

Table 2: Mean of Collective Efficacy Score (1-5) by Selected Variables (N=25)

Neighborhood	Mean	Standard Deviation
Central (Response Rate 38.89%)	3.08	0.536
Northwest (Response Rate 82.35%)	1.99	0.612
Gender		
Female	2.43	
Male	2.25	
Race/Ethnicity		
White	2.52	
Asian	2.02	
Black or African American	2.00	
Other	2.58	
Hispanic/Latino	2.55	
Non-Hispanic/Latino	2.01	
Employment Status		
Full-time	2.40	
Part-time	3.23	
Retired	1.91	
Unemployed	1.77	
Educational Attainment		
Elementary	2.55	
Some High School	3.36	
High School Diploma/GED	2.39	
Some College	1.98	
College Degree or higher	3.12	
Years in Neighborhood		
1 to 3	2.32	
4 to 6	2.36	
7 to 9	2.68	
10 or more	2.32	

When comparing the demographic differences between the two neighborhoods themselves, as illustrated in Table 3, it appears that female residents do generally have more positive perceptions of their respective neighborhoods compared to Table 2. With most female respondents identifying as a part-time worker, rather than a full-time worker, these results may imply that spending more time in the neighborhood throughout the day may cultivate a different perspective and experience than those who work full-time. Another possibility may be

neighborly social networks that come to play for Latina housewives. As indicated in an interview with a Latina housewife in Central San Bernardino, she knew and frequently spoke to many Spanish-speaking residents in her neighborhood because she felt a sense of familiarity with them.

Table 3: Mean of Collective Efficacy Scores (1-5) by Neighborhood

Central San Bernardino		Northwest San Bernardino	
Gender			
Female 3.05	Male 3.64	Female 1.90	Male 2.08
Race/Ethnicity			
Asian <i>N/A</i>	White <i>N/A</i>	Asian 2.02	White 2.52
Black or AA <i>N/A</i>	Other 3.20	Black or AA 2.00	Other 1.76
Non-Hispanic/Latino <i>N/A</i>	Hispanic/Latino 3.13	Non-Hispanic/Latino 2.01	Hispanic/Latino 2.55
Employment Status			
Full-Time 3.00	Part-Time 3.23	Full-Time 2.26	Part-Time <i>N/A</i>
Unemployed 3.00	Retired <i>N/A</i>	Unemployed 1.53	Retired 1.91

Views on Neighborhood Change

Results from the semi-structured interview support the notion that turnover rates severely impacted neighborhood cohesions in Northwest San Bernardino. As one 30-year resident in Northwest San Bernardino noted,

Since the neighborhood has grown around 10 years, people started moving out. The neighborhood used to be so closely tight. Every year someone would have Christmas parties in their house ... but now they don't do that anymore because people have moved in and out; they are not the original neighbors.

Almost exactly representative of the story on the subprime mortgage crisis, the resident notes that as the neighborhood grew, neighbors did not stay the same for the most part. On that same note, one of their neighbors who was also interviewed had just lost her old home in another San Bernardino neighborhood. She expressed that the whole process was very difficult. In Spanish, she said, "At first I was very sad because my children wouldn't have their own room ... the process is ugly because you have to leave things behind because we had to move to a smaller home." In terms of relationship with neighbors, she wished neighbors would talk more with her;

she expressed not knowing anyone at all. Thus, although Northwest San Bernardino survey data demonstrated a higher collective efficacy score, there still appears to be a lack of social cohesion between new and old neighbors.

Limitations

Due to a small sample size, the results cannot be deemed statistically significant for their assigned census block groups. Nevertheless, they suggest that there may be a significant difference in perceived collective efficacy as different trends relating to demographic variables like gender and educational attainment level. Furthermore, it has been well-documented that government housing vacancy data is not as accurate (Schilling 2009), especially considering the often unpredictability of housing market turnovers.

Conclusion

Although San Bernardino as a whole has a high vacancy rate, certain neighborhoods experience significantly higher rates than others. Linear regressions between vacancy rate and other neighborhood demographics suggest that African American neighborhoods are slightly more likely to have high vacancy rates than income or percentage Latino. When comparing Northwest and Central San Bernardino neighborhoods with one another, lower vacancy rate is associated with higher collective efficacy score. This suggests that vacant homes may in fact impact whether a resident has a pessimistic view and therefore, have a less active role in neighborhood issues. Furthermore, interview data as well as survey data both supported the notion that women have a more positive outlook on the neighborhood than their male counterparts. Ultimately, interview data with long-term residents imply that the mortgage crisis interfered with neighborhood interactions, and, thus, disrupted the neighborhood's collective efficacy.

RECOMMENDATIONS

The general findings of my research imply that vacant homes deserve more attention in order to promote more stable, cohesive neighborhoods. The following are some recommendations that could help further address issues of blight, community building, and equity.

Institutionalize a vacant properties inventory

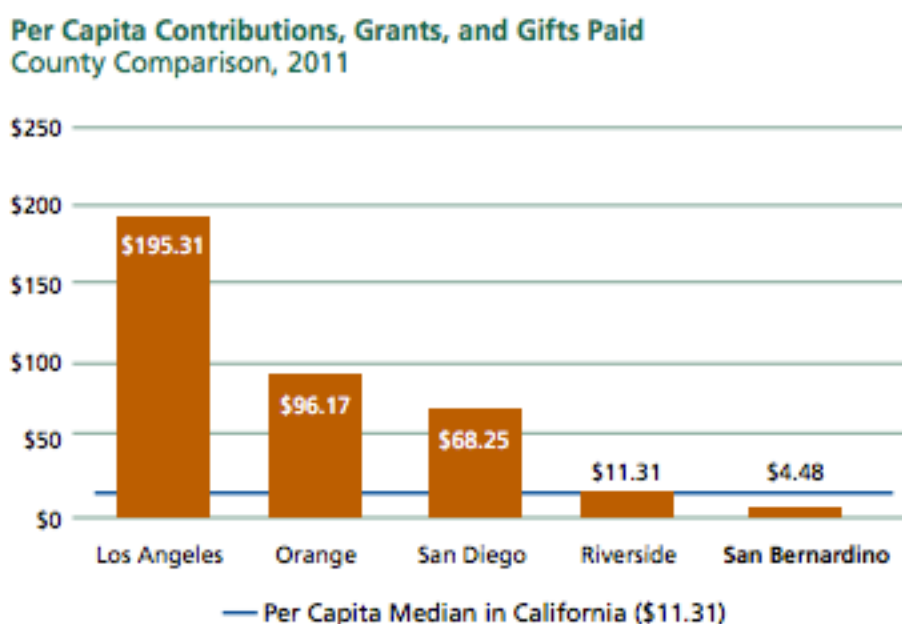
Considering the lack of accuracy on vacant housing data, it's necessary for the city of San Bernardino's Code Enforcement office to begin maintaining its own vacant housing property registry in an effort to more accurately identify the most impacted neighborhoods in the city. Additionally, this list should be available for community-based organizations aimed at bettering the quality of life in San Bernardino's most impoverished neighborhoods. In doing so, outreach efforts to address issues of crime, lack of community, cleanup, and countless others can become much more effective.

Provide more grant funding and support for community-based organizations in the County

Residents in high vacancy neighborhoods may feel isolated and, thus, become disengaged in the community they reside in. Considering only one survey respondent said they belonged to an informal neighborhood watch, the city and county should promote the creation of neighborhood-based organizations that promote community-building, civic engagement, and, ultimately, pride for their community, especially in neighborhoods most affected by high vacancy rates. According to the "San Bernardino County 2014 Community Indicators Report" (2014), the County faces one of the lowest nonprofit organizations per capita in the nation with 2.5 organizations per thousand residents. Even more alarming, Figure 8 shows that San Bernardino nonprofits received the least per capita contributions that any other Southern

Californian county in 2011. It is critical for San Bernardino and surrounding area residents to receive the tools and financial backing that will benefit their life in numerous ways, such as health, stable housing, green space, etc. Additionally, legislation should be enacted that prioritize nonprofit organizations serving high vacancy rate neighborhoods to receive community development-oriented grants. The County should lobby the State and Washington, D.C. in order for sustainable nonprofit organizations to flourish in the Inland valley.

Figure 8: Nonprofit Giving in Southern California Counties 2011



Source: San Bernardino County 2014 Community Indicators Report (2014)

Creation of California Land Bank Authority

The State of California should enact land-banking legislation that more or less mirrors that of Michigan.² By allowing cities and counties to take ownership of tax-delinquent or other types of abandoned properties, more community-minded revitalization approaches can occur. For instance, cities may revitalize a property to be affordable and find a suitable homeowner in order to reinvigorate steady tax revenue. Furthermore, studies have shown many benefits to steady

² For more information on Land Banking legislations see: “Revitalizing Foreclosed Properties with Land Banks” by Sage Computing, Inc. (2009)

homeownership, such as, more willingness to be civically engaged and involved in the community (Rohe and Lindblad 2013). There have been several creative ways states finance Land Bank Authorities, most notably, being Michigan's tax-increment financing, which reserves any increase in property tax for the Authority ("Revitalizing Foreclosed Properties with Land Banks 2009).

Modification of Underwater Mortgages

As the Federal Housing Finance Agency begins to ease restrictions on delinquent mortgage holders (Reckard 2014), more underwater homeowners should take advantage of this opportunity to secure their homes at affordable rates. At the same time, however, the federal administration should continue pushing forward to allow more at-risk mortgage holders, particularly Latino and African American, to modify accordingly. Considering home values inflated greatly in San Bernardino during the housing bubble, many families could greatly benefit from reducing their mortgage at the current value of their home. Ultimately, this would prevent dozens of other homes going into foreclosure and result in an unknown period of vacancy.

CONCLUSION

On the surface level, San Bernardino can be seen as the poster child of the “failed” Southern Californian city. In my lifetime alone, I witnessed tremendous changes including an increasingly visible presence of homeless wandering the unkempt parks to unpaved streets along a row of deteriorating abandoned structures. The housing data seems to confirm this notion that San Bernardino still has a long road to becoming a thriving city again. Underneath this, however, themes of struggle, inequity, and hope begin to appear. While residents are suffering from narrow employment opportunities to lacking any sense of belonging in the neighborhoods they reside in on one hand, people across town are living a stereotypical American suburban dream. This dichotomy of fear, anguish, and longing with relaxation, enthusiasm, and disassociation from the “rest” paints a much different picture than what media usually tells. San Bernardino is segregated and united in struggle all at the same time.

According to the results of this study, the presence of a physical sign of deterioration, like a vacant home, suggests that the recession in one way or another impacted neighborhoods more than just property values. Considering that neighborhoods have varied levels of housing vacancies, certain neighborhoods’ collective efficacy as well as general community cohesion was compromised as the result of outside forces like the mortgage crisis, leaving the neighborhood more susceptible to issues like crime. In order to reverse these ill-effects and rebuild neighborhoods, it is necessary for vacant homes be identified so more purposeful interaction in these neighborhoods can occur. Ultimately, these homes can be used to provide more opportunities for working class families to build their financial assets as well as develop sustainable, long-term communities.

The recession shaped San Bernardino like never before, testing and questioning the notion of the American Dream of owning single-home with a picket-white fence. As the nation

pays a close eye on what is to come of this place, San Bernardino residents must face these inequities head on. It is through acknowledging a commonality with one another that true collective efficacy can form.

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APPENDIX A

NEIGHBORHOOD SURVEY

Gender: FEMALE MALE OTHER

Employment Status: FULL TIME PART-TIME RETIRED UNEMPLOYED

Are you Hispanic/Latino? YES NO

Race: WHITE AFRICAN AMERICAN/BLACK ASIAN NATIVE AMERICAN
 OTHER

Education Attainment: ELEMENTARY SOME HIGH SCHOOL
 HIGH SCHOOL DIPLOMA/GED SOME COLLEGE
 COLLEGE DEGREE OR HIGHER

How many years have you lived in this neighborhood? _____

What country were you born in? _____

Directions: Please circle the most appropriate answer.

Question/Statement ³	1	2	3	4	5
How likely are your neighbors to take action if children were skipping school and hanging out on a street comer?	Very Likely	Somewhat Likely	Neither Likely nor Unlikely	Somewhat Unlikely	Very Unlikely
How likely are your neighbors to take action if children were spray-painting graffiti on a local building?	Very Likely	Somewhat Likely	Neither Likely nor Unlikely	Somewhat Unlikely	Very Unlikely
How likely are your neighbors to take action if children were showing disrespect to an adult?	Very Likely	Somewhat Likely	Neither Likely nor Unlikely	Somewhat Unlikely	Very Unlikely

³ Questions pulled from Project on Human Development in Chicago Neighborhoods as cited in Weffer et. al. (2014)

How likely are your neighbors to take action if a fight broke out in front of your house?	Very Likely	Somewhat Likely	Neither Likely nor Unlikely	Somewhat Unlikely	Very Unlikely
How likely are your neighbors to take action if the closest fire station were threatened with budget cuts?	Very Likely	Somewhat Likely	Neither Likely nor Unlikely	Somewhat Unlikely	Very Unlikely
How likely are you to work together with your neighbors for a specific goal?	Very Likely	Somewhat Likely	Neither Likely nor Unlikely	Somewhat Unlikely	Very Unlikely
People around here are willing to help their neighbors.	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
This is a close-knit neighborhood.	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
People in this neighborhood can be trusted.	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
People in this neighborhood generally don't get along with each other.	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
People in this neighborhood do not share the same values.	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree

Are you part of a community group, such as a Neighborhood Watch/Association?

YES NO

If so, please list all involved neighborhood groups:

-
-
-

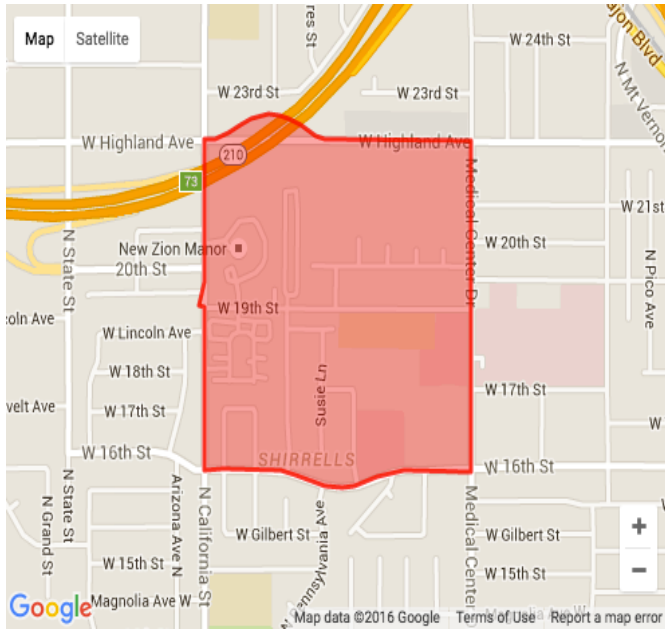
APPENDIX B

Interview Questions

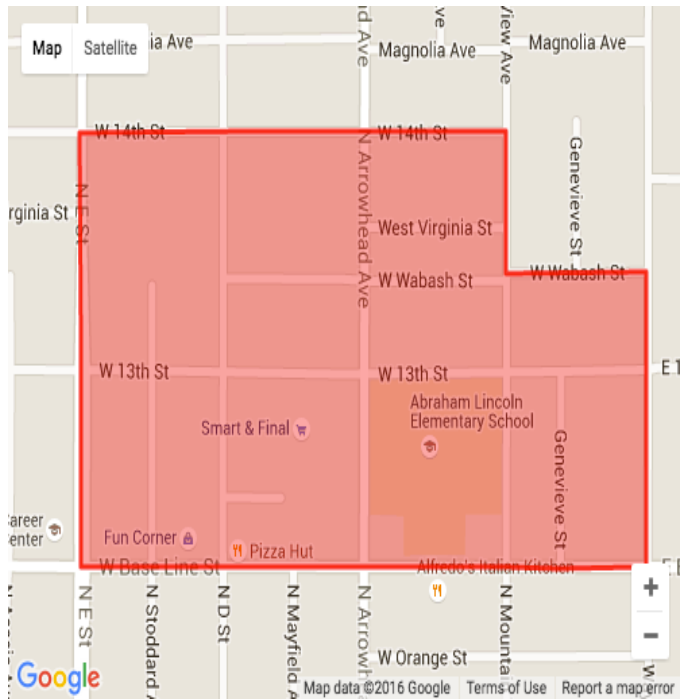
1. Describe the neighborhood when you first moved here.
 - a. How was it?
2. What are some things you like about your neighborhood?
3. What are some things you don't like about your neighborhood?
4. In what ways has the neighborhood changed in your opinion?
5. What are biggest challenges to improving the quality of life in your neighborhood?
 - a. Why do you think that is?
6. (Mention vacant homes if not mentioned already for relevant neighborhoods) How has the presence of vacant home/homes impacted your neighborhood, if at all?
7. How would you describe your present relationship with your neighbors?
 - a. How well do you know the neighbors on your block?
 - b. How often do you see them? Talk to them?
 - c. What do you usually talk to them about?
8. Can you describe an incident that happened in your neighborhood that caused multiple neighbors to come out of their residences?
 - a. How did it make you feel?

APPENDIX C

Neighborhood Maps



Northwest San Bernardino
(Census Tract 42.01 Block Group 3)



Central San Bernardino (Census Tract 55 Block Group 2)

Source: USA.com