 possible answers)

last week, did they work for pay at a job? (yes/no)

if yes, where do they work? (open answer)

if no, during the last four weeks have they been actively looking for work? (yes/no)

for children at the address,

relationship to respondent (open answer)

what is the child's age? (open answer)

If they are currently enrolled at a school, what school do they attend? (open answer)

We developed a survey to capture an understanding of SOP in the Hackett and Merrill neighborhoods. The survey was first conducted in the summer of 2019. This report focuses on the findings from the second iteration, or second time that the survey was conducted in summer 2022. We provide a comparison of our results from summer 2019 and summer 2022.

Importantly, we utilized the same survey questions for summer 2019 and summer 2022. The survey instrument consists of two parts as shown above, (1) ten questions related to SOP indicators and (2) a set of demographic questions about each individual in the household.

We constructed the survey in this order to establish the content of our survey with respondents before asking them for personal demographic information. We developed SOP questions from the national Social Capital Community Survey, the City of Beloit Neighborhood Revitalization Strategy Areas (NRSA) Plan, and based on feedback from Michael Gosman at Acts Housing. Questions were ordered to avoid response bias. For example, we asked a question about crime as the final SOP question so that it did not influence answers to earlier questions about the neighborhood.

We implemented one small addition to the summer 2022 survey. As the final step of the survey, we shared information about Acts Housing with the resident, regardless of whether they identified as a renter or homeowner. The information shared is displayed below. We also left a complementary set of headphones with a business card and QR code, containing a link to an

online video about Acts Housing. Acts Housing requested this change in order to use the survey as an opportunity to tell residents about Acts Housing. Because it was the last interaction of the survey, we do not believe that it affected the survey answers in any way.

Figure 1. Information Shared at Conclusion of Survey

Finally, we want to share some information about a nonprofit in Beloit, WI, ACTS Housing, that offers

- (1) homebuyer counseling,
- (2) real estate broker services, and
- (3) assistance with home rehabilitation.

Our survey teams administered the survey in-person, going door-to-door to homes and apartments in the Hackett and Merrill neighborhoods (see *Appendix C and D* for survey map). In general, research teams surveyed every-other north/south street in the neighborhoods, and every third home/apartment on the sampled streets. Surveys were conducted from 5-7 PM Monday-Friday as well as Saturday mornings. We selected these survey times to ensure that residents working outside of the home were included in the survey. The survey teams first presented respondents with an overview of the project, had them sign a consent form (see *Appendix B* for consent form), and then began the survey.⁵

We conducted the survey in both English (262 respondents) and Spanish (39 respondents), which allowed us to better represent the experience of residents living in neighborhoods that are 34% and 38% Latino (according to NRSA) in Hackett and Merrill, respectively (Spanish survey and consent form available by request). Through this process, we collected 301 responses, constituting 9.3% of the households in the two neighborhoods (uptake statistics available in *Appendix E*).

Section 2: Demographic Data

The demographic data presented here is meant to provide further context around the two communities in the study. Additionally, we compare our survey data to the numbers presented in NRSA to further corroborate our findings. The 2020-24 NRSA report utilizes demographic data from the American Community Survey (ACS). Many of the ACS figures are from 2013-2017 5-year estimates. Therefore, they are lagging.

In some cases, our survey results diverge from the NRSA numbers. We find this to be true, for example, in how people identify in terms of race. In Hackett, we surveyed a higher proportion of white residents (56% compared to 42% reported in NRSA) and a lower proportion of Latino residents (22% compared to 34% reported in NRSA). In Merrill, however, the opposite

⁵ The consent form and survey were approved by the Beloit College Institutional Research Board (IRB) in June 2019. Documentation is available upon request.

was true.⁶ Because these differences are not consistent across both neighborhoods, we can be reasonably sure these differences are not a result of some sort of unintentional bias.

As mentioned in the executive summary, we find large differences between the income figures we collected and what is reported in the NRSA (and ACS). This is likely connected to current labor market conditions and increases in nominal wages.

Section 2.3 provides a summary of significant changes across time, comparing 2019 to 2022.

2.1 Hackett Demographic Data

The survey respondents which represent our sample have some differences compared to the NRSA reported demographic data. As explained in the previous section, our sample contains more residents who identify as white. In addition, our sample has a lower percentage of people who identify as Latino, 22 % compared to 34 % in NRSA. Our sample reports higher levels of education: only 15 % have less than a high school degree (compared to NRSA of 32 %) and 15 % have a college degree (compared to NRSA of 3 %).

Table 2. Demographic Data, Hackett (n = 150)

	NRSA	Survey Data
Age		
Median Age	29.9	30
Under 18	33.20%	35.50%
18-24	8.80%	13.50%
25-64	48.30%	42.80%
65+	9.70%	8.30%
Race		
White	42.20%	55.70%
African American	16.50%	13.68%
Latino	33.70%	22.15%
Asian	0.60%	0.33%
Other	0.00%	8.14%
Household Structure		
Without Children 18 years and younger	58.80%	52.35%
With Children 18 years and younger	41.20%	47.65%

⁶ In Merrill, NRSA reports the white population to be 35%, and our sample reflects a White population of only 28%. NRSA reports the Latino population as 38%, and our sample reflects a Latino population of 43%.

Households with Children		
Single Parent Households	52.60%	55.71%
Married Family Households	47.40%	44.29%
Educational Attainment		
Less than High School Graduate	31.90%	14.52%
High School Graduate or Equivalency	39.00%	39.52%
Some College or Associate's Degree	24.50%	28.63%
Bachelor's Degree	2.80%	14.52%
Graduate or Professional Degree	1.80%	2.82%

The income data above are noticeably different from the NRSA data. From our survey, we see many more people reporting incomes between \$50,000-\$74,999; in our sample 34.1 % compared to just 12.3 % in NRSA (an almost 22 % point increase). Correspondingly, there is a drop in those who report incomes less than \$25,000 and between \$25,000 - \$49,999.

Table 2.1 Income Data, Hackett

	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Hackett (NRSA)	44.0%	39.0%	12.3%	3%	1.7%
Hackett (Survey)	24.0%	27.1%	34.1%	7.0%	7.8%

Observations for Hackett Survey data is 138⁷

Table 2.2 Unemployment Rate, Hackett

Age	18-24 years old			25-34 years old			35-64 years old		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Hackett	14.8%	21.1%	17.4%	8.0%	12.5%	10.2%	5.4%	7.5%	6.4%

⁷ A greater number of survey respondents chose to not answer this question.

2.2 Merrill Demographic Data

The survey respondents which represent our sample have some differences compared to the NRSA reported demographic data. Our sample has a lower percentage of people who identify as white, 28 % compared to 35 % in NRSA. We also see more people identifying in the “other” category for race; our sample is 5% and the NRSA figure is 0.00%.

Table 2.3 Demographic Data, Merrill (n = 151)

	NRSA	Survey Data
Age		
Median Age	28.90	30.00
Under 18	35.50%	33.50%
18-24	10.90%	10.50%
25-64	44.80%	49.00%
65+	8.70%	7.00%
Race		
White	34.80%	27.93%
African American	23.60%	22.82%
Latino	38.20%	42.94%
Asian	0.00%	0.90%
Other	0.00%	5.41%
Household Structure		
Without Children 18 years and younger	52.20%	47.62%
With Children 18 years and younger	47.80%	52.38%
Households with Children		
Single Parent Households	62.70%	67.53%
Married Family Households	31.90%	32.47%
Educational Attainment		
Less than High School Graduate	26.10%	28.68%
High School Graduate of Equivalency	38.30%	36.40%
Some College or Associate’s Degree	31.40%	24.63%
Bachelor’s Degree	3.70%	7.72%
Graduate or Professional Degree	0.40%	2.57%

In Merrill we also see higher incomes compared to the NRSA data. Fewer of the survey respondents reported incomes below \$50,000 compared to the NRSA data (and more reported incomes above \$50,000), although the differences are smaller than what we observed in Hackett. In our survey, 21 % reported incomes between \$50,000-\$74,000, compared to 16 % in NRSA.

Table 2.4 Income Data, Merrill

	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Merrill (NRSA)	43.2%	34.0%	15.8%	4.5%	2.5%
Merrill (Survey)	32.1%	28.4%	20.9%	9.7%	9.0%

Observations for Merrill Survey data is 134.

The unemployment rate remains high in both neighborhoods; interestingly, the rates are higher for 18-24 year olds in Hackett, and then it flips, with the unemployment rates higher for Merrill in the age group 25-34 years old.

Table 2.5 Unemployment Rate, Merrill

Age	18-24			25-34			35-64		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Merrill	4.0%	5.3%	4.6%	16.7%	10.0%	13.3%	3.1%	9.8%	6.1%

2.3 Comparison across time, 2019 vs. 2022

We have the opportunity to observe changes across time in our study, and we find several significant (i.e. large) changes in both Hackett and Merrill, including increases in the Latino population and increases in income levels. In the Hackett neighborhood, our survey figure increased from 17 % Latino in 2019 to 22 % Latino in 2022. In the Merrill neighborhood, the number of respondents identifying as Latino increased from 26 % to 43 %, a 17 % point increase. The NRSA figures also show increases in the Latino population during this timeframe.

Another large change that we observed is an increase in reported income levels and a decrease in unemployment rates. In both neighborhoods, fewer survey respondents reported incomes below \$50,000. In Hackett, the number of people who reported incomes between \$50,000 - \$74,999 increased from 19 % to 34 %, a 15 % point increase. In Merrill, the statistics changed from 15 % to 21 %, with large gains in the next two income brackets, \$75,000-\$99,999 (4 % to 10 %) and \$100,000 or more (2 % to 9%). Importantly, these are much more rapid increases in income than what is reported in NRSA. The increases in nominal income likely reflect larger macroeconomic conditions, that could not have been predicted by NRSA.

In terms of unemployment rates, these fell across all three age groups in both neighborhoods. In the 18-24 year old age group, the totals (men and women) declined dramatically in Merrill: from 16.2 % in 2019 to 4.6 % in 2022. There were dramatic declines in the 35-64 year old categories in both neighborhoods: in Hackett from 22.7 % in 2019 to 6.4 % in 2022, in Merrill from 20.8 % in 2019 to 6.1 % in 2022. Again, these changes likely reflect macroeconomic conditions.

Section 3: Rates of Homeownership and the Aspirations of Renters

In section 2, we compared our survey results with NRSA figures; here, we have obtained data from the City of Beloit on the composition of owner-occupied versus renter-occupied homes in Hackett and Merrill. Below, we share those numbers alongside our survey results.

Table 3. Owner vs. Renter-Occupied Units

	Owner Occupied	Renter Occupied
Hackett - City Data	55.0%	45.0%
Hackett - 2022 Survey	62.0%	38.0%
Merrill - City Data	50.0%	50.0%
Merrill - 2022 Survey	46.0%	54.0%

In Hackett, there are slightly more owner-occupied (55 %) units than renter-occupied (45 %). We also found this in our sample, however, we surveyed even more owner-occupied units (62 % compared to 55 %) and fewer renter-occupied (38 % compared to 45 %). In Merrill, the mix of owner and renter-occupied is 50/50. Our sample skewed towards renter-occupied (54 % compared to 50 %) and fewer owner-occupied (46 % compared to 50 %). In order to control for this difference in the proportion of owner-occupied versus renter-occupied households, we have reported many findings by owner versus renter.

Next, we asked renter respondents if they would like to become a homeowner or not. Following this, we asked all renters wishing to become homeowners whether they believe this will happen in the near future (within the next two years). The responses across the neighborhoods were very close. In Hackett, approximately 84 % said they want to own a home in the future; in Merrill, the number was 87 %. When asked whether they believe they will in the near future, the percentages remain high, at 83 % in Hackett and 82 % in Merrill.

These figures are very high. There could be a few reasons for this, including that interest rates were still quite low, and that household incomes were relatively high. Below, we compare incomes and unemployment rates of those who are owners versus renters, and also consider the incomes of renters who aspire to own a home.

Table 3.1 Renters Who Wish to Own a Home and Believe They Will Do So Within Two Years

	Total Renters	Wish to own home*	Believe they will own home within 2 years**
Hackett	57	48 (84.2%)	40 (83.3%)
Merrill	82	71 (86.6%)	58 (81.7%)

* Calculated over total renters.

**Calculated over renters wishing to own home

One reason that someone might rent a home rather than own a home is their financial situation. For example, if they have a lower income, they may not have enough saved for a down payment on a home. This does seem to be supported by the data. Below, table 5 presents data for renters only. In both Hackett and Merrill, a higher proportion of renters report incomes less than \$25,000: in Hackett, 34 %, compared to the total of renter and owners reporting less than \$25,000, 24 % and in Merrill, 37 % compared to the total of renter and owners reporting less than \$25,000, 32 %.

Table 3.2 Renter Household Annual Gross Income

	Number of households	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Hackett	53	34.0%	22.6%	32.1%	7.5%	3.8%
Merrill	73	37.0%	28.8%	17.8%	6.8%	9.6%

Interestingly, the unemployment data of renters versus owners is mixed. In Hackett, the unemployment rate of renters is much higher compared to owners (19 % compared to 2 %).

Table 3.3 Unemployment Rates by Owner and Renter

	Owner	Renter
Hackett	1.8%	18.9%
Merrill	7.3%	5.0%

Observations (adults identified as owners or renters) - Hackett 148, Merrill 149

Could it also be true that those renters who believe they will own a home in the near future believe so, in part, because they have higher incomes and can more easily afford to purchase a home? This seems to play out in the data. The group that believes they will own a home in the near future are less likely to be in the lowest income bracket, compared to all renters (in Hackett, 27 % compared to 34 % and in Merrill, 34 % compared to 37 %). In addition, they exhibit higher percentages in the income brackets above \$50,000 a year. For example, in

Hackett, 38% make between \$50,000-\$74,999 compared to 32 % of all renters; in Merrill 23 % make \$50,000-\$74,999 compared to 18 % of all renters.

Table 3.4 Household Annual Gross Income, Renters Who Wish to Own a Home and Believe They Will Do So Within Two Years

	Number of households	Less than \$25,000	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Hackett	40	27.0%	21.6%	37.8%	8.1%	5.4%
Merrill	60	34.0%	24.5%	22.6%	9.4%	9.4%

3.1 Comparison across time, 2019 vs. 2022

If we compare these findings on the mix of renters and owners and also the aspirations of renters and owners, there are two things that stand out. The first is that the mix of renters and owners is exactly the same in 2019 and 2022 (looking at the City of Beloit data). Although there were certainly changes of renter-occupied to owner-occupied and vice versa, in the end, the same proportions held. The second is that many more renters believe they will own a home in the near future. In Hackett, this number is up from 54 % to 83 %, and in Merrill, from 62 % to 82 %.

Section 4. Sense of Place (SOP) Data

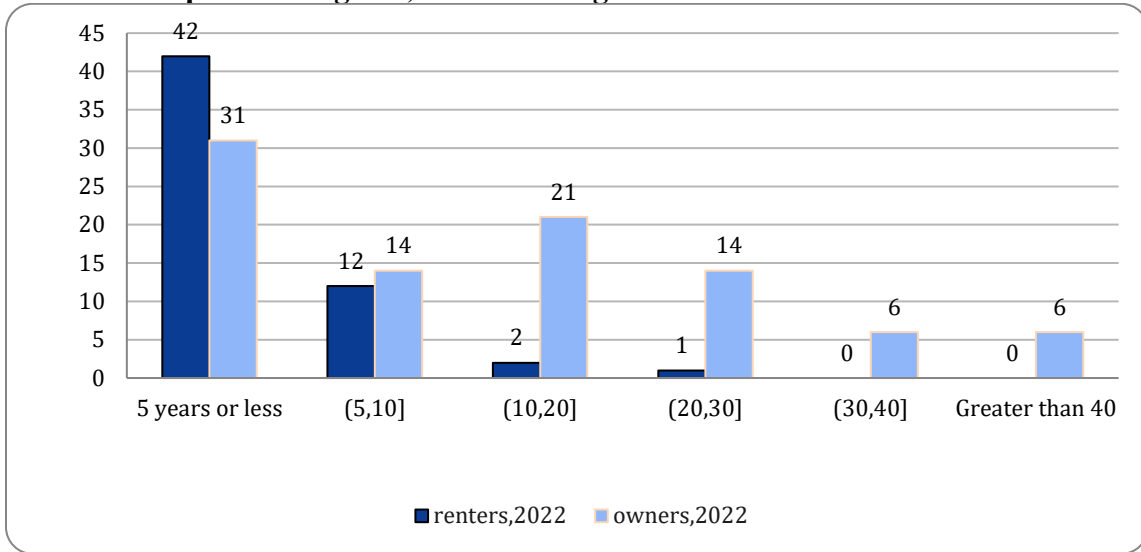
We asked respondents about their perceptions of their neighborhood in a number of ways. The questions establish some insight into attachment to place, neighborhood cohesiveness, community involvement, and perceived social deviance. Within each of these categories, we offer a comparison over time (2019 vs. 2022) at the end of the subsection.

4.1 Attachment to Place

Research suggests that, on average, owners stay in the same home longer than renters. This is illustrated in our data. Without considering renters vs. owners, in Hackett, the average was 11 years, and in Merrill, the average was almost 14 years. Renters in Hackett reported an average of 4.8 years; compared to owners that reported an average of 15 years. In Merrill, renters reported an average of 5.3 years; compared to owners that reported an average of approximately 16 years.

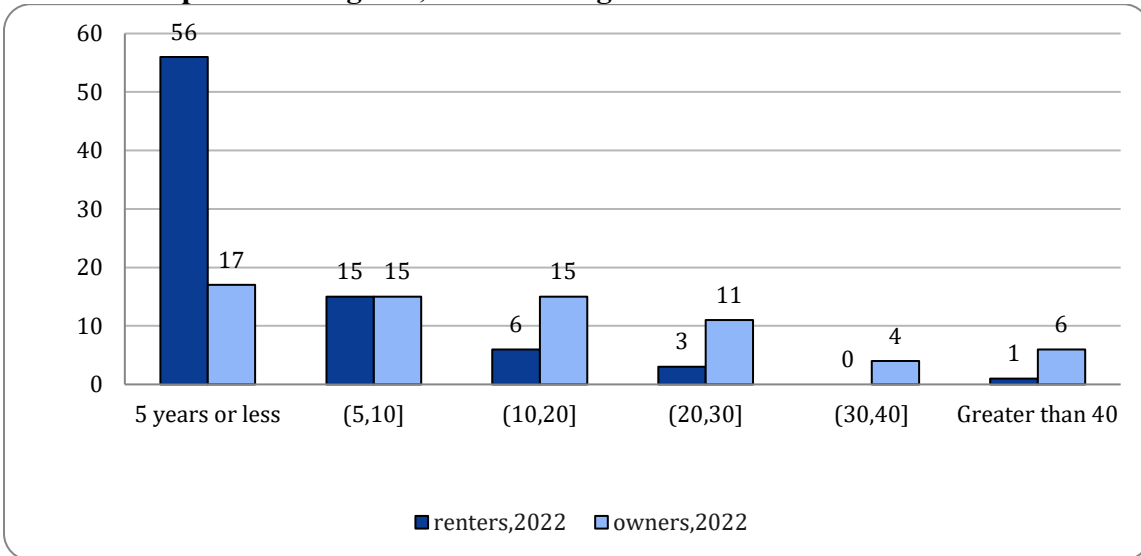
Tables 10 and 11 describe the distribution of length of residence across year ranges. The numbers shared above the bars are the number of observations. For example, in Hackett, 42 renters reported having lived at their current address for five years or less. The majority of renters in Hackett and Merrill have lived at their current address for five years or less (74 % and 69 %, respectively).

Graph 4. Histogram, Hackett Length of Time at Current Address



Observations, Renters 57; Owners 92

Graph 4.1 Histogram, Merrill Length of Time at Current Address



Observations, Renters 81; Owners 69

Comparison across time, 2019 vs. 2022

Looking across time, the “time at current address” figures did not change substantially in Hackett and Merrill. The area where there was the most change was in Hackett, in the number of renters who reported living at their current address for 5-10 years: in 2022 the figure was 21%, compared to 2019 where only 12% reported being at their current address for 5-10 years. In other words, more renters “stayed put” in Hackett during timeframe.

4.2 Neighborhood Cohesiveness

We grouped three questions into neighborhood cohesiveness: an open-ended question asking respondents to describe their neighborhood in three words, a question about whether they take pride in living in their neighborhood, and a question about level of trust.

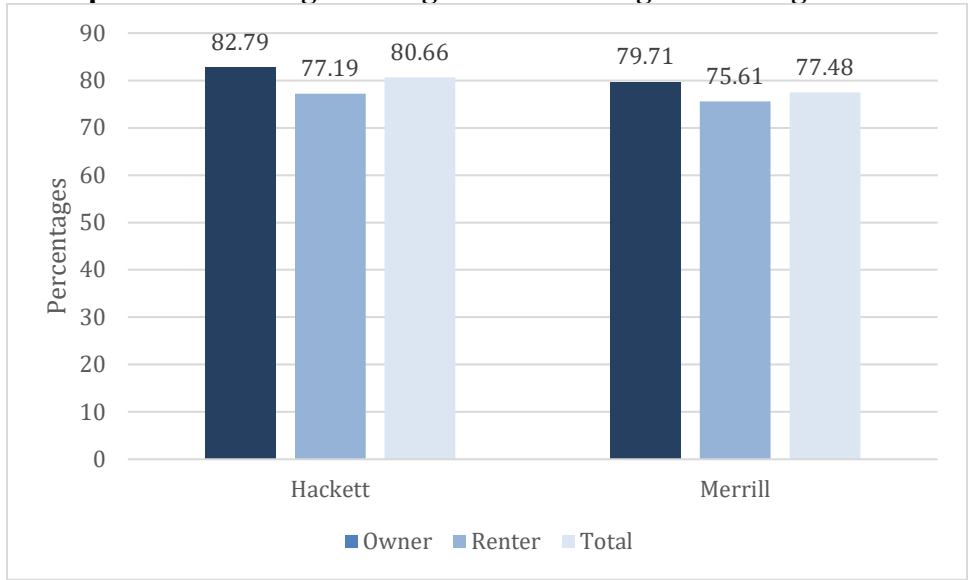
For the open-ended three words that describe the neighborhood, we assigned each word/phrase a number, 1, 2, or 3. We used “1” for negative words/phrases; “2” for neutral words/phrases; and “3” for positive words/phrases. As an example - “unsavory” = 1; “okay” = 2; and “peaceful” = 3. We calculated an average word score for each household, ranging from 1 to 3, inclusive. A household scoring less than 2 views the neighborhood “Negatively or Somewhat Negatively,” a household scoring exactly 2 views the neighborhood “Neutrally,” and finally, a household scoring above 2 views the neighborhood “Positively or Somewhat positively.”

The distribution of views is similar across Hackett and Merrill. A higher percentage of households have a negative or somewhat negative view of their neighborhood in Merrill (49.67 %) compared to Hackett (43.91 %). Conversely, a higher percentage of households have a positive or somewhat positive view of their neighborhood in Hackett (52.00%) compared to Merrill (45.70 %). Few offered a neutral view: Hackett was 4.05%, and Merrill was 4.64%.

There was not a consistent, observable difference between renters and homeowners on this question.

We also asked respondents to agree or disagree with the statement “I take pride in living in this neighborhood.” Below, “Total” is all survey respondents, not divided by owner or renter. A higher percentage of residents agree with the statement in Hackett (81%) compared to Merrill (78%). This can be further broken down by owner and renter, with owners, on average, being more likely to express pride in their neighborhood compared to renters (on average).

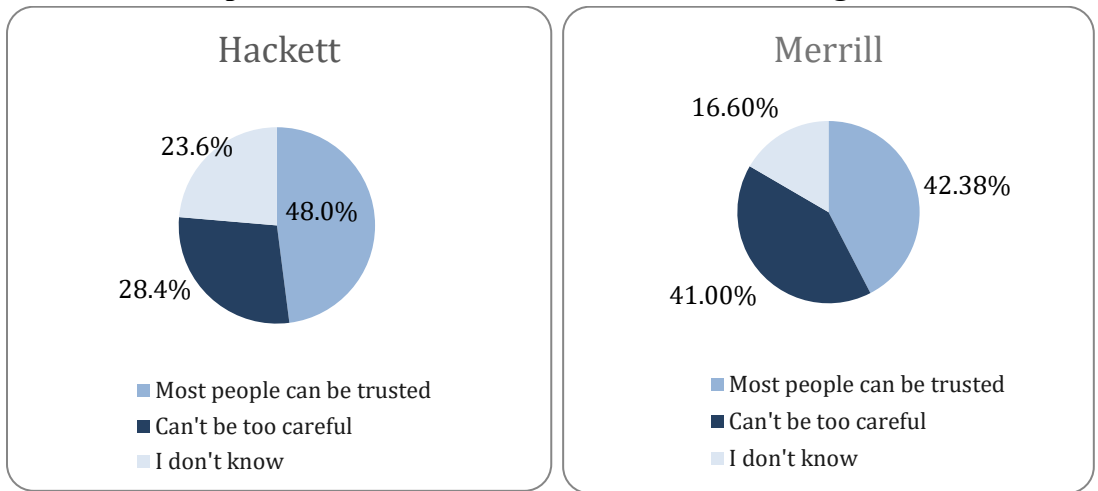
Graph 4.2 Percentage Taking Pride in Living in the Neighborhood



Observations (households) - Hackett 149, Merrill 151

Our final question related to neighborhood cohesiveness is about trust. We asked, “Would you say that most people in your neighborhood can be trusted, you can’t be too careful in dealing with people, or you don’t know?” The most common response for both neighborhoods was “Most people can be trusted” (48% in Hackett and 42% for Merrill). A much higher proportion said “You can’t be too careful” in Merrill (41%) compared to Hackett (28%).

Graph. 4.3 Trust across Hackett and Merrill Neighborhoods



Observations (households) - Hackett 148, Merrill 151

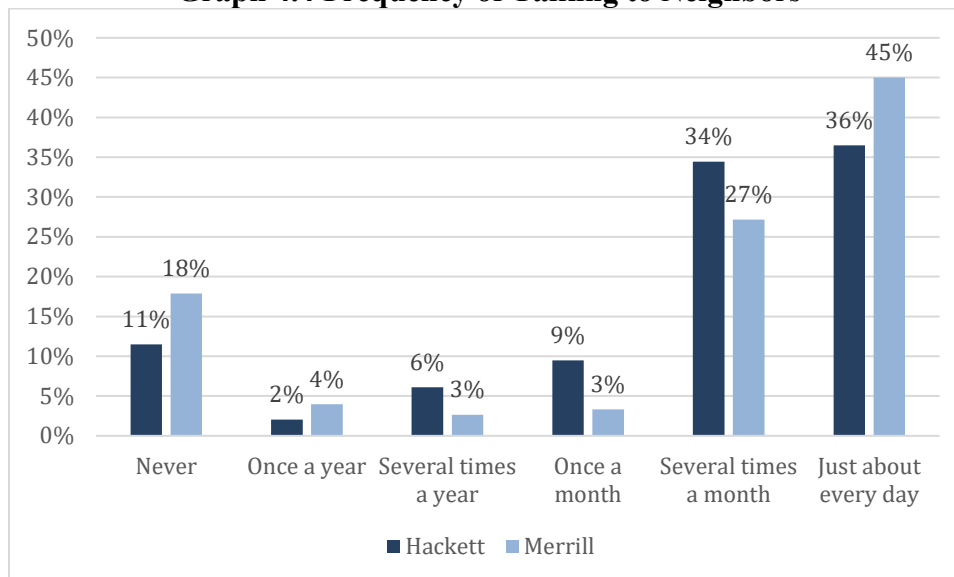
Comparison across time, 2019 vs. 2022

Overall, Hackett saw improvements in both levels of pride and levels of trust. If we sort the data by owner versus renter, however, we see that these increases were driven by increases among *owners* (the proportion of *renters* saying they had pride in their neighborhood fell slightly, and in regards to trust, among renters there was movement from “you can’t be too careful” into “don’t know”, but no change in “most can be trusted”). In Merrill, owners saw only small changes. Among renters there was a decrease in the proportion saying that “most can be trusted” from 43% to 38%, and more reported that they do not know. In regards to levels of pride, the opposite was true among renters in Merrill: a higher proportion reported having pride in the neighborhood: 71% in 2019 and 76% in 2022.

4.3 Community Involvement

In order to get a sense of community involvement or engagement, we asked residents how often they talk to their neighbors and also about what activities they engage in in their neighborhood. More residents in Merrill report speaking with their neighbors every day (45%) compared to Hackett (36%). Interestingly, in Hackett, a greater proportion of renters spoke with neighbors just about every day (40%), compared to owners (33%).⁸ In Merrill, the numbers do not differ significantly between renters versus owners.

Graph 4.4 Frequency of Talking to Neighbors

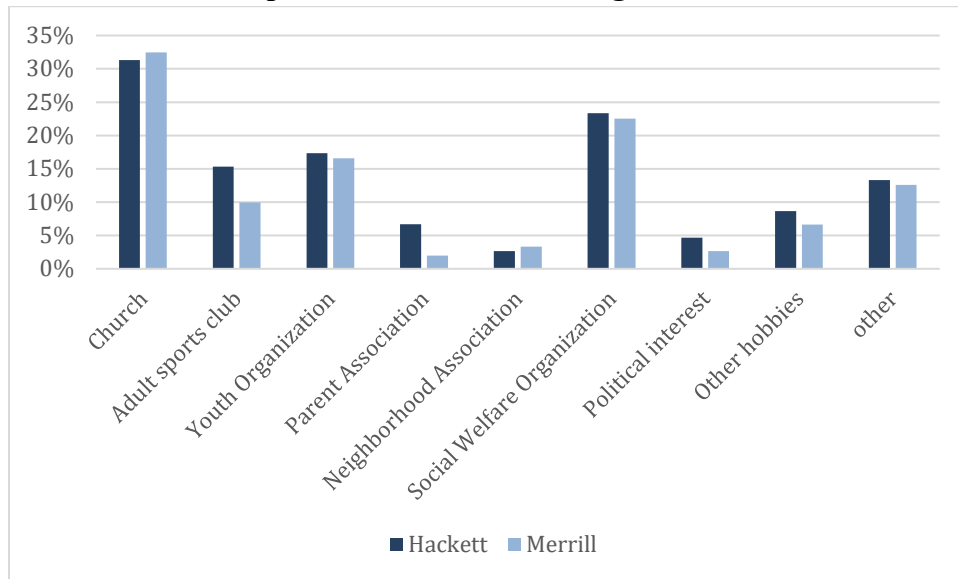


Observations (households) - Hackett 148, Merrill 151

⁸ This was also true in 2019, where in Hackett, 44% of renters reported speaking to neighbors just about every day, compared to 39% of owners.

We asked respondents about their involvement in a variety of different types of organizations, including religious organizations such as a church, adult sports or outdoor activity, parent-teacher associations, neighborhood association, social welfare organization, political/public interest organization, hobby, and other activities. Religious organization (i.e. church) was by far the most common response. (See *Appendix F* for a list of church names)

Graph 4.5 Involvement in Organizations



Observations (households) - Hackett 149, Merrill 151

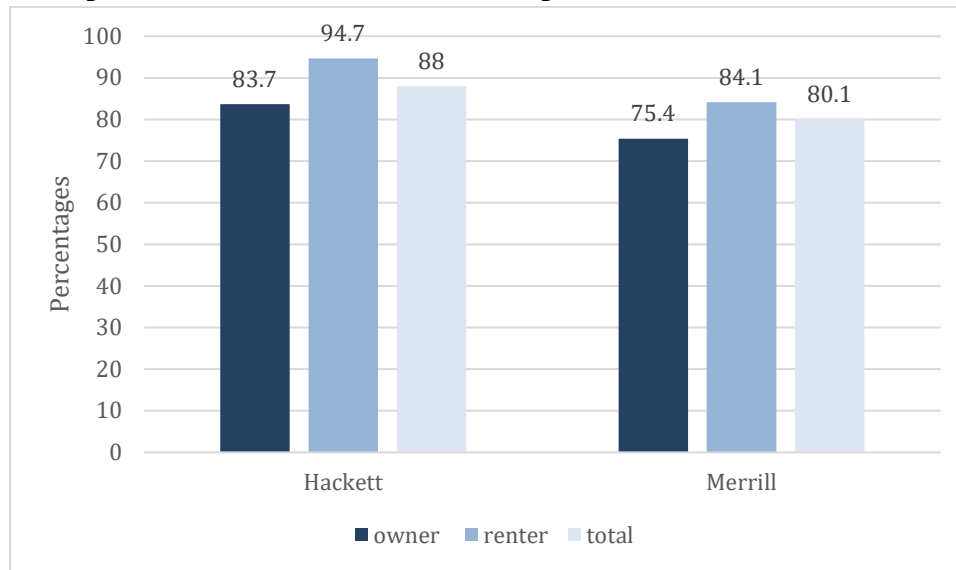
Comparison across time, 2019 vs. 2022

Overall comparing 2019 and 2022, residents in both neighborhoods more often (in 2022) reported that they “never” speak with immediate neighbors and a smaller proportion said that they speak with immediate neighbors “just about every day.” In Hackett, 4% more reported “never” (driven by a sharper decline among renters, 7%) and fewer (-5%) reported “just about every day (here, driven by a sharper decline among owners. In Merrill the declines were larger: the proportion of people who reported talking with neighbors “just about every day” fell from over 62% in 2019 to 45% in 2022 and a higher proportion – from 10% to 18% reported never speaking with neighbors. In terms of involvement in organizations, both neighborhoods saw declines in church attendance, although the decline was greater in Merrill, approximately 10 % decline (42% to 33%). In Hackett, there was a 10% increase in those who reported involvement with a social welfare organization.

4.4 Perceived Social Deviance

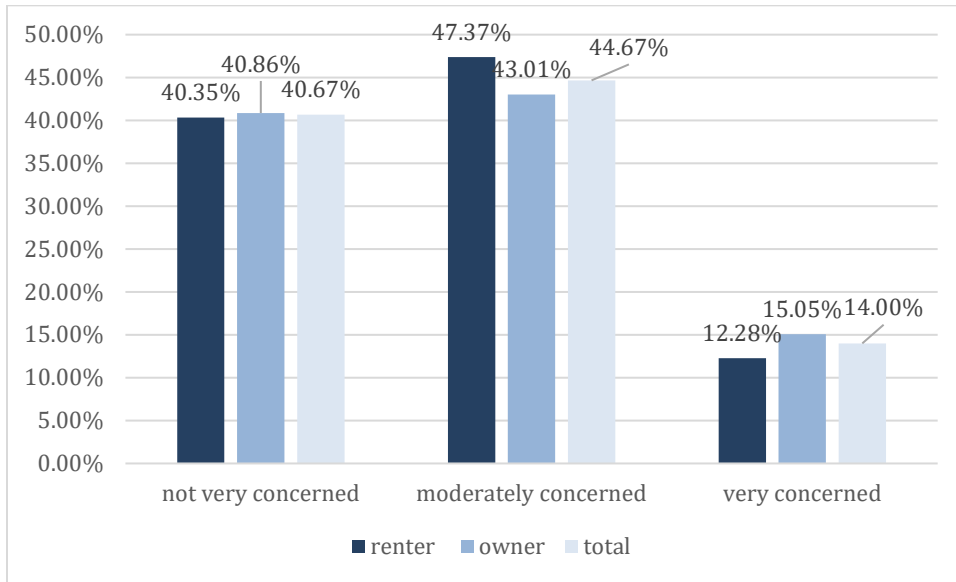
Social deviance refers to actions that violate social norms. We asked respondents to comment on whether “residents generally maintain their homes and property in the neighborhood.” The majority of respondents in both neighborhoods agreed with this statement. In Hackett, approximately 88% agreed; in Merrill, approximately 80% agreed.

Graph 4.6 Beliefs about Whether Properties are Maintained

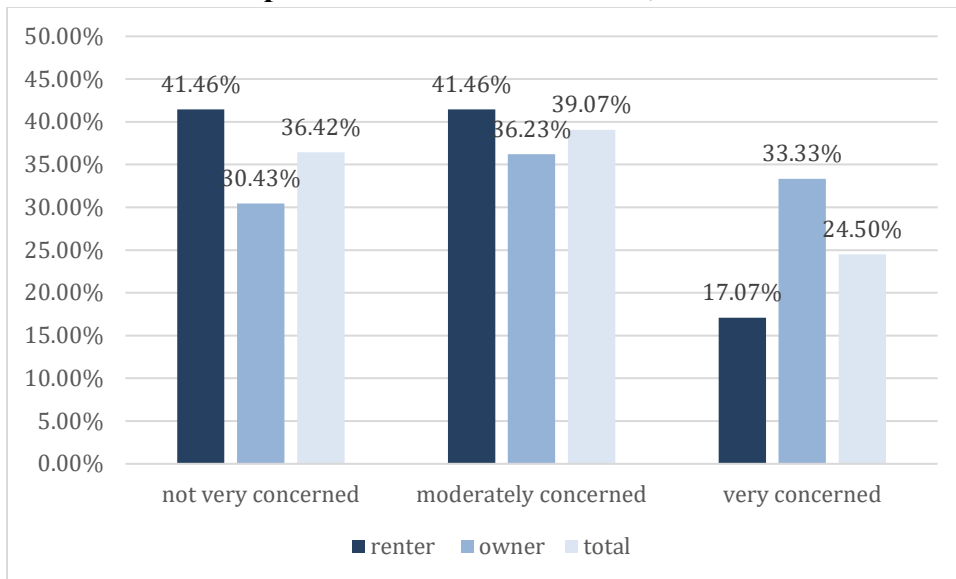


Finally, we asked respondents about their level of concern regarding crime in the neighborhood. The highest proportion of people reported that they are moderately concerned about crime in both neighborhoods (Hackett, total 45% and Merrill, total 39%). A higher percentage of residents reported that they are “Very concerned” about crime in Merrill (25%) compared to Hackett (14%). In Hackett, there is not much of a difference in views between renters and owners. In Merrill, there is a larger difference between the groups, especially in the “very concerned” category, where approximately twice as many owners reported being very concerned compared to renters.

Graph 4.7 Concerns over Crime, Hackett



Graph 4.8 Concerns over Crime, Merrill



Observations (households) - Hackett 149, Merrill 151

Comparison across time, 2019 vs. 2022

The changes in perception of crime over time are difficult to interpret. In Hackett, the proportion of residents reporting that they are very concerned with crime decreased among owners (21% to 15%) and did not change among renters. In Merrill, the proportion of residents reporting that they are very concerned with crime increased among owners (24% to 33%) and decreased among renters (29% to 17%).

Section 5. Conclusion

Our report shows a number of changes in the Hackett and Merrill neighborhoods from 2019 to 2022. Most notably, we see changes in demographics. In both neighborhoods, the Latino populations are growing, and residents in both neighborhoods report higher (nominal) incomes. More renters express a desire to own a home, and a higher proportion of those renters believe they will be able to do so in the near future. The SOP survey questions do reflect some trends that we might have predicted from the COVID-19 pandemic: residents report talking to immediate neighbors less frequently, and there has been a decline in involvement in various activities, including church attendance. In the Hackett neighborhood in particular (and owners, in particular), there were increases among some SOP indicators, including whether people take pride in their neighborhood, levels of trust, and concerns about crime.

Belmark Associates is eager to continue to follow the work of Acts Housing and would welcome the opportunity to update our survey in summer 2024. We propose using the same survey instrument and sampling method to ensure that the information gathered can be directly compared to other years.

Thank you for the opportunity to collect and analyze this data.

Appendix A: Survey Instrument

Survey, Sense of Place

Address: _____

Date: _____ Recorded by: _____

Community: *Hackett* *Merrill*

Part 1: Perceptions about neighborhood

1. How long have you lived at this address?

2. How long have you lived in Beloit or the stateline area?

3. Do you own or rent this property?

Own

Rent --Would you like to someday be a homeowner?

Yes *No*

Do you think you will become a homeowner in the near future?

Yes *No*

4. In three words, how would you describe your neighborhood?

5. Generally, people in this neighborhood maintain their homes and property.

Agree *Disagree*

6. I take pride in living in this neighborhood.

Agree *Disagree*

7. In [neighborhood name], regarding levels of trust, would you say that:

Most people can be trusted,

You can't be too careful in dealing with people, or

Don't know

8. How often do you talk to or visit with immediate neighbors?

Never *Once a year or less*

Several times a year *Once a month*

Several times a month *Just about every day*

9. In the last 12 months, have you been involved with any of the following kinds of groups:

a. *A religious organization, such as a church (which one? _____)*

b. *An adult sports club or league, or an outdoor activity club*

c. *A youth organization, such as youth sports leagues or the Boys & Girls Clubs*

d. *A parents' association, like the PTA*

e. *A neighborhood association*

f. *A social welfare organization (like Community Action or Family Services)*

g. *A public interest groups, political action groups, political clubs, or party committees*

h. *Any other hobby, investment, or garden clubs or societies*

i. *Other: _____*

10. Regarding crime in your neighborhood, how would you describe your level of concern?

Not very concerned *Moderately concerned*

Very concerned

Part 2: Demographic information

11. How many people are living or staying at this address?

12. I'd like to ask a few follow-up questions about those individuals who live or stay at this address:

ADULT #1

What is your age? ____

What is your sex (i.e. gender)?

Male Female Other

What is your race or ethnicity?

White Latino African Amer.

Asian Other: _____

What is your marital status?

Married Widowed Divorced

Separated Never Married

What is the highest degree or level of school you have completed?

Grade ____ High school diploma / GED

Some college, no degree Associate's

Bachelor's Master's Prof. Degree

Last week, did you work for pay at a job? *Yes* -- Where do you work?

No -- During the last 4 weeks have you been actively looking for work?

Yes No

13. What would you estimate is your household's annual gross (before tax) income?

Less than \$10,000 \$10,000 to \$14,999

\$15,000 to \$24,999 \$25,000 to \$34,999

\$35,000 to \$49,999 \$50,000 to \$74,999

\$75,000 to \$99,999 \$100,000 to \$149,999

\$150,000 to \$199,999 \$200,000 or more

ADULT #2

Relationship to ADULT #1: _____

What is this person's age? _____

What is their sex (i.e. gender)?

Male Female Other

What is their race or ethnicity?

White Latino African Amer.

Asian Other: _____

What is the highest degree or level of school they have completed?

Grade ____ High school diploma / GED

Some college, no degree Associate's

Bachelor's Master's Prof. Degree

Last week, did they work for pay at a

job? *Yes* -- Where do they work?

No -- During the last 4 weeks have they been actively looking for work?

Yes No

ADULT #3

Relationship to ADULT #1 _____

What is this person's age? _____

What is their sex (i.e. gender)?

Male Female Other

What is their race or ethnicity?

White Latino African Amer.

Asian Other: _____

What is the highest degree or level of school they have completed?

Grade ____ High school diploma / GED

Some college, no degree Associate's

Bachelor's Master's Prof. Degree

Last week, did they work for pay at

job? *Yes* -- Where do they work?

No -- During the last 4 weeks have they been actively looking for work?

Yes No

Visual Survey

1. Yard care *Good Med. Poor*

2. Building condition *Good Med. Poor*

3. Yard clutter *Little Some Lots*

CHILD #1

Relationship to ADULT #1: _____

What is this person's age? _____

If they are currently enrolled at a school, what school do they attend?

CHILD #2

Relationship to ADULT #1: _____

What is this person's age? _____

If they are currently enrolled at a school, what school do they attend?

CHILD #3

Relationship to ADULT #1: _____

What is this person's age? _____

If they are currently enrolled at a school, what school do they attend?

CHILD #4

Relationship to ADULT #1: _____

What is this person's age? _____

If they are currently enrolled at a school, what school do they attend?

Finally, we want to share some information about a nonprofit in Beloit, WI, ACTS Housing, that offers

- (1) homebuyer counseling,**
- (2) real estate broker services, and**
- (3) assistance with home rehabilitation.**

Appendix B: Consent form

Residents' Sense of Place and Community Well-Being

“Sense of place” refers to how attached a person is to a particular community and how they describe that community. According to Steele (1981), sense of place captures the attitudes, beliefs, and interpretations that people have with a particular place. Homeownership is positively related to place attachment. Importantly, if people have a strong sense of place, they may be more likely to become involved in collective action in their community. In our study, we seek to understand sense of place and how this relates to community well-being in Beloit, WI.

In order to conduct our study, we hope to survey residents in Beloit, WI. If you agree to participate, you will be asked to share (1) some demographic information (e.g. single versus married, race/ethnicity, and educational attainment) and (2) your perceptions about your neighborhood. The survey should take no more than 5 minutes. The research is being conducted by Laura Grube, Ph.D. (Economics Department, Beloit College) and Antonio Rodriguez (Beloit College student). We would like to inform you of the following:

RISKS: We do not foresee any risks to participants.

BENEFITS: There are no benefits to you as a participant other than to further social science research.

CONFIDENTIALITY: (1) Below, we ask whether you give permission to use your name in the research, or whether you would prefer to remain anonymous. (2) Access to individual survey answers will be limited to the research team. Further, all information will be kept in a locked room and all digital information will be stored on a password protected laptop.

PARTICIPATION: Your participation is voluntary, and you may withdraw from the study at any time and for any reason. If you feel uncomfortable answering any of the questions, you do not have to answer the question. If you decide not to participate or if you withdraw from the study, there is no penalty.

OUR CONTACT INFORMATION:

This research is being conducted by Laura Grube, Ph.D. (Economics Department, Beloit College) and Antonio Rodriguez (student). If you have a follow-up question, please contact (609) 363 2376, or grubel@beloit.edu. This research has been reviewed according to Beloit College procedures governing participation in this research.

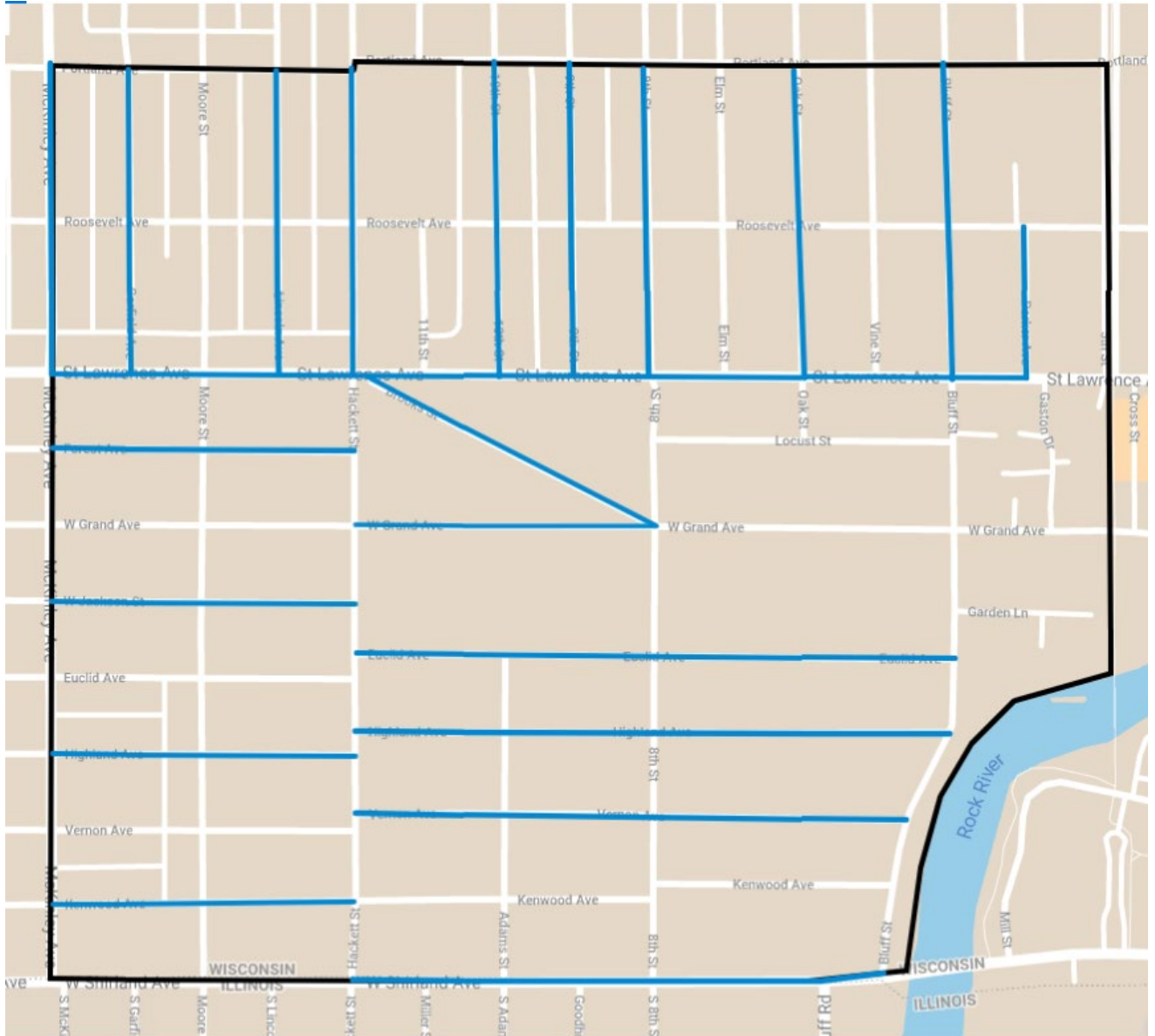
CONSENT: Do you consent to participate in this survey? YES NO

Are you willing to answer similar questions in the future? YES NO

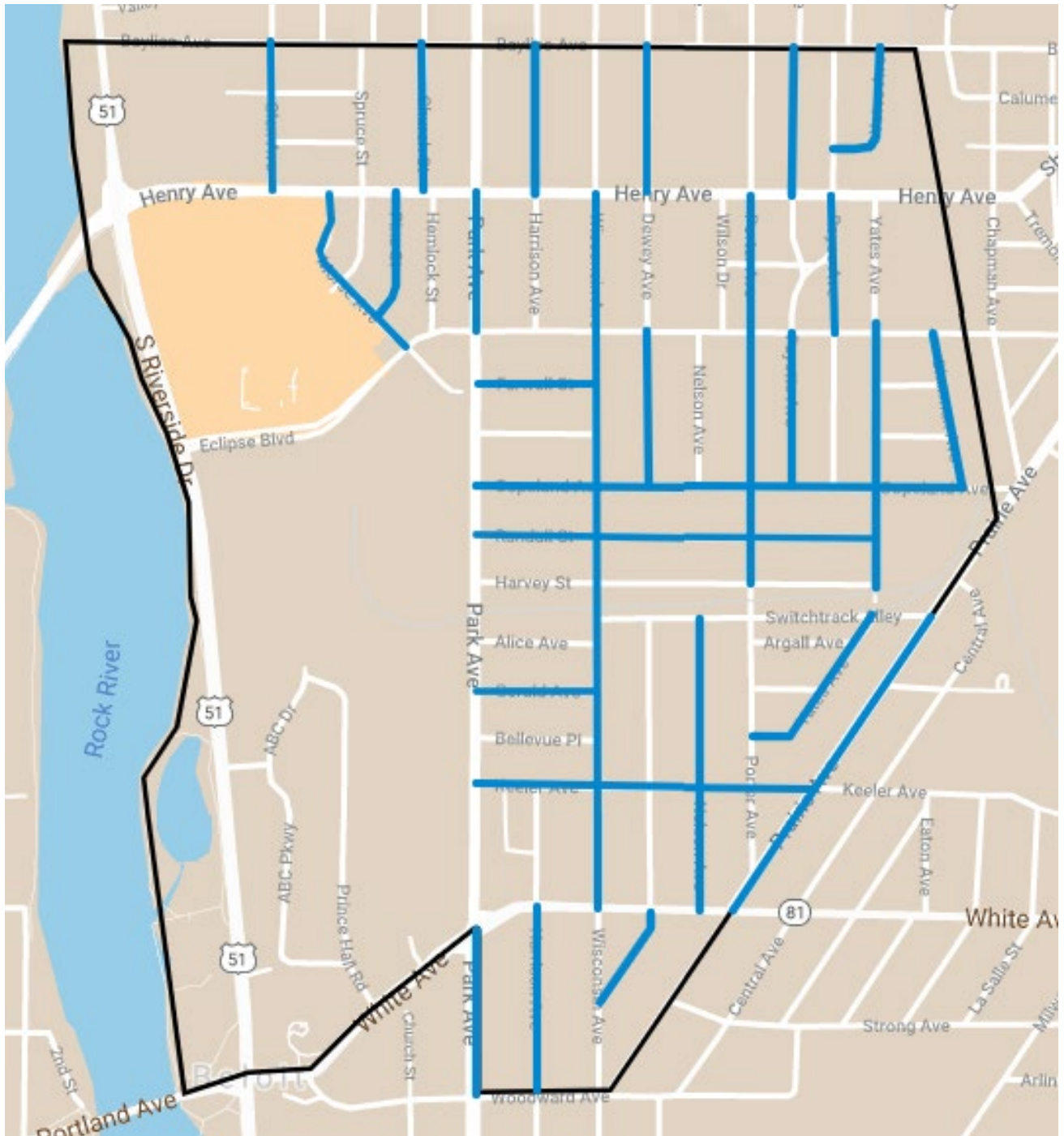
Signature: _____ Date: _____

Phone or email:

Appendix C. Survey Map, Hackett
In blue are streets that were surveyed.



Appendix D. Survey Map, Merrill Neighborhood
In blue are streets that were surveyed.



Appendix E: Uptake Statistics

Appendix F: Community Organizations

Churches (Religious Organizations):

Angelic Christian Church	Jesus Christ of Latter-day Saints (x3)
Apostolic Church	Kingdom Hall of Jehovah's Witnesses (x3)
Baptist Church (x3)	La Hermosa
Baptist House of God	Life Church
Beloit Life Center	Lighthouse Fellowship
Beloit Pentecostal Assembly	Masjid Al Haqq
Bethel AME Church (x2)	Messiah Evangelical Lutheran Church (x2)
Bethlehem Church	Midwest Christian Center
Calvary Tabernacle (x2)	New Zion Baptist (x3)
Central Christian (x15)	Our lady of Assumption (x3)
Christian Church	Our Savior's Pentecostal Church
Church in Chicago	People's Church (x2)
Church of Christ	Providence Church
Community Baptist Church (x2)	Rock of Christ
Community Christian	San Pedro (x4)
Cornerstone Church of God (x3)	St. Thomas
Emmanuel Baptist Church (x2)	St. John's
Faith Church of God	St. Jude Parish (x10)
Good News Christian	St. Albert
Good Shepherd	St. Paul's Lutheran (x2)
Henderson Avenue United Methodist Church	St. Peter's Catholic Church
Higher Ground (Janesville)	Sugar Creek Lutheran