Foreclosures And Crime: Testing Social Disorganization Theory In The Suburbs

2012

Sara Hoskin
University of Central Florida

Find similar works at: https://stars.library.ucf.edu/etd

University of Central Florida Libraries http://library.ucf.edu

Part of the Sociology Commons

STARS Citation

https://stars.library.ucf.edu/etd/2206

This Doctoral Dissertation (Open Access) is brought to you for free and open access by STARS. It has been accepted for inclusion in Electronic Theses and Dissertations by an authorized administrator of STARS. For more information, please contact lee.dotson@ucf.edu.
FORECLOSURES AND CRIME:
TESTING SOCIAL DISORGANIZATION THEORY IN THE SUBURBS

by

SARA HOSKIN
M.A. University of Central Florida, 2008

A dissertation submitted in partial fulfillment of the requirements
for the degree of Doctor of Philosophy
in the Department of Sociology
in the College of Sciences
at the University of Central Florida
Orlando, Florida

Summer Term
2012

Major Professor: John Lynxwiler
ABSTRACT

Foreclosures have increased in the US since the 1970’s. The increase in foreclosures has caused concern among some researchers on their affect on crime. Social disorganization theory measures the effect various structural characteristics, such as poverty, residential instability/mobility, racial/ethnic heterogeneity, and family disruption have on crime. This study, though, is concerned with residential instability/mobility, or the presence of foreclosed houses in neighborhoods. Although most studies using this theory look at low-income neighborhoods, the following research looks at middle- and upper-income neighborhoods, which have been greatly affected by foreclosures. The theory also argues that the level of collective efficacy can reduce crime even in neighborhoods that are otherwise considered to be socially disorganized. Using ArcGIS mapping, the following research investigated 30 neighborhoods in Orange County, Florida that have high foreclosures in neighborhoods for the years of 2005-2009. Canvasses were conducted in all 30 neighborhoods to measure the level of collective efficacy within the neighborhoods to help explain the presence of high or low residential burglary. Thirteen neighborhoods stood out as noteworthy because they fell at the far end of the spectrum – high foreclosures and high crime, and high foreclosures and low crime. Some of the neighborhoods with high residential burglary did have strong indicators of low collective efficacy, while neighborhoods with low residential burglary had indicators of high collective efficacy. The majority of the indicators found in this research support previous research on various indicators of collective efficacy.
I dedicate this to my husband, John Hoskin. Because of his expertise on the subject, he acted as a mentor and confidant during this study. He also provided me with the confidence and encouragement to not give up. I would not have made it without you.

This is for you.
ACKNOWLEDGMENTS

I would like to express my deepest gratitude to the chair of my dissertation committee, John Lynxwiler. It has been many years in the making and I could not have accomplished it without him. I am very grateful of all the assistance, suggestions, and long discussions he provided through the process of writing this dissertation, as well as my entire academic experience in the sociology department and the graduate program. Not only has he been an exceptional professor, but also a great boss and mentor who always offered advice and shared his endless knowledge.

I would also like to thank my dissertation committee members, Jana Jasinski, Jason Ford, and K. Michael Reynolds for their time and suggestions as well as the insight they provided during the process. A special thanks also to Sheena Lovette from the Orange County Sheriff’s Office for providing the crime data and Mike Blinn from the Orlando Realtors Association for all of his assistance in collecting the foreclosure data.
# TABLE OF CONTENTS

**LIST OF TABLES** .......................................................................................................................... viii  
**CHAPTER ONE: INTRODUCTION** ............................................................................................... 1  
**CHAPTER TWO: THEORETICAL PERSPECTIVE** ............................................................................ 7  
  
  Social Disorganization Theory ........................................................................................................ 10  
  Poverty ........................................................................................................................................ 18  
  Racial and Ethnic Heterogeneity .................................................................................................... 21  
  Residential Mobility/Instability ....................................................................................................... 22  
  Family Disruption .......................................................................................................................... 26  
  Academic Performance .................................................................................................................. 29  
  
**CHAPTER THREE: FORECLOSURES** ............................................................................................ 32  
  Subprime Lending ............................................................................................................................ 34  
  Minority Factors ............................................................................................................................ 39  
  Income Factors .............................................................................................................................. 42  
  Age Factors .................................................................................................................................... 46  
  Impact of Unemployment ................................................................................................................ 48  
  Foreclosures and Crime .................................................................................................................. 49  
  
**CHAPTER FOUR: METHODOLOGY** ............................................................................................. 54  
  
**CHAPTER FIVE: FINDINGS** ......................................................................................................... 65  
  Foreclosures and Residential Burglary in 2005-2009 .................................................................. 76  
  Neighborhood Canvassing .............................................................................................................. 83  
  Field Observations of the Thirty Neighborhoods ....................................................................... 90  
  
**CHAPTER SIX: DISCUSSION & CONCLUSIONS** ....................................................................... 199  
  Disorganization in the Suburbs ....................................................................................................... 211  
  Contextualizing Social Disorganization among the Affluent ....................................................... 219  
  
**APPENDIX A: NEIGHBORHOOD CANVASSING CHECKLIST** .................................................. 226  
**APPENDIX B: STRUCTURAL SOCIAL CONTROLS BY PHYSICAL ENVIRONMENT SURROUNDING NEIGHBORHOOD QUESTIONNAIRE** ......................................................... 229  
**APPENDIX C: NEIGHBORHOOD CANVASSING RESULTS TABLE** ......................................... 232  
**APPENDIX D: TOP 30 NEIGHBORHOODS RANKING BY RESIDENTIAL BURGLARY AND FORECLOSURES RATES** .......................................................................................... 236  
**LIST OF REFERENCES** ................................................................................................................. 238
LIST OF FIGURES

Figure 1: Foreclosure Neighborhoods by Count, 2005......................................................... 66
Figure 2: Foreclosures Neighborhoods by Count, 2006......................................................... 67
Figure 3: Foreclosure Neighborhoods by Count, 2007........................................................... 68
Figure 4: Foreclosure Neighborhoods by Count, 2008........................................................... 69
Figure 5: Foreclosure Neighborhoods by Count, 2009........................................................... 70
Figure 6: Residential Burglary Neighborhoods by Count, 2005............................................. 71
Figure 7: Residential Burglary Neighborhoods by Count, 2006............................................. 72
Figure 8: Residential Burglary Neighborhoods by Count, 2007............................................. 73
Figure 9: Residential Burglary Neighborhoods by Count, 2008............................................. 74
Figure 10: Residential Burglary Neighborhoods by Count, 2009.......................................... 75
Figure 11: Total Foreclosures and Residential Burglary by Count, 5 Years Combined. 86
Figure 12: Map of Top 30 Neighborhoods............................................................................ 89
Figure 13: Collective Efficacy among the Thirteen Neighborhoods................................. 200
LIST OF TABLES

Table 1: Foreclosures and Residential Burglary Counts, 2005-2009 ............................ 77
Table 2: Top 30 Neighborhoods’ Foreclosure and Residential Burglary Rates ............ 88
Table 3: Observations of Neighborhood Characteristics by Residential Burglary and Foreclosure Rates ........................................................................................................... 198
CHAPTER ONE: INTRODUCTION

Since the 1970’s, foreclosure levels in the United States have been on the rise (Elmer and Seelig 1998; Immergluck and Smith 2006). In fact, Edmiston and Zalneraitis (2007) note that since 2006 residential foreclosures in the United States have been increasing rapidly. By mid-2007, the number of mortgages in some stage of the foreclosure process was at an all-time high, which suggested that the foreclosure problem in the U.S. is likely to get “worse before it gets better” (Edmiston and Zalneraitis 2007:115). Of particular concern are the increasing foreclosures on singly-family homes, which are thought to be a serious threat to the stability and well-being of neighborhoods and communities (Immergluck and Smith 2006a). Housing markets in the Northeast, as well as states such as California and Florida, for example, have been experiencing decreasing rates of appreciation since 2006. This trend has increased national awareness of the foreclosure crisis. In effect, these areas of the U.S. have experienced dramatic increases in local foreclosure rates, which have increased the national foreclosure levels to record highs (Immergluck 2008).

In response to the rapid increase in foreclosures, the federal government has taken steps to alleviate homeowners and mortgage lenders from financial pressures. First, in March 2009 a $75 billion federal initiative to curtail foreclosures was implemented by the government. It was estimated that as many as 9 million homeowners would be able to obtain more affordable mortgages, working to make their
mortgage payments no more than thirty-one percent of their income (Wolf and Armour 2009). More recently, the government has taken even more drastic steps to help certain states that have been hit the hardest with foreclosures. The Obama Administration approved a $1.5 billion funding plan for foreclosure-prevention in February 2010. The states that received these extra funds were Arizona, California, Florida, Michigan, and Nevada. The “Hardest Hit Fund” caters to those who are unemployed and/or “underwater” homeowners, where the original federal initiative did not cover (Office of the Press Secretary 2010). Even more, in March 2010 the Obama Administration declared a second targeted plan for additional states that are in dire need of assistance because of high rates of concentrated unemployment – North Carolina, Ohio, Oregon, Rhode Island, and South Carolina (Press Room 2010). Thus, with the government stepping in to assist homeowners all over the country who are losing, or facing the loss of their homes, it is evident that the foreclosure crisis has reached an all time high.

Additionally, a major concern that has emerged due to increased foreclosures is the impact they have on crime in these vulnerable neighborhoods. Despite this public concern, there has been very little research that directly measures the impact that foreclosed homes have on neighborhood crime. In fact, I could locate only two studies and a special issue that address this topic. One study examined the link between abandoned buildings and crime (Spelman 1993), while another study explores the effect that foreclosures have on crime (Immergluck and Smith 2006b). Obviously, with the rapid increase in foreclosures in the past several years, it seems vital for researchers to
further gain an understanding of the link between foreclosures and crime. The special issue published in 2008 by *Geography & Public Safety* is a quarterly bulletin of applied geography for the study of crime and public safety. The seven articles published in the special issue focus on the public concern that foreclosures have on crime. Most of the articles in the special issue made recommendations for policy; unfortunately, few presented actual research findings.

To date, RealtyTrac®, which offers information for pre-foreclosures, foreclosure auctions, bank owned foreclosures, for sale by owner homes, and resale MLS in all of the states in the U.S., reports that the national foreclosure filings reached 2.8 million in 2009. In fact, 2.9 million properties went into foreclosure in 2010, an increase from the year before (RealtyTrac®). Even more striking, the Center for Responsible Lending (2010a) projected that between 2009-2012 foreclosures nationwide will reach 9 million. Nationally, Florida has one of the largest numbers of foreclosures. The Center for Responsible Lending reported that the projected foreclosures for Florida over the next four years were almost 1.5 million (2009). In fact, the highest number of total foreclosures (default, auction, and bank-owned) in Florida was in September, 2009, when foreclosures reached just over one million (RealtyTrac®). With that said, Florida is of particular concern when examining the impact of foreclosures in the United States. When Florida is broken down into foreclosures by county, Orange County has ranked within the top four counties in the last four years for highest foreclosures. Even more, Orange County foreclosures significantly increased between 2008 and 2009, with a total of 26,131 foreclosures in 2008, and 31,308 foreclosures in 2009 (Nolz 2010).
According to Orange County Clerk of Courts, the highest peak in foreclosures was in 2009, with a drastic decrease in 2010 (17,921 foreclosures) and 2011 (10,320 foreclosures) (Nolz 2012).

The foreclosure process differs by state, as well as by county. First, states differ in the foreclosure procedure depending on whether they are judicial or non-judicial foreclosures. Most states only allow the judicial process of foreclosure – the foreclosure is ordered by the court and the court “supervises the sale and disbursement of the proceeds” (p.157). In contrast, a non-judicial foreclosure procedure is not conducted and overseen by the courts, and thus they are typically less time-consuming and costly than a judicial foreclosure (Clauretie 1987). With that said, the state of Florida is a judicial state and therefore foreclosures are court ordered and handled by the court system. Moreover, Orange County, Florida’s foreclosures process differs than other counties in the state.

According to the Orange County Board of County Commissioners (2008), the first step of the foreclosure process is a default period that can take anywhere from two to six months. Then, the foreclosure process moves on to the court systems where a lawsuit/Lis Pendens is filed, which takes approximately 30 days. After the Lis Pendens is filed, the parties, or homeowners are served, and this can take between one to six months. Often, the homeowners will voluntarily move out of the home, but in some instances, the court will order an eviction to remove the tenants. Just as important, because of the high volume of foreclosures and the backlog of foreclosures, this stage of the foreclosure process mostly likely will take six months, if not more. Next, the
foreclosure is back in the court’s hands where a final judgment is made, and followed by the sale of the foreclosed home or property. Lastly, the home or property becomes REO, or real-estate owned, and is put back on the market for resale. These last three stages of the foreclosure process take 30 to 60 days. Thus, the foreclosure process for Orange County, Florida can take anywhere from five months to around a year and a half to finalize.

With the drastic increase in foreclosures, it seems pertinent to investigate the impact foreclosures have on various social problems, specifically crime. Thus, by building on social disorganization theory (Shaw and McKay 1942), I am interested in exploring the relationship between foreclosures, an indicator of social disorganization, and crime in Orange County, Florida. Although social disorganization theory has been used primarily to explain the relationship between disorganized areas and crime using characteristics such as poverty, racial and ethnic heterogeneity, and female headed-households, my research attempts to fill the gap on another indicator of disorganization and measure of residential instability and mobility – foreclosures. Foreclosures can also indicate that a neighborhood is disorganized, and thus likely to demonstrate a greater level of crime and delinquency.

In the chapters that follow, I present an overview of the social disorganization approach to crime. Next, I discuss the existing research on foreclosures, followed by existing, but minimal, research on the relationship between foreclosures and crime. Subsequently, I discuss the methodology used to examine social disorganization and foreclosures, which occurred in two stages – geographical mapping and unobtrusive,
field observations of neighborhoods. I then end with a presentation of the findings, as well as a discussion of my research.
CHAPTER TWO: THEORETICAL PERSPECTIVE

Those who study crime and deviance in society employ an array of theories to help explain and understand criminal and deviant behavior. In fact, these theories focus on answering the question of why legal and social norms are violated. To answer this question, theories focus on two interconnected parts; first, “why are there variations in group rates of crime and deviance”, and second, “why are some individuals more likely than others to commit criminal and deviant acts” (Akers and Sellers 2009:3). The first theoretical question seeks to understand differences in proportion and location of criminal and deviant behavior in a variety of groups and societies, which focuses on group and societal patterns. For instance, comparing crime rates of various states or countries, or comparing crime rates by different race/ethnicities, genders, and age intervals. The second theoretical question focuses on explaining variations among individuals who refrain from or commit criminal acts. For example, why are some people more likely to not obey the law than others, and what is the process by which some people either choose to violate or obey the law? This approach to crime and deviance is interested in the individual differences of crime and deviance (Akers and Sellers 2009).

Other theories focus on ecological factors of delinquency and crime that occur at the neighborhood level. These theories are concerned with specific neighborhood structural characteristics and how they lead to increased levels of crime and disorder. More specifically, these theories focus on how the presence or absence of guardians,
as well as physical and social decay, either increase or decrease criminal behavior. For instance, routine activities theory (Cohen and Felson 1979), broken windows theory (Wilson and Kelling 1982), and social disorganization theory (Shaw and McKay 1943, 1969) help to understand and explain criminal behavior.

To begin with, routine activities theory (Cohen and Felson 1979) explains that criminal acts depend on three, co-occurring characteristics of time and space: motivated offenders, suitable targets, and lack of capable guardians. According to this theory, criminal acts occur if all three of these characteristics transpire at the same time. However, if there are no motivated offenders, no suitable targets, and there is a presence of capable guardians, routine activities theory states that crime will not occur. It is important to point out that a capable guardian is not only the police (e.g., official role), but also people in everyday life – family, friends, neighbors, and even oneself (e.g., unofficial role) (Jacobs 1961). By and large, routine activities theory is concerned with the ecological distribution of crime (i.e., the criminal ecosystem), such as its motivated offenders, victims, and criminal opportunities (Felson 2006).

Similarly, James Q. Wilson and George L. Kelling’s (1982) broken windows theory was developed to understand and explore urban decline and aid policy in New Jersey. A book published, *Fixing Broken Windows: Restoring Order and Reducing Crime in Our Communities* (Kelling and Coles 1996), discussed how minor forms of public disorder lead to serious crime. The authors concluded that disorder and crime lead to a downward spiral of urban decay. According to this theory, disorder impedes the manners in which communities typically maintain social control (c.f. Skogan 1992).
Thus, criminals and delinquents see that the members in the community cannot collectively control the activities that are occurring in their community and disorder arises. Just as important, if neighborhoods tolerate or cannot effectively deter these forms of disorder, crime and other forms of disorder will continue. Visual signs of disorder, such as broken windows, litter, and graffiti indicate that an area lacks social control, and therefore crime and delinquency will persist and escalate in that area because criminals are drawn to these disorganized areas (Wilson and Kelling 1982; Kelling and Coles 1996).

All in all, routine activities theory (Cohen and Felson 1979) and broken windows theory (Wilson and Kelling 1982) are interested in the ecological aspect of crime, as well as some sort of social control agent, whether it is an individual (e.g., capable guardian) or a community (e.g., one’s neighbors). Although both of these theories can be, and have been, widely used to study deviance and crime in neighborhoods, the theory of social disorganization (Shaw and McKay 1943, 1969) is the most relevant theory to use in the following study concerning foreclosures and crime. For instance, one of the ecological characteristics that social disorganization theory states increases crime is residential instability or mobility. With that said, with the recent increase in foreclosures, or neighbors frequently moving in and out of neighborhoods and often leaving houses empty, a new interesting indicator of social disorganization in neighborhoods needs to be explored. Even more, social disorganization theory asserts that social change increases disorganization in neighborhoods. With the recent economic crisis, the U.S. has undoubtedly experienced social change. Thus, social disorganization theory,
extending the concept of residential mobility/instability to include foreclosures, could offer a deeper understanding into the current state of our neighborhoods and economy as a whole. Therefore, a discussion of social disorganization is presented next.

**Social Disorganization Theory**

Two sociologists from the University of Chicago and the Institute for Juvenile Research in Chicago, Clifford Shaw and Henry McKay, developed social disorganization theory from studies of urban crime and delinquency (1942, 1969). The authors found a systematic pattern of residential location of youths who had been sent to juvenile court. Specifically, Shaw and McKay found that rates of delinquency were significantly higher in inner city, lower class neighborhoods compared to more affluent neighborhoods that reside on the outer limits of the area. In fact, social disorganization borrowed much of its foundation from Robert E. Park and Ernest W. Burgess’ (1924) concept of human and urban ecology. This model presumed that residential mobility was influenced by a variation in the amount of assimilation of populations into urban areas for occupational reasons. Their research focused on immigrants migrating and taking on primarily low-earning jobs, which would tend to place them in neighborhoods that were economically deprived. However, their argument was that as time passed, they would increase in their occupational level which would lead to residential mobility into more desirable neighborhoods.

Contrary to much of the research on crime around the time of social disorganization theory’s naissance, Shaw and McKay (1942) argued that the residents in these socially disorganized areas were not psychologically or biologically abnormal,
but instead that deviance and crime is a normal response committed by normal people
to abnormal social conditions. Moreover, they emphasized that social changes, such as
urbanization, industrialization, and so on, cause social disorganization because there is
a decrease in social control. According to Akers and Sellers (2009), the “notion of
social disorganization as the breakdown of social control at the local or neighborhood
level has remained at the center of the theory” (p. 178). A central theme to social
disorganization is that it is not only characteristics of the residents who live in the
neighborhood that shape crime rates, but it is also the neighborhood ecological
conditions, which they argue are more influential on crime (Shaw and McKay 1942).
Characteristics of disadvantaged neighborhoods are high levels of poverty, racial and
ethnic heterogeneity, residential mobility or instability, and family disruption, most often
measured by female-headed households (Shaw and McKay 1942; Sampson and
Groves 1989; Bursik and Grasmick 1993a, 1993b; Sampson 1997).

The theory of social disorganization helps explain and understand how a
community is unable to recognize common goals and “solve chronic problems” (Kubrin
and Weitzer 2003) by measuring structural factors that influence a breakdown within the
community. Research on social disorganization often branches into two types of
neighborhood social processes - informal and formal networks of association and
informal social control, which increases when neighborhood’s collective efficacy
increases (Sampson, Morenoff, and Gannon-Rowley 2002; Leventhal and Brooks-Gunn
2003). In the first conceptual explanation of neighboring process, it is argued that social
networks, such as informal and formal associations, shape neighborhood life. These
associations affect a neighborhood’s informal social control, social support, and the resources available. The second framework, which will be discussed in more detail below, is interested in the collective efficacy, or the linkage of social control through social ties and cohesion (Morenoff, Sampson, and Raudenbush 2001) within neighborhoods.

After the initial work of Shaw and McKay (1942) other researchers have further developed the theory of social disorganization by adapting the idea of neighborhood social control (Sampson 1987; Sampson and Groves 1989; Bursik and Grasmick 1993a) from systemic theory of urban communities (Kasarda and Janowitz 1974). This more developed approach to the theory of social disorganization emphasized the importance of both informal and formal networks and informal social control among neighborhoods to reduce crime and delinquency. The systemic approach’s viewpoint of local communities is that they are a complex system of kinship and friendship networks, as well as informal and formal ties formed through socialization and withheld within family life (see also Sampson 1988). It is through these informal and formal networks that tie neighborhood residents together (Bursik and Grasmick 1993a). Even more, the systemic approach also emphasizes that residential stability exemplifies a community’s social organization (Kasarda and Janowitz 1974). Having local ties and attachment are imperative in the formation and support of social networks and control, and residential instability undermines the ability for communities to form these vital relationships (Sampson 1988).
From the systemic approach to social disorganization, researchers distinguish between three levels of relationships in systemic social control (Bursik and Grasmick 1993a). The level of neighborhood systemic control relies on private, parochial, and public dimensions of social order. The private system of social order is based on intimate, informal groups, such as the family. The next level of systemic social control is the parochial system, which is made up of informal networks of acquaintances and friends. According to Bursik and Grasmick (1993a), the parochial system of social control “represents the effects of the broader local interpersonal networks and the interlocking of local institutions” (p. 17). In fact, this system of control is highly effective when members have mutual acceptance among friends and acquaintances in the community. The parochial network system acts as supervision and surveillance for the community, as long as the residents have local ties and attachment, as pointed out by Sampson (1988). Even more, parochial control can emerge from participation in local institutions, with relationships primarily consisting of secondary groups with weak ties. Bursik and Grasmick (1993a) go on to say that control at the parochial level is accomplished through “the effects of the broader local interpersonal networks and the interlocking of local institutions such as store, schools, churches, and voluntary organizations” (p. 17). Lastly, the public system of control refers to the relationship between the community and agencies that provide goods and services outside of that community (Bursik and Grasmick 1993a). The private and parochial systems are systems of social order that illustrate a community’s social networks that become apparent among community residents as they interrelate in their everyday lives (Hunter
1985). Undoubtedly, these two systems are most important to social disorganization and the concept of collective efficacy, which is discussed next.

The second conceptual framework from the systemic approach of social disorganization, informal social control through social ties, or collective efficacy as it is described in the literature, is frequently used to study social disorganization. Supporters of this approach argue that while social networks are important and necessary, they are not necessarily sufficient for informal control of crime and delinquency. Sampson, Raudenbush, and Earls (1997) argue that mutual trust and expectations of residents in a neighborhood greatly affects the willingness of residents to intervene in acts of crime and delinquency. Informal social control, according to Sampson and colleagues (1997), is the willingness of residents to intervene in various acts of crime and delinquency. Even more, the shared norms and values, as well as mutual trust among neighbors, is used to assess social cohesion within communities. The link between mutual trust and the willingness of residents to intervene for the good of the community is what they coin collective efficacy. Thus, the more collective efficacy among neighbors, the more likely they are to take on the role of informal social control agents. Sampson (1997) analyzed crime in Chicago and found that less collective efficacy in neighborhoods increased rates of violence. Just as important, this research found that the effects of residential instability and concentrated disadvantage on violence were significantly reduced when collective efficacy was present in neighborhoods. Sampson and colleagues (Sampson et al. 1997; Morenoff et al. 2001) have shown that collective efficacy does in fact prevent violence, property crime, and delinquency.
Neighborhood attachment has frequently been used to measure a neighborhood’s level of collective efficacy. Obviously, if there is more neighborhood attachment, crime and disorder would decrease, according to social disorganization theory and collective efficacy. In fact, Woldoff (2002) measured neighborhood attachment using attitudinal and behavioral attachment to analyze the collective efficacy of neighborhoods and found very interesting results. For example, she found that residents who were more educated were less sentimentally attached to their neighborhood, and that long-time residents and Blacks were more sentimentally attached. However, Woldoff concluded that victimization and perception of crime had no affect on sentimental attachment to one’s neighborhood. In all, it appears that order in the physical and social environment is more important than crime factors in determining resident’s sentimental attachment. In evaluating neighborhood satisfaction, the author found that even though more educated people were less sentimental toward their neighborhood, they were actually more satisfied with their neighborhood. Also contrary to sentimental attachment findings, Blacks had lower neighborhood satisfaction. Thus, Blacks may live in areas that they are not necessarily satisfied to live, but nonetheless they have a strong sentimental tie to their neighborhood. Once again, one’s satisfaction with his/her neighborhood was not significantly affected by victimization or perception of crime (Woldoff 2002).

Researchers have also been interested in how behavioral attachment is affected by victimization and crime in one’s neighborhood. Woldoff (2002) measured this by analyzing routine neighboring (e.g., saying “hi”, knowing neighbor by name, etc.) and
social neighboring (e.g., eating dinner with neighbor, more communication on a regular basis with neighbor). Routine neighboring was most commonly performed by Blacks compared to other populations. Also, neighborhoods with social disorder also had a decrease in routine neighboring. The other behavioral measurement, social neighboring, found that Blacks and women socialize and had more intimate interactions with their neighbors, while older people were less likely to socialize. Additionally, while physical disorder had no affect on social neighboring, social disorder was found to decreased. Perhaps neighbors were hesitant on establishing a close friendship when they were leery about the residents who live in the neighborhood. Once again, victimization or perception of crime did not influence social neighboring (Woldoff 2002).

Other research has looked at the physical features of neighborhoods to measure social ties, or collective efficacy, among residents (Newman 1972; Brower, Dockett, and Taylor 1983; Taylor 1984). Much of the research looks at the social ties among residents, either intimates or acquaintances, in reference to their likelihood to intervene if crime is witnessed in the neighborhood. However, according to the systemic approach, the parochial level of control also includes ties to local institutions (e.g., schools, churches, and stores) and the community as a whole (Bursik and Grasmick 1993a). With that said, the physical residential environment can impact social ties among residents in a neighborhood (Taylor 1984). For instance, researchers found that the presence of a fence around a home implied to the observers that the homeowners would react toward any intruders (Brower et al. 1983), thus reducing crime because neighbors are taking actions, as a community, to reduce crime.
The physical environment of a neighborhood and its surroundings can either increase or decrease perception of fear among residents, and the more secure residents feel in their neighborhood, the more likely they are to be outside and more likely to come into contact with other residents (Newman 1972). Naturally, coming into contact with other residents, making friendships or acquaintanceships, increases social ties and mutual trust among residents of a neighborhood. Thus, the physical environment of a neighborhood can impede or facilitate a neighborhood’s level of collective efficacy, and therefore has a bearing on the ability to control crime and delinquency. The theory used to explain how physical characteristics of a residential environment can help residents gain a sense of security and control is Newman’s theory of defensible space (1972). Therefore, the collective efficacy of a neighborhood can be affected if residents do not feel safe in their neighborhood to formulate social ties and gain mutual trust among other residents.

Social disorganization theory commonly focuses on ecological characteristics, such as high levels of poverty, racial and ethnic heterogeneity, residential mobility, and family disruption (Shaw and McKay 1942; Bursik and Grasmick 1993b; Sampson 1997; Oh 2005). However, poverty seems to be one of the leading explanations of neighborhood crime (Oh 2005; Boyle and Hassett-Walker 2008). Moreover, another ecological characteristic associated with a community being socially disorganized is racial and ethnic heterogeneity. Racial and ethnic heterogeneity is said to disrupt local social networks because communities with different racial and ethnic groups often have different cultures and traditions, weakening the community and reducing the ability for
the residents to identify and solve common problems (Kornhauser 1978). Residential mobility, or residential instability, can also cause neighborhoods to be socially disorganized. Many contend that with a lack of residential stability, it is exceedingly difficult to create a strong network among residents, which results in “weak ties” within the community (Cantillon, Davidson, and Schweitzer 2003). Lastly, the importance of family structure was later added to the list of ecological characteristics of social disorganization. Sampson (1986, 1987) adapts the premise of control theory, arguing that a variety of family structures, such as single-parent or divorced families, weaken the ability of members to exert informal social control within the community. The lack of parental and/or other adult figures within the neighborhood reduces the overall ability of the neighborhood to control other members’ behavior.

Poverty

One indicator of social disorganization, poverty, is often measured as the socioeconomic status (SES) of a community or using the poverty rate as a determinant. A community with high levels of poverty is said to have a difficult time developing local networks between members (Bursik and Grasmick 1993a). However, the results are mixed on the effect poverty has on the development of local friendship networks (Bellair 1997). Some studies indicate that poverty is unrelated to the development of community friendship networks (Sampson 1988; Sampson and Groves 1989), while others argue that social class is in fact inversely related to community friendship networks (Sampson 1991). For instance, in a study using the British Crime Survey, researchers found that SES had a statistically significant inverse effect on neighborhood
friendship networks (Lowenkamp, Cullen, and Pratt 2003). Yet, it has been reported that neighborhood disorder and decay is more common in areas with less household income, which is explained by the fact that there is a breakdown of social control among residents (Ross and Mirowsky 1999). Analyzing physical and social disorder and poverty, Sampson and Raudenbush (1999) found that poverty is strongly associated with disorder. What’s more, comparing different classes of neighborhoods, those in higher class neighborhoods indicate that there is more commitment to the area and more involvement with other residents (Taylor 1996).

Research has repeatedly shown that socioeconomic disadvantaged neighborhoods have higher rates of crime and delinquency (Olson et al. 2009; Markowitz et al. 2001; Morenoff et al. 2001). For instance, even after controlling for neighborhood disorder, researchers reported that an increase in concentrated disadvantage increased burglary (Wilcox et al. 2004). Looking at neighborhood characteristics and individual homicide risks, researchers found that the higher the socioeconomic disadvantage, as well as the lower the social cohesion, the higher probability that the residents in the neighborhood would be murdered (Nieuwbeerta et al. 2008). This is consistent with other findings indicating that neighborhoods with high levels of poverty often have less social contact with other members (Bellair 1997; Morenoff et al. 2001), and thus have less social cohesion. In other words, crimes, such as homicides, occur in neighborhoods that are socioeconomically disadvantaged more frequently because of the mediating factor of the level of social cohesion among residents (Nieuwbeerta et al. 2008).
Neighborhood disadvantage, or in other words poverty, was found to have a significant, positive relationship on the number of gang homicides committed within census tracts in Chicago (Mares 2010). Additionally, injuries resulting from assaults were also found to be correlated with poverty in a study conducted in Newark, New Jersey. The authors measured three structural characteristics of social disorganization – poverty concentration, percentage of vacant housing units, and percentage of rental housing units – and they concluded that concentrated poverty was the strongest predictor of assault injuries (Boyle and Hassett-Walker 2008). While Kingston, Huizinga, and Elliott (2009) found poverty to be a strong predictor of violent offending, they did not find poverty to be significant for property offending. In contrast, applying social disorganization theory to the study of American Indian Homicides using the measurement of below poverty level, Lanier and Huff-Corzine (2006) did not find a statistically significant relationship between poverty and homicide among an American Indian population.

Using the poverty rate to test social disorganization theory of youths in nonmetropolitan counties, Osgood and Chambers (2000) also did not find a relationship between delinquency rates and poverty. In fact, neither did they find a relationship in economic status or unemployment and delinquency rates. Similarly, other researchers have also found no significant effect of unemployment on crime (Olson et al. 2009). In the end, the Osgood and Chambers (2000) concluded that they did not find that delinquency increases with higher rates of poverty, and that “poverty comes in a very
different ‘structural package’ in small towns and rural communities than in larger urban areas” (104).

**Racial and Ethnic Heterogeneity**

Similar to research findings on the relationship of poverty and crime and collective efficacy, research findings for racial and ethnic heterogeneity are also mixed. First, Bellair (1997) found that racial diversity within the 60 urban neighborhoods studied did impede the formation of social networks. In fact, he concluded that residents in homogeneous communities engage in more interaction because they are more likely to recognize commonalities with neighbors. However, another study concluded that ethnic heterogeneity had an inverse effect on local friendship networks (Lowenkamp et al. 2003), which is consistent with previous findings from Sampson and Groves (1989). In addition, in analyzing 66 Baltimore, Maryland neighborhoods, Taylor (1996) found that neighborhood racial composition did not have an impact on residents’ attachment and involvement, or their responses to disorder. Just as important, according to Cantillon and colleagues (2003), racial homogeneity was not significantly correlated with stealing, fighting, school delinquency, and severe delinquency among the youths in their study.

Despite these findings, others have concluded that neighborhood heterogeneity does increase crime and delinquency. For example, neighborhood heterogeneity had a significant positive effect on the number of homicides in Chicago (Mares 2010). Also, Olson et al. (2009) argued that racial heterogeneity is a significant, positive indicator of aggravated assault among their sample, but not homicide, sexual assault, or robbery. Comparing urban and rural communities, researchers report that racial diversity is a
strong indicator for violent crime, but not property crime (Wells and Weisheit 2004).

Looking at youth violence in a rural setting, research has concluded that ethnic heterogeneity is significantly and positively related to higher rates of all violent offenses (e.g., homicide, rape, robbery, aggravated assault, and weapons) and simple assaults (Osgood and Chambers 2000).

**Residential Mobility/Instability**

Like poverty, residential mobility, or instability, has had mixed results in the research as a determinant of neighborhood social disorganization for both collective efficacy and crime. Sampson and Groves (1989) and Lowenkamp et al. (2003) found that residential stability had a large direct effect on community friendship networks, meaning that as residential stability increased, friendship networks also increased. Other findings also report that stability, as well as education, had the most significant impacts on neighborhood attachment and responses to disorder. This is undoubtedly consistent with the systemic approach to social disorganization, where in more stable communities residents feel more attached to one another and the community and are more involved within the community (Taylor 1996). Interestingly however, others also found that residential stability has a positive, significant effect on unsupervised peer groups, which is contrary to social disorganization theory (Sampson and Groves 1989). In fact, looking at the role of nonresidential land use on violent crime and burglary, population instability negatively affected neighboring behaviors (Wilcox et al. 2004). Recent research found neighborhoods with higher levels of residential mobility actually
had higher levels of institutional effectiveness\(^1\), which is contrary to social
disorganization theory (Kingston et al. 2009).

Other research examined the effects of physical and social disorder as stressors for neighborhood attachment (Skogan 1992; Perkins and Taylor 1996; Woldoff 2002). In fact, one measure of physical disorder is abandoned buildings and empty lots. Other measures of physical disorder are poor property maintenance, absentee landlords, and poor housing. Interestingly, social disorder is very similar to the concept of collective efficacy. For example, social disorder is said to occur when residents in a neighborhood “cannot be trusted, do not get along, and cannot be relied upon to look out for trouble” when a resident is away (Woldoff 2002). However, according to Woldoff (2002) these indicators differ from other research that measures trust and social cohesion (Sampson et al. 1997) because these also measure the respondent’s views of social disorder in the neighborhood. Despite other social disorganization literature that supports the contention that local stressors (such as crime or disorder) negatively affect attachment to one’s community, Woldoff’s (2002) research did not support this claim, nor did other research claiming that neighborhoods that have higher rates of crime actually had more involved, attached residents (Taylor 1996).

Looking at residential mobility/instability and crime or delinquency, Mares (2010) stated that an increase in neighborhood instability actually predicted a reduction in gang related homicides, and thus was not a relevant factor in explaining gang violence in the different Chicago neighborhoods in the study. Others (Lanier and Huff-Corzine 2006)\(^1\)

\(^1\) Institutional Effectiveness was a 7-item scale constructed to measure the quality of parochial networks in the neighborhoods.
also concluded that mobility was not a significant predictor of homicides among an American Indian population. Yet, taking into account all homicides\textsuperscript{2}, Mares (2010) found that instability was highly significant, which is consistent with previous studies of residential mobility in socially disorganized neighborhoods in Chicago (Papachristos and Kirk 2006). In measuring instability as neighborhood residential turnover, others stated that the odds of being victimized increased by 62 percent when new residents replaced longer term residents (Xie and McDowall 2008), further supporting the claim that mobility reduces collective efficacy, and thus increases crime in these neighborhoods. Just as interesting, Xie and McDowall (2008) also conclude that the effect of household turnover is the same in affluent rural neighborhoods as it is in deteriorating inner-city neighborhoods.

Some research found that family instability is the most consistently strong predictor of crime rates in both urban and rural settings. However, household instability is less consistent and a weak predictor with differences in crime rates in the communities (Wells and Weisheit 2004). In testing different crimes and their association with the theory of social disorganization, Osgood and Chambers (2000) found that residential instability was related to higher rates of weapons violations, aggravated assault, rape, and simple assaults, as well as an increase in the overall violent crime index. Even more interesting, they found that within a five-year span, the arrest rate for violent offenses would double with a 24% increase in residential turnover. Residential stability has also been used to study delinquency among youths, and these

\textsuperscript{2} Mares (2010) analyzed different homicides in Chicago between 1985-1995, such as homicides resulting from gang and nongang activities, robberies, intimate violence, and drug-related activities.
researchers claim that the more stability, the less stealing, fighting, and severe delinquency (Cantillon et al. 2003). Stability overall, nonetheless, has been reported as the most important determinant of residents’ responses to disorder as compared to other characteristics of neighborhood structure (Taylor 1996).

While residential mobility is often measured by the frequency of changes in residency (Osgood and Chambers 2000; Kingston et al. 2009), the idea of moving out and having a household vacant for a long period of time is also supportive of neighborhoods being socially disorganized. For instance, Skogan described in his book _Disorder and Decline: Crime and the Spiral of Decay in American Neighborhoods_ (1992) that vacant buildings and houses are visible evidence of social disorder, which “provides direct, behavioral evidence” that a community is disorganized. Moreover, similar to Skogan’s argument of vacant structures being a sign of social disorganization in a community, Boyle and Hassett-Walker (2008) measure residential mobility by the percentage of vacant houses and percentage of rental housing units. In fact, prior research points out that low rates of home ownership and residential instability are associated with problematic behaviors (Sampson et al. 2002).

In comparing the impact that vacant housing and rental housing has on rate of assault, Boyle and Hassett-Walker (2008) reported that there was a moderate correlation among vacant housing units and the assault rate. In all, they found that areas with a higher percentage of vacant housing units were associated with increased rates of assault, and thus they are ideal measures of social disorganization. On the other hand, rental housing units were not found to be a good measure of social
disorganization. Interestingly, they emphasized the impact that vacant housing units have on crime rates, and indicated that they contribute “above and beyond the direct effects of poverty” (p. 1022). For instance, areas with higher numbers of vacant houses may set up an ideal environment for violence and crime to occur because of the increased likelihood of the community having less collective efficacy. Also, neighborhoods that are in poverty but have less vacant houses have more residents that are willing to keep an eye out for others, or in other words, have greater collective efficacy (Boyle and Hassett-Walker 2008).

Moreover, other research argues that residential mobility does not cause crime, but instead crime causes people to be more mobile (Hipp, Tita, and Greenbaum 2009). Kingston et al. (2009) however found that when looking at juvenile delinquency in high-risk neighborhoods, neighborhoods with high levels of residential mobility actually had more effective social institutions, (police, schools, medical services, and transportation services) which was a measurement of neighborhood social processes. They also found that mobility was not a statistically significant predictor of property or violent offending. Thus, the research findings on the effects that residential mobility has on crime are mixed.

**Family Disruption**

Family disruption, a structural indicator of social disorganization, is typically measured by the presence of female-headed households in a neighborhood or the divorce rate in a neighborhood, and once again, these findings are often mixed. Both measures of family disruption are said to impact a neighborhood because single parents
are strained with time and money, which hinders parents’ abilities to supervise their children and communicate with other members of the neighborhood. Even more, the fewer adults in a neighborhood, the less supervision there will be and a decrease in collective efficacy (Sampson 1985). Although the theory of social disorganization would argue that family disruption would negatively impact the ability to collectively enforce neighborhood controls, Lowenkamp et al. (2003) found that family disruption was not related to local friendship networks.

As discussed previously, some research differentiates between three different systemic control groups within neighborhoods – private, parochial, and public. The private system of social order is based on intimate, informal groups, such as the family, while the parochial system is made up of informal networks of acquaintances and friends. The parochial network system acts as supervision and surveillance for the community, as long as the residents have local ties and attachment, as pointed out by Sampson (1988). Lastly, the public system of control refers to the relationship between the community and agencies that provide goods and services outside of that community (Bursik and Grasmick 1993a). The private and parochial control groups are most important to social disorganization and the concept of collective efficacy. With that said, some researchers seek to identify which systemic control groups are most effective.

Interestingly, Capowich (2003) reported that the most disorganized neighborhoods also had the weakest parochial and public mechanisms of control. In fact, there was a relationship between a low level of informal control and a weak parochial control method, further supporting the claim of the importance of systemic
control groups in operating collectively to reduce crime and delinquency. As stated already, the concept of collective efficacy is apparent among the private and parochial systemic control groups. Thus, a study further supported this claim, reporting that with an increase in collective efficacy among neighborhoods, there was a reduction in the homicide rate (Morenoff et al. 2001). Once again, these findings illustrate the importance of different system control groups that collectively work to reduce crime in neighborhoods, even those that are structurally disadvantaged. In contrast, others have found that “residents of geographic areas characterized by lower levels of collective efficacy are no more or less likely to intervene” (Wells et al. 2006:540) and act out as informal control agents.

Osgood and Chambers (2000) investigated the relationship between female-headed households and crime or delinquency and found that higher levels of female-headed households were strongly associated with higher rates of rape, robbery, aggravated assault, and weapons violations. In truth, the presence of female-headed households was the strongest indicator in their research. They found that an increase of 13% of female-headed households, the overall offense rate double (Osgood and Chambers 2000). Moreover, an increase in American Indian female-headed households was associated with an increase in the homicide rate among American Indians (Lanier and Huff-Corzine 2006). Comparing immigrants and homicide, researchers reported that female-headed households positively and significantly influenced the homicide and robbery rates, and aggravated assault count in Orange County, Florida (Olson et al. 2009). Interestingly though, research has reported that
female-headed households are not inherently at risk for crime and/or victimization, but rather it is explained by other structural conditions, such as the fact the many female-headed households reside in poorer, more disadvantaged neighborhoods (Capowich 2003:54).

**Academic Performance**

At the naissance of Shaw and McKay’s theory of social disorganization (1942), academic performance or achievement was not one of the indicators included in characteristics of socially disorganized neighborhoods, which have been discussed above. However, research has shown that disadvantaged neighborhoods have poorer academic performance and achievement. According to Berliner (2005), poverty within neighborhoods needs to be addressed in order to improve academic achievement and school performance among children. Although there is a modest amount of empirical research reporting the impact of neighborhood characteristics on academic achievement, it is growing. Past research has shown that neighborhood structural characteristics such as high levels of crime and violence exposure (Schwartz and Gorman 2003; Shumow, Vandell, and Posner 1999), high levels of economic impoverishment (Plunkett, Abarca-Mortensen, and Behnke 2007), and low levels of employment in professional jobs (Ensminger, Lamkin, and Jacobson 1996) are associated with poorer academic achievement. In addition, research has found a relationship between homeownership and academic performance. For example, homeownership has been found to have positive effects on the educational development and attainments of children (Aaronson 2000; Bramley and Karley 2007;
Green and White 1997; Harkness and Newman 2001). Clearly, in line with human
capital theory, homeownership is positively related with social capital, specifically
because there is a lower mobility rate; this in turn, has been linked to education
(DiPasquale and Glaeser 1999).

Comparing the effects of neighborhood characteristics on school performance for
black and white students, Dornbusch, Ritter, and Steinberg (1991) reported that
neighborhood SES was a good predictor of self-reported grades. Basically, the authors
found that as a community’s SES increased, so did the grades of the students. In
measuring the impact of neighborhood disadvantage among black and white students’
achievement, Lee and Madyun (2009) found consistent results with arguments posed
by social disorganization theory. For example, neighborhoods with low poverty and low
crime had higher achievement rates for students in both reading and math. Conversely,
students residing in neighborhoods with high poverty and high crime lagged in both
reading and math. In the end, they found that the “achievement gap between the
advantaged (low crime-poverty) and the disadvantaged (high crime-poverty)
neighborhoods were substantial” (p. 159).

As discussed above, neighborhood characteristics, such as poverty, racial and
ethnic heterogeneity, residential mobility/instability, and family disruption are the
common factors researchers use to measure socially disorganized neighborhoods.
Research has also shown that academic performance and/or achievement has been
found to be associated with neighborhoods that are disadvantage and socially
disorganized. Furthermore, researchers argue that a neighborhood’s level of collective
efficacy determines whether crime and delinquency will occur. Even neighborhoods that are structurally disorganized can have lower crime and delinquency rates as long as their level of collective efficacy is high and neighbors work together to instill informal social control. However, with the recent increase in foreclosures nationwide, residents are often left in neighborhoods with fewer neighbors with whom to engage in informal social control, and therefore it would seem that these areas are at risk for increasing rates of crime and delinquency. Accordingly, the impact foreclosures have on crime and delinquency deserves attention.
CHAPTER THREE: FORECLOSURES

Starting in the early 1990’s, America has promoted and expanded the opportunity of homeownership to ethnic and racial minorities who prominently live in low- and moderate-income areas (Newman and Wyly 2004). At the same time that the U.S. started promoting the importance of homeownership, there was also a large increase in the number of subprime loans – loans which have high interest rates that are offered to borrowers who are considered a high risk for default – made by mortgage companies (Immergluck and Smith 2005, 2006a). Although the increase in homeownership has been viewed as a positive trend, there are also negative repercussions that have and will continue to occur after the boom in real estate and homeownership. For instance, subprime lending is the most default-prone mortgage type of all home loans (Apgar and Calder 2005). The increase in foreclosures not only harms the already financially unstable households but they also lower home price appreciation in neighboring areas, weaken communities, and decrease homebuyers’ wealth (Delgadillo and Gallagher 2006).

It is pertinent to point out the difference between defaulting and foreclosing. Defaulting is the failure to make a payment on a home loan, and often researchers see defaulting and foreclosing as synonymous, but foreclosure is not the result in every default (Ambrose and Capone 1998). In other words, allowing one’s property or household to go into foreclosure is in fact a two-step process. First, the mortgage
borrower decides to default on his or her property or household by missing a payment. The second step is to let the property or home go into foreclosure by not taking certain actions to avoid foreclosure, whether intentionally or not (Ambrose and Capone 1998; Ambrose and Buttimer 2000). Sometimes those who default on a mortgage loan do so to obtain expenditures for other expenses. However, when defaulting for that purpose, a foreclosure is often the outcome because of the “result of new and unforeseen expenditures or else the inability to gain new income after a trigger event causing the initial default” (Ambrose and Capone 1998:394).

Those who default, and often do eventually foreclose, can be divided into two categories, what Ambrose and Capone (1998) call ruthless and trigger-event defaulters. While these two categories undoubtedly help to explain why people choose to default, it is safe to assume that those who foreclose on their home can also fall into these two categories, and thus these categories can be applied to those who default as well as those who foreclose. First, ruthless defaulters are those whose local area has experienced declines in price, and in effect the estimated loan-to-value ratios (LTV ratios – where the appraised value of one’s home drops below the value of the loan) are above one at default. Ruthless defaulters see their behavior as being effective by allowing a foreclosure to occur. In contrast, trigger-event defaulters are those whose estimated LTV ratios are below one at default and the probabilities of having negative equity are significantly lower than ruthless defaulters.³ Borrowers who default due to a

³ Having the LTV ratio greater than one indicates that one has a high LTV ratio, meaning one borrowed more than the home was valued at, i.e. a ruthless defaulter. Often this puts mortgage lenders and mortgage borrowers at great risk of default and/or foreclosure, and thus considered high risk. Having the LTV ratio below one indicates that one has a low LTV ratio, i.e. a trigger-event defaulter. Typically, those
trigger-event may only foreclose on their home because of reasons outside of their control. Therefore, while foreclosures occur for ruthless defaulters and trigger-event defaulters, the motivations for foreclosing are different and the rate at which they foreclose is different (Ambrose and Capone 1998). In fact, the research conducted by Ambrose and Capone (1998) on this phenomenon concluded that ruthless defaulters, or those classified as high-LTV defaulters, have a tendency toward foreclosure. While on the other hand, trigger-event defaulters, or those classified as low-LTV defaulters, have a tendency to reinstate their mortgage loan.

**Subprime Lending**

Before the 1990’s, those who applied for a home loan did not have much of an option on loan type. Mortgage companies varied their loans by different characteristics such as adjustable rates, fifteen- or thirty-year loans, and attributes of the home and/or property. In fact, if the borrower was not seen as being creditworthy by the mortgage company, he or she was not granted the loan. Those who qualified for the loan, however, paid around the same price (Avery et al 2005). Not surprisingly, these practices resulted in mortgage lenders not granting loans to inner city residents which led to the lenders being racially biased (Squires and Velez 1987; Buist, Megolugbe, and Trent 1994; Leven and Sykuta 1994). However, during the 1990’s subprime loans were expanded and gave more opportunities to those who were not so creditworthy but still wanted to acquire a home mortgage loan. *Inside Mortgage Finance,* an industry who have a low LTV ratio put a larger down payment on the loan, and therefore has more home equity and less debt toward the home.
publication, reported that subprime lending increased in 1994 from approximately $35 billion to $665 billion in 2005 (Schloemer et al. 2006). Also, in 2006 subprime loans accounted for approximately 20 percent of the total mortgages in the U.S. (Avery, Brevoort, and Canner 2006; Joint Center for Housing Studies 2007).

The idea behind subprime lending is rather straightforward. Potential homeowners who cannot qualify for a prime loan, typically rated as having A credit, need to find a means of obtaining a different loan to purchase a home. Thus, these potential homeowners resort to subprime loans, typically rated as A (i.e., Alt-A or near prime) B, C, and D. The majority of individuals who fall within these subprime loan categories are in A or B credit ratings (Center for Responsible Lending 2003). Yet, it is argued that if subprime lending, especially B, C, or D lending, is highly concentrated in certain neighborhoods, then these vulnerable neighborhoods “will bear a disproportionate share of the foreclosures” (Immergluck 2004:31). In fact, the majority of households that are considered as not creditworthy are concentrated in lower and middle-income households, and therefore these households constitute the majority of subprime loans. Since these borrowers are considered high risk because of their credit history, subprime loans are more expensive than prime mortgage loans (Carr 2007), and that undoubtedly has a negative impact on many neighborhoods comprised of low and middle-income households.

The abuses of subprime lending have been implicated as the number one explanation for the recent increase in foreclosures nationwide (Kaplan and Sommers 2009). In fact, Hevesi (2002) found that between 1993 and 2002 the foreclosure rate
nationwide increased by 68 percent. The significant increase in foreclosures were found exclusively in loans that were subprime, while prime loans (A rated) decreased during these same years (Hevesi 2002). This is supported by the fact that a mortgage borrower with positive home equity prefers to refinance or sell the home, instead of defaulting, while a mortgage borrower with negative home equity will not have these options, and thus will default and possibly foreclose (Gerardi and Willen 2009). Lending practices are very important to policy makers who seek to control and monitor mortgage companies lending practices to ensure that loans are not discriminatory. The relationship between mortgages and foreclosures is the simple fact that “you cannot have a foreclosure unless you have a loan” (Immergluck and Smith 2005). Most research emphasizes the relationship between subprime lending, also known as predatory lending, and the number of foreclosures (Walters and Hermanson 2001; Cutts and Van Order 2004; Immergluck and Smith 2005; Nichols, Pennington-Cross, and Yezer 2005; Grover, Smith, and Todd 2008; Immergluck 2008; Rose 2008), as indicated above. While subprime lending has come under extreme scrutiny for being responsible for many increases in foreclosures around the nation, subprime mortgages undoubtedly bring many benefits for homebuyers who cannot receive another type of loan due to credit history problems (Immergluck 2008).

In fact, in the U.S. home mortgages with subprime loans have increased significantly during the 1990’s, with some estimates indicating that subprime loans accounted for $200 billion by the end of the 1990’s (Gruenstein and Herbert 2000) while others estimated that in 2005 subprime loans were a $600 billion business (Avery et al.
It has been argued that subprime lending contributes the most to foreclosures (Immergluck 2008). Immergluck and Smith (2005) reported that home mortgages that had a 100 or more subprime loans per Census tract between 1996 and 2001 corresponded to having almost 86% more foreclosures in 2002.

While most research has centered on policies relating to subprime lending (e.g., underwriting techniques), some researchers and policy makers have focused on prevention and/or counseling programs for borrowers (see for example the MFP Program discussed below). Unfortunately however, little research has focused on the role of homeownership counseling and foreclosure (Delgadillo and Gallagher 2006).

The major studies (1995; 1998) that have concentrated on mortgage foreclosure prevention programs have been promoted by the Family Housing Fund in Minneapolis, Minnesota. They have analyzed the impact and cost effectiveness of their program in reducing mortgage foreclosures in the area. A summary of the Mortgage Foreclosure Prevention Program (MFP Program) reported that in the initial six years (beginning in 1991) of the program in operation, the MFP Program “provided intensive counseling” to nearly 1,700 homeowners and successfully assisted over half of them in reinstating their mortgages.

The MFP Program also found that the counseling was a cost-effective and practical way to assist homeowners with their mortgages and prevent them from foreclosure. At the time, the MFP Program’s expenditures were on average $2,800 to assist a homebuyer in reinstating his or her mortgage, while the estimated cost of
foreclosure losses to mortgage companies ranged from $10,000 to $28,000. Lastly, the MFP Program concluded that during the six years in operation, the program estimated saving the mortgage companies around $7.6 million in the areas of Minneapolis/Saint Paul. The MFP Program reported that their success was due to two main factors: working closely with homeowners and mortgage services to getting borrowers’ home loans back on track and early delinquency intervention (Moreno 1998).

Many studies have shown that borrowers’ race/minority, income, and age increase the chance of receiving a subprime loan, and in effect the borrowers have a higher possibility of their home becoming delinquent and subsequently placed into foreclosure (Calem, Gillen, and Wachter 2004; Delgadillo and Gallagher 2006; Immergluck and Smith 2005, 2006a; Immergluck 2008). The relationship of subprime lending and foreclosures has been demonstrated in many different geographical studies (Gruenstein and Herbert 2000; Burnett, Herbert, and Kaul 2002; Collins 2003; Newman and Wyly 2004). Although there is a positive relationship between subprime lending and foreclosures, a characteristic of economic instability– unemployment – which is not directly related to subprime lending, can also increase foreclosures (Immergluck 2009).

According to Kaplan and Sommers (2009), “foreclosures are unevenly distributed, concentrated in particular neighborhoods” (p. 102), and thus, the following sections present a discussion of the race/minority, income, and age characteristics that previous research indicates influences subprime lending and subsequently increases the chance of foreclosures, as well as the role unemployment plays in foreclosures.
Minority Factors

Of particular concern is the tendency of foreclosed homes to have increased at higher rates in areas with substantial concentrations of low-income minority households (Apgar and Calder 2005). The incentives for subprime lenders to target minority communities to gain more business are common routines subprime/predator lenders use (Newman and Wyly 2004). Not only will minority communities, and especially low-income minority communities, have more of a hardship because of higher-cost subprime mortgages, but they are also at high risk of financial problems down the road (Apgar and Calder 2005). Further, many minorities who are new homeowners are fairly unsophisticated in financial operations and do not necessarily fully understand the process of obtaining and maintaining a mortgage loan (Immergluck 2004). The National Community Reinvestment Coalition (NCRC) reports that minority neighborhoods receive significantly higher levels of subprime lending (2003). In fact, the NCRC found that African-Americans are considered high risk in the mortgage market based on their race, and therefore they have higher levels of subprime lending.

Moreover, a study by Nichols, Pennington-Cross and Yezer (2005) concluded that the borrower demographic characteristics of their study of racial groups behaved differently. For instance, Hispanics, African Americans, Indians and Asians were more likely to use subprime financing than Whites. Similarly, Asian and African American borrowers were found to have a “higher probability of using the subprime market” (Pennington-Cross, Yezer, and Nichols 2000). Using data from foreclosures in Chicago however, Immergluck and Smith (2005) noted that Hispanic neighborhoods had lower
foreclosure levels compared to similar White neighborhoods, but there were higher rates of foreclosures in Black neighborhoods because of higher subprime lending. Another study found that African Americans were twice as likely as non-Hispanic whites to have a subprime mortgage, and that Hispanics are somewhat less likely to have a subprime loan (Newman and Wyly 2004).

The Center for Responsible Lending conducted a study in 2007 and found that African American and Latino borrowers were more likely than non-Latino borrowers to receive “higher-rate” purchase loans, such as subprime loans (Gruenstein-Bocian, Ernst, and Li 2007). Even more, looking strictly at refinance loans, Immergluck (2004) concluded that in predominantly African American neighborhoods, 58 percent of the refinance loans were granted by subprime lenders; while in predominantly white neighborhoods, less than 10 percent of the refinance loans were given by subprime lenders. Quercia, Cowan, and Moreno’s (2005) findings show that Black homeowners have substantially higher interest rates than the average interest rate for other race borrowers, which help why Black borrowers have drastically higher rates of default (Anderson and VanderHoff 1999). In fact, compared to other racial groups, the authors reported that other than having a full-time job, being a Black homeowner reduced that chance of avoiding a foreclosure by 40 percent. African American borrowers are repeatedly found to have a higher probability of obtaining a subprime loan compared to borrowers of other racial or ethnic groups (Calem, Gillen, and Wachter 2004). Just as interesting, the American Association of Retired Persons (i.e., AARP) conducted a study on the elderly population and subprime lending and discovered that 18 percent of the
older African American borrowers held subprime mortgages, while only 7 percent had prime mortgages. The older Hispanic borrowers accounted for 7 percent of the subprime lending, but only 2 percent of the prime mortgages. Conversely, older white borrowers accounted for 68 percent of the subprime and 85 percent of the prime mortgages (Walters and Hermanson 2001).

Moreover, Abt Associates conducted a study in the Atlanta metro area and observed that since 1998, the amount of subprime lending in high-minority communities has doubled. Just as interesting, subprime lending grew to more than 158 percent in moderately high minority tracts and grew to 317 percent in high minority tracts (Gruenstein and Herbert 2000). Even after controlling for income on loan type, subprime lenders granted more loans than prime lenders in the 40 middle-income, African American neighborhoods in a study conducted in Chicago (Immergluck 2004). Immergluck and Smith (2005) conducted foreclosure research in Chicago as well and they reported that neighborhoods with minority populations of 10 percent or less in 2000 saw an increase in foreclosures of 215 percent, while neighborhoods with a minority population of 90 percent or more had an increase of foreclosures of 544 percent.

A study conducted on foreclosures in Utah also reported that race was a statistically significant indicator of foreclosure, and that as race changes from “white” to “non-White” the chance of foreclosure increased by a factor of 2.8 (Delgadillo and Gallagher 2006). Another study conducted between 2001 and 2003 in Ohio reported that the percentage of minorities in general, and African Americans in particular, are highly correlated with foreclosures (Kaplan and Sommers 2009). Similarly, research
findings from Massachusetts support the same findings and also conclude that foreclosures are exceedingly concentrated in minority neighborhoods (Gerardi and Willen 2009). All together, prior research suggests that “racial composition plays a tremendous role in the geographical distribution of foreclosures” (Kaplan and Sommers 2009:115).

Instead of being denied any form of credit, minorities are being targeted by higher-cost, and often abusive, lenders (Immergluck 2004). So, because of those who have credit problems and/or other financial instabilities, they are disproportionately singled out for subprime loans. However, researchers also argue that credit risk by itself may not entirely explain why some borrowers end up in the subprime market (Couchrane, Surette, and Zorn 2004). In other words, these loan companies are racially discriminating in their loan practices (Apgar and Calder 2005), and lack of or bad credit cannot solely be used to explain who is targeted for subprime lending. As presented above, numerous studies have found that minorities, specifically Blacks, are more likely to become victims of predatory lending practices. And although they have been granted more access to homeownership by these lenders, numerous abuses have also arisen, such as predatory lending (Apgar and Calder 2005). Unfortunately, many of these minority groups who sought homeownership through the use of subprime lending are feeling the backlash of such risky borrowing – foreclosures.

**Income Factors**

Traditionally, a steady and rather substantial income was necessary in obtaining a home mortgage. Low-income families or individuals have typically had a difficult time
obtaining a home mortgage loan (Delgadillo and Gallagher 2006), and they typically are less sophisticated regarding the process of obtaining and maintaining a home mortgage compared to middle- and upper-income households (Immergluck 2004). Nevertheless, down payment requirements had become more lenient and mortgage companies were granting mortgages to individuals that would have been considered high risk borrowers at one time, but were then able to obtain homeownership with a lower level of income. However, because of the lower income bracket of individuals now being able to obtain mortgages (mostly subprime mortgages because of their high risk), there have been an increase in the number of foreclosures in areas of low- and moderate-income households (Delgadillo and Gallagher 2006).

In truth, Bunce and colleagues (2001) reported that by 1998, subprime loans encompassed one in every three loans granted to low-income areas in Chicago and Baltimore. Interestingly though, one study (Boushey and Weller 2008) found that as income increased, the foreclosure rates also increased in that area. The authors explained this phenomenon by pointing out that those with higher (increasing) incomes often take on more financial responsibilities because they believe they can afford more, which can inadvertently increase the chance of foreclosure (Boushey and Weller 2008). Another study also reported that subprime loans are just as likely to foreclose in all neighborhoods and not just low-income neighborhoods. But they also concluded that since there is a very high concentration of subprime loans in low-income neighborhoods, the increasing growths in the minority areas are the real concern (Bunce et al. 2001). The National Community Reinvestment Coalition (NCRC; 2003)
actually found that income had a “small impact on the level of subprime lending in census tracts” (p. 33).

Despite Boushey and Weller’s (2008) interesting findings regarding income, most studies report a correlation between low-income and increased foreclosure rates (Gruenstein and Herbert 2000; Newman and Wyly 2004; Immergluck and Smith 2006a; Grover et al. 2008). For example, a study (Gruenstein and Herbert 2000) conducted in the Atlanta Metro area found subprime lending was the strongest in low- and very low-income neighborhoods. In fact, the study reported that subprime originations in the Atlanta Metro area increased to 238 percent in low-income tracts, but increased to 440 percent in very low-income tracts (Gruenstein and Herbert 2000).

Moderate- to low-income borrowers are often faced with other unexpected expenses that increase their likelihood of foreclosure. For example, if low-income individuals are faced with a drop in income or other expenses relating to family, health, and employment, these borrowers have more difficulties of being able to pay for their mortgage (Quercia, Cowan, and Moreno 2005). A study conducted by Quercia, and associates (2005) on the effectiveness of a foreclosure prevention program reported that since the enactment of the program in 1991, approximately 35 percent of the borrowers had reported a cut in their pay or income as a reason for them defaulting on their mortgage. In fact, this could be what Ambrose and Capone (1998) refer to as a trigger-event. As discussed earlier, trigger-event defaulters often default and subsequently foreclose because of an event that is out of their control. Undoubtedly, a cut in pay or the loss of one’s job is a trigger-event. However, research indicates that
looking at trigger-event defaulters, low-income groups often have more of a difficult time gaining wealth and therefore they will work harder to protect the wealth they have, such as home equity; the same goes for high-income groups (Ambrose and Capone 1998). Thus, if mortgages have a low LTV ratio and a trigger event occurs, both low-income and high-income groups have roughly the same reduced chance of foreclosing (5 percent - 6 percent) and a higher probability of reinstatement (6 percent - 7 percent). So, the trigger-event significantly effects whether a foreclosure or reinstatement occurs, no matter the income group (Ambrose and Capone 1998).

The “correlates of neighborhood foreclosure activity suggests that there is a strong relationship” (Kaplan and Sommers 2009:112) with household income. These researchers found that the majority of foreclosures occurred in block groups with a median income between $20,000 and $30,000. In fact, while the foreclosure rate dropped significantly for higher income neighborhoods, as one would suspect, lower income neighborhoods also had fewer foreclosures. The authors attributed this to the fact that the majority of lower income neighborhoods have a higher proportion of renters who cannot have their property foreclosed on, but rather only evicted, and therefore are at less risk of foreclosure. However, they conclude that there is not necessarily the relationship between foreclosures and household income, but rather it is the prevalence of subprime loans that explains foreclosures (Kaplan and Sommers 2009).

All in all, low-income areas and/or households are considered to be higher risk when it comes to having mortgage loans, and often this is because of negative credit history. Thus, mortgage companies grant subprime loans to these individuals with a
higher level of risk. Low-income individuals and families are seen as being a high risk, and thus they are prime candidates for receiving subprime loans to gain homeownership. These conclusions are consistent with the National Community Reinvestment Coalition’s 2003 study on discrimination and unequal access to affordable loans.

**Age Factors**

There are mixed results on whether younger or older borrowers are at more of a risk of their home being foreclosed due to subprime lending. For instance, one study discovered that borrowers that were 65 years of age or older were three times more likely than borrowers who were less than 35 years of age of holding a subprime loan (Lax et al. 2004). Demographically, the AARP reported that older minority and female borrowers were more likely to have a subprime mortgage than older non-minority and male borrowers. In fact, older females had 45 percent of the subprime mortgages and only 28 percent of the prime mortgages. Also, as previously mentioned, older African-American and Hispanic borrowers had a higher percent of subprime mortgages than they did prime mortgages (Walters and Hermanson 2001). Just as important, a study conducted on subprime lending in ten large metropolitan areas found that abusive, subprime lenders do in fact target elderly populations, taking advantage of the fact they often have substantial amounts of equity but often have minimal access to immediate cash (NCRC 2003).

When looking at foreclosures and age, some research indicates that elderly women are especially vulnerable to foreclosures (Immergluck and Smith 2005). Yet,
another study concluded that many neighborhoods with higher proportions of elderly women were actually less likely to foreclose (Kaplan and Sommers 2009). In truth, some researchers indicate that younger borrowers have a higher chance of foreclosure. Using national data, Anderson and VanderHoff (1999) revealed that younger borrowers had a higher default probability. Furthermore, Ambrose and Capone (1998) imply that it is expected that younger homeowners might have fewer resources to use if they are at risk of a foreclosure, and therefore they are more susceptible to foreclosure. However, they also claim that younger homeowners, as opposed to older homeowners, may have a higher chance of reemployment and thus could have the means to get their foreclosure turned around. In contrast, a study of foreclosures in two Minnesota counties found that young homeowners often have less stable employment and less wealth than older mortgage borrowers and thus have a higher chance of foreclosure (Grover et al. 2008). Yet, other research has reported that the age of the borrower was not a significant predictor of foreclosure (Delgadillo and Gallagher 2006).

The previous research on foreclosures in America support the claim that subprime lending occurs more in predominately minority or racial neighborhoods, low to moderately-low neighborhoods, and either young homeowners and elderly homeowners. It is apparent then that there is widespread price discrimination in subprime versus prime mortgage lending in America. Most of the research to date has focused on large metropolitan areas throughout the United States that have had high foreclosure rates for some time. However, other research suggests that some of the largest disparities in mortgage lending practices exist in the smallest metropolitan areas.
in the U.S. (Bradford 2002), and thus, foreclosures could also be very common in these smaller, less populated areas.

**Impact of Unemployment**

Undoubtedly, subprime loans are more common in neighborhoods with higher proportions of racial or minority households, lower levels of household income, and younger and older individuals and/or households, which subsequently increase the chance of foreclosure. Although there is a positive relationship between subprime lending and foreclosures, a characteristic of economic instability—unemployment—which is not directly related to the practice of subprime lending, can also increase foreclosures and thus deserves some discussion. In truth, rising levels of unemployment contributed to the new wave of foreclosures. Naturally, mortgage borrowers who are unemployed for long periods of time have more difficult time paying their home mortgage, and even if mortgage companies assist in reducing their monthly mortgage payment, these individuals still cannot afford their mortgage and risk foreclosure (Immergluck 2009). Indeed, Kaplan and Sommers (2009) found a positive correlation between unemployment and foreclosures. Yet, other research concluded higher rates of unemployment actually resulted in higher rates of mortgage reinstatement after default rather than foreclosure (Ambrose and Capone 1998). The authors point out the fact that during periods of economic instability, in this case high rates of unemployment, local and state governments might pressure mortgage lenders to grant borrowers greater leniency during tough times (Ambrose and Capone 1998).
Similarly to the previously discussed sociodemographic characteristics, the effect of unemployment on foreclosures also has mixed results.

Subprime lenders have primarily targeted minority, lower income, and the younger and older households. Furthermore, households that go into foreclosure are most likely to be households with subprime loans, as oppose to prime loans, and thus, research has found a relationship between subprime loans and foreclosures. Also, unemployment has shown to have a significant negative effect on foreclosures because homeowners that become unemployed have fewer means of paying for their home mortgage. According to social disorganization theory, residential mobility or instability increases the chance of crime and delinquency because there is a lack of informal social control among neighbors to reduce crime and disorder. Therefore, social disorganization theory and the concept of collective efficacy are useful to understand the effect that foreclosures have on crime and disorder, if any at all.

**Foreclosures and Crime**

There has been very little research on the correlation between neighborhoods with high rates of foreclosures and crime and delinquency. Although foreclosures cause many other problems within communities and families, for instance displacement, more specifically, crime may be a leading concern for those closely affected by foreclosures. Residents in neighborhoods are concerned about foreclosures because they can jeopardize the security and safety of the neighborhood (Immergluck and Smith 2006b). Low-income neighborhoods typically have always had higher rates of foreclosures and crime. Thus, the research that has analyzed the correlation between the two has
focused exclusively on low-income neighborhoods. One study (Immergluck and Smith 2006b) that measured the impact of foreclosures on crime argued that in low-income areas a sizable number of foreclosures are expected to leave buildings vacant for an extended period of time. In fact, they argued that neighborhood crime was affected through this “long-term vacancy and abandonment” (p. 854). The authors found that the foreclosure rate was a statistically significant predictor of violent crime, but not property crime (Immergluck and Smith 2006b).

Furthermore, research (Skogan 1992) on abandoned structures (buildings and homes) presents an abundance of negative consequences that abandoned homes can have on the community. Although less serious, they can harbor trash, animals, such as rats, and squatters. Even more serious, however, abandoned homes can be a safe haven for criminals. They can be places to buy and sale illegal drugs or a hangout for predators in the area. Just as important, homes that are abandoned can lead to vandalism and the stealing of building components, such as wiring. The author finally concluded that abandoned and boarded up structures can indirectly reduce collective concern of neighborhood crime among neighborhood residents (Skogan 1992).

With this increased concern of foreclosures and crime, an entire issue of Geography & Public Safety (2008) was dedicated to this matter. A handful of articles was published that discussed this phenomenon in greater detail. Wilson and Paulsen claim that foreclosures are in “middle-class or revitalized neighborhoods that were fueled by the housing boom of the last decade and not in socially disorganized or otherwise destitute neighborhoods” (2008:1). Also, another study from North Carolina
reported that entire neighborhoods were starting to show signs of blight and disorder, resembling inner-city disadvantaged neighborhoods (Bess 2008). These neighborhoods are faced with crimes such as vagrancy, drugs, arson, vandalism, theft, and prostitution (Wilson and Paulsen 2008). Furthermore, there has been an increase in juvenile delinquency because vacant houses attract juveniles as a welcoming hangout. Just as important, violent crime and property crime have increased since the foreclosure rates have increased (Bess 2008). Foreclosures not only affect those who are displaced, but also the residing residents because of a decrease in property values as well as an increase in public disorder and crime (Brown 2008). With that said, residents who still reside in these abandoned neighborhoods have an increased risk of robbery and burglary (Wilson and Paulsen 2008); thus, these findings demonstrate the impact that foreclosures have on everyone in the community.

 Despite an entire issue being devoted to discuss the problematic correlation between foreclosures and crime, none of the articles utilized social disorganization theory. In fact, the only theory used to explain the correlation between foreclosures and crime is Wilson and Kelling’s broken windows theory (1982). Broken windows theory argues that physical and social disorder in a neighborhood is a precursor to crime. Although physical and social disorder can indeed lead to crime, they leave out an important factor that can either increase or decrease crime in neighborhoods with disorder – informal social controls and social cohesion/ties. Strong informal social controls and social cohesion and/or ties within a neighborhood can help deter crime, while having weak informal controls and social cohesion and/or ties can foster crime in
a neighborhood (Sampson 1987; Sampson and Groves 1989; Bursik and Grasmick 1993a).

Social disorganization theory (Shaw and McKay 1942) fills in this gap of research on disorganized neighborhoods, and prior research has found that vacant houses do in fact increase crime (Boyle and Hassett-Walker 2008). What’s more, prior research argues that not all socially disorganized neighborhoods are the same (Kingston et al. 2009) and perhaps different structural characteristics impact various neighborhoods in different ways. So, different structural characteristics might be important to incorporate in studying diverse areas that are thought to be socially disorganized. Foreclosures should undoubtedly be used as an indicator of residential instability/mobility, and subsequently indicate how a neighborhood is socially disorganized. Also, different neighborhoods might tolerate or react to different levels of crime and disorder. Those who impose social order in poor neighborhoods could be substantively different in more affluent neighborhoods (Capowich 2003). Consequently, research that tests social disorganization theory should include additional indicators of disorganization, such as foreclosures, and also look at diverse neighborhoods’, such as those with middle- and upper-income households.

Therefore, the purpose of the following study is to fill a void in the research on social disorganization theory by incorporating middle- and upper-income neighborhoods into the analysis, rather than looking only at lower-income neighborhoods. As presented above, with the increase in foreclosures, houses are being left vacant, and neighborhoods are showing signs of disorder and decay, with increases in criminal and
delinquent behavior. The following chapter presents the methodology of the current study on social disorganization and foreclosures. Using a multi-stage process of data collection – geographical mapping and unobtrusive field observations – I locate the neighborhoods of interest as well as measure neighborhood collective efficacy by conducting canvasses within the neighborhoods to locate indicators of social disorganization.
CHAPTER FOUR: METHODOLOGY

Most of the research on social disorganization has focused on extreme acts of delinquency and crime. Many researchers measure violent crimes in socially disadvantaged neighborhoods (Oh 2005; Kingston et al. 2009). These neighborhoods often are characterized by high rates of poverty, racial and ethnic heterogeneity, and female-headed households. In addition, violent crimes are commonly defined as homicide, rape, aggravated assault, and robbery. This approach to measuring crime is typical because in neighborhoods with high poverty rates violent crime is also more common (Sampson et al. 1997). However, violent crimes are not that common in middle- to upper-income level neighborhoods. In my analysis, I focus on crimes commonly found in middle- and upper-income areas. These crimes involve property crimes, such as residential burglary, which have been identified as being criminal acts that typically occur in areas with foreclosures.

In my research, I compare the association between physical disorder (i.e. vacant, foreclosed homes) and crime in Orange County suburbs. Suburbs have been defined in many different ways. Yet, a basic definition that attempts to encompass various definitions of suburbs states that suburbs are a “residential environment on the outskirts of larger cities, occupied primarily by families of similar class and race, with plenty of trees and grass” (Nicolaides and Wiese 2006:7). The theory of social disorganization argues that residential mobility increases crime, and thus with permanent residential mobility (i.e., residents moving out of neighborhoods and no one moving back in for
extended periods of time), the likelihood of crime in these areas would increase. There are fewer residents present in neighborhoods with high foreclosures, hence fewer people to exhibit informal social control. These expectations are supported by Skogan (1992) and Boyle and Hassett-Walker (2008) who found that vacant houses significantly increase the chance of disorder and crime. It is also difficult to form social ties in neighborhoods with high turnover rates or in situations where vacant houses surround current residents.

Wilson and Paulsen (2008:1) argued that recent foreclosure trends are in “middle-class or revitalized neighborhoods that were fueled by the housing boom of the last decade and not in socially disorganized or otherwise destitute neighborhoods.” As such, it is important to ascertain if social disorganization and patterns of crime impacts suburban neighborhoods. A study that looked at foreclosures in Charlotte, North Carolina reported that entire neighborhoods were starting to show signs of blight and disorder, resembling inner-city disadvantaged neighborhoods (Bess 2008). These neighborhoods are faced with crimes such as vagrancy, drugs, arson, vandalism, theft, and prostitution (Wilson and Paulsen 2008). Because past research has found a significant increase in foreclosures in middle- and upper-income areas, it is important to understand if social disorganization can in fact occur in these neighborhoods in patterns that parallel extant research for low-income neighborhoods. However, many of the structural factors commonly used to measure social disorganization in the past are not necessarily relevant to understanding the effect foreclosures have on crime in middle- and upper-income level neighborhoods. Therefore, a comparison of middle- and upper-
income neighborhoods with higher rates of foreclosures is important for law enforcement and it can offer important policy implications in handling foreclosures, crime, and possibly even lending practices as well.

Past researchers have argued that higher rates of residential mobility inhibit the formation of social networks and reduce community ties among neighbors (Kingston et al. 2009). These social ties are what Bursik and Grasmick (1993a) refer to as informal ties or the private and parochial systems of social order. As discussed in the previous chapter, the private system is based on intimate, informal groups, such as the family, while the parochial system of control is maintained through acquaintances and ties to local institutions, such as churches, schools, and stores (Bursik and Grasmick 1993a).

This approach, using informal ties from the private and parochial systems as a measurement of collective efficacy, is the most common form of measurement found in previous research. Even more, taking from Newman’s (1972) theory of defensible space, researchers have not measured collective efficacy using the physical characteristics of a neighborhood, such as a gated neighborhood, a neighborhood with a homeowner’s association (HOA), and a neighborhood with fenced yards. Nonetheless, all of these characteristics have been shown to impact residents’ ability to shape social ties and therefore impact the levels of collective efficacy within a neighborhood.

It is expected that residents within neighborhoods with certain physical characteristics (e.g., non-gated neighborhood, no HOA, no fencing, etc.) may feel less secure, and thus have less neighborhood collective efficacy because of weakened
social ties that typically bind neighborhood residents together as a community. Also, a neighborhood could have a high rate of vacant, foreclosed homes, but if residents feel a sense of security and stronger social ties because of neighborhood characteristics, then crimes may not be a problem. Yet, with a lack of strong indicators of neighborhood collective efficacy, criminal acts, such as property crimes, are expected to have increased in these high foreclosure areas. However, it is expected that if a neighborhood has high foreclosures and strong indicators of collective efficacy, crime will be reduced in these neighborhoods, which has been found with previous research (Sampson 1997; Sampson et al. 1997; Morenoff et al. 2001).

To fully understand the impact that foreclosures have on crime in Orange County, I used a dual-stage method of data collection. First I mapped foreclosures and crime using geographical information systems software to identify specific neighborhoods. Then, I conducted field observations by canvassing neighborhoods that had both high rates of foreclosures and crime, as well as high rates of foreclosures but low rates of crime, to visually document levels of disorder within these neighborhoods. Skogan (1992) used this method in studying physical and social disorder to provide a deeper insight and understanding of neighborhood decay. This part of the data collection method is used to tap into the collective efficacy of these neighborhoods – it is expected that neighborhoods with high foreclosures and high crime will have fewer indicators of neighborhood collective efficacy than neighborhoods with high foreclosures and low crime.
The data for my research were collected in the fall, spring, and summer semesters of 2010-2011. In order to perform the first step of data collection, the mapping method, there was a two-step process of gathering the information I needed to analyze foreclosures and crime in Orange County, Florida. First, I obtained crime data for residential units from Orange County Sheriff’s Office’s crime analysis unit. According to the crime analyst supervisor for Orange County Sheriff’s Office, Sheena Lovette, a common crime occurring in areas with foreclosures is residential burglary. Burglary is defined by the Uniform Crime Report as the “unlawful entry of a structure to commit a felony or theft,” including residential and commercial properties. Residential burglary refers to housing structures, such as single-family residences, duplexes, and multifamily residences (Clontz n.d.). I obtained addresses of residential burglary data from January 31, 2005 to December 31, 2009 (separated by year) that was responded to by Orange County Sheriff’s Office. Since I used Orange County data only, any neighborhoods that lie outside of Orange County Sheriff’s Office’s jurisdiction are not included in my final sample.

The second step of data collection obtained foreclosures information. To gather foreclosure information for my research, I analyzed foreclosed homes in Orange County, Florida. The term foreclosure is very broad and often loosely applied. In fact, it can be exceptionally difficult to identify which properties are at risk of, or actually in foreclosure, sold in foreclosure auctions, or real estate owned (REO) (Newman 2010). Research has used various categories of foreclosures, such as defaults and pre-foreclosures. In my analysis, however, I used the real estate owned (REO) addresses
to examine the relationship between foreclosures and residential burglary in Orange County. Using REO addresses provides a stronger data set because these are homes that have gone through the entire foreclosure process. For instance, research that uses defaults or pre-foreclosures might not be as accurate of a measure because defaults and pre-foreclosures could be reinstated and therefore not actually resulting in a foreclosure. So, using REO addresses provides the most accurate, and valid measure.

To obtain the REO addresses, I requested the assistance of the Orlando Regional Realtor Association. The statistician for the association, Mike Blinn, assisted me in locating foreclosed addresses of homes that went into REO status. The association uses a program called MLXchange, which offers listings for realtors to locate and track homes for sale for clients. A search was conducted to locate addresses in Orange County that were listed as “sold,” “pending,” “withdrawn,” “active,” and “expired” as REO homes, ranging from the dates of January 1, 2005 to December 31, 2009. The data offers information such as the address, the city, the list price (and sold price if home was sold), the property style (condominium, townhouse, single family home, duplex, and manufactured/mobile home), the year the home was listed, as well as other information regarding the property.

After gathering the relevant information (e.g., addresses) on residential burglary and foreclosures in Orange County, Florida, the data was mapped using geographical information systems software, ArcGIS, produced by ESRI. Using boundary lines of neighborhoods obtained from the Orange County Property Appraisers Office, I determined in which neighborhoods residential burglaries and foreclosures were
concentrated. I have five years (2005-2009) of data on foreclosures and residential burglary to map the trends and changes, if any at all, on the location of crimes and foreclosures within the various neighborhoods. During the years of interest for my research, the year 2005 is when foreclosures were low, and the year 2009 is when the foreclosures were at their highest. Thus, mapping the five different years offered a visual understanding of the changes in location of residential burglaries and foreclosures.

Because I am interested in the examining neighborhoods with high foreclosures and high residential burglaries compared to neighborhoods with high foreclosures and low residential burglaries, I located which census tracts are either middle- or upper-income areas with high foreclosures. I determined the income level of the census tracts using data from the American Community Survey (ACS) for the years 2005-2009. The ASC has data for each tract's median household income in dollars. To determine whether the tract is considered low-, moderate-, middle-, or upper-income, I used the Federal Financial Institutions Examination Council (FFIEC) information to determine what income amount coincides with a tract's income level. I used the Orange County Property Appraiser's neighborhood information to locate the number of households in each neighborhood to determine foreclosure and residential burglary rates in each neighborhood. This allowed me to compare the neighborhoods, which all vary in size, to each other. In total, the FFIEC Census data revealed 193 tracts in Orange County, Florida. The number of homes that occupy a specific tract in Orange County ranged
from a low of 22 homes, to as many as 5099 homes. The population also varied from
48 to almost 25,000 residents per tract.

Finally, I conducted in-depth, unobtrusive field observations to gather data for the
second stage of collection. This data collection process was used by Skogan (1992)
and proved to offer findings that other methods could not. Also, Taylor et al. (1984)
canvassed neighborhoods to take photographs and written documentation about the
physical characteristics of neighborhoods and their ability to form social ties and reduce
crime. My research used similar methods and conducted field observations by
canvassing areas that were found to have high foreclosures and high residential
burglaries, as well as those with high foreclosures and low residential burglaries. My
canvasses were conducted on two separate days, one a weekday and the other a
weekend, to identify the different levels of activity on a ‘work/school’ day and an ‘off’
day. My canvasses only took place during the day however, and thus could be a
limitation because I am not able to measure activity within the neighborhoods in the late
afternoon or evening time when people are off work.

Initially I canvassed the actual neighborhood (see Appendix B) to document
certain characteristics of the neighborhood that can affect social ties among residents.
For instance, a sense of neighborhood security can increase if the neighborhood’s
entrance is gated and if there is a HOA present, which has an effect on social ties
among residents. Also, neighborhood activity, such as being outside, walking down the
streets, children playing, etc., can also indicate whether neighbors feel safe to be
outside and active. These characteristics were used as indicators of collective efficacy.
Characteristics of the neighborhoods, as well as the condition of homes, both vacant and occupied, and any signs of disorder, were also documented in detail.

Moreover, because of the importance expressed by social disorganization researchers such as Bursik and Grasmick (1993a) on parochial systems of social control, observing and documenting the surrounding areas of the neighborhoods is imperative (see Appendix C). Local institutions, commercial businesses, and leisure outlets that are available to residents can increase interaction and ties among residents. Visual observations focused on various physical characteristics such as the presence of stores and what types of stores, the presence of community churches, presence of parks, as well as schools around the neighborhood. The condition of these institutions was also documented. Physical activity surrounding the neighborhood was also documented. Physical activity included foot and bike traffic on sidewalks, vehicle traffic on the roads near the neighborhood, and activity at local parks. High levels of involvement outside of the home and in the surrounding area indicate that residents feel more secure, and thus have stronger social ties. Thus, these characteristics are also used as indicators of collective efficacy.

The neighborhoods that were canvassed and documented were identified from the ArcGIS mapping results. As previously mentioned, the definition of what constitutes “high” and “low” residential burglaries relies on the results of the mapping method. Therefore, the mapping results serve as a sampling method to locate the neighborhoods of interest. My field observations provided a visual representation of the condition of the neighborhoods and an understanding of the neighborhood’s collective
efficacy measured by specific indicators. I am interested in finding out why neighborhoods that are characterized by high foreclosures can differ on having low or high residential burglary rates. As social disorganization theory suggests, neighborhoods with high foreclosures should also have high crime (e.g., residential burglary), but why do areas with high foreclosures have low residential burglary? The idea of neighborhood collective efficacy, measured by field observations of the neighborhoods of interest and the physical structure characteristics surrounding these neighborhoods, should give insight into this phenomenon.

In this chapter, I outlined the methods used to examine the relationship between residential burglary and foreclosures using the premise of social disorganization theory. My research occurs in stages that are ultimately combined to get a full picture of the relationship between residential burglaries and foreclosures. As indicated previously, the first stage was mapping the residential burglaries and foreclosures to locate the neighborhoods characterized by high foreclosures and high residential burglaries, and expected anomalies, such as neighborhoods with high foreclosures but low residential burglaries. Secondly, I conducted drive-bys and canvassed these different neighborhoods with foreclosed residences, using the guide of a checklist and taking field notes. I also examined the immediate surroundings of the neighborhoods to document the availability of community involvement and any physical activity that could demonstrate a higher level of collective efficacy. My field observations provide a more in-depth analysis for my research. Ultimately, I am exploring whether there is an increase in residential burglary as foreclosures, a characteristic of social disorganization.
theory, also increase. In addition, I am investigating whether neighborhoods with high foreclosures and high residential burglaries have less collective efficacy as measured by physical and social indicators, compared to neighborhoods with high foreclosures but low residential burglaries. In the following chapters I provide an overview of foreclosures and residential burglaries in Orange County for the years 2005-2009, present selected notes from my field research, and discuss the findings of my research.
CHAPTER FIVE: FINDINGS

As stated previously, my research is seeking to explore whether social disorganization theory, as measured by foreclosures, can explain residential burglaries in middle- and upper-income neighborhoods in Orange County, Florida. Therefore, I had to locate neighborhoods with high foreclosure for 2005, 2006, 2007, 2008, and 2009, and also had to find their residential burglary count for the given years. I defined the neighborhoods based on the Orange County Property Appraisers Office definition and received the boundary lines for mapping the neighborhoods from the appraisers office as well. I then mapped the addresses to locate neighborhoods by foreclosures and crime. The foreclosure neighborhoods are presented in Figures 1-5, while the residential burglary neighborhoods are presented in Figures 6-10, using ArcGIS mapping. A major argument of my research is that as foreclosures increased between 2005-2009, which is an indicator that these neighborhoods are socially disorganized, then the crime, measured by residential burglary, within these neighborhoods should also increase.

First, I recorded the neighborhoods with a total foreclosure of 8 or more for the last year, 2009. The foreclosure count for 2009 ranged from 0 to 108. I decided to have a cutoff point of 8 foreclosures because of the distribution of foreclosures within the neighborhoods. As the foreclosures went below 8, the number of neighborhoods increased dramatically and the majority of the neighborhoods had less than 8 foreclosures.
Figure 1: Foreclosure Neighborhoods by Count, 2005
Figure 2: Foreclosures Neighborhoods by Count, 2006
Figure 3: Foreclosure Neighborhoods by Count, 2007
Figure 4: Foreclosure Neighborhoods by Count, 2008
Figure 5: Foreclosure Neighborhoods by Count, 2009
Figure 6: Residential Burglary Neighborhoods by Count, 2005
Figure 7: Residential Burglary Neighborhoods by Count, 2006
Figure 8: Residential Burglary Neighborhoods by Count, 2007
Figure 9: Residential Burglary Neighborhoods by Count, 2008
Figure 10: Residential Burglary Neighborhoods by Count, 2009
Therefore, the foreclosure data had a positively skewed distribution of foreclosures. The cutoff point then was decided by the tail end of the distribution. Moreover, some of the neighborhoods with foreclosures ranging from 8-108 for 2009 had a total residential burglary count for years 2005-2009 of 0. It is important to remember that my data is limited to Orange County and not other police agencies. As a result, any neighborhoods with a residential burglary count of 0 for all years were once again not included in the final sample.

**Foreclosures and Residential Burglary in 2005-2009**

Table 1 shows the results of the change in neighborhoods during 2005-2009. The neighborhoods are in order of highest foreclosure count for 2009. The table is of the descriptive statistics for foreclosures and residential burglary in neighborhoods with more than 8 foreclosures. With that said, the main purpose for analysis of this section is to see whether the neighborhoods with an increase in foreclosures in 2005-2009 also increase in residential burglary. All of the foreclosures are increasing with every year, but it is the residential burglary count that fluctuates. Some of these neighborhoods did in fact support social disorganization theory. However, many did not, with either remaining stable in residential burglaries, having just a slight fluctuation, or some even decreasing in residential burglaries as foreclosures increased. Yet, these neighborhoods are still of interest for the neighborhood field observation step of the research because perhaps these neighborhoods maintained low counts of residential burglary because they had higher collective efficacy.
Table 1: Foreclosures and Residential Burglary Counts, 2005-2009

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Income</th>
<th>‘05</th>
<th>‘06</th>
<th>‘07</th>
<th>‘08</th>
<th>‘09</th>
<th>‘05</th>
<th>‘06</th>
<th>‘07</th>
<th>‘08</th>
<th>‘09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawthorne Village Condos</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>78</td>
<td>18</td>
<td>3</td>
<td>7</td>
<td>28</td>
<td>13</td>
</tr>
<tr>
<td>Sanctuary at Bay Hill Condos</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>54</td>
<td>5</td>
<td>0</td>
<td>4</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Audubon Villas at Hunters Creek Con.</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>42</td>
<td>5</td>
<td>2</td>
<td>6</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Summerport PH 5</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>10</td>
<td>41</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Villanova at Hunters Creek Condos</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>26</td>
<td>41</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Sand Lake Private Residences Condos</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>20</td>
<td>40</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>Palms Villa Residences Condos</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>38</td>
<td>6</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Crest at Waterford Lakes Condos</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>10</td>
<td>37</td>
<td>0</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>16</td>
</tr>
<tr>
<td>Capri at Hunters Creek Condos</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>36</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Plantation Park Private Residences</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>31</td>
<td>3</td>
<td>8</td>
<td>0</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Bella Terra Condos</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>11</td>
<td>31</td>
<td>6</td>
<td>6</td>
<td>0</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Orangewood NBHD 2</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>31</td>
<td>20</td>
<td>11</td>
<td>8</td>
<td>10</td>
<td>24</td>
</tr>
<tr>
<td>Los Terranos</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>27</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Eagle Creek PH 1 A</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>6</td>
<td>27</td>
<td>3</td>
<td>3</td>
<td>7</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Sandhill Preserve</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>15</td>
<td>26</td>
<td>3</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Waterford Trail PH 2 East Village</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>23</td>
<td>0</td>
<td>4</td>
<td>5</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>La Cascada PH 1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>7</td>
<td>20</td>
<td>1</td>
<td>5</td>
<td>4</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Spring Isle UT 1</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>19</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Wyndham Lakes ESTS UT 1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>19</td>
<td>0</td>
<td>2</td>
<td>5</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>Cedar Bend at Meadow Woods PH1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>18</td>
<td>5</td>
<td>2</td>
<td>5</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Island Cove Villas PH 3</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>8</td>
<td>18</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Signature Lakes – Parcel 1 C</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>18</td>
<td>0</td>
<td>3</td>
<td>2</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Mirabella Condos</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>17</td>
<td>2</td>
<td>10</td>
<td>1</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Neighborhood</td>
<td>Income</td>
<td>'05</td>
<td>'06</td>
<td>'07</td>
<td>'08</td>
<td>'09</td>
<td>'05</td>
<td>'06</td>
<td>'07</td>
<td>'08</td>
<td>'09</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>--------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>Windrose at Southmeadow UT 2 MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>17</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Lakes of Windermere PH 2A MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>17</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Parkview Village Condos U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>16</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>Heather Glen at Meadow Woods MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>15</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Sandpoint at Meadow Woods MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>9</td>
<td>15</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Island Walk MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>13</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Timber Isle U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>6</td>
<td>13</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Huntcliff Park MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>13</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Avalon Lakes PH 3 VLG(S) A &amp; B U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>13</td>
<td>0</td>
<td>2</td>
<td>5</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Timber Pointe PH 1 U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>13</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Stoneybook Hills UT 1 U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>13</td>
<td>0</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Londonderry Hills Sec 2 MI</td>
<td></td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>13</td>
<td>10</td>
<td>23</td>
<td>12</td>
<td>33</td>
<td>10</td>
</tr>
<tr>
<td>Tudor Grove at Timber Springs U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>9</td>
<td>13</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Moss Park Commons U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>12</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Heritage Estates Condos U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>12</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Sanctuary U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>11</td>
<td>5</td>
<td>4</td>
<td>7</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Surrey Ridge MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>11</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Discovery Palms Condos MI</td>
<td></td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>11</td>
<td>0</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Whisper Lakes UT 4 U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>11</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Cape ORL ESTS UT 4 MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>11</td>
<td>5</td>
<td>4</td>
<td>7</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Lakes of Windermere PH 1 MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>7</td>
<td>11</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Keystone Sub MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>7</td>
<td>11</td>
<td>3</td>
<td>5</td>
<td>0</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Meadow Creek MI</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>10</td>
<td>2</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Avalon Park Village 5 U</td>
<td></td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>5</td>
<td>10</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Neighborhood</td>
<td>Income</td>
<td>'05</td>
<td>'06</td>
<td>'07</td>
<td>'08</td>
<td>'09</td>
<td>'05</td>
<td>'06</td>
<td>'07</td>
<td>'08</td>
<td>'09</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>--------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>Chatham Place at Arbor Meadows</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Las Palmas at Sand Lake Condos</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>10</td>
<td>6</td>
<td>1</td>
<td>14</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Quail Hollow at Rio Pinar</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>10</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Chickasaw Place</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Prosper Colony BLK E</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>10</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Beaconhill</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>10</td>
<td>5</td>
<td>6</td>
<td>10</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Cypress Lakes PH 1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>3</td>
<td>10</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Islebrook Ph 1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>10</td>
<td>1</td>
<td>6</td>
<td>4</td>
<td>0</td>
<td>15</td>
</tr>
<tr>
<td>Island Cove Villas PH 2</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>10</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Waterford Trails PH 1</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>9</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Robinson Hills UT 1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>9</td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Heritage Bay PH 2</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Avalon Park Village 3</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>9</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Signature Lakes Parcel 1A</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>9</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Silver Ridge PH 2</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>9</td>
<td>12</td>
<td>12</td>
<td>13</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>La Cascada PH 1C</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>9</td>
<td>0</td>
<td>1</td>
<td>5</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Avalon Park South PH 1</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Meadow Woods Village 10</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>9</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Heritage Bay Dr Phillips FL</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>9</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Frisco Bay UT 1</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Avalon Park South PH 3</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>9</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Creekside Villas at Meadow Woods</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>9</td>
<td>1</td>
<td>0</td>
<td>7</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Hunters Creek TR 525</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>4</td>
<td>9</td>
<td>1</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Plaza De Las Fuentes Condos</td>
<td>MI</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Neighborhood</td>
<td>Income</td>
<td>‘05</td>
<td>‘06</td>
<td>‘07</td>
<td>‘08</td>
<td>‘09</td>
<td>‘05</td>
<td>‘06</td>
<td>‘07</td>
<td>‘08</td>
<td>‘09</td>
</tr>
<tr>
<td>------------------------------</td>
<td>--------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>Lakes of Windermere</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>4</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Peachtree</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rosewood</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>UT 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stonebridge PH 1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>9</td>
<td>1</td>
<td>6</td>
<td>9</td>
<td>11</td>
<td>4</td>
</tr>
<tr>
<td>Sky Lake South UT 3</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>9</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Avalon Park Village 6</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Green Briar Village</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Sky Lake South UT 1</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Newbury Park</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>8</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Reserve at Pershing Oaks</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>8</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Condos</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beacon Park PH 2</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Avalon Park South PH 2</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>6</td>
<td>8</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Southchase PH 1B Village 1 &amp;</td>
<td>U</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cedar Bend at Meadow Woods</td>
<td>MI</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>8</td>
<td>0</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>0</td>
</tr>
</tbody>
</table>

As Table 1 indicates, some of the increases in residential burglaries within these neighborhoods coincide clearly with the increase in foreclosures. For example, the neighborhood titled *Crest at Waterford Lakes Condos* had a residential burglary count for 2005-2009 of 0, 6, 2, 2, and 16, while the foreclosures in this neighborhood went from 0, 0, 1, 10, and 37 for the same years. Thus, there was a drastic increase in both foreclosures and residential burglaries for 2009. Another example is *Parkview Village Condos*. The residential burglary count for residential burglaries significantly increased in 2009 while the foreclosure count also increased (2005-2009 residential burglary
count: 1, 2, 2, 7, and 13; foreclosure count: 0, 0, 0, 2, and 16). Yet, not all of the neighborhoods with an increase in residential burglaries that also coincided with an increase in foreclosures were such a drastic change. For instance, *Windrose at Southmeadow UT 2* increased in residential burglary count for 2005-2009 from 0, 2, 3, 1, to 5, while the foreclosures in this neighborhood for those years went from 0, 0, 1, 2, to 17. As a result, there was not a sizeable increase in 2009 for residential burglary even though the foreclosures increased considerably, but the increase in residential burglary was still very apparent.

However, just because there was an increase in residential burglary, it is difficult to directly attribute it to the increase in foreclosures. Some of the neighborhoods had a high residential burglary count in the early years, but then decreased in the middle, and ultimately increased in the latter years around 2009; yet, foreclosures only increased in the latter years. For instance, *Orangewood NBHD 2* had a large fluctuation in residential burglary count; from 2005-2009, the residential burglary count went from 20, 11, 8, 10, and 24, while the foreclosure count for the respective years was 0, 0, 0, 5, and 31. So, while it looks like the residential burglary count increased with the foreclosure count, the fact that 2005 had a residential burglary count of 20, but 0 foreclosures, makes it questionable on whether residential burglaries in fact increased due to an increase in foreclosures. Another example is the neighborhood titled *Waterford Trail PH 2 East Village*; the residential burglary count for this neighborhood for the years of 2005-2009 was 0, 4, 5, 3, and 7, while the foreclosure count for the same years was 0, 0, 0, 10, and 23. The residential burglary count for 2009 did in fact
increase when foreclosures significantly increased in this neighborhood, yet the residential burglary count was higher in years 2006 and 2007 when there were 0 foreclosures, and decreased slightly when foreclosures increased in 2008.

Just as important, many of the neighborhoods seemed to have maintained stability among the residential burglary count throughout the years of 2005-2009 while there was still an obvious increase in foreclosures. As mentioned previously, it may be because the neighborhoods had higher collective efficacy and therefore were able to impose informal social controls among the residences, and outsiders, of these neighborhoods. One of the most obvious neighborhoods that remained stable even though there was a substantial increase in foreclosures in 2009 was Summerport PH 5. As presented in Table 1, this neighborhood’s residential burglary count went from 0, 2, 2, 1, and 2, while the foreclosures went from 0, 0, 1, 10, and 41 for the years of 2005-2009. Interestingly, although this neighborhood experienced a drastic increase in foreclosures in 2009, the residential burglary count remained stable (Note: This neighborhood’s characteristics are discussed later with the findings of the neighborhood canvassing). Another neighborhood that displayed stability during an increase in foreclosures was Moss Park Commons. In 2005-2009, the residential burglary count for this neighborhood went from 0, 0, 0, 1, to 0, while the neighborhood had 0 foreclosures for 2005-2008, and then it jumped to 12 in 2009.

Even more, while some neighborhoods seemed to maintain stability in residential burglaries, other neighborhoods actually appeared to have a slight decrease in residential burglary count, or a residential burglary count with an unusual pattern for the
years of 2005-2009. For example, one neighborhood presented in Table 1, Sanctuary, had an unusual pattern of residential burglaries during the years of interest. In fact, the residential burglary count fluctuated from 5 in 2005, 4 in 2006, increased to 7 in 2007, decreased to 2 in 2008, and slightly increased to 3 in 2009. The foreclosures recorded in this neighborhood for 2005-2007 were 0, 3 in 2008, and 11 in 2009. Therefore, while the foreclosures increased during the 5 years, the residential burglary count peaked in 2007, when foreclosures were 0, but actually decreased in 2008 and 2009 when the foreclosures were increasing. Additionally, Las Palmas at Sand Lake Condos had a more drastic change in residential burglary count. The residential burglary count in this neighborhood was 6, 1, 14, 4, and 4, for 2005-2009, while the foreclosure count was 0 in 2005 and 2006, 1 in 2007, 2 in 2008, and jumped to 10 in 2009. Interestingly, when the residential burglary count was at its highest in 2007 (n=14), the foreclosure count was only at 1, and when the foreclosure count was at its highest in 2009 (n=10), the residential burglary count reduced significantly to only 4. To gauge the level of collective efficacy and how it may have played a role in whether residential burglary increased, decreased, or remained stable in neighborhoods where foreclosures increased, the method of neighborhood canvassing was used to locate certain indicators of collective efficacy. The following section presents the findings of some of the neighborhoods that were presented in Table 1.

**Neighborhood Canvassing**

After compiling all foreclosures for the years 2005-2009, I located the neighborhoods with high foreclosures that were used to conduct the field observations.
These neighborhoods ranged from having 0 foreclosures to 136 foreclosures within the 5-year span. In fact, the majority of the neighborhoods in Orange County had 0 foreclosures. As the number of foreclosures increased per neighborhood, the amount of neighborhoods decreased, as one would expect. The cut-off for what constituted high foreclosures was 20. This amount of foreclosures was chosen as a cut-off point because there was a natural break in the data. As the numbers in foreclosures decreased below 20, the amount of these neighborhoods drastically increased, once again forming a positively skewed distribution. Therefore, the neighborhoods that fell at the tail end, or the extreme cases, were used for this part of the analysis. Using a cut-off of 20 total foreclosures for 2005-2009 produced a total of 52 neighborhoods within Orange County.

Although the initial analysis of neighborhoods with high foreclosure rendered a total of 52 different neighborhoods, the sample size further reduced because of other factors. For instance, after locating these neighborhoods and then locating the total residential burglaries within these specific neighborhoods, 17 of the neighborhoods had a residential burglary count of 0. As previously discussed, these neighborhoods were located outside of Orange County jurisdiction and therefore were dropped out of my analysis. Furthermore, 4 other neighborhoods were not included in my final analysis because although they had 20 or more foreclosures, they were not located in middle- or upper-income tracts. Lastly, one other neighborhood was also eliminated from the sample because actually locating the neighborhood posed many difficulties. The neighborhood was located near SeaWorld and most of the area included in the
neighborhood was businesses and other tourist attractions. In the end, the total number of neighborhoods used to conduct the field research portion of this research was 30 (n=30). After these 30 neighborhoods with high foreclosures were located, I then located the residential burglary within these neighborhoods by mapping them in ArcGIS. These results are presented in Figure 3.

The canvassing took place over the course of six days – four days of weekday field observations and two days of weekend observations. It was important to visit the neighborhoods on a weekday and a weekend because the activity could be very different depending on work and school schedules. The weekdays of neighborhood observations took place on May 12 (Thursday), May 13 (Friday), May 17 (Tuesday), and May 18 (Wednesday) in the year 2011. The weekend drive-bys took place on June 4 and June 18, both on Saturdays in 2011. For the weekday neighborhood canvassing, the public school system for Orange County was still in session, and I feel that was important because the data could have been skewed if school was out for the summer session since there could have been more activity within the neighborhoods. However, the same neighborhoods were also visited on a weekend day to observe the activity within the neighborhoods on a non-work/non-school day. The average time spent canvassing each neighborhood ranged from 15-30 minutes, depending on the size of the neighborhood. Once again, these neighborhoods all had high foreclosures (20 or more for the combined years of 2005-2009), but some had higher numbers of foreclosures while others had fewer.
Figure 11: Total Foreclosures and Residential Burglary by Count, 5 Years Combined
The argument is that neighborhoods that have high foreclosures but less residential burglary will exhibit stronger indicators of collective efficacy because they are able to enforce informal social controls and maintain a sense of security (Morenoff et al. 2001). All of this was based on the condition, activity, and other attributes of the neighborhood. My research located indicators of collective efficacy by conducting unobtrusive field observations, or neighborhood canvasses. In particular, I focused on visible physical and social characteristics of neighborhoods as indicators of collective efficacy. For example, some indicators were: was the neighborhood gated, was the perimeter fenced, was there an HOA or was it deed restricted? I measured the amount of foot and vehicle activity as well as outside residential activity within the neighborhood. I also looked at the condition of homes, vacant, foreclosed, and occupied, as well as any other signs of disorder.

The following presents an overview of the thirty neighborhoods which were observed to locate indicators or characteristics of collective efficacy. The original field notes were more explicit, but I am discussing the main components of the canvasses to offer snapshots of the neighborhoods to help the reader visualize the characteristics of the neighborhoods. To do so, I combined the foreclosure and residential burglary rates for the years 2005-2009. Just as important, the rates presented for the following neighborhoods are per 100 homes, also making it a percentage of the total number of homes that was threatened by both foreclosures and residential burglaries. The neighborhoods’ foreclosure and residential burglary rates are presented in Table 2.
more detailed table of the neighborhood canvasses is presented in the Appendix. Also, a map of the top 30 neighborhoods that were canvassed is presented in Figure 12.

**Table 2: Top 30 Neighborhoods’ Foreclosure and Residential Burglary Rates**

<table>
<thead>
<tr>
<th>Neighborhood Name</th>
<th>Fore. Count</th>
<th>R.B.* Count</th>
<th>Tract/Income</th>
<th>Fore. Rate</th>
<th>R.B.* Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawthorne Village Condos</td>
<td>87</td>
<td>69</td>
<td>170.08/MI</td>
<td>23.8</td>
<td>18.9</td>
</tr>
<tr>
<td>Villanova at Hunters Creek Condos</td>
<td>72</td>
<td>14</td>
<td>170.07/U</td>
<td>23.1</td>
<td>4.5</td>
</tr>
<tr>
<td>Sand Lake Private Residences Condos</td>
<td>62</td>
<td>31</td>
<td>171.07/U</td>
<td>14.8</td>
<td>7.4</td>
</tr>
<tr>
<td>Sanctuary at Bay Hill Condos</td>
<td>60</td>
<td>20</td>
<td>148.13/U</td>
<td>19.7</td>
<td>6.6</td>
</tr>
<tr>
<td>Summerport PH5</td>
<td>52</td>
<td>7</td>
<td>171.05/U</td>
<td>16.4</td>
<td>2.2</td>
</tr>
<tr>
<td>Crest at Waterford Lakes Condos</td>
<td>48</td>
<td>31</td>
<td>167.19/U</td>
<td>17.3</td>
<td>11.2</td>
</tr>
<tr>
<td>Palms Villa Residences Condos</td>
<td>47</td>
<td>12</td>
<td>170.08/MI</td>
<td>24.4</td>
<td>6.2</td>
</tr>
<tr>
<td>Audubon Villas at Hunters Creek Condos</td>
<td>46</td>
<td>20</td>
<td>170.07/U</td>
<td>13.0</td>
<td>5.7</td>
</tr>
<tr>
<td>Bella Terra Condos</td>
<td>46</td>
<td>15</td>
<td>152.01/MI</td>
<td>12.7</td>
<td>4.2</td>
</tr>
<tr>
<td>Sandhill Preserve</td>
<td>42</td>
<td>15</td>
<td>168.05/MI</td>
<td>28.0</td>
<td>10.0</td>
</tr>
<tr>
<td>Capri at Hunters Creek Condos</td>
<td>39</td>
<td>14</td>
<td>170.07/U</td>
<td>15.6</td>
<td>5.6</td>
</tr>
<tr>
<td>Eagle Creek PH 1A</td>
<td>35</td>
<td>22</td>
<td>167.04/U</td>
<td>7.3</td>
<td>4.6</td>
</tr>
<tr>
<td>Waterford Trails PH 2 East Village</td>
<td>33</td>
<td>19</td>
<td>167.19/U</td>
<td>10.1</td>
<td>5.8</td>
</tr>
<tr>
<td>Plantation Park Private Residences Con.</td>
<td>32</td>
<td>15</td>
<td>170.05/MI</td>
<td>9.9</td>
<td>4.6</td>
</tr>
<tr>
<td>Los Terranos</td>
<td>29</td>
<td>5</td>
<td>**</td>
<td>26.9</td>
<td>4.6</td>
</tr>
<tr>
<td>Sandpoint at Meadow Woods</td>
<td>28</td>
<td>24</td>
<td>168.05/MI</td>
<td>20.6</td>
<td>17.6</td>
</tr>
<tr>
<td>La Cascada PH 1</td>
<td>28</td>
<td>23</td>
<td>168.05/MI</td>
<td>13.9</td>
<td>11.4</td>
</tr>
<tr>
<td>Cedar Bend at Meadow Woods PH 1</td>
<td>27</td>
<td>19</td>
<td>168.05/MI</td>
<td>15.8</td>
<td>11.1</td>
</tr>
<tr>
<td>Island Cove Villas PH 3</td>
<td>27</td>
<td>15</td>
<td>168.05/MI</td>
<td>15.4</td>
<td>8.6</td>
</tr>
<tr>
<td>Wyndham Lakes ESTS UT 1</td>
<td>26</td>
<td>36</td>
<td>168.05/MI</td>
<td>6.5</td>
<td>9.0</td>
</tr>
<tr>
<td>Heather Glen at Meadow Woods</td>
<td>24</td>
<td>29</td>
<td>168.05/MI</td>
<td>13.3</td>
<td>16.1</td>
</tr>
<tr>
<td>Tudor Grove at Timber Springs</td>
<td>23</td>
<td>7</td>
<td>167.19/U</td>
<td>17.4</td>
<td>5.3</td>
</tr>
<tr>
<td>Spring Isle UT 1</td>
<td>22</td>
<td>8</td>
<td>167.19/U</td>
<td>7.3</td>
<td>2.7</td>
</tr>
<tr>
<td>Lakes of Windermere PH 2A</td>
<td>22</td>
<td>3</td>
<td>171.03/U</td>
<td>10.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Island Walk</td>
<td>21</td>
<td>17</td>
<td>168.05/MI</td>
<td>11.1</td>
<td>8.9</td>
</tr>
<tr>
<td>Discovery Palms Condos</td>
<td>21</td>
<td>7</td>
<td>170.05/MI</td>
<td>6.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Signature Lakes-Parcel 1C</td>
<td>21</td>
<td>7</td>
<td>171.05/U</td>
<td>6.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Timber Isle</td>
<td>20</td>
<td>13</td>
<td>167.19/U</td>
<td>10.5</td>
<td>6.8</td>
</tr>
<tr>
<td>Huntcliff Park</td>
<td>20</td>
<td>14</td>
<td>168.05/MI</td>
<td>9.9</td>
<td>6.9</td>
</tr>
<tr>
<td>Windrose at Southmeadow UT 2</td>
<td>20</td>
<td>11</td>
<td>168.05/MI</td>
<td>18.3</td>
<td>10.1</td>
</tr>
</tbody>
</table>

Rates are per 100 homes; also a %
Table is in order of highest to lowest foreclosures
*Residential Burglary
**135.06,135.07,167.11/MO/MI/MI
Figure 12: Map of Top 30 Neighborhoods
Field Observations of the Thirty Neighborhoods

Hawthorne Village Condos
Foreclosure Rate: 23.8
Residential Burglary Rate: 18.9

Hawthorne Village Condos lie in Census tract 170.08, which is considered a middle-income tract. According to the American Community Survey (2005-2009), the racial/ethnic composition of the tract is as follows: 33.5 % white; 10% Black/African American; 46% Hispanic; and 7.8% Asian. The neighborhood is located in a fairly busy area, near SeaWorld in Orlando. The several roads nearby are heavily trafficked, with a newer shopping plaza nearby, and a Publix Shopping Center as the closest store. There is one entrance and exit into the condominium complex and it is gated, with 47 separate buildings with approximately 365 individual condos. Also, there is a Home Owners’ Association (HOA) for the complex, which is typical for condos, and it is responsible for lawn maintenance. Therefore, the grass is not personally maintained by residents. The perimeter of the neighborhood is partly fenced, and there are speed bumps located in the neighborhood. The condos were in fairly good condition; they were older (built in 1985) but seemed to be well maintained. Within the neighborhood there are two public pools, two tennis courts, and a small park/playground. Moreover, as Table 1 indicates, Hawthorne Village Condos’ foreclosure count for 2005-2009 was 0, 0, 0, 9, and 78. The residential burglary count for the same years was 18, 3, 7, 28, and 13, which indicates that while the neighborhood did show an increase in residential burglaries as foreclosures increased, residential burglaries actually decreased by
almost half in 2009 even though the foreclosures skyrocketed in the same year.

Therefore, there is no support for the basic argument of social disorganization theory.

**Canvass 1 - May 13, 2011, 2:15 pm**

Upon arrival at Hawthorne Village Condos, the entrance and exit gates were open. In fact, it appeared that the gates continuously stay open, or at least during the day time. The neighborhood was fairly quiet in activity, and the parking lot was about a quarter filled with cars; however, it was a weekday and residents were probably at work, school, or out for the day. During the time spent canvassing the neighborhood, there were three vehicles going through the neighborhood, two people recorded as foot traffic, and one person who was outside. Furthermore, as discussed above, the complex has two public pools, both of which were vacant during this canvass. The two tennis courts and one park/playground were also vacant, once again supporting the finding that the neighborhood activity on this day was fairly minimal. There were no visible signs indicating a ‘For Sale’ or ‘For Rent’ residence, but this can be difficult sometimes to measure in neighborhoods with condominiums because they did not normally display these signs in a yard like a single-family neighborhood would. However, there were visible vacancies or foreclosures in the complex (n=3), which were identified by seeing empty condos through windows or lockboxes (which are placed on secured foreclosures by mortgage contracting companies). Also, there were signs of some physical disorder within the neighborhood – blinds ripped, screens ripped or pulled out, and boarded windows (approximately three visible windows boarded). In addition, even though the
premise is maintained by grounds keepers since it is an HOA community, compared to other neighborhoods and surrounding areas, the grass was overgrown at this canvass.

Canvass 2 – June 4, 2011, 1:00 pm

Upon second arrival at Hawthorne Village Condos, the entrance and exit gates were once again open. This canvass took place on a Saturday, and the activity on this weekend increased slightly compared to the first canvass discussed above. The parking lot was approximately half full of vehicles, and the car traffic within the neighborhood had a count of two. The count of the foot traffic was five, and the count of people outside was three. Despite this increase in activity, there was still no one located at the pools, the tennis courts, or the park/playground.

As both of the neighborhood canvasses illustrated, Hawthorne Village Condos did exhibit signs of physical disorder which is a strong indicator of a lower level of collective efficacy (Skogan 1992). Even though the activity did increase in the neighborhood on the weekend, the activity was still fairly low, indicating lower social disorder (Woldoff 2002). Also, the visible vacancies or foreclosures, the physical signs of disorder (boarded windows), the gates left open, the grass overgrown, the perimeter only partly fenced, and the surrounding heavily trafficked, busy area, are all strong indicators of an area exhibiting lower levels of collective efficacy. Thus, the lower collective efficacy among this neighborhood could explain the relationship between the overall high foreclosure and high residential burglary rates compared to other neighborhoods.

Villanova at Hunters Creek Condos
Foreclosure Rate: 23.1
Residential Burglary Rate: 4.5

Villanova at Hunters Creek Condos is located within Census tract 170.07, which is an upper-income tract. The racial/ethnic composition of this tract is as follows: 49.1% white; 9.5% Black/African American; 29.8% Hispanic; and 9.4% Asian. This condominium complex is located within Hunters Creek, which is a fairly large neighborhood of other smaller neighborhoods, some being single-family neighborhoods while others are condos/townhomes, such as Villanova. Hunters Creek in general, and Villanova in particular, is located within a fairly busy, reasonably new area. The area has newer shopping and plazas, with a Target Supermarket, a Publix, and an Office Depot located nearby. Also, there are several golf courses located nearby, which seems to be common in Hunters Creek. Sunchild Academy, a child care facility, is also located near the neighborhood. There is a main entrance and exit located in the front of the neighborhood with two gates for entrance and exit of the neighborhood, and another gate located on the side of the neighborhood.

Villanova was built in 2001 with 26 separate buildings with multiple townhomes located in each. Each building ranges from two to three stories. In total there are slightly more than 300 individual condos/townhomes. In addition, each townhome has its own personal garage. There is a Home Owners’ Association for the neighborhood, which as mentioned earlier, is typical of condos/townhomes, and the HOA handles all maintenance and yard care. Therefore the grounds are nicely kept and very eye-appealing. Even more, the entire perimeter of the neighborhood is fenced. The neighborhood does not have a park or playground, or a tennis or basketball court.
located on the premise; however, there is a community pool. As Table 1 points out, the foreclosure count for Villanova in the years of 2005-2009 was 0, 0, 5, 26, and 41. The residential burglary count for 2005-2009 was 2, 2, 3, 5, and 2. For the most part, the residential burglary count remained fairly stable, with a small decrease between 2008 and 2009; yet, the foreclosure count increased considerably in 2008 and then again in 2009. Therefore, it does not appear that residential burglaries in this neighborhood were hugely affected by the large increase in foreclosures.

**Canvass 1 – May 17, 2011, 2:00 pm**

Upon arriving at Villanova at Hunters Creek Condos, the main entrance and exit gates mentioned above were open. The neighborhood’s side gate, however, was closed. The neighborhood was somewhat quiet with approximately a half full parking lot, as would be expected on a weekday since people are typically either at work, school, or out-and-about in the afternoon. While conducting the observations and canvass of the neighborhood, I counted four vehicles either coming or going within the neighborhood, three people outside walking (either to/from car, or on sidewalk), and one person located directly outside of a condos. There were no people located at the pool within the neighborhood.

Furthermore, there were no visible ‘For Sale’ or ‘For Rent’ signs, but as mentioned in the discussion on Hawthorne Village Condos, this can be difficult sometimes because condos and/or townhomes do not always display these signs, such as in a front yard, as a residential neighborhood would. Just as important, during the course of the canvass, I could not visibly see any signs of foreclosures or vacancies.
However, because the neighborhood is HOA maintained, as well as being a condos/townhome, the grounds maintenance workers obviously take very good care of the neighborhood. Specifically, they maintain the grounds (grass, shrubs), and therefore identifying a foreclosure or vacancy by that measurement is difficult. With that said, they do a very good job of keeping the grounds in order because the neighborhood undoubtedly has foreclosures (total rate for 2005-2009 was 23.1, fifth largest), but visibly seeing these was nearly impossible.

**Canvass 2 – June 4, 2011, 12:30 pm**

During the second canvass, which took place on a Saturday, there were approximately five walkers and bikers located directly outside of the neighborhood on the sidewalk. During the first canvass, the front gates were open; however, upon arriving the second time, both main gates were closed. I gained access by following another vehicle in. Just as interesting, the side gate, which was closed for the first canvass, was not open. The parking lot had about the same amount of vehicles, or perhaps even fewer vehicles present. The vehicle traffic counted though was seven on this canvass, as compared to four on the first canvass. Therefore, there was a slight increase in vehicle activity on the weekend canvass. The foot traffic count though was only one on this visit (it was three on the weekday canvass), while the number of people located outside of the housing remained constant at one. There was other activity on this day, with movers and a moving truck parked within the neighborhood. The pool was in fact occupied during this canvass with three people. Finally, there was neighborhood security present driving in a golf cart.
The results from both of the canvasses, coupled with the foreclosure and residential burglary rates for 2005-2009, presented some interesting findings in regard to Villanova’s level of collective efficacy and social disorganization. Even though the neighborhood has the fifth highest rate in foreclosures for all years, there are certain characteristics of the neighborhood that can help explain why the residential burglary rate was considerably lower. Although the activity within the neighborhood was not relatively high compared to other neighborhoods, there was a moderate level of activity. Also, the neighborhood was fully fenced, located in an upper-income, newer built area, had an obvious presence of a security guard, and did in fact close the entrance and exit gates, as opposed to leaving them open all the time. So, there appears to be support for the defensible space theory (Newman 1972) with the perimeter being fenced and the gates closed much of the time. Also, since the neighborhood is clustered closely together with townhomes also supports Newman’s theory of defensible space. In addition, an increased feeling of collective efficacy among the residents could result because of the presence of a security guard. These physical and social characteristics are strong indicators of collective efficacy which can help explain the lower residential burglary rate in the neighborhood.

*Sand Lake Private Residences Condos*
Foreclosures Rate: 14.8
Residential Burglary Rate: 7.4

Sand Lake Private Residences Condos lie in Census tract 171.07, which is an upper-income tract. The racial/ethnic composition of this neighborhood is as follows: 69.9% white; 2.8% Black/African American; 10.9% Hispanic; and 13.5% Asian. The
neighborhood is close to a busy interstate, I4, near the Dr. Phillips area, a higher income, and more affluent suburb. There is a Wal-Mart Supercenter nearby, which appears to be one of the main shopping areas for the neighborhood. There is one entrance and/or exit for the neighborhood, and it is gated. The neighborhood is comprised of 16 separate, three story buildings with slightly more than 400 total condos. The neighborhood has a club house/office located near the front of the neighborhood. Similar to the two previous neighborhoods, there is also a HOA that is responsible for maintaining the grounds, such as lawn care, and therefore they are nicely kept and none of the residents are responsible for the yard maintenance. The condos, although built in 1994, were well kept, in a somewhat secluded, wooded area off of the main road. All of the porches attached to each condo were screened in.

The perimeter of the neighborhood is partly fenced with a wooded area and water surrounding other parts of the neighborhood. The entire neighborhood is fairly large and spread out. There is a pool, tennis and basketball court, and park/playground located within the neighborhood. According to Table 1, Sand Lake Private Residences had a foreclosure count of 0, 0, 2, 20, and 40 for the years of 2005-2009, and a residential burglary count of 4, 4, 5, 12, and 6 for the same years. So, there does appear to be an increase in residential burglaries as foreclosures increase, with a drastic increase in 2008, but then residential burglaries actually decreases in 2009, although the foreclosures in the neighborhood doubled. With that said, it cannot be concluded with certainty that there is a relationship between foreclosures and residential burglary. Perhaps foreclosures are not a good indicator of social disorganization within
more affluent neighborhoods. Either way, no certainty can be made on whether this neighborhood could be considered socially disorganized.

**Canvass 1 – May 13, 2011, 3:15 pm**

Upon arrival at Sand Lake Private Residences Condos, the one gated entrance/exit was open, allowing for easy access into the neighborhood. The parking lot appeared to be about half full of parked vehicles, which has been consistent with other neighborhoods and weekday canvassing. There were also grounds maintenance men present who maintaining the grass and bushes. Along with the grounds keepers present, there was activity within the neighborhood. For instance, during the canvass I counted nine vehicles, which were coded as car traffic, six people coded as foot traffic, and three people were coded as being outside. However, there was no one located at the pool, tennis or basketball courts, or park/playground. Just as important, there were no visible ‘For Sale’ or ‘For Rent’ signs, nor any visible signs of vacancies or foreclosures; yet, an explanation for this was discussed in previous neighborhoods, which could explain this finding, especially since this neighborhood has a foreclosure count of 62 and a rate of 14.8 for all five years.

**Canvass 2 – June 4, 2011, 2:00 pm**

Same as the first canvass, the one gated entrance/exit into the neighborhood was open. In fact, according to an individual who maintains foreclosed homes for mortgage companies, and who has assisted in the maintenance of a handful of condos in this exact neighborhood, every time he worked in the neighborhood the gate has been open. Thus, it appears that although there is a security defense measure, a gate,
it is rarely ever used to its full potential. Similar to the first canvass, the parking lot was only about half full and the activity within the neighborhood was about the same. For instance, the car traffic count was eight, the foot traffic count was five, and the number of people located outside was six, which includes a father playing with his kids near their condos. Also, there were two people at the pool and two youths playing basketball at the hoops. There was also a garage sale going on while I canvassed the neighborhood as well.

According to the discussion above, Sand Lake Private Residences Condos has strong indicators of a lower level of collective efficacy compared to other neighborhoods with lower residential burglaries, such as Villanova at Hunters Creek Condos. For instance, although Sand Lake was also gated, the gate seemed to remain open most of the time, if not all of the time. Just as important, this neighborhood is located off of a major interstate, which can invite potential criminals because of its easy accessibility. The neighborhood is also not fully fenced (Newman 1972), although it is fairly secluded with woods and water surrounding other parts. These structural characteristics are indicators of lower collective efficacy within the neighborhood which could help explain the higher residential burglary rate. Even though the activity within the neighborhood was fairly concentrated, the layout of the neighborhood could still reduce collective efficacy, supporting the relationship between higher foreclosures and higher residential burglary within Sand Lake Private Residences Condos.

*Sanctuary at Bay Hill Condos*
Foreclosure Rate: 19.7
Residential Burglary Rate: 6.6
Sanctuary at Bay Hill Condos lies in Census tract 148.13, which is considered an upper-income tract. The racial/ethnic composition of the tract is as follows: 61.3% white; 7.1% Black/African American; 16.2% Hispanic; and 14% Asian. Similar to the previous neighborhood, this neighborhood is located close to I4, and is situated in the Dr. Phillips area. There are a lot of commercial businesses nearby, all of which are newer and in very nice condition. For example, Ruth’s Chris, a highly acclaimed steakhouse is located directly around the corner from Sanctuary at Bay Hill. Also, there is a newer Publix shopping plaza nearby, which appears to be the primary means of shopping for the residents. Directly down the street from the neighborhood is also the Dr. Phillips Orange County Library. Also, right next door is the Dr. Phillips YMCA, with a large park, pool, and gym. There is one entrance/exit into this somewhat large neighborhood which is gated. There are a total of 38 separate buildings with a little more than 300 condos/townhomes in the entire neighborhood. The condos were built in 1996.

Just as important, the neighborhood is partly fenced with bricking and chain link fencing and wooded areas around other parts. Several other neighborhoods are located nearby. There are speed bumps throughout the neighborhood. Once again, as with most condos/townhomes, there is a HOA present in the neighborhood. However, with Sanctuary at Bay Hill, residents are responsible for the maintenance of their own yards, which has resulted in taller grass (compared to other neighborhoods), weeds, and dead grass, and also mounds of mulch in some yards. So, there were definite signs of physical disorder with the lack of yard maintenance for some of the residences
of the condos/townhomes. Despite that, the majority of the condos/townhomes themselves appeared to be in nice condition, with no noticeable debris in the neighborhood. What’s more, there is a community pool, a tennis and basketball court, and three parks/playgrounds located within the neighborhood, as well as a community center/office located near the front of the neighborhood. As Table 1 shows, Sanctuary at Bay Hill’s foreclosure count for 2005-2009 was 0, 0, 0, 6, and 54, while the residential burglary count for 2005-2009 was 5, 0, 4, 3, and 8. Accordingly, there does appear to be an increase in residential burglaries in 2009, when the foreclosure count also increased. Although this increase does not appear to be drastic, it nonetheless is an increase and supports the theory’s hypothesis that as foreclosures increase (residential instability/mobility), which is an indicator of social disorganization, residential burglary will also increase.

**Canvass 1 – May 17, 2011, 11:30 am**

Upon arrival at Sanctuary at Bay Hill Condos, the gate entering the neighborhood was open. Located near the gate were grounds keepers or lawn maintenance workers who were landscaping the area. The level of vehicle activity in the neighborhood this day was fairly active, with eleven vehicles reportedly coming and going. Yet, there were not many vehicles parked outside of each condos/townhome. This could be explained by the fact that it was a weekday and residents could be at work, school, or doing other daily activities; plus, there were garages at each condos/townhome and the vehicle could have been parked inside, making it not visible during the canvass. Despite the numerous vehicle traffic, there was not much foot traffic or people outside on this day.
In fact, there was only one woman going to check her mail at the community mailboxes, and another woman walking within the neighborhood. There was another person who was outside of his/her condos/townhome.

Furthermore, there were several people located at the community center for a function. On this day there was no one at the pool, the parks/playgrounds, or the tennis and basketball courts. Interestingly, the three parks/playgrounds were actually taped off for some reason, perhaps for maintenance on the equipment. There were no visible ‘For Sale’ signs, nor were there any visible signs of foreclosures and/or vacancies. There were two visible ‘For Rent’ signs though. However, because some of the yards were unkempt, these condos/townhomes could have been in foreclosure or vacant, but without any other signs of such (e.g., lock boxes on the front door), it cannot be concluded with any certainty. Yet, we know there have been, and most likely are, foreclosures located within this neighborhood since it had a total foreclosure rate of 19.7 (or about 20% of all homes in the neighborhood have been, or are, in foreclosure) for the years of 2005-5009, placing it seventh on the list of highest foreclosure rate.

**Canvass 2 – June 4, 2011, 1:30 pm**

Upon second arrival at Sanctuary at Bay Hill Condos, which took place on a Saturday, the entrance’s gate was closed. I gained access into the neighborhood by following another vehicle through the gate. The neighborhood’s activity was about the same, if not more, than the first canvass. For instance, the vehicle traffic count was eight, the foot traffic count was three, and the count of outside people was five, some of which were residents mowing their yards. Plus, there were two people located at the
pool, and two children playing in one of the parks in the neighborhood; there was no
one at the tennis or basketball courts though. The neighborhood appeared to be about
half full with residents’ vehicles parked outside the condos/townhomes. Once again,
some of the yards were still poorly maintained. The Dr. Phillips YMCA located nearby
was very busy this day, with a field/activity day going on for children.

As a result of both of the neighborhood canvasses, this neighborhood did exhibit
signs of physical disorder, which are strong indicators of a low level of collective efficacy
(Taylor 1984; Skogan 1992). This could help to explain the high level of residential
burglaries. As mentioned previously, this neighborhood ranks seventh in foreclosure
rates and in the middle of the list in residential burglary rates. Thus, although this
neighborhood ranks fifteenth out of the total thirty neighborhoods in residential
burglaries, it still has a higher residential burglary rate than half of the other
neighborhoods. Although this neighborhood is located in an upper-income tract located
within the Dr. Phillips area, which is considered to be more affluent, and the higher
levels of traffic/activity within the neighborhood, there were physical signs of disorder
which appear to be stronger indicators of lower collective efficacy. For example,
numerous yards were poorly maintained. Also, the fact that the gate at the entrance of
the neighborhood does not stay closed could result in residents feeling less safe and
allow potential criminals an easy access and exit into the neighborhood. Additionally,
there were visible signs of residential instability with the ‘For Rent’ signs found within the
neighborhood. All of this taken together, it does appear that there are strong indicators
supporting a lower level of collective efficacy, which could help explain the relationship between foreclosures and residential burglary.

*Summerport PH5*
Foreclosure Rate: 16.4
Residential Burglary Rate: 2.2

The Summerport PH5 neighborhood lies in Census tract 171.05, which is considered an upper-income tract. The racial/ethnic composition of this tract is as follows: 75.3% white; 5.8% Black/African American; 10.8% Hispanic; and 6.8% Asian. The neighborhood is located in the town of Windermere, Florida, in a fairly new and nice neighborhood. The area is more secluded with a golf course and a public park next to it and across the street. Around the corner there are shopping plazas with a Publix grocery store located within. Yet, located directly outside one of the entrances of the neighborhood is a smaller shopping plaza that has several vacant store fronts. There are three entrances/exits for the neighborhood, none of which are gated. As the name of the neighborhood suggests, there are multiple phases, or PH’s to this neighborhood. Thus, when conducting the neighborhood canvasses, I made an effort to stay within PH5 only. Of particular concern to this research is PH5 only, because this phase had the highest foreclosures, or at least twenty or more foreclosures to have made the list. In fact, two phases to Summerport, PH1 and PH2, which are directly connected to PH5, have less than ten foreclosures and residential burglaries for the five years.

The multiple entrances and the various recreations of the neighborhood are shared throughout the neighborhood. With that said, the neighborhood has one community/neighborhood pool, two tennis courts and a basketball court, and three
parks/playgrounds. The houses (approximately 300) in the neighborhood were built in the mid 2000s, during the construction boom. There is a Home Owner’s Association present, which regulates the types of fencing the residents can use, but each resident is still responsible for his/her personal yards. Some of the yards are fenced, but the majority are not. Even more, the residential structures throughout the neighborhood vary, from one to two-story homes as well as townhomes. The neighborhood is partly fenced with wooded areas surrounding other parts. The neighborhood also has areas that resemble small parks with benches and grills, and also has many sidewalks and walk/bike paths located within.

Just as interesting, as Table 1 suggests, Summerport PH5 remained stable in the residential burglary count even though the foreclosures increased over the five years. For instance, the foreclosures for 2005-2009 went from 0, 0, 1, 10, to 41, while the residential burglary count in the same years held fairly steady from 0, 2, 2, 1, and 2. Thus, although the foreclosure count increased dramatically in 2009, the residential burglary in the area did not change. So, the assertion that as foreclosures increase and a neighborhood becomes socially disorganized, residential burglary will also increase, was not supported in this neighborhood.

Canvass 1 – May 17, 2011, 12:15 pm

Upon arrival at the neighborhood, there was a ‘No Soliciting’ sign posted at the entrance. Also, it appeared that the neighborhood did not have much outside, residential activity. Additionally, it was obvious that the neighborhood grounds, those in which the HOA maintain, are very nicely kept with the grass and shrubs nicely
manicured. Numerous personal yards were also nicely kept; yet, many other yards were not, with overgrown and/or dead grass, and a lot of weeds. A lot of these yards were of homes that were visibly occupied, while others were obvious foreclosures.

Just as important, the various traffic recorded within the neighborhood ranged, from twelve counted as vehicle traffic, three people counted as foot traffic, and two people located outside of their home. Of those counted as foot traffic, there were two people walking for exercise and one person walking his/her dog. Even more, there was no one located at the community pool or at the tennis and basketball courts. Yet, there was a mother and child playing in the park located within the neighborhood. There were visible ‘For Sale’ and ‘For Rent’ signs posted at homes throughout the neighborhood. Just as important, there were visible signs of vacancies and/or foreclosures. There were identified by having overgrown yards while the home was obviously empty (can visually see in the window that the home was vacant), and also having lock changes and lock boxes on the front doors which are indicative that a property preservation company, hired by mortgage companies, has secured the home. Besides the many yards that were overgrown, there did not appear to be other visible signs of disorder (i.e., the streets and yards did not have debris).

Canvass 2 – June 18, 2011, 11:15 am

Upon second arrival at Summerport PH5, lawn maintenance workers were present to maintain the neighborhood’s grounds. This canvass took place on a Saturday and therefore there was more activity recorded. For instance, there was a garage sale going on, which undoubtedly increased the traffic count for the
neighborhood. The vehicle traffic count was twenty-three, almost double from what it was on the first canvass. However, this is expected because there typically is more activity within a neighborhood on a weekend in which residents are home and more mobile, as opposed to at work. The foot traffic count was two people, both of which were residents walking their dogs. The number of people located outside also increased on this day, with a count of ten, ranging from residents working on their yards, getting the mail, etc. There was still no one located at the community pool, at the tennis and basketball courts, and on this day, no one at the various parks/playgrounds. Moreover, although the neighborhood did not appear to have signs of physical disorder, such as trash and/or debris, there were trash cans, recycling bins, and trash bags located at the end of driveways. Yet, this could have been because trash and recycling day was either this day or the day before and the cans and bins had not been brought in yet. Once again, some of the yards were poorly maintained, some of which were obvious vacancies or foreclosures, while others were obviously occupied.

As both of the neighborhood canvasses illustrated, it appeared that this neighborhood has compelling indicators supporting the claim that it had higher level of collective efficacy. Interestingly, it ranked eleventh highest in foreclosures, but only ranked twenty-fifth highest in residential burglaries. Although this neighborhood was not gated, it was a large neighborhood with only three entrances and exits and was surrounded by either fence, golf course, and wooded areas, all of which could decrease the chance of an ‘easy out’ for criminals. Furthermore, the neighborhood was located in a more secluded and rural area (Putnam 2007) and higher-income area, which could
decrease criminal activity. There were also high levels of activity which is a strong indicator of lower social disorder (Woldoff 2002) resulting in a more collective efficacy. Although the foot traffic and number of people recorded outside was not significantly high, the vehicle traffic recorded on both days of canvassing for Summerport PH5 was the highest compared to all of the neighborhoods used in the study. Just as important, the fact that the neighborhood appeared to be relatively new seemed be an indicator of more collective efficacy. In the end, although there were some signs of physical disorder (i.e., vacant/foreclosed homes and unkempt yards), it appeared that the other indicators found in the neighborhood were stronger in increasing collective efficacy.

*Crest at Waterford Lakes Condos*
Foreclosure Rate: 17.3
Residential Burglary Rate: 11.2

Crest at Waterford Lakes Condos is located in Census tract 167.19, which is considered to be an upper-income tract. The racial/ethnic composition of this tract is as follows: 53.8% white; 8.3 Black/African American; 28% Hispanic; and 7.3% Asian. These condos are located in a fairly busy residential and commercial area, with a lot of shopping and traffic. Directly across the street from the neighborhood is a shopping plaza with a Winn Dixie store, but on a commercial street around the corner is more shopping, such as a shopping mall and a Home Depot. There is only one entrance/exit into the neighborhood and it is not gated. Posted at the entrance is a sign warning that there is video surveillance of the entrance and exit. There is a Home Owner's Association (HOA), which once again, is common in condos. Therefore, the grounds (grass and shrubs) and buildings are maintained by the maintenance crew of the
neighborhood. Thus, the residences of the condos are not responsible for the maintenance of the yards.

Located near the entrance is a community area, with an office and community pool for the residents of the condos. There is no tennis or basketball court or park/playground located within the neighborhood. In addition, there is a fence surrounding most of the perimeter of the neighborhood, with a heavily wooded area separating the neighborhood from another residential neighborhood where there is no fence. Even more, there are a total of 14 different, multi-story buildings, with roughly 275 individual condos located in each. The condos were built in 1998. The overall appearance of the condos appeared to be very well taken care of and maintained. Lastly, all of the condos have personal balconies, with the bottom floor balconies being exposed, or not enclosed with screens.

As Table 1 indicates, Crest at Waterford Lakes Condos supported the claim of social disorganization that as residential instability/mobility, or foreclosures, increased, residential burglaries would also increase. For example, the foreclosures for 2005-2009 were as follows: 0, 0, 1, 10, and 37; while the residential burglaries in the same years were as follows: 0, 6, 2, 2, and 16. There was a large increase in 2009 when both foreclosures skyrocketed and reported residential burglary increased.

Canvas 1 – May 12, 2011, 11:45 am

Upon arrival at the neighborhood, the parking lot throughout the neighborhood was approximately half full of vehicles. Similar with the above discussions, many of the residents could have been at work, out, or at school. With that said, many of the
vehicles that were parked in the neighborhood had college/university parking permits, so it was apparent that many of the residents in this particular neighborhood were college students. The condos were not located far from the University of Central Florida's campus, so this makes sense. There was minimal activity within the neighborhood on this day. For example, there were only three vehicles recorded as car traffic, zero people recorded as foot traffic, and one person, a young woman outside washing her car, recorded as outside activity on the day of the first neighborhood canvass. Additionally, there was no one located at the neighborhood pool. There were no visible ‘For Sale’ or ‘For Rent’ signs, but as mentioned above, this is common in condominium neighborhoods in which they do not always have a yard to display the sign. There were not any visible vacancies or foreclosures either, but these could have been difficult to identify because of the multi-story arrangement of the condos.

**Canvass 2 – June 18, 2011, 12:55 pm**

The second canvass also took place on a Saturday, when there would typically be more activity than a weekday. In fact, there was more recorded activity when this canvass took place. For instance, there were seven vehicles recorded that day as car traffic, two people considered foot traffic (both of which appeared to be heading to the community pool), and six people were located outside, some of which were people moving in/out because they had a U-Haul truck. The pool located in the neighborhood also had several people occupying it. On this day of canvassing there was also an Orange County Sheriff’s Office vehicle parked on the premise. It is not clear if the officer lived in the neighborhood or whether just parked there, visiting. The various
dumpsters located in the neighborhood also appeared to be fairly full with personal belongings (e.g., dresser, mattresses, and personal trash), which was not seen the first time canvassing. However, it should be pointed out that since the neighborhood seems to be occupied by many college students, this time of the year typically reveals a large transformation in residential living. For example, the spring semester of college is over, and many students have either graduated and moving out, or new students moving in. This is supported by the U-Haul truck present and the overabundance of personals located in the dumpsters.

Since this is primarily a student-occupied neighborhood, where students frequently move in and out, could explain the higher residential burglary rate because this is a form of residential mobility itself (11.2; ranking fifth largest rate). Undoubtedly, it is difficult to form bonds with people who are moving in and out constantly (Shaw and McKay 1942), which could be reflected by the higher residential burglary rate. Another indicator of lower collective efficacy was the fact that the neighborhood was not gated and was located in a heavily populated area. Although there was some outside activity within the neighborhood, ranging from car and foot traffic to people located outside, there was still not a large amount compared to other neighborhoods, which is an indicator of having lower collective efficacy. As mentioned previously, the ground floor condos had balconies which were not enclosed, and therefore could be inviting to criminals, especially those committing residential burglary because it does not create a defensible space (Newman 1972). All in all, with a rate of 17.3 per 100 units over the five years resulting in a foreclosure (ranking tenth in the sample), there is evidence from
the neighborhood canvasses that there is lower collective efficacy based on strong structural indicators of physical and social disorder.

*Palms Villa Residences Condos*
Foreclosure Rate: 24.2
Residential Burglary Rate: 6.2

Palms Villa Residences Condos lie within Census tract 170.08, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 33.5% white; 10% Black/African American; 46% Hispanic; and 7.8% Asian. The complex is located in a fairly quiet area, with other condos across the street and an elementary school (Waterbridge Elementary School) and county park next door (Lester Mandell Park). There is a Costco store located less than half a mile away as well. Further down the main road (Central Florida PKWY) of the condos the activity increases and is a fairly busy commercial and residential area; however, at this end of the main road there is less activity and the neighborhood is more isolated. There are two entrances/exits to the neighborhood and both are gated. Just as important, the neighborhood is fully fenced, with seven large, three-story buildings containing almost 200 privately owned condos that were built in 2003. A community center/office is located at the front entrance of the condos. The neighborhood does have a Home Owners’ Association which handles all maintenance of Palms Villa Residences Condos. Thus, the residents do not maintain any grass themselves, and the grounds are in very nice condition. The condos themselves are newer and also in very nice condition. The complex has a community pool located within, but no tennis or basketball courts or playgrounds.
According to Table 1, the foreclosure count for the years of 2005-2009 were as follow: 0, 0, 0, 9, and 38; while the residential burglary count for the same years was 6, 2, 0, 0, and 2. Therefore, while there was an increase in foreclosures between 2007-2009, there was not such an increase in residential burglary during the same years. In fact, it appears that when foreclosures were at their lowest in this neighborhood, residential burglaries was at its highest, and when foreclosures increased, residential burglaries actually decreased or remained stable. Thus, the expectation that as foreclosures increase, the neighborhood becomes more socially disorganized, and therefore crime, such as residential burglaries, increases, is not met with this neighborhood.

Canvass 1 – May 13, 2011, 2:00 pm

Upon arrival at Palms Villa Residences Condos, both of the entrance/exit gates were closed. I was unable to gain access by following in, and therefore my canvass took place directly outside of the neighborhood in front of the condos’ office. Here I could visually see inside part of the complex as well as all vehicle activity entering and/or leaving the neighborhood. Posted on the gates was a ‘No Trespassing’ sign. It was very evident that the neighborhood went to great measures to prevent easy access into the neighborhood. Although I could not gain access into the neighborhood, I could visually see that the parking lot was approximately half full of vehicles. Also, the neighborhood appeared to be fairly quiet, with minimal activity. This is to be expected though, considered that this is a weekday and many people could either be at work or school.
While observing the neighborhood, I did count four vehicles coming and/or going. However, I could not visually see any foot traffic or people outside from where I was posted. Also, there was no one located at the pool, which I could visually see. Unfortunately, since I could not gain access into the complex, I could not see if there were any ‘For Sale’ or ‘For Rent’ condos, nor could I visually see any signs of vacancies or foreclosures. However, similar to other condos, it would be expected to be difficult to observe any because the premises is maintained by the HOA and many times condos do not allow residents to display signs indicating a unit is ‘For Sale’ or ‘For Rent.’ As mentioned earlier, there is a county park located next door, Lester Mandell Park, and there was one person at the park on this day – a woman laying or sleeping on a table.

**Canvass 2 – June 4, 2011, 12:45 pm**

On the second canvass of the neighborhood both gates were once again closed and unfortunately I could not gain access. Because this canvass took place on a weekend, the activity at the neighborhood did increase. For example, the counted vehicle traffic either coming or leaving the neighborhood was five. Once again, I was unable to visually observe any foot traffic, but I was able to observe four people outside. Even more, there were three residents at the pool on this Saturday. Besides this activity, the neighborhood still appeared to be fairly quiet. Lastly, there was a man playing soccer at the park across the street.

Although this neighborhood did not increase in residential burglary when foreclosures increased, there were certain indicators found during the canvasses that help to explain this phenomenon. The fact that the neighborhood is gated and locked
could decrease the chance of criminals entering and committing burglaries. Just as important, the complex was fenced around the entire property, and thus could act as a deterrent to criminals. Having these barriers and the complex being closely clustered lends support to Newman’s (1972) defensible space theory. The fact that the neighborhood was gated, in nice condition, fully fenced, ‘No Trespassing’ signs present, and located in a quiet, isolated area, were strong indicators of a higher level of collective efficacy. These indicators can help in explaining the lower residential burglary rate in the neighborhood (sixteenth largest), even though the foreclosure rate was high (third largest).

Audubon Villas at Hunters Creek Condos
Foreclosure Rate: 13.0
Residential Burglary Rate: 5.7

Audubon Villas at Hunters Creek Condos are located within Census tract 170.07, which is considered an upper-income tract. The racial/ethnic composition of the tract is as follows: 49.1% white; 9.5% Black/African American; 29.8% Hispanic; and 9.4% Asian. Similar to a previously discussed neighborhood, Villanova, Audubon Villas is located within a larger neighborhood called Hunters Creek. Therefore, there are many different residential neighborhoods located nearby, as well as a golf course and a Super Target store. Also, a very busy road, Orange Blossom Trail, is located nearby, increasing the traffic in the surrounding area. Audubon Villas, however, is not located directly off the busy road and is fairly quiet. There is one entrance/exit into the neighborhood and it is gated. There are sixteen different buildings that were built in 1997, which contain roughly 350 private condos, and the neighborhood is partly fenced.
There is a golf course and other residential neighborhoods backing up to the neighborhood.

Even more, there is a Home Owners’ Association for the neighborhood which handles the grounds maintenance; thus, the yards are nicely maintained and residents are not themselves responsible for the maintenance. The condos are in nice condition. Audubon Villas has a community pool and a tennis and a basketball court located within. There is no park or playground located within the neighborhood however.

Moreover, as Table 1 indicates, Audubon Villas’ foreclosure count for 2005-2009 was 0, 0, 1, 3, and 42, while the residential burglary count for the same years was 5, 2, 6, 3, and 4. As these findings suggest, the residential burglary count remained fairly stable over the five years, despite the drastic increase in foreclosures in the latter years, specifically 2009. As a result, the assertion that as foreclosures increase, residential burglaries would also increase because it becomes socially disorganized is not supported for this neighborhood.

Canvass 1 – May 17, 2011, 2:20 pm

Upon arrival at Audubon Villas at Hunters Creek Condos, the entrance and/or exit gate was open so I was able to gain access easily. The neighborhood was fairly quiet with not much activity. This is to be expected on a weekday since many residents are most likely working or at school. The grounds were nicely kept and maintained. During the duration of the neighborhood canvass there were three vehicles recorded as vehicle traffic, zero people recorded as foot traffic, and two people located outside. There was also no one located at the community pool or the tennis and basketball
courts within the neighborhood. At the end of the canvass though there was a school bus letting students off right outside of the neighborhood and many were entering the neighborhood, indicating that they most likely lived within this neighborhood. Similar to previous findings, there were no visible signs indicating ‘For Sale’ or ‘For Rent’ condos, and there were no visible signs of vacancies or foreclosures; however, because the neighborhood consists of condos, we know that they are less likely to display these signs and the grass is maintained by the HOA and therefore no visible signs of physical disorder, indicating that a property is possibly vacant or foreclosed. With that said, there were no other visible signs of physical disorder (e.g., no trash or debris within the neighborhood, no boarded windows, etc.).

Canvass 2 – June 4, 2011, 11:45 am

Upon second arrival at Audubon Villas, the gate at the entrance/exit of the neighborhood was once again open. Although this canvass took place on a Saturday, the level of activity did not notably increase. For example, the vehicle traffic count was three, same as the first canvass, there was still no recorded foot traffic, and the number of people outside was still two. There was no one at the tennis or basketball courts once again, but there was a large amount of people located at the community pool. It appeared that there was a party and there was at least ten or more people there. Even more, the parking lot was more than half full, which is expected on a weekend when less people are either at school or work. During this canvass, a Florida State Trooper’s vehicle was parked in the parking lot. There were also visible student parking permits for the local university, University of Central Florida, indicating that some of the
residents in this neighborhood were students. There was a runner on the outside
sidewalk of the neighborhood, and the car traffic this day seemed to be more
congested. Lastly, there were golfers present on the golf course next to the
neighborhood.

As the results of two canvasses suggest, there were certain indicators of
collective efficacy within the neighborhood that assist in explaining the overall
residential burglary. As previously mentioned, this neighborhood lies in the middle of all
neighborhoods for both foreclosure and residential burglary rates (foreclosure rate:
13.0, ranking 17th; residential burglary rate: 5.7, ranking 18th). Besides the pool party
on the second day of canvassing, the neighborhood activity was fairly low. In truth, if
residents do not feel their neighborhood is safe then they may be less likely to be
outside and engage in interaction. As a result, they may be less likely to act as informal
agents of social control. Moreover, although the neighborhood is gated, the gate on
both canvasses was open and therefore does not serve as a barrier or defensible space
(Newman 1972) to possibly deter criminals. The neighborhood is not completely
surrounded with a fence either, which would also act as a possible barrier and deterrent
of criminals.

Although there was a State Trooper living in the neighborhood, he/she might not
have been present during the years of the study, 2005-2009, and therefore did not help
to reduce criminal activity within the neighborhood. Lastly, similar to a previously
discussed neighborhood, Crest at Waterford Lakes Condos, Audubon Villas also had
visible residents who were younger, which was concluded by university parking permits
located on vehicles. Both of these neighborhoods had higher foreclosures and higher counts of residential burglary. All in all, the physical and social characteristics were strong indicators that this neighborhood had a lower level of collective efficacy.

*Bella Terra Condos*
Foreclosure Rate: 12.7
Residential Burglary Rate: 4.2

Bella Terra Condos lie within Census tract 152.01, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 57.2% white; 24.6% Black/African American; 10.7% Hispanic; and 5.5% Asian. The surrounding area of the neighborhood appeared to be older, but Bella Terra Condos are newer condos. In fact, this neighborhood was the furthest north neighborhood visited for this research, in the city of Maitland, Florida. The neighborhood is located off a fairly busy road and also near a busy highway. The condos themselves are pushed back a little off the road, and there is a La Petite daycare nearby. There are two entrances/exits located at the front of the property, both of which are gated. In total, there are 14 individual buildings with around 360 condos in entire complex that were built in 2000. There is a Home Owners’ Association that maintains the yard and general upkeep on the structures. Thus, individual residents are not responsible for the maintenance of any grass. There is a fence surrounding the entire premises of the property.

Outside of the neighborhood, much of the condominium complex is surrounded by woods and to the south there is a residential neighborhood. Within the neighborhood there is a community pool, a tennis court, and a park/playground. Just as important, according to Table 1, the foreclosures increased from 0, 0, 4, 11, to 31 in the years of
2005-2009. What’s more, the residential burglary count for the same years actually decreased as the foreclosures increased: 6, 6, 0, 2, and 1. As a result, this specific neighborhood did not follow social disorganization theory’s argument that as a neighborhood becomes more disorganized then crime, measured by residential burglary, will increase. Interestingly, the neighborhood falls around the middle in ranking of foreclosure and residential burglary rates, ranking eighteenth and twenty-third respectively, so a further understanding of what makes this neighborhood different from those with high foreclosures/high residential burglaries and high foreclosures/low residential burglaries is warranted.

Canvass 1 – May 13, 2011, 12:20 pm

Upon arrival at Bella Terra Condos, one of the entrance/exit gates was left open while the other gate was closed. Also, located at the gates was a sign posted indicating that there is camera surveillance for the neighborhood and a neighborhood watch. The neighborhood was fairly quiet and the parking lot was rather empty; yet, this is to be expected since this day was a weekday and many residents could either be at work or school. The condos were in nice condition and the grass/shrubs were nicely maintained. During the duration of the canvass, the vehicle traffic count was eight, there was zero foot traffic, and there were two people recorded as being outside, one of which was a man working on his car. There was also a grounds/maintenance man out walking the property. There were two people at the pool, but no one at the tennis court or park/playground within the neighborhood. Also consistent with other condominium complexes, there were zero visible ‘For Sale’ and ‘For Rent’ signs, nor were there any
visual signs of vacancies or foreclosures. Just as important, the neighborhood mentioned previously that Bella Terra is adjacent to appeared to be an older neighborhood and many of the houses seem to show signs of more physical disorder. Despite that, the entire surrounding neighborhood of Bella Terra had fewer foreclosures and residential burglaries, so any spillover from another neighborhood would not probably affect Bella Terra's residential burglaries.

**Canvass 2 – June 18, 2011, 12:15 pm**

Upon second arrival at Bella Terra Condos on a Saturday, both of the entrance and exit gates were closed. I was able to gain access however by following another driver in. There was slightly more activity on this day, but the neighborhood was still somewhat quiet. The vehicle traffic count on this day was nine, there was once again zero foot traffic within the neighborhood, and there were four people counted outside of their residences. There was also a mother and several children walking up the flights of stairs to their condos. There were four people at the pool, but no one at the tennis court of park/playground. The parking lot appeared to be about half full as well. In all, during both canvasses the neighborhood did not exhibit any visual signs of physical disorder.

As both of the neighborhood canvasses illustrate, Bella Terra Condos did not exhibit any obvious signs of physical disorder, which is a clear indicator of higher collective efficacy. There was also a moderate level of foot traffic and number of people outside that show a lack of social disorder (Woldoff 2002) and serve as indicators for higher collective efficacy. The neighborhood was also gated, with one entrance’s gate remaining closed and one remaining open. The neighborhood was fully fenced and at
least half of it was surrounded by a wooded area. There were no strong indicators found within this neighborhood that would support a low level of collective efficacy.

The structures themselves were also in good condition and the grounds were nicely maintained. The neighborhood displayed signs indicating there were video surveillance and a neighborhood watch present in the neighborhood, both of which could increase a sense of safety within the neighborhood and possibly deter a criminal. All of these indicators can help to explain why Bella Terra Condos were ranked 23rd (residential burglary rate: 4.2 per 100 condos). While there were some indicators that would suggest this neighborhood having less collective efficacy, there were additional stronger indicators supporting a higher level of collective efficacy. Undoubtedly, these indicators of collective efficacy could reduce criminal behavior (Sampson et al. 1997).

*Sandhill Preserve*
Foreclosure Rate: 28.0
Residential Burglary Rate: 10.0

Sandhill Preserve lies in Census tract 168.05, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. Sandhill Preserve is a smaller neighborhood located within Arbor Meadows, a larger subdivision with multiple neighborhoods. It is located at the end of the larger neighborhood. Also, this area is located off of a busy state road. Near the very front of the larger neighborhood, newer commercial shopping is present with a Publix Shopping Center as the main shopping for Sandhill Preserve. There is one entrance and/or exit into the neighborhood and it is gated. The neighborhood consists of approximately 150 newer (built in the mid 2000s,
mostly, if not all, in 2005), one to two-story residential homes and is a smaller neighborhood.

There is a Home Owners’ Association (HOA) present and it enforces guidelines on privacy fences, and in this case, there are no privacy fences allowed. Residents are responsible for their own yard maintenance, however. There is a fence surrounding part of the perimeter of the neighborhood, with ponds and wooded areas surrounding the remaining parts. There is no neighborhood pool, tennis or basketball court, or a park/playground, but there are privately owned pools in the neighborhood. Furthermore, as Table 1 indicates, Sandhill Preserve’s foreclosure count was 0, 0, 1, 15, and 26 for the years of 2005-2009, while the residential burglary count was 3, 2, 3, 5, and 2 for the years of 2005-2009. Therefore, as foreclosures increased in the five years, the residential burglary count in the neighborhood actually remained fairly stable. This does not support the hypothesis that high foreclosures will cause a neighborhood to be socially disorganized and thus will result in an increase in residential burglaries.

**Canvass 1 – May 17, 2011, 3:00 pm**

Upon arrival at Sandhill Preserve, the entrance and exit gate was closed, but I was able to gain access by following another vehicle in. At the entrance there was a ‘Neighborhood Watch’ and a ‘Deed Restricted’ sign posted. The neighborhood was fairly quiet on this day, with a vehicle traffic count of seven, a foot traffic count of zero, and the number of people outside of zero. As mentioned previously, there is no community pool, sporting courts, or park/playground, so no measurement could be made. Interestingly though, there were no visible ‘For Sale’ or ‘For Rent’ signs present
in the neighborhood. There were approximately two visible homes that were either vacant or in foreclosure though, based on the appearance of the yard and/or lock changes and lock boxes present on the front door of the homes. Most of the homes and yards appeared to be well taken care of, but there are some yards that were not taken care of very well, both occupied and vacant. Even more, there was some yard debris visible at some residences, which is a sign of physical disorder.

**Canvass 2 – June 4, 2011, 11:00 am**

Upon second arrival of Sandhill Preserve, the gate was once again locked, but I was able to gain access by following another vehicle in. This canvass took place on a Saturday, and as would be expected, the activity within the neighborhood did increase moderately. The vehicle traffic count was five, slightly lower than the first canvass, but the foot traffic count was three and the number of people located outside was two. There was a yard maintenance company present working on a resident’s yard. Also, there were several vehicles parked on the road on this day. Yet, the sidewalk directly outside of the neighborhood was unoccupied. Similar to the first canvass, there were yards that were not well maintained and some trash in backyards.

As the results from the two canvasses demonstrated above, there were some obvious signs of physical disorder. For instance, the observable vacancies or foreclosures, the unmaintained yards, and yard debris were all signs of physical disorder (Skogan 1992). The neighborhood did not exhibit much activity, which is an indicator of less collective efficacy within the neighborhood (Woldoff 2002). Also, none of the yards were privately fenced which could act as a barrier or cause others to view it
as a defensible space (Newman 1972) and assist in deterring crime. All of these characteristics would support claim that the neighborhood has a higher residential burglary rate. Interestingly however, there were some neighborhood characteristics which would decrease crime, or residential burglaries, in a neighborhood. For example, the fact that the neighborhood is more secluded and lies at the end of a larger neighborhood, the neighborhood is comparatively small, it is gated and the gate remained closed, and the signs posted at the entrance warning that there is a neighborhood watch and it is a deed restricted neighborhood are indicators of a higher collective efficacy. Therefore, it does appear that this neighborhood is taking steps in the right direction to reduce residential burglary; however, the other indicators seem to be stronger and override the other neighborhood characteristics.

_Capri at Hunters Creek Condos_

Foreclosure Rate: 15.6  
Residential Burglary Rate: 5.6

Capri at Hunters Creek Condos lie in Census tract 170.07, which is considered an upper-income tract. The racial/ethnic composition of this tract is as follows: 49.1% white; 9.5% Black/African American; 29.8% Hispanic; and 9.4% Asian. The neighborhood of Capri lies within a larger neighborhood, Hunters Creek, same as two previously discussed neighborhoods. Also, similar to the other neighborhoods in Hunters Creek, the neighborhood is off of a very busy road, and a Target Supermarket is nearby and a golf course is next door. Plus, there is a La Petite daycare in close proximity. In fact, Capri Condos did seem much nicer and more expensive based solely on appearance than both Villanova and Audubon Condos, although they were built in
1998. There are two gated entrance/exits into the neighborhood, each positioned on a different road. Moreover, there are 12 buildings with condos located in each (n=250), as well as 11 smaller buildings containing private parking garages for the residents. Since this is a condominium complex, there is a Home Owners’ Association, which maintains the premises and especially the grass; therefore, residents are not responsible for any yard care.

There are speed bumps throughout the neighborhood and the neighborhood’s perimeter is mostly fenced, except for the side of the neighborhood that is near a very busy road, in which a pond acts as a barrier. There is a community pool inside the neighborhood, but there is not a tennis or basketball court or park/playground. Plus, all of the condos have balconies, and the balconies on the bottom floor are fully enclosed with screens. According to Table 1, Capri at Hunters Creek Condos’ foreclosure count for 2005-2009 was 0, 0, 1, 2, and 36. Just as important, the residential burglary count for the neighborhood for 2005-2009 was 1, 2, 3, 4, and 4, showing a slight increase in residential burglaries as foreclosures also increased. Granted, the increase in residential burglaries was not a large increase like the foreclosure increase was, but unquestionably the residential burglaries did increase in the same years the foreclosures increased. So, the argument was supported with this neighborhood: as foreclosures increased, which is an indicator of being socially disorganized, so did residential burglary.

Canvass 1 – May 17, 2011, 2:45 pm
Upon arrival at Capri at Hunters Creek Condos, the two gates entering and exiting the neighborhood were closed and I could not gain access. However, I was able to conduct some of the canvass from outside of the neighborhood. From my position outside of the neighborhood, it did appear that the neighborhood was kept in very nice condition with no debris or trash around the premises. Also, I counted two vehicles coming-going from the neighborhood, which was counted as vehicle traffic. I was unable to see any foot traffic and therefore the count was zero, but I was able to see two people outside of their condos. I was also unable to see if anyone was located at the pool on this day. Yet, just from making a scan throughout the neighborhood, it seemed that the parking lot was approximately half, or less full, and appeared somewhat quiet on this weekday. Lastly, since I was unable to gain access, I could not observe a ‘For Sale’ or ‘For Rent’ condos, nor could I observe any visible signs of vacancies or foreclosures.

Canvass 2 – June 4, 2011, 11:50 am

Upon second arrival at Capri at Hunters Creek Condos, both gates were open, so I was able to enter the neighborhood and conduct a more detailed canvass. This canvass took place on a Saturday, and the activity on this day increased slightly compared to the first canvass on a weekday. For instance, the vehicle traffic count was six, the foot traffic count was one, and there were five people located outside. However, there was no one located at the community pool on this day. I could not see any ‘For Sale’ signs, but there were two ‘For Rent’ condos visible. I also could not visibly see any vacancies or foreclosures, but once again, that is normal for condos, especially
since they maintain the structures and the grounds, so they hamper the ability to observe these from a neighborhood canvass. The activity on the outside of the neighborhood was fairly busy, both vehicle traffic and foot traffic. The golf course next door was very active as well, both of which were an increase from the first neighborhood canvass.

All in all, there are certain characteristics of the neighborhood that support the argument that it has a higher amount of collective efficacy, which could result in a lower residential burglary rate (Sampson et al. 1997). For instance, it does seem that the gates stay closed the majority of the week, especially on weekdays when residents are less likely to be home and more vulnerable to being victimized during a burglary. This undeniably could reduce criminal activity by creating a sense of a defensible space (Newman 1972). Also, the neighborhood was very well maintained and appeared more costly which could increase which are positive indicators of collective efficacy (Skogan 1992). Just as important, the neighborhood’s perimeter was mostly fenced, and the bottom floor balconies were enclosed, which can act as a barrier to would-be criminals. Thus, compared to other neighborhoods with high foreclosures and higher residential burglaries, Capri at Hunters Creek Condos seemed has many strong indicators of higher collective efficacy.

_Eagle Creek PH 1A_
Foreclosure Rate: 7.3
Residential Burglary Rate: 4.6

Eagle Creek PH 1A lies in Census tract 167.04, which is considered an upper-income tract. The racial/ethnic composition of this tract is as follows: 60% white; 10%
Black/African American; 26% Hispanic; and 6.4% Asian. The neighborhood is located in a rather rural, but developing area, in the southern part of the county. There is a lot of new construction on the main road, and the road itself at the time of this research was under construction. Compared to other neighborhoods, there is less traffic near this neighborhood and a lot more undeveloped land. There is a Publix shopping plaza, which is about nine minutes from the neighborhood but appears to be the closest grocery store. Eagle Creek PH 1A is a golf course community, with one entrance and exit that is gated with a fulltime guard. There is a Home Owners’ Association for Eagle Creek which enforces guidelines for the neighborhood but residents still maintain their personal yards. The neighborhood is not fenced and can be accessed from the road, but it does lie further off of the main road. The community golf course separates the neighborhood from the main road. It is very obvious that the neighborhood has not finished construction, with many empty lots and more room to expand and build houses. In total, there are approximately 480 homes with additional addresses of empty lots. In fact, many of the homes were built in 2006 and after, but some homes were built as recent at 2010.

Just as important, Eagle Creek does have four other phases; however, PH 1A is of importance for this study because it contained higher foreclosures and residential burglaries. Three of the other phases that are directly linked to this phase had less than five foreclosures and residential burglaries (several had zero) for the five years of interest. Thus, there is a large difference between this section of Eagle Creek, Ph 1A, and the other three sections. There is a community center that also acts at the main
headquarters for the golf club, as well as a restaurant. Further down the road, within another phase, there is a community pool, but no tennis or basketball court and no park/playground located within the neighborhood. Moreover, as Table 1 indicates, for the years of 2005-2009, Eagle Creek PH 1A had a foreclosure count of 0, 0, 2, 6, and 27. The residential burglary count for 2005-2009 was 3, 3, 7, 5, and 4. Interestingly then, as the foreclosures in Eagle Creek PH 1A increased, the residential burglary count remained somewhat stable. In fact, in 2007 when foreclosures reached 2, residential burglaries in the neighborhood reached its highest at 7, and then as foreclosures increased in 2008 and 2009, reported residential burglaries actually decreased. Therefore, the hypothesis was not supported for this neighborhood. Just as interesting, when taking into account the number of residences present in this neighborhood, the foreclosure rate is tied for rank at #24 and the residential burglary rate is tied for rank at #21, placing this neighborhood fairly low on both foreclosures and residential burglaries for the five years.

Canvass 1 – May 17, 2011, 4:00 pm

Upon arrival at Eagle Creek PH 1A, the gate was closed and the guard was present. I was unable to gain access because the guard would not allow me to enter without having a purpose, besides wanting to observe the neighborhood. Therefore, I was unfortunately unable to collect much data about the neighborhood. From my vantage point though, I did count six vehicles both coming and going at the gate. In addition, I observed several people on the golf course. The golf course and the grounds at the front of the neighborhood were nicely manicured and maintained. From the road
it was also visible that many of the houses in the neighborhood were fenced. I also used Google Earth to get a better visual representation of the neighborhood and found that none of the houses were privately fenced. So, not only was the neighborhood itself not fenced, personal residences were not fenced, probably due to HOA guidelines of the neighborhood.

**Canvass 2 – June 4, 2011, 9:40 am**

Upon second arrival at Eagle Creek PH 1A, there was once again a guard at the main entrance into the neighborhood. However, this time the guard let me past the main entrance and to enter the neighborhood. Unfortunately, this only brought me to the community center/golf club. There was another gate to enter the actual residential neighborhood of PH 1A, and this gate was closed. I did make a vehicle count of five during this partial canvass though. I was unable to get a count for foot traffic and people outside in the neighborhood itself, but there were people at the community center/golf club and people playing golf. The community pool was located behind another closed gate that went into a different phase, so I was unable to gain a count of people who were possibly at the pool. Interestingly though, some of the other phases in Eagle Creek were not gated and these had townhomes built in them. The gated phases were one to two story homes, much larger, and appeared much nicer and more expensive. So it appears that the neighborhood was divided somewhat economically – the gated areas were more expensive homes, and the non-gated were less expensive, but still very nice and new, townhomes. However, these phases, as mentioned above,
still had fewer foreclosures and residential burglaries, compared to the more expensive, gated phase.

Although I was unable to gain all of the information I wanted on the neighborhood to further understand the level of collective efficacy, there was still some very interesting findings. Even though the neighborhood’s residential burglary count did not increase when the foreclosures increased, the neighborhood also only had a residential burglary rate of 4.6, tying it for the rank of 21st for 2005-2009. Interestingly though, there were obvious characteristics that this neighborhood would have lower collective efficacy, and therefore may not be able to enforce informal social controls and reduce criminal activity. First, the neighborhood is not fenced around the perimeter, which could allow easy access into the neighborhood to commit criminal acts. Even more, none of the residences have privacy fences that could act as a barrier, or resemble a defensible space (Newman 1972; Brower et al. 1983), yet again, possibly allowing criminals an easy access into homes.

Another important factor supporting the claim that Eagle Creek PH 1A should have lower collective efficacy is the abundance of empty lots within the neighborhood which are strong indicators of low collective efficacy (Skogan 1992). Empty residential lots are a sign of disorder, similar to vacant, foreclosed, or abandoned structures. Not only can it reduce the amount of residents to act as informal social control agents, but it also illustrates that the neighborhood is struggling financially and is an obvious sign of disorder. However, there is a gate with a guard, as well as other gates entering different phases of Eagle Creek, which help to prevent would-be criminals from entering.
the neighborhood and committing a crime such as residential burglary. Therefore, despite the numerous characteristics that are indicators of a decrease in collective efficacy, the ruralness (defined as an isolated area by Taylor, Twiff, and Mohan 2010) of the neighborhood and the fact that it was located further off the road are strong indicators that the collective efficacy was higher. This finding is supported by other research that has also found that rural communities have a higher level of collective efficacy (Putnam 2007; Taylor et al. 2010). The fact that it is also gated and has a guard present to act as an agent of social control is additional indicators of an increase in collective efficacy. These positive indicators seem to overshadow all of the other structural characteristics that could result in higher residential burglaries. Another possible explanation is that a section of this neighborhood is located next to Orlando Police Department’s jurisdiction. This could cause a lower residential burglary rate reported by the Sheriff’s office because some of the burglaries could have been handled by the municipal police department.

*Waterford Trails PH 2 East Village*
Foreclosure Rate: 10.1
Residential Burglary Rate: 5.8

Waterford Trails PH 2 East Village lies within Census tract 167.19, which is considered an upper-income level tract. The racial/ethnic composition of this tract is as follows: 53.8% white; 8.3% Black/African American; 28% Hispanic; and 6.4% Asian. The neighborhood rests in a more secluded area, surrounded by other residences, both single-family units and mobile homes. The elementary school for the neighborhood also backs right up to it. There are other phases of the neighborhood, so some of the
findings may incorporate parts of these phases. However, I attempted to only focus on the roads included in PH 2 East Village of Waterford Trails. One of the phases, PH 1, did actually have a rather high foreclosure and residential burglary count – 16 foreclosures and 19 residential burglaries – but did not have a high enough count to make the list. There are three entrances/exits into this neighborhood, and two of the entrances/exits are in other phases, none of which are gated. Yet, the main entrance/exit into the neighborhood (also the largest) is in the phase of interest.

There is a Home Owners’ Association (HOA) present for the neighborhood which regulates residents’ control over certain aspects of their home, such as the type of fencing. The perimeter of the neighborhood is partially fenced with wooded areas on other parts. The neighborhood is in fair condition, with somewhat newer homes, but not as new of homes as other neighborhoods in the adjacent areas. The roughly 325 homes vary from one to two-story and most were built around 2005 or a little later, during the time of the housing boom. Within the neighborhood there is a community pool, a tennis and basketball court, and a park/playground. According to Table 1, the foreclosure count for 2005-2009 was 0, 0, 0, 10, and 23. In contrast, the residential burglary count for the same years was 0, 4, 5, 3, and 7, respectively. With that said, there was a slight increase in residential burglaries when foreclosures were at their highest in 2009. The argument, therefore, was supported – as foreclosures increased in this neighborhood and the neighborhood became more socially disorganized, residential burglaries also increased because of a lack of residents to enforce informal social controls.
Canvass 1 – May 12, 2011, 11:00 am

Upon arrival at Waterford Trails PH 2 East Village, and as mentioned above, I noticed that the neighborhood is not gated, but has a brick wall running along the front of the neighborhood. The neighborhood had a fair amount of activity on this day, with many cars parked in driveways and on the road. In fact, during the canvass, the vehicle traffic count was nine, the foot traffic was three, and the number of people located outside of their home was three. These people ranged from doing yard work to washing vehicles. There were two people at the neighborhood pool, and one gentleman on the tennis court, but the basketball and park/playground were vacant. Also, although there is a neighborhood HOA, it was very apparent that residents were responsible for the maintenance of their own yards. In fact, many of the yards, approximately half, were unkempt, overgrown, lots of weeds, and some contained trash or debris. It was very obvious that the lack of yard care was a sign of physical disorder.

Additionally, most of the residential homes were not privately fenced. During the canvass, I observed around 12 homes with ‘For Sale’ signs, and approximately 2 with ‘For Rent’ signs. Just as important, I could visibly identify at least five vacancies or foreclosures, if not more, based on the appearance of an overgrown yard and a house being empty and/or lock boxes present or changed locks (there are standard locks that mortgage contractors use to secure homes and they are also required to post signs in the window after inspection and changing of locks/securing). Many of the yards though that were unkempt were not yards of vacant or foreclosed homes, but yards of homes with residents living in them. The neighborhood was quite large with multiple phases to
the neighborhood. In truth, in some areas of the neighborhood there was new construction going on and model homes present for prospective buyers to tour.

Canvass 2 – June 18, 2011, 2:00 pm

Upon second arrival at Waterford Trails PH 2 East Village on a Saturday, the activity within the neighborhood was similar to the first canvass. For example, the vehicle traffic count was also nine, the foot traffic count was also three (one of which was a dog walker), but the number of people outside did increase to six (one of which was a resident mowing his/her lawn). There were three people at the community pool and no one at the tennis or basketball court, or the park/playground. Interestingly then, there was not a significant increase in outside activity on a weekend compared to a weekday, but both canvasses appeared to have a decent amount of activity no matter the day/time. Same as the first canvass, at least half or more of the yards were not well taken care of, and many of these yards belonged to occupied residences. There was also visible trash or debris, some in back yards of homes and some at the end of driveways as if waiting for trash day.

The results of both canvasses found strong indicators that support the argument that this neighborhood has less collective efficacy. Some indicators were the appearance of physical disorder and the lack of barriers to prevent criminals from gaining access into the neighborhood and residences. Although there was a bit of activity witnessed during both canvasses, which could shows that residents feel somewhat safe, the physical decay of yards, both occupied and vacant, was a common theme throughout the neighborhood. Just as important, the fact that the neighborhood
was not gated, most of the neighborhood perimeter was not fenced, and most of the private residences did not have personal fences, are strong indicators of lowering collective efficacy. In fact, it suggests that there is a lack of a barrier that can act as a defensible space (Newman 1972) to prevent or deter criminals from gaining access into a structure. Interestingly then, some of the findings from the canvass would show that the neighborhood does have collective efficacy, while other stronger indicators show that because of the physical disorder and decay, the collective efficacy among residents is reduced, which could result in more crime such as residential burglary.

*Plantation Park Private Residences Condos*
Foreclosure Rate: 9.9
Residential Burglary Rate: 4.6

Plantation Park Private Residences Condos lie in Census tract 170.05, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 64.8% white; 6% Black/African American; 18.2% Hispanic; and 6.6% Asian. The neighborhood is located off of a very busy road where tourism is prominent. There are other condos located nearby, and Plantation Park Condos advertises that they are a luxury condos. There are two entrance and/or exits into the complex, both located at the very front of the neighborhood and it is gated. Moreover, there are 12 buildings with over 300 privately owned condos, ranging from two to three-stories. There is a Home Owners’ Association present for the neighborhood, which handles the maintenance of the buildings and the surrounding premises. Yet again then, the residents are not responsible for the yard care themselves. The perimeter of the condominium complex
is partly fenced; it is fenced along the most of the front near the road but a landscaping birm as well, but then around the sides there are bushes and a wooded area.

Some of the residences have personal detached garages, while others do not. The neighborhood has a community pool, tennis court, and park/playground. The condos were built in 1996, and although they are well maintained, it was obvious that they were somewhat older compared to the other neighborhoods and condos in this study. Furthermore, as Table 1 shows, the foreclosures for Plantation Park from 2005-2009 ranged from 0, 0, 0, 1, to 31, while the residential burglary count for 2005-2009 ranged from 3, 8, 0, 2, to 2. Therefore, as foreclosures increased, and drastically increased in 2009, the residential burglary count remained stable, or even decreased, considering it peaked at eight residential burglaries in 2006. The evidence does not lend strong support for this neighborhood being socially disorganized.

Canvass 1 – May 17, 2011, 1:25 pm

Upon arrival at Plantation Park Private Residences Condos, both gates located at the front of the neighborhood were closed. I was able to gain access though using a ‘dummy’ code. The area surrounding the neighborhood, as mentioned above, is a fairly busy tourist and commercial area, and on this day, it was definitely active. Also as mentioned in the above discussion, the condos advertise as being luxury condos. Although they were well maintained, they did not appear to be luxury condos, at least compared to other condos nearby. On this weekday, the activity in the neighborhood was quiet and the parking lot appeared about half full. As for the activity in the neighborhood, there was a vehicle traffic count of four, foot traffic count of one, and only
one person recorded as being outside. There were two people located at the community pool, but no one at the tennis court or park/playground. Just as important, there were no visible signs of any ‘For Sale’ or ‘For Rent’ condos, nor were there any visible signs of vacancies or foreclosures. Then again, this is expected for condominium complexes and strict HOA guidelines. Obviously, the grounds, grass, trees, shrubs, etc., were well maintained because they are professionally done through the HOA. During the canvass, there did appear to be some physical disorder though; some of the blinds in the private residences were in disarray, mostly ripped and/or severely damaged.

Canvass 2 – June 4, 2011, 1:50 pm

Upon second arrival at Plantation Park Private Residences Condos, both gates were once again closed. Luckily, I was able to gain access using a ‘dummy’ code again. The activity in the surrounding area was even busier on this day. For the most part, there was more activity in the neighborhood on this Saturday, and around half or more of the parking lot was full with vehicles. During the canvass, I counted five for vehicle traffic, zero for foot traffic, and five people outside of their residences. Even more, there were five or more people at the community pool, but no one at the tennis court or park/playground. There was also more signs of physical disorder on this canvass; there was a large amount of trash outside of one of the dumpster within the neighborhood.

The results of both neighborhood canvasses do somewhat support the contention that there is collective efficacy among neighbors. The main neighborhood
indicator is the fact the Plantation Park is gated and the gates remained closed. This undoubtedly forms a barrier or defensible space (Newman 1972) and can also prevent criminals from gaining access into the neighborhood. Also, the fact that there was activity in the neighborhood, vehicle traffic, people outside, and people at the pool, shows a reduction is social disorder (Woldoff 2002); it also shows that residents may feel safe since they are outside which can increase collective efficacy. Yet, there were also characteristics that support having a lower level of collective efficacy. There were definite signs of physical disorder, such as the blinds in some condos being in disarray and the excess of trash at the dumpsters. Also, there was not much foot traffic within the neighborhood. These are all good indicators of why this neighborhood falls around the middle of ranks in residential burglary. While there are strong indicators of more collective efficacy, there are also other indicators which can reduce it.

_Los Terranos_
Foreclosure Rate: 26.9
Residential Burglary Rate: 4.6

Los Terranos lies in three different Census tracts: 135.06, 135.07, and 167.11, which are considered moderate, middle, and middle-income tracts. The racial/ethnic composition of the three tracts are as follows: 41.6% white; 7.1% Black/African American; 49.9% Hispanic; and .7% Asian (135.06); 37.2% white; 10% Black/African American; 48.2% Hispanic; and 3.3% Asian (135.07); and 43.1% white; 4.9% Black/African American; 39.4% Hispanic; and 6.4% Asian (167.11). There is a busy, six-lane road located nearby with a lot of commercial buildings, new shopping, and a Super Wal-Mart. The City of Orlando’s Police Department is also located close by and
although this neighborhood lies within Orange County Sheriff’s office jurisdiction, it is situated next to Orlando Police Department’s jurisdiction. Yet, the neighborhood itself is more rural and more of an industrial area, with homes (slightly more than 100) mixed in with industrial businesses. Interestingly, locating Los Terranos proved to be difficult. There is not a designated neighborhood called Los Terranos, with a sign or an obvious perimeter. The neighborhood is more spread out, and many of the homes and businesses are situated on larger lots, similar to many other neighborhoods in the area. Of the businesses located in Los Terranos, there are construction companies, several churches, an auto body business, and a phone company, to name a few. There is no Home Owners’ Association present for the neighborhood, and therefore, all residents are responsible for the maintenance of their own property.

What’s more, since this is not a typical neighborhood, there is no community pool, sporting courts, or park/playground within the neighborhood. Also, there is no fence surrounding the neighborhood, because once again, locating the boundary of the neighborhood was quite difficult. The homes in the neighborhood varied a lot as well, from single and double-wide mobile homes, to one to two story newer constructed homes. The year the homes were built ranged significantly as well, from being built in the 1930s all the way into the 2000s. Plus, as mentioned above, Los Terranos lies in three different Census tracts, both moderate and middle-income level tracts, and this was evident based on the appearance of many of the homes. Some are more rundown and dilapidated, while others are better maintained and more presentable. In addition, as Table 1 indicates, the foreclosure count for 2005-2009 was 0, 0, 0, 2, and 27. The
residential burglary count, in contrast, was 0, 2, 0, 2, and 1 for the same years. With that said, as foreclosures jumped in 2009, residential burglaries in Los Terranos remained stable and very minimal. Thus, it does not appear that the neighborhood became socially disorganized, based on the residential burglary count, when foreclosures increased.

**Canvass 1 – May 12, 2011, 1:00 pm**

Upon arrival at Los Terranos, it was apparent that this neighborhood was more laid back and slow paced, with less traffic, both vehicle and foot, and minimal people outside. In fact, during the canvass, there were only three vehicles counted as vehicle traffic, and no one on foot or outside of his/her home. Also, some of the yards appeared to be more unkempt and in worse condition. The same goes for some of the homes. Some homes were in nice condition and well maintained, while other homes were more dilapidated and cluttered. There was yard debris at some homes as well. Some of the houses had privacy fences, but that lots were larger and so there was a lot of land and wooded area between private residences. I did not see any ‘For Sale’ or ‘For Rent’ signs; I did have a difficult time identifying possible vacancies and foreclosures. Even more, there was an industrial park near the homes and warehouses used for storage or business fronts. There are other neighborhoods nearby that appear to be more rundown and older as well. Despite all of the other neighborhoods nearby (approximately 20 surrounding Los Terranos), only one has more foreclosures than Los Terranos, and of the areas covered by the Orange County Sheriff’s Office, a handful have more residential burglaries. So, it does appear that the areas surrounding this
neighborhood also have high foreclosures and residential burglaries, but not enough to make the sample for the current research. Accordingly, this neighborhood was very different than all of the other neighborhoods in the study.

**Canvass 2 – June 18, 2011, 9:30 am**

Upon second arrival at Los Terranos, the activity around the neighborhood did improve. On this Saturday, the vehicle count was four, the foot traffic was four, one of which was a dog walker, and the number of people outside was five. Also, there was a garage sale underway in the neighborhood. Some of the yards were still overgrown and unkempt, and there were still some signs of physical decay, such as debris and trash in some of the yards. Without a doubt though, this neighborhood is an anomaly and far different than any of the other neighborhoods. Why there were only five reported residential burglaries in 2005-2009 is really unknown.

There are some conclusions that can be made from the canvassing however. First, the fact that there are many commercial and industrial businesses located in the neighborhood could decrease the number of residential burglaries because there are less residences in this neighborhood; however, the rates obviously take this into consideration and the results are still surprising. Also, there are many other neighborhoods surrounding Los Terranos and perhaps residential burglaries are more dispersed throughout the various neighborhoods and not so concentrated in Los Terranos only. Lastly, the ruralness of the neighborhood is a strong indicator of higher collective efficacy, as Putnam (2007) and Taylor et al. (2010) also found.
Despite these characteristics, there are also many characteristics that would support having lower collective efficacy and therefore one would expect there to be a higher residential burglary rate in the neighborhood. For instance, this neighborhood is comprised of both moderate and middle-income levels, and many of the houses are more decayed than most of the houses in other neighborhoods (Skogan 1992). Also, there was not a large amount of activity within the neighborhood, which is an indicator of having less collective efficacy. Perhaps there is less collective efficacy but some other variable explains why the residential burglary rate is so low for this neighborhood despite the high foreclosure rate. One possible explanation is the fact that this neighborhood is located directly next to Orlando Police Department’s jurisdiction, as discussed previously. This could cause a lower residential burglary rate reported by the Sheriff’s office because some of the burglaries could have been handled by the municipal police department. However, that is not the scope of the current research to investigate.

_Sandpoint at Meadow Woods_
Foreclosure Rate: 20.6
Residential Burglary Rate: 17.6

Sandpoint at Meadow Woods lies in Census tract 168.05, which is a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. The neighborhood is located in a quiet area with other residential neighborhoods. There are approximately 136 residences in the neighborhood, all of which are two stories built in 1998 and connected to each other by a small structure, most likely a utility room. The neighborhood is not
gated, with only one entrance/exit. There is a mobile guard office located at the entrance, but it is unoccupied. Moreover, there is a sign at the entrance indicating that there is video surveillance for the neighborhood. There is a Home Owners’ Association for the neighborhood which maintains the residents’ grass in the front yard only (residents are still responsible for maintaining the backyards). Most of the perimeter is fenced, except for a section near the back of the neighborhood in which it backs up to a pond. In fact, all of the personal yards are also fully fenced (HOA guidelines). There is a community pool in the neighborhood, but no sporting courts or park/playground. Also, there are speed bumps throughout the neighborhood and signs displayed that you are not allowed to park on the street between 12:00 am and 6:00 am (HOA guidelines). As Table 1 illustrates, foreclosures in the neighborhood for 2005-2009 were 0, 0, 4, 9, and 15, while the residential burglary count for the same years was 2, 4, 3, 8, and 7. Thus, residential burglaries in the neighborhood did actually increase in the latter years when foreclosures increased. So, there is support for the hypothesis that foreclosures caused this neighborhood to become socially disorganized and in effect, residential burglaries increased.

Canvass 1 – May 18, 2011, 2:40 pm

Upon arrival at Sandpoint at Meadow Woods, the yards appeared to be very well maintained and the streets were very clean. Perhaps the HOA placed very strict guidelines and rules for residents and it helped to maintain a very clean and presentable neighborhood. It is was quiet on this day, with only one recorded vehicle traffic, zero recorded foot traffic, and two people located outside. There was no one at the
community pool, but almost every household has a private pool as well. During the canvass, I located at least two ‘For Sale’ signs and one ‘For Rent’ sign, and there were approximately three visible vacancies or foreclosures. All in all, the neighborhood’s activity was minimal and there were not many residents according to the field observation.

Canvass 2 – June 4, 2011, 11:20 am

Upon second arrival at Sandpoint at Meadow Woods, many of the same findings were observed. This time, however, the vehicle count was three, the foot traffic count was one, and the number of people located outside was two. Also, the community pool was closed for construction on this day. Yet, I once again observed the same ‘For Sale’ and ‘For Rent’ signs and the visible vacancies or foreclosures. Moreover, the neighborhood was quiet and still in very nice condition, and the guard office was still unoccupied. In fact, it appeared that the guard office was just the structure and no one had occupied it for some time.

All in all, this neighborhood ranked 6th in foreclosure rates and 2nd in residential burglary rates for the five years, resulting in a high foreclosure/high crime relationship. So, does this neighborhood have lower collective efficacy which helps to explain this phenomenon? Some of the findings do support that. For instance, there is no gate or guard occupying the office, so those two cannot act as deterrents. Also, there was minimal activity on both days of the canvassing, making it appear that residents may not feel as safe outside of their home. However, there are many other indicators that could increase the level of collective efficacy within the neighborhood. For example, there is a
sign posted at the entrance indicating there is video surveillance which could deter criminals. Also, every home is fenced (Brower et al. 1983), which displays to possible criminals that this is a defensible space (Newman 1972) and may keep criminals out. Lastly, the neighborhood was very well taken care of, with the houses in exceptional condition and the yards very well maintained which shows a lack of physical disorder (Skogan 1992).

So, what other explanations are there for the neighborhood's higher residential burglary rate? One last explanation, spillover from surrounding neighborhoods, holds some credence. For instance, the various neighborhoods surrounding Sandpoint have foreclosures ranging from five up to nineteen, and a residential burglary count ranging from four to twenty-three. Thus, it does appear that this neighborhood has a moderate level of collective efficacy based on various physical and social indicators even though it has high foreclosures, and that the spillover from surrounding neighborhoods may help to explain the higher rate of residential burglaries.

_La Cascada PH 1_
Foreclosure Rate: 13.9
Residential Burglary Rate: 11.4

La Cascada PH 1 lies in Census tract 168.05, which is a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. This neighborhood is surrounded by cow pastures, off the side of a busy state road. In other words, La Cascada PH 1 is _in the middle of nowhere_. Basically, the neighborhood is surrounded by open fields and woods. There are three entrances/exits into the neighborhood, none of which are
gated. Also, as the neighborhood’s name implies, there are several phases to La Cascada; of interest to this research is PH 1, but there is also PH 1B and PH 1C. Some of the entrances/exits into the neighborhood are in the different phases, and PH 1 actually lies more in the middle of the other two phases. Therefore, I did try to limit my canvass to PH 1 only (PH 1B had eight foreclosures and eleven residential burglaries; PH 1C had eleven foreclosures and fourteen residential burglaries).

Furthermore, there is a Home Owners' Association (HOA) which enforces rules and guidelines, such as the type of fencing residents can use. However, each resident is responsible for the maintenance of their own yard. There is no fence surrounding the perimeter of the neighborhood, but instead open land and some wooded areas, as mentioned above. The roughly 200 homes in the neighborhood are in fairly good condition, ranging from townhomes to one and two-story homes. The homes were built in the mid 2000s, about 2005, during the construction boom. There is a community pool and park/playground in the neighborhood, but no sporting courts. Interestingly, as Table 1 explains, the foreclosures in the neighborhood for 2005-2009 increased from 0, 0, 1, 7, and 20, while the residential burglary count in the neighborhood for the same years fluctuated from 1, 5, 4, 9, and 4. Thus, as the foreclosures in La Cascada PH 1 increased, residential burglaries actually increased in 2008 and then decreased in 2009 when foreclosures were at their highest. As a result, it does not appear that this neighborhood fits social disorganization theory’s basic argument – as an area becomes more socially disorganized (e.g., increase in residential instability/mobility, or
foreclosures in the case of this research), crime (e.g., residential burglaries) will increase.

Canvass 1 – May 19, 2011, 1:45 pm

Upon arrival at La Cascada PH 1, there were flags along the road leading up to the neighborhood advertising the home builder’s name, as well as signs indicating they are now leasing homes. Even more, there was a sign for Beacon Park, which appeared to be part of the larger neighborhood of La Cascada. Also, there was a ‘Private Property’ sign displayed at the entrance of the neighborhood. The neighborhood was rather quiet with not much outside activity, with approximately half or fewer vehicles parked in driveways and some parked on the street. In fact, there were four vehicles in the neighborhood and were recorded as vehicle traffic. There was also one person recorded as foot traffic, and four people outside, some of which were doing yard work. The community pool was occupied by five people, some of which were children, and no one was at the park/playground. Some of the private yards in the neighborhood were fenced, but most were not. Furthermore, some of the yards were not well maintained and some contained debris or trash. Some of these yards belonged to occupied homes while some did not. During the canvass, I located around eight visible ‘For Sale’ signs and three visible ‘For Rent’ signs, and there were around four visible homes either vacant or in foreclosure. Lastly, there were two patrol vehicles in the neighborhood that appeared to belong to residents, both were police for the local city police department.

Canvass 2 – June 4, 2011, 10:00 am
Upon second arrival at La Cascada PH 1, there were mowers present maintaining the neighborhood’s boundary. On this Saturday, the activity was once again quiet, with only one recorded vehicle as vehicle traffic, two people recorded as foot traffic, and three people located outside. Also, there was only one person at the community pool on this day and no one at the park/playground once again. Perhaps the activity was lower during this canvass because the canvass took place in the early morning and people were not out and mobile yet. Once again, numerous yards were unkempt and not well maintained, and there was visible trash and yard debris. Finally, the two police patrol vehicles were present during this canvass as well.

Although residential burglary in each individual year did not increase as foreclosures increased, the total residential burglary rate for 2005-2009 places this neighborhood in fourth out of the thirty neighborhoods in this study. So, the canvasses were relevant in locating certain indicators that would clarify if collective efficacy explains this phenomenon. Despite the fact that the neighborhood is located in a more rural area (Putnam 2007), surrounded by open pastures and woods, and is more difficult to access, as well as the two police patrols living in the neighborhood, other indicators of this neighborhood would suggest lower collective efficacy which explains the higher total residential burglary count. For instance, of the three entrances/exits, none of them are gated to help reduce residential burglaries.

What’s more, the perimeter of the neighborhood is not fenced (Newman 1972), which could act as a barrier and deterrent for criminals. There were not many personal yards that were fenced either (Brower et al. 1983), which also can act as a barrier and
deterrent. There were also signs of physical disorder or decay. There were obvious vacancies and foreclosures, and many of the yards were not well maintained, even the ones that were currently occupied (Skogan 1992). In addition, the trash and/or yard debris is a sign of disorder and can reduce collective efficacy among residents. Also, there was less activity in this neighborhood on both days of the canvass compared to other neighborhoods with less residential burglaries, which are all strong indicators of lower collective efficacy.

*Cedar Bend at Meadow Woods PH 1*
Foreclosure Rate: 15.8
Residential Burglary Rate: 11.1

Cedar Bend at Meadow Woods PH 1 lies in Census tract 168.05, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. The neighborhood is located in a larger neighborhood, Meadow Woods, close to a previously discussed neighborhood, Sandpoint. This neighborhood is situated in a quiet area surrounded by many other neighborhoods, and there is a shopping plaza with a Publix Shopping store located close by. There is a second phase to the neighborhood, PH 2, which is intertwined within Cedar Bend (PH 2 had a total foreclosure count of 12, and a residential burglary count of 9). I attempted to minimize as much of my observations to PH 1 only. There is one entrance and/or exit into the neighborhood, and it is gated. There are approximately 170, one to two-story residences located in PH 1, and most of the homes were built in 2005, during the housing boom.
There is a Home Owners' Association present, but the residents are still responsible for the preservation of their own yards. The HOA does enforce strict guidelines on the type of fencing residents can use though. With that said, most of the yards are not fenced, and the perimeter of the neighborhood is partially fenced. There is fencing along the front and sides, separating it from the road and other neighborhoods, but no fence in the rear where there are ponds and a wooded area. There is a community pool and a park/playground located within the neighborhood, but no tennis or basketball courts. More importantly, according to Table 1, as foreclosures increased in 2005-2009 from 0, 0, 0, 9, and 18, the residential burglary count actually remained stable, at 5, 2, 5, 3, and 4. Thus, the hypothesis that as foreclosures increase the neighborhood becomes more socially disorganized and then crime (e.g., residential burglary) will increase, was not supported.

Canvass 1 – May 19, 2011, 11:35 am

Upon arrival at Cedar Bend at Meadow Woods PH 1, the entrance and exit gates were both closed. I was able to gain access though by following another vehicle in. Posted at the entrance was a 'Deed Restricted' sign, as well as a brick wall running along the front of the neighborhood. As would be expected on a weekday morning, the neighborhood was mostly quiet, with about half of the driveways with parked cars. Just as important, a member of the Orange County Sheriff's Office had his/her vehicle parked in a driveway. There were also some cars parked on the street, although there were signs posted against doing so. There was in fact some activity in the neighborhood, albeit not as much as other neighborhoods. The vehicle traffic count
was six, the foot traffic count was seven, and the number of people outside was zero. Moreover, there was no one located at the community pool or park/playground. During the canvass, I did not locate any ‘For Sale’ or ‘For Rent’ signs, but I did locate approximately five homes that were vacant or in foreclosure, based on unkempt yards and visible empty homes. Many yards were very well maintained, but some yards were not; some of these yards belonged to vacant or foreclosed homes, but some unkempt yards were in fact currently occupied. There was some trash and/or debris located in yards and along streets. There were also many garbage cans located at the end of driveways, but it was apparent that it was trash pickup day.

**Canvass 2 – June 4, 2011, 10:20 am**

Upon second arrival at Cedar Bend at Meadow Woods PH 1, the entrance and exit gates were once again closed, and I was able to gain access once again. For a weekend, the traffic activity for the neighborhood was fairly minimal. For example, the vehicle and foot traffic count were both two, but the number of people outside increased to six. These were either people doing yard work or working on their vehicles. No one was at the pool or park/playground on this day either. Interestingly though, at the time of this canvass, there was a sign posted at the pool that the pool was closed. Once again, there were a few cars parked on the street, even though there are obvious signs posted against doing so. On this day of canvassing, I also located another police patrol vehicle parked at a residence; this time it was a city police department vehicle. Therefore, there are at least two police officers living in the neighborhood. Yet again,
there were yards that were unkempt, overgrown, and contained debris, as well as visible vacancies and/or foreclosures.

All in all, as both of the neighborhood canvasses demonstrate, Cedar Bend at Meadow Woods PH 1 exhibited some signs of physical disorder which are indicators of low collective efficacy (Skogan 1992). Overgrown, unkempt yards, trash and debris in the neighborhood, and obvious vacancies and/or foreclosures were all signs of physical disorder. The neighborhood also showed signs of social disorder, such as parking on the street even though there are obvious signs against doing so. Other observations that support the neighborhood having lower collective efficacy are the fact that the perimeter of the neighborhood is not fully fenced and most of the yards are not privately fenced (Newman 1972; Brower et al. 1983). Also, compared to other neighborhoods in the study, the activity within the neighborhood on both days of observations was minimal. All of these are strong indicators of low collective efficacy.

However, there were other indicators within the neighborhood of more collective efficacy. For instance, the fact that the neighborhood is gated, and it is closed most, if not all of the time, makes it more difficult for would-be criminals to gain access. Also, the presence of two police officers living in the neighborhood could act as a deterrent. Yet, these police officers might not have been present in the years of 2005-2009, so they would not have acted as a deterrent for the years of this research. When taking all of these factors into consideration, it is obvious why this neighborhood has a higher rate of residential burglary. While the neighborhood is taking steps to increase collective efficacy, there are also other considerable characteristics of the neighborhood that are
stronger and suppress these which results in a low to moderate level of collective efficacy.

*Island Cove Villas PH 3*
Foreclosure Rate: 15.4
Residential Burglary Rate: 8.6

Island Cove Villas PH 3 lies in Census tract 168.05, which is a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. The neighborhood is situated off of a busy road with other residential neighborhoods and shopping plazas. There is a Publix Shopping plaza, a Walgreens, and a new CVS located nearby. There is one entrance/exit into the neighborhood and it is not gated. The neighborhood is comprised of approximately 37 separate buildings, with about 175 different residences in one to two-story townhomes. The townhomes were built in the mid 1990s, between 1994 and 1995. There is a Home Owners’ Association present that is responsible for all of the maintenance and enforces the rules and regulations of the residents. With that said, the HOA is responsible for the maintenance of the lawns, and therefore residents are not responsible for maintaining the grass.

What’s more, the perimeter of the neighborhood is partially fenced, but there are also ponds and other wooded areas surrounding the neighborhood. There are speed bumps throughout the neighborhood. There is a community pool, but no a tennis or basketball court or park/playground. None of the yards are privately fenced either. As the neighborhood’s name suggests, there are other phases to Island Cove Villas. However, the other phases are not directly connected together, but actually have
separate entrances and roads off the major road. Therefore, none of the findings and observations incorporate the other phases of the neighborhoods. Furthermore, as Table 1 indicates, Island Cove Villas PH 3’s foreclosure count for 2005-2009 was 0, 0, 1, 8, and 18. The residential burglary count was 4, 5, 4, 1, and 1. Thus, as foreclosures increased in the neighborhood, residential burglary actually decreased.

Canvass 1 – May 18, 2011, 2:50 pm

Upon arrival at Island Cove Villas PH 3, there was a ‘Neighborhood Watch’ and ‘No Solicitor’ sign posted at the entrance. The neighborhood is fairly small and well taken care of. As mentioned above, the HOA maintains the yards and they were nicely kept. There were three vehicles recorded as vehicle traffic, one person recorded as foot traffic (a dog walker), and one person located outside (working on his/her vehicle). Also, there were three people located at the community pool. During the canvass, I did not locate any ‘For Sale’ or ‘For Rent’ homes. On this day, I did not locate any vacancies or foreclosures, but as mentioned in previous discussions, this can be difficult in condos and townhome neighborhoods when an HOA maintains the lawn.

Canvass 2 – June 4, 2011, 3:00 pm

Upon second arrival at Island Cove Villas PH 3, some of the activity increased. For instance, the vehicle traffic count was three, the foot traffic count was one, but the number of people located outside increased to nine, some of which were children playing. This is somewhat to be expected since this canvass took place on a weekend. There was also a garage sale in progress during this canvass which can undoubtedly increase the overall activity within the neighborhood. There was no one at the
community pool on this day though. Even more, during this canvass, I was able to identify approximately four vacancies or foreclosures based on the presence of changed locks and lock boxes at the front doors of some townhomes.

As the results of both canvassing reveal, this neighborhood did have less physical disorder than previous neighborhoods which is a strong indicator of collective efficacy (Skogan 1992). The fact that the HOA maintained the lawns really helps on the appearance of a neighborhood, and can increase resident’s collective efficacy. Moreover, it was a smaller neighborhood and residents could more easily be acquainted with one another which can reduce social disorder (Woldoff 2002). The ‘Neighborhood Watch’ and ‘No Solicitor’ sign could also act as a deterrent for possible criminals. However, there were other characteristics of the neighborhood that could decrease the collective efficacy and increase crime, such as residential burglary. For example, the neighborhood is not gated, the homes are not privately fenced, and the neighborhood’s perimeter is not entirely fenced (Newman 1972; Brower et al. 1983). There were also visible vacancies and foreclosures in the neighborhood that could decrease collective efficacy because there is less neighbors to bond with and act as informal agents of control. Perhaps this is why this neighborhood is ranked 11\textsuperscript{th} in residential burglary rate.

\textit{Wyndham Lakes ESTS UT 1}\par Foreclosure Rate: 6.5\par Residential Burglary Rate: 9.0

Wyndham Lakes ESTS UT 1 lies in Census tract 168.05, which is a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3\% white; 10\%
Black/African American; 61% Hispanic; and 4.6% Asian. Wyndham Lakes Estates UT 1 is located further down on a residential road off of a main road (Rhode Island Woods Circle), with many neighborhoods along the way. The neighborhood is definitely more secluded, or ‘off the beaten path,’ compared to the many neighborhoods that are located closer to the main entrance road. Even more, Wyndham Lakes Estates has smaller neighborhoods located within, with some being attached directly and others located off the main road (Wyndham Lakes Blvd). Wyndham Lakes Blvd and the neighborhoods located off of it were nicely maintained, with sidewalks and a brick wall separating the main road from the neighborhoods. Most of the area surrounding this neighborhood, as well as others nearby, backs up to a heavily wooded area. Wyndham Lakes ESTS itself has three entrances and exits for the neighborhood; one entrance/exit on the north side of the neighborhood and two entrance/exits on the south side. None of the three entrance or exits are gated. Lastly, the 400 homes in the neighborhood were built in the mid to late 2000s, mostly from 2006-2008.

There is a Home Owners' Association for the neighborhood. It appeared that the HOA enforced guidelines in regard to the type of fencing the residences could install around their homes. Some of the residential homes were in fact privately fenced, but the majority were not and either backed up to a wooded area or a pond. However, all residences are responsible for the maintenance of their own yards. The perimeter of the neighborhood was partly fenced, only with the brick wall located in the front of the neighborhood. Within the neighborhood, some residents have personal pools, but there is not a community pool, tennis court and basketball court, or park/playground located
inside the neighborhood. However, there is a community center near the neighborhood with a large pool, four tennis courts, and a basketball court.

According to the property appraiser’s office, there are three sections to Wyndham Lakes Estates (UT 1, UT 2, and UT 4). In fact, these ‘units’ are all attached, but are comprised of certain streets/addresses within Wyndham Lake Estates. Yet, the information on foreclosures and residential burglaries is only for UT 1, and so when conducting the neighborhood canvasses, I limited my observations and notes to only the streets and addresses that were given for this unit. Interestingly, one of the streets located in Wyndham Lakes Estates UT 1 is a dead-end street with houses with a much larger value than the other houses located on other streets within the same unit. This one street however, is still located within the same Census tract, which is considered middle-income. Just as important, the foreclosure count for Wyndham Lakes ESTS UT 1 for 2005-2009 was 0, 0, 0, 7, and 19, while the residential burglary count for the same years was 0, 2, 5, 14, and 15. Therefore, there was an increase in residential burglaries in this neighborhood as foreclosures increased, indicating that this neighborhood did become more disorganized as foreclosures, one ecological characteristic, increased.

Canvass 1 – May 19, 2011, 12:25 pm

Upon arriving at Wyndham Lakes ESTS UT 1, the first location canvassed was the dead-end road with newer and more expensive homes. The street is not long, and has only one entrance and exit, with no gate. There were approximately 10-15 homes located off this one street, with many empty lots. It was very obvious that this area had slowed, or even stopped, construction due to the economy. This street, as well as the
others located in UT 1, were surrounded by many ponds and wooded areas. Just as important, the different entrance/exits to the various streets within the neighborhood also had posted signs indicating the neighborhood was deed restricted and had an active neighborhood watch. The other streets within this unit, which were located a short distance down the main road, were also newer constructed homes, just smaller than the homes discussed above.

While conducting the first neighborhood canvass, five vehicles were recorded as car traffic, two people were recorded as foot traffic, and there were two people who were located outside. Furthermore, as mentioned previously, the residents in the neighborhood are responsible for the maintenance of their own yards, and some of the yards of homes that were in fact occupied were poorly maintained. Also, there were some obvious signs of vacancies or foreclosures, strictly measured by the visibility of abandoned of homes (grass in yards very overgrown), and visible signs of changed locks and lock boxes on the front doors of some homes. However, there were no visible ‘For Sale’ or ‘For Rent’ signs located at the homes within this neighborhood. Just as important, there was an Orange County Sheriff’s Office vehicle parked at one of the homes during the canvass. As mentioned above, there was a community center located near the neighborhood that offered various recreational activities. On this day though, the community center, the pool, and the various courts appeared empty (some vehicles but no visible activity). In all, the neighborhood was fairly quiet, with not much activity or cars parked outside; although, the canvass did take place on a weekday,
around lunch time, where many residences could be working or out for the day which can explain this observation.

**Canvass 2 – June 4, 2011, 10:15 am**

The second canvass of the neighborhood took place on a Saturday, and one would assume that the activity within and around the neighborhood should increase. However, there was not a substantial increase in activity from the first canvass that took place on a Thursday and the second canvass, which took place on Saturday. The car traffic count was only one, while the foot traffic was recorded as four, and there were two people outside during the canvass. Thus, there was a fluctuation in activity among all three, with car traffic decreasing from five to one, foot traffic slightly increasing from three to four, and the number of people recorded outside stayed the same on both days, at two. Nonetheless, there was an increase in activity around the surrounding area, with more foot activity, such as dog walkers, using the sidewalks located on the outside of the neighborhood. There was also more people at the community center. Additionally, there were people at the basketball court and people at the pool.

Even though this neighborhood had one of the lowest foreclosure rates for the five years (6.5 per 100 houses), the total residential burglary rate was still 9.0. Therefore, the residential burglary rate for this neighborhood ranked as #9 for all thirty neighborhoods. Moreover, even though the outside of the neighborhood was nicely maintained, with sidewalks, a community center, and a brick wall, there were other indicators indicating a lower level of collective efficacy within the neighborhood. This is supported by the level of activity recorded on the two days of canvassing. Also, none of
the neighborhood’s entrances/exits were gated, and therefore there was no barrier to prevent or reduce residential burglaries. Most of the houses were not privately fenced either (Brower et al. 1983), which can also reduce or prevent crime, especially residential burglary. Although the neighborhood had posted signs indicating a ‘Neighborhood Watch,’ it is not clear when the neighborhood administered a neighborhood watch, and whether that was implemented after 2009 when residential burglaries increased substantially. Also, as mentioned previously, a Sheriff’s officer was a resident in the neighborhood, but it is not apparent on when he/she became a resident of the neighborhood either. Once again, this could have been after 2009. If both of the ‘Neighborhood Watch’ and Sheriff’s officer were present in the neighborhood during the years of 2005-2009, it is apparent that neither were good indicators of an increased amount of collective efficacy and thus could not reduce residential burglary.

*Heather Glen at Meadow Woods*

Foreclosure Rate: 13.3
Residential Burglary Rate: 16.1

Heather Glen at Meadow Woods lies in Census tract 168.05, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. The neighborhood is the third and final neighborhood in this research that lies in the larger neighborhood of Meadow Woods. This neighborhood is located further down the road though, closer to other neighborhoods that are older and more dilapidated. There is a large park located next door to the neighborhood, Meadow Woods Park, which is part of Orange County Parks and Recreation. Also located around the park is the Orange County Recreation
Center, which is sponsored by the Orlando Magic basketball team. There is a water plant around the corner as well. There is only one entrance/exit into the neighborhood and it is not gated. The neighborhood is made up of approximately 180, one to two-story single family homes that were built in the early 2000s.

There is a Home Owners’ Association for the neighborhood, but it does not handle the maintenance of the yards; each resident is responsible for his/her own yard. The perimeter of the neighborhood is partially fenced, but mostly only on the east side of the neighborhood separating it from another residential neighborhood. The rest of the boundary is either not fenced or has a heavily wooded area serving as a boundary. Also, the majority of the personal yards are not fenced. Within the neighborhood, there is a community pool and a park/playground. According to Table 1, Heather Glen at Meadow Woods’ foreclosure count for 2005-2009 was 0, 0, 0, 9, and 15, while the residential burglary count was 2, 4, 4, 12, and 7. Therefore, there was indeed an increase in residential burglary in the latter years when foreclosures increased. However, the largest increase in residential burglaries was in 2008, and then it decreased in 2009 when foreclosures peaked. Yet, the residential burglary count was still higher in 2009 than the first three years which gives support to the hypothesis that foreclosures caused this area to be more socially disorganized.

Canvass 1 – May 19, 2011, 1:20 pm

Upon arriving at Heather Glen at Meadow Woods there was a person jogging on the outside sidewalk of the neighborhood and there was a bit of vehicle traffic. The neighborhood was not very large and was basically a big square, and had power lines
running through it. The front of the property, which is maintained by the HOA, was in nice condition. The activity within the neighborhood was minimal, with a vehicle traffic count of two, a foot traffic count of one, and four people located outside. What’s more, no one was located at the community pool or park/playground. From what I observed, there was only one ‘For Sale’ sign and ‘For Rent’ sign posted. There were also several obvious homes either vacant or in foreclosures.

Some of the yards were not well maintained, and this was found to be common with both occupied and vacant homes. It apparently was also trash pickup day, and there was loose trash along some of the road. As mentioned previously, the neighborhood is surrounded by other older and more rundown neighborhoods. In fact, there was physical disorder on the outside of the neighborhood, such as graffiti on fences and other structures. Lastly, the park next door, Meadow Woods Park, consisted of a playground, basketball courts, a pavilion, and restrooms, and appeared to be very clean and well maintained. On this day there were approximately six people at the park, ranging from bike riders, children playing at the park, and people walking.  

Canvass 2 – June 4, 2011, 10:40 am

Upon second arrival at Heather Glen at Meadow Woods, the activity directly on the outside of the neighborhood was much quieter on this Saturday, with no foot or vehicle traffic. The activity within the neighborhood was low, same as the first day of canvassing. The vehicle traffic count was four, the foot traffic count was three, and the number of people located outside was two, one of which was a man painting his house and another one was a resident mowing his/her lawn. Once again, there was no one at
the community pool or park/playground. The ‘For Sale’ and ‘For Rent’ houses discussed above were still evident, and so were the several vacancies and/or foreclosures. Meadow Woods Park next door was very active though. There was a cricket team playing in the field, children at the playground, a person walking, and dogs with their owners at a designated dog section of the park.

As both canvasses suggest, Heather Glen appears to have less collective efficacy, based on many strong indicators such as the physical disorder observed, the lack of deterrent barriers present, and the level of activity. For instance, there were many yards that were overgrown and unmaintained, some yard debris and trash present, and graffiti around the neighborhood, which are indicators of a reduction in collective efficacy (Skogan 1992). There was also power lines running through the neighborhood, and the neighborhood was close to other, more rundown neighborhoods. In fact, of the surrounding neighborhoods, one neighborhood had a total foreclosure count of 18 and a residential burglary count of 43, substantially higher than Heather Glen and could cause a spillover effect for this neighborhood. Two other neighborhoods nearby had less residential burglaries, but still had 11 and 12 reported residential burglaries for 2005-2009. Therefore, this neighborhood seems to be nestled in an area with higher residential burglaries in general.

There are also a lack of barriers that can act as defensible spaces (Newman 1972), since there is no gate at the entrance/exit. Also, most of the perimeter of the neighborhood is not fenced, and the majority of the personal yards are not fenced (Brower et al 1983). Moreover, the activity within the neighborhood on both days of the
canvass was minimal compared to other neighborhoods, which is a sign of social disorder (Woldoff 2002). This could result in residents feeling a lower sense of safety which can also decrease the collective efficacy within the neighborhood. Although the park next door was reasonably active, many of these people could have come from other neighborhoods. All in all, Heather Glen has many indicators of low collective efficacy.

*Tudor Grove at Timber Springs*
Foreclosure Rate: 17.4
Residential Burglary Rate: 5.3

Tudor Grove at Timber Springs lies in Census tract 167.19, which is an upper-income tract. The racial/ethnic composition of this tract is as follows: 53.8% white; 8.3% Black/African American; 28% Hispanic; and 7.3% Asian. There is new shopping located near the neighborhood, with a Wal-Mart Super Center. The neighborhood is surrounded by many other neighborhoods, in a heavily residential area in Avalon Park. Timber Springs is the main road the neighborhood is located off of, and there are about six other neighborhoods situated in the Timber Springs area. There are two gates, one for entering and one for exiting, positioned at the front of the property and this is the only way of entering or exiting the neighborhood. The neighborhood consists of approximately 132, one and two-story single family homes that were built in the mid-2000s, mostly 2005 and 2006, around the construction boom. There is a Home Owners’ Association present, which is responsible for enforcing rules and guidelines, such as the type of privacy fence; however, they are not responsible for the maintenance of residents’ yards.
The perimeter of the neighborhood is not fenced but instead surrounded by wooded areas, ponds, and other neighborhoods. The only place where the neighborhood is fenced is up front near the gate, where there is a small fence. Also, most of the homes are not privately fenced. The neighborhood does not have a community pool, tennis or basketball court, or park/playground. There is a community park down the road that residents who live in Timber Springs use though. Just as important, as Table 1 indicates, Tudor Grove at Timber Springs had 0, 0, 1, 9, and 13 foreclosures for 2005-2009, and had only 1, 2, 1, 1, and 2 reported residential burglaries for the same years. Thus, as foreclosures increased, residential burglary in this neighborhood remained stable, and very minimal, especially compared to previously discussed neighborhoods. This is contradictory to social disorganization’s argument.

_Canvass 1 – May 18, 2011, 10:40 am_

Upon arrival at Tudor Grove at Timber Springs, the entrance and exit gates were both closed. I was able to gain access into the neighborhood using a ‘dummy’ code. There was a landscaping company at the front of the neighborhood maintaining the entrance. The vehicle traffic activity and the number of people outside were low on this day, one and one respectively. The foot traffic activity, however, was moderately high, with a recorded five people. What’s more, there were around three visible ‘For Sale’ signs and two visible ‘For Rent’ signs throughout the neighborhood. There were also roughly four visible vacancies or foreclosures. Many of the yards were well kept, but many were not as well. Some of the unkempt yards belonged to households that were definitely occupied, while others belonged to the obvious vacancies and/or foreclosures.
Upon second arrival at Tudor Grove at Timber Springs, the gates were once again closed, and I was able to gain access using the same method as the first canvass. For a Saturday afternoon, the neighborhood’s activity was low. For example, the vehicle traffic count was six, foot traffic count was one, and the number of people outside was three. There were some vehicles parked on the street on this day, and there were also several trashcans at the end of driveways still left out from trash day. On this day of canvassing, I observed around half of the yards to be in poor condition, and there was also some visible yards debris.

Interestingly, this neighborhood definitely exhibited signs of physical disorder, putting into question its level of collective efficacy, such as the obvious vacancies or foreclosures, ill-maintained yards, yard debris, lack of fenced perimeter, minimal privately fenced yards, and low level of activity (Skogan 1992; Brower et al 1983). Yet, this neighborhood had only seven reported residential burglaries in the five years, with a residential burglary rate of 5.3. So what factors can explain this phenomenon? First, the fact that this neighborhood is smaller compared to other neighborhoods in this research, then residents could engage in more interaction and increase the level of collective efficacy more easily than if they were in a larger neighborhood. Also, the neighborhood is nestled in the back of Timber Springs and is not easily accessible. There is not much traffic that passes by besides residents who live in the Timber Springs area. Lastly, the neighborhood is gated and these gates stay closed. This not only creates a barrier (Newman 1972) and/or a deterrent for criminals, it is also a strong
indicator of higher collective efficacy. In the end, this neighborhood has been able to maintain a low level of residential burglary despite the higher number of foreclosures in the five years.

*Spring Isle UT 1*

Foreclosure Rate: 7.3  
Residential Burglary Rate: 2.7

Spring Isle UT 1 lies in Census tract 167.19, which is an upper-income level tract. The racial/ethnic composition of this tract is as follows: 53.8% white; 8.3% Black/African American; 28% Hispanic; and 7.3% Asian. The neighborhood is located down the road from Tudor Grove, the neighborhood discussed above. There is new shopping located nearby: restaurants, a Wal-Mart Super Center, etc. Moreover, as the neighborhood implies, there are other UT’s, or units, to Spring Isle. For example, there is Spring Isle UT 2 and UT 3 as well. Spring Isle UT 1, the section of the neighborhood of interest for this research, is located at the front of the neighborhood. Interestingly though, the other two UT’s for the neighborhood, which were built in the same years, do not have nearly as many foreclosures (3 and 6), or as much reported residential burglaries (2 and 5). One explanation of this could be because these two UT’s are located behind UT 1, further back in the neighborhood. Criminals often prefer an easy access in and out, and would rather stay closer to the main entrance to make it easier to get away.

The totality of the neighborhood is quite large compared to other neighborhoods observed. The road leading into the neighborhood is the only entrance/exit, and there is a gate for entering and a gate for exiting. Just as important, there is an occupied guard office located at the gates. There is a Home Owners’ Association that is responsible for
the regulation of rules and enforcement of guidelines, but not personal lawn maintenance. There are around 200 residences located in the neighborhood. The neighborhood has both townhomes and one and two-story homes, which were built in the mid 2000's, during the housing boom (mostly 2005 and 2006). The perimeter of the neighborhood is partially fenced, while other parts are backed up to wooded areas. The areas when there is a fence are where the neighborhood backs up to other neighborhoods, as well as there is a brick wall running along the front of the neighborhood.

Also, the majority of the single family homes are not privately fenced. The neighborhood has a community pool located in the very back of the neighborhood (in either UT 2 or UT 3), and a park/playground located closer to the front of the neighborhood. There are no sporting courts located within the neighborhood. Furthermore, as Table 1 illustrates, the neighborhood’s foreclosure count for 2005-2009 increased from 0, 0, 0, 3 and 19, while the residential burglary count remained stable at 0, 1, 3, 2, and 2. Therefore, this neighborhood does not support the theory’s premise that as foreclosures increase, so does residential burglary because the neighborhood becomes socially disorganized.

**Canvass 1 – May 18, 2011, 10:30 am**

Upon arrival at Spring Isle UT 1, the gates were closed and the guard was present. I was unable to gain access into the neighborhood unfortunately. Therefore, I was unable to get an activity count of vehicle and foot traffic, the number of people located outside, and the number of people at the community pool and park/playground.
I was also unable to observe the number of ‘For Sale’ and ‘For Rent’ units and unable to visibly observe any vacancies or foreclosures. Lastly, I was not able to observe any signs of physical disorder in the neighborhoods. From my vantage point of observation, I was able to see that the outside of the neighborhood was very well maintained, and there was several cars entering and exiting the neighborhood.

**Canvass 2 – June 18, 2011, 1:50 pm**

Upon second arrival at Spring Isle UT 1, the gates were once again closed, the guard was present, and I was unable to gain access into the neighborhood. Therefore, none of the observations were able to be conducted. There was however heavy activity of vehicles entering and exiting on this day. Due to these limitations, it is very difficult to draw any significant conclusions on the collective efficacy of this neighborhood. However, there are some factors that could explain the lower level of residential burglary. For example, the neighborhood is gated and guarded. That undoubtedly could act as a deterrent for would-be criminals, and could increase the sense of safety among residents, also increasing residents’ collective efficacy. Despite these characteristics, I cannot draw any decisive conclusions of what causes this neighborhood to have less residential burglaries.

*Lakes of Windermere PH 2A*

<table>
<thead>
<tr>
<th>Foreclosure Rate</th>
<th>Residential Burglary Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.7</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Lakes of Windermere PH 2A lies in Census tract 171.03, which is considered an upper-income level tract. The racial/ethnic composition of this tract is as follows: 59.6% white; 3.4% Black/African American; 23% Hispanic; and 10% Asian. The neighborhood
is surrounded by many other neighborhoods, water, and orange groves, and is what I consider to be in a rural setting. The area surrounding is not heavily commercialized, but instead more residential. There are 12 different entrances into Lakes of Windermere and none of them are gated. The neighborhood also has 3 other phases (PH 1, PH 3, and PH 4) and it is a very large and dispersed neighborhood. Interestingly, one of the phases, PH 1, actually had more residential burglaries than PH 2A, 11 residential burglaries for 2005-2009, but only had 19 total foreclosures, so it did not meet the sample requirements for this research. Despite the multiple phases of the neighborhood, I did attempt to stay in PH 2A only for the neighborhood canvasses.

The roughly 200 houses within the neighborhood vary from one to two-story homes, which were built in the mid 2000s, during the construction boom. There is a Home Owners’ Association for the neighborhood, which is responsible for enforcing certain guidelines, such as the type of privacy fencing residents can use. Residents are all responsible for the maintenance of their own yards though. The perimeter of the neighborhood is not fenced, and a small number of homes have privacy fences. The neighborhood still looks newly constructed and is well taken care of. There is a community pool and a park/playground within the neighborhood, but no tennis or basketball courts. Moreover, as Table 1 reveals, the foreclosure count for Lakes of Windermere PH 2A for 2005-2009 was 0, 0, 0, 5, and 17, while the residential burglary count for the same years was 0, 0, 0, 3, and 0. Thus, as foreclosures increased in the neighborhood, the residential burglary count did not increase. There was an increase in 2008, resulting in three reported residential burglaries, but when foreclosures research
their highest in 2009, residential burglaries actually decreased to zero. As a result, the theory could not explain this neighborhood, which has a very low residential burglary count in general.

Canvass 1 – May 18, 2011, 12:35 pm

Upon arrival at Lakes of Windermere PH 2A, there were commercial grounds maintenance workers mowing. The neighborhood was reasonably quiet, but that is expected on a weekday since people are typically either working or at school. The vehicle traffic count was three, the foot traffic count was one, and the number of people located outside was three. There were also two people riding bikes on the bike path on the outside of the neighborhood. No one was at the community pool or park/playground. Just as important, there were no visible ‘For Sale’ or ‘For Rent’ signs, but there were obvious signs of several vacancies or foreclosures. In fact, some of the yards throughout the neighborhood were not maintained well, and this was found in occupied and vacant/foreclosed homes. Lastly, there were also some vehicles parked on the street and trash cans left at the road (perhaps it was trash day that morning).

Canvass 2 – June 18, 2011, 10:20 am

Upon second arrival at Lakes of Windermere PH 2A, the activity in the neighborhood increased, as would be expected on a weekend. For example, on this day of canvassing, the vehicle traffic count was ten, the foot traffic count was six (several dog walkers), and the number of people outside was five. There was also a person riding a bike. Once again though, the community pool and park/playground were vacant. Moreover, there was no visible trash or debris in the neighborhood.
There were once again vehicles parked on the street. During this canvass, however, there was a sheriff’s patrol vehicle parked in the neighborhood at a residence. There were still yards that were not well taken care of, although the majority of them were. Some of the yards that were ill-maintained were vacant or foreclosed homes, but others were definitely occupied. Overall, the community grounds were nicely maintained.

All in all, the activity in this neighborhood was more than other neighborhoods showing there was minimal social disorder (Woldoff 2002) and the majority of the homes were well maintained showing there was minimal physical disorder (Skogan 1992). It could be concluded that the there was a sense of safety throughout the neighborhood. Interestingly though, the fact that the neighborhood has 12 entrances/exits and none of them are gated, raises some interesting questions about importance of these characteristics as being good indicators of collective efficacy. Perhaps other indicators of more collective efficacy, such as the ruralness of the neighborhood (see Putnam 2007 and Taylor et al. 2010 on the relationship between rural areas and higher collective efficacy), it is in a higher-class area, and the higher level of activity all balance out the fact that the neighborhood is very open, which can decreases the criminal activity (Sampson et al. 1997), and in this case, residential burglaries.

*Island Walk*
Foreclosure Rate: 11.1
Residential Burglary Rate: 8.9

Island Walk lies in Census tract 168.05, which is considered a middle-income level tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10%
Black/African American; 61% Hispanic; and 4.6% Asian. The neighborhood is located down from Wyndham Lakes next to a busy state road. There is one entrance/exit for the neighborhood and it is gated with a brick fence running along the front of the neighborhood. Even more, the neighborhood consists of 37 units, with approximately 190 different townhomes. The neighborhood is small compared to many other neighborhoods. The townhomes were built in the early to mid 2000s, between 2002 and 2005. There is a Home Owners’ Association present which is responsible for maintenance of the neighborhood, especially the lawn. Therefore, residents are not responsible for the maintenance of their own lawns.

The perimeter of the neighborhood is partially fenced. When there is no fence there is a wooded area and a pond separating Island Walk from surrounding neighborhoods. There are no personal privacy fences however. There is a community pool and a park/playground located inside the neighborhood, but not any sporting courts. Just as important, according to Table 1, the foreclosures for 2005-2009 increased from 0, 0, 0, 8, to 13. However, the residential burglary for the same years remained stable, at 2, 3, 5, 4, and 3. When residential burglary was at its highest in 2007, foreclosures were at zero, and then as foreclosures increased in 2008 and 2009, residential burglary actually decreased. Therefore, the expectation, that residential burglaries will increase because foreclosures increased, an indicator of social disorganization, is not supported.

Canvass 1 – May 19, 2011, 1:00 pm
Upon arrival at Island Walk, the entrance and exit gates were closed. I was able to gain access though by following another vehicle through the gate. Located at the front gate of the neighborhood are a ‘Deed Restricted’ and a ‘Neighborhood Watch’ sign. Also, there is a ‘No Parking’ and a ‘Tow Away’ sign located at the front entrance, perhaps in case people park and walk in the neighborhood since they are unable to gain access in a vehicle. The overall activity inside the neighborhood was relatively low, but this is to be expected on a weekday when people are at work or school. The vehicle traffic count was three, the foot traffic count was zero, and there were three people located outside. There was no one at the community pool or park/playground either.

Moreover, there were no visible ‘For Sale’ signs but there was one ‘For Rent’ sign located in one of the townhome’s windows. There were no visible vacancies or foreclosures, but since the neighborhood is maintained by the HOA, then being able to identify vacancies or foreclosures through observation only is difficult. Although the activity was low, nearly half of the garages were open, and less than half of the townhomes had cars parked outside on the driveways. Interestingly, there were also signs posted in the neighborhood indicating that there were not to be any playing in the alley way or courtyard, indicating that the HOA places strict rules on its residents. The overall condition of the neighborhood and the housing were nice and clean.

Canvass 2 – June 4, 2011, 10:35 am

Upon second arrival at Island Walk, there were several runners located on the sidewalk in front of the neighborhood. Once again, the entrance and exit gates were closed, but I was able to gain access by following another vehicle in. The activity within
the neighborhood on this weekend was also relatively low. For example, the vehicle traffic count was three, the foot traffic count was one, and the number of people outside was two. In addition, there was no one located at the pool or park/playground. There was construction workers present working on a resident’s townhome. Similar as the first canvass, approximately half of the residents’ garages were open, indicating that residents were most likely home but not outside.

In summary, there were strong indicators of higher collective efficacy within this neighborhood. For instance, the neighborhood is gated and the gates remain closed which can act as a defensible space (Newman 1972) and prohibit unwanted people from entering the neighborhood. There are the various signs posted about the neighborhood having a neighborhood watch and being deed restricted, which are could act as an agent of social control themselves. Just as important, the HOA does seem to enforce strict rules and regulations, such as the sign indicating no playing in certain parts of the neighborhood. The HOA may assist in maintaining order and safety in the neighborhood. Also, part of the neighborhood is enclosed which is a strong indicator of higher collective efficacy.

However, there are other indicators of low collective efficacy found within this neighborhood. For example, although some of the neighborhood’s perimeter is fenced, other parts are not; especially along the south side of the neighborhood where is backs up to another residential neighborhood – there is no fence separating the two. Interestingly, the neighborhood/s that lie/s to the south also has/have higher residential burglary counts, such as 14 and 15 residential burglaries for the five years. Therefore,
there could be a spillover of other neighborhoods, which helps to explain the larger amount of residential burglaries Island Walk despite the various indicators supporting having a lower level of collective efficacy. Lastly, there was minimal outside activity on both days which can suggest more social disorder (Woldoff 2002). So, perhaps residents in Island Walk do not have a sense of security, and thus are not outside, which could increase interaction and neighborhood bonds, ultimately increasing collective efficacy.

*Discovery Palms Condos*
Foreclosure Rate: 6.3
Residential Burglary Rate: 2.1

Discovery Palms Condos lie in Census tract 170.05, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 64.8% white; 6% Black/African American; 18.2% Hispanic; and 6.6% Asian. The neighborhood is situated in a very busy, heavily populated area near the attractions in Orlando. Discovery Palms Condos is off of 1-4 and is surrounded by many different timeshares, vacation clubs, and hotels. There is also a lot of shopping nearby, such as the Orlando Premium Outlets and a Walgreens. So, these condos are in a relatively nonresidential area, and more of a tourist area. There are two entrance/exits located at the front of the property and another located at the back. All entrance/exits are gated. The complex is made up of 28 different buildings with approximately 335 condos that were built in 2003. As with most condos, there is a Home Owners’ Association present that maintains the entire grounds, including the lawn. Therefore, residents are not responsible for the upkeep of the lawn.
The perimeter of the neighborhood is mostly fenced, with only a small portion not fenced along one side, where there is a heavily wooded area. Within the neighborhood there is a community pool, a tennis court, a sand volleyball court, an indoor basketball court, and a playground. Furthermore, according to Table 1, Discovery Palms Condos had a foreclosure count for 2005-2009 of 0, 2, 2, 6, and 11 and a residential burglary count of 0, 3, 1, 2, and 1. Thus, as foreclosures steadily increased, the residential burglaries in the neighborhood remained stable. In fact, the highest count of reported residential burglary was in 2006, when foreclosures were near their lowest, and when foreclosures were at their highest in 2009, residential burglary actually decreased. As a result, this neighborhood did not appear to be socially disorganized based on using the measurement of foreclosures.

Canvass 1 – May 18, 2011, 1:45 pm

Upon arrival at Discovery Palms Condos, all of the entrance and exit gates were closed. Also, these gates were equipped with swing down arms, which helps to prevent vehicles from following other vehicles in. Therefore, unfortunately I was unable to gain access by following any vehicles in, and the dummy codes for the gates would not work either. Regrettably, I was unable to gain access into this neighborhood. Yet, located at the front of the neighborhood near that entrance/exit gates is a parking area, where the community center is located. I parked there and conducted observations of the activity I could observe. Just as important, there was a ‘Private Property’ sign posted at the entrance of the neighborhood. The vehicle traffic count was two, and there was no observable foot traffic or people (residents) outside on this day. There were grounds
keepers present though, maintaining the landscaping. I was unable to observe any of the amenities for the condominium complex, so I do not have a count for the pool, tennis court, basketball court, volleyball court, or playground. Also from where I was parked, it appeared that approximately half of the parking lot was full (at least the parking lot located at the front of the neighborhood). All in all, the condos were very well taken care of and in very nice condition.

Canvass 2 – June 4, 2011, 2:05 pm

Upon second arrival at Discovery Palms Condos, all of the entrance and exit gates were once again closed and I was unable to gain access. I therefore conducted observations from the front of the property, parked near the main entrance/exit. During the period of observation, I counted one vehicle as vehicle traffic, and once again, could not observe any foot traffic or people located inside. Similar as the first canvass, I was unable to observe any activity at the condo’s amenities. Since many of the field observations were not able to be conducted, an interpretation of the level of collective efficacy for this neighborhood is difficult. Yet, there are definitely some indicators of the neighborhood that support the claim that Discovery Palms has a higher level of collective efficacy. These include indicators such as it being a gated, and closed community, mostly fenced, and in very nice condition, which increases the sense of security of residents and could increase the bonds between residents, all increasing the level of collective efficacy. However, without getting a detailed canvass of the neighborhood, conclusions are hard to make. It would be assumed that the level of
collective efficacy would in fact be higher in this neighborhood based on the indicators from an ‘outside’ appearance.

*Signature Lakes-Parcel 1C*

Foreclosure Rate: 6.5  
Residential Burglary Rate: 2.2

Signature Lakes-Parcel 1C lies in Census tract 171.05, which is an upper-income level tract. The racial/ethnic composition of this tract is as follows: 75.3% white; 5.8% Black/African American; 10.8% Hispanic; and 6.8% Asian. The neighborhood is located in a more rural, secluded area, with lots of water and woods surrounding it. Also, the neighborhood is located in what is considered a more ‘high class’ town, the town of Windermere. There is a new Publix shopping center nearby as well. There is a bike/jogging path located outside of the neighborhood. Overall, Signature Lakes is a very large neighborhood with multiple parcels in it. For instance, Signature Lakes is divided up into six different parcels – 1A, 1B, 1C, 1D PH 1, 1D PH 2, and PH 2. However, of interest for this research is only Parcel 1C. The other parcels in Signature Lakes did not meet the requirements for sampling for this research and therefore were not included in the overall sample. In fact, Parcel 1A had 13 foreclosures and 6 residential burglaries, Parcel 1B had 12 foreclosures and 2 reported residential burglaries, Parcel 1D PH 1 had 0 foreclosures and 1 reported residential burglary, Parcel 1D PH 2 had 1 foreclosure and 0 reported residential burglaries, and Parcel PH 2 has 0 foreclosures and 0 reported residential burglaries. So, Parcel 1C had more foreclosures and residential burglaries than any of the other parcels located within the
same neighborhood. I did attempt to limit my observations and analysis to Parcel 1C only.

There are two entrance/exits into Signature Lakes, one of which is located in Parcel 1C, in which the canvassing took place. Neither of the roads into the neighborhood are gated. The houses (n=325) in this neighborhood parcel vary significantly in size and value, as well as the year they were built. For example, the houses were built between 2006-2010, some of them being townhomes, while others are one and two-store homes. In fact, one road of the street also has waterfront homes that are valued at nearly $1 million. What’s more, there are empty lots within this parcel, indicating that either the builders have halted construction or that construction companies are still building. This is also obvious by the fact that some of the homes in the neighborhood were built as late as 2010. However, there are many streets that consist of only empty lots with no homes situated at the back of the neighborhood. This area though is located in a different parcel. As a result though, it is obvious that parts of this neighborhood have halted any construction, which much of the construction did take place during the housing boom in the mid 2000s.

There is a Home Owners’ Association present that covers all of the various parcels in Signature Lakes. The HOA is responsible for the enforcement of rules and guidelines, such as the type of privacy fencing residents can install, but residents are all still responsible for the maintenance of their own yards. The majority of the perimeter of the neighborhood is not fenced (only a white PVC fencing running across the front of the neighborhood), with woods and ponds acting as barriers when there is no fencing.
There are some privacy fences throughout the neighborhood, but the majority does not. In fact, many of the homes do not have a large yard to even fence. There are sidewalks located throughout the neighborhood as well. Moreover, there are two community pools, tennis and basketball courts, and a park/playground located in the neighborhood (but in different parcels). More importantly, as Table 1 illustrates, the foreclosures count for 2005-2009 in Signature Lakes-Parcel 1C was 0, 0, 1, 2, and 18, while the residential burglary count for the same years was 0, 3, 2, 3, and 3. Thus, as foreclosures increased throughout the five years, the residential burglary count actually remained stable. Accordingly, the theory was not supported for this neighborhood.

**Canvass 1 – May 18, 2011, 12:15 pm**

Upon arrival at Signature Lakes-Parcel 1C, the activity throughout the neighborhood was moderately busy. For example, the vehicle traffic count was three, the foot traffic count was three, and the number of people outside was four. Even more, there were a lot of service vehicles present throughout the neighborhood for various services, such as cable, lawn maintenance, security, etc. There were around four people I could visibly see at one of the pools located at the community center, and there were also numerous bikes parked out front. There was no one located at the tennis or basketball courts though. There were about three children with parents present at the park/playground as well. During the canvass I recorded approximately eight visible ‘For Sale’ signs but no ‘For Rent’ signs. Furthermore, there were several visible vacancies or foreclosures in the neighborhood.
Most of the residential yards were well kept, while some were not. Those of which were not belonged both to occupied homes and vacant/foreclosed homes. As mentioned above, most of the yards in Parcel 1C are not privately fenced either. Interestingly, of the nicer, waterfront homes in the neighborhood, these houses did have fences and coded-gates at the driveway. The grounds belonging to the neighborhood were nicely maintained, and there were no real signs of physical disorder (i.e., trash, debris). The main sign of physical disorder, as mentioned previously, were the numerous empty lots in the neighborhood.

Canvass 2 – June 18, 2011, 10:50 am

Upon second arrival at Signature Lakes-Parcel 1C, the activity within the neighborhood increased significantly, as is expected on a weekend. For instance, the vehicle traffic count on this day was 13, the foot traffic count was 1 (a person jogging), and the number of people outside was 10 (mostly residents maintaining their lawns). Once again, there were yards that were not well kept, but there was not any visible trash or debris throughout the neighborhood. There were vehicles parked on the street on this day as well. There were three people located at the pool at the community center, but no one at the tennis and basketball courts of park/playground. Interestingly, despite the increase in overall activity on the day of this canvass, there were not many children out playing. In fact, during the canvass, I recorded no children outside, only adults. Lastly, there was a jogger located on the path outside of the neighborhood.

According to both canvasses, there were obvious indicators of higher collective efficacy which can explain its lower residential burglary rate (Sampson et al. 1997).
Although the neighborhood is not gated, the perimeter is mostly not fenced, and many of the yards are not privately fenced, Signature Lakes-Parcel 1C is located in an area that is considered a safe area, and therefore the residents could have a sense of safety. The residential burglaries around the area in general are low, and if residents feel safe, they may be more likely to engage in interaction with others which could increase collective efficacy. This is also supported by the higher activity count throughout the neighborhood. The neighborhood is also located in a more rural, secluded area where there is not much outside traffic, and therefore there is a decrease in possible criminals. The fact that the neighborhood is more rural is an indicator of higher collective efficacy (Putnam 2007; Taylor et al 2010). Besides the empty lots in the neighborhood, there were no other signs of physical disorder. This neighborhood is much larger than many of the other neighborhoods as well, and with more people, there are more residents to look out for one another. All in all, the other neighborhood in Windermere, Lakes of Windermere, also had a very low residential burglary count. It appears that there are strong indicators of higher collective efficacy which can help explain this neighborhood's lower residential burglary rate.

*Timber Isle*
Foreclosure Rate: 10.5
Residential Burglary Rate: 6.8

Timber Isle lies in Census tract 167.19, which is considered an upper-income neighborhood. The racial/ethnic composition of this tract is as follows: 53.8% white; 8.3% Black/African American; 28% Hispanic; and 7.3% Asian. The neighborhood is
located within the Timber Springs area, which is where a previously discussed neighborhood, Tudor Grove, is also located. In fact, these two neighborhoods are next to each other (with woods separating them directly). So, this neighborhood is also positioned in a heavily residential area, with the same shopping centers close by. Just as important, there is another phase to Timber Isle, PH 2, which is situated within the general Timber Isle neighborhood. The canvass attempted to not incorporate this part of the neighborhood. This phase of the neighborhood is smaller than Timber Isle, and it has a foreclosure count of five and a residential count of four, much less than the designated Timber Isle phase. The entire Timber Isle neighborhood is larger than Tudor Grove as well, with approximately 300 homes in both Timber Isle (n=190) and Timber Isle PH 2.

The neighborhood consists of one and two-story homes which were built in 2005 and 2006, during the housing boom. There is a Home Owners’ Association present which enforces guidelines (type of fencing) and helps maintain the neighborhood’s grounds. Yet, all residents are responsible for the maintenance of their own yards. The neighborhood has one entrance/exit with a gate. Also, the perimeter of the neighborhood is only partially fenced, with other parts backing up to heavily wooded areas. There is no community pool, sporting courts, or park/playground located inside the neighborhood. There is a community park located outside of the neighborhood however, which other neighborhoods in Timber Springs also have access too. The park has a playground, three basketball courts, and two tennis courts. Moreover, as Table 1 shows, Timber Isle’s foreclosure count for 2005-2009 was 0, 0, 1, 6 and 13. The
residential burglary count for the same years was 2, 2, 3, 3, and 3. Therefore, as foreclosures increased, the residential burglary in the neighborhood did in fact increase, but not substantially, and it could be argued that the residential burglary actually remained stable. As a result, the hypothesis, that as foreclosures increase a neighborhood becomes more socially disorganized and thus crime (e.g., residential burglary) increases, was not supported.

Canvass 1 – May 18, 2011, 11:00 am

Upon arrival at Timber Isle, the gate at the entrance/exit was closed, but I was able to gain access by using a ‘dummy’ code. New landscaping was being installed at the entrance of the neighborhood as well. The neighborhood was relatively active on this day. For instance, the vehicle traffic count was four, the foot traffic count was three (a few people jogging), and the number of people located outside was five. There was no one at the tennis or basketball courts that are located at the park outside of the neighborhood but five people/children were located at the park/playground. It should also be pointed out that there is a sidewalk and entrance into the neighborhood from the park, which is behind the gates into the neighborhood. This at least allows for easy foot traffic into the neighborhood, but not vehicle traffic. There were about six visible signs indicating a home was ‘For Sale’ and about five signs indicating a home was ‘For Rent.’ There were also several visible vacancies or foreclosures throughout the neighborhood. As discussed above, the majority of the yards are not privately fenced either. The roads appeared to be recently paved and speed bumps were currently being installed in the neighborhood. Approximately half of the yards appeared to be unkempt (dead,
overgrown grass), some of which were yards of occupied homes, while others were vacant or foreclosed homes. There were a few trash cans left out at the road, but perhaps trash day was the same day as this canvass. For the most part, the neighborhood did not have any noteworthy signs of physical disorder, such as trash and debris.

Canvass 2 – June 18, 2011, 1:15 pm

Upon second arrival at Timber Isle, the gates were once again closed, but I gained access by following another vehicle in. The overall activity did increase on this day, which is to be expected since the canvass took place on a Saturday. The vehicle traffic count was 15, the foot traffic count was 0, and the number of people outside was 6. There were several vehicles parked on the road on this day also. Despite the increase in vehicle traffic, the neighborhood seemed fairly quiet for a weekend. In fact, there were no children outside playing. Located at the park outside the neighborhood, I counted one youth playing basketball and a mother and child at the playground. No one was at the tennis courts. Once again, there were trash cans left out at the road, and there was yard debris at the road, probably for pickup.

All in all, there were apparent indicators of higher collective efficacy found during the canvasses of Timber Isle, which can help to explain its low/moderate residential burglary rate. First and foremost, the neighborhood is gated and the gates remain closed which creates a barrier or defensible space (Newman 1972). This could also prevent easy access of any criminals. Also, the neighborhood is located in a heavily residential area, where there is not much thru-traffic passing by but typically only
residents. Even more, comparing other neighborhoods, the total activity of both canvasses is a sign of less social disorder (Woldoff 2002) which is a good indicator of a higher level of collective efficacy. Although a fence surrounding a neighborhoods’ and residents’ yards being fenced typically is a strong indicator of higher collective efficacy (Brower et al. 1983), it does not seem to be a compelling indicator of collective efficacy in this neighborhood. Although there were a few signs of physical disorder, such as trash cans and yard debris, and unkempt yards (Skogan 1992), the neighborhood overall appeared to be well taken care of and residents appeared to take action in their neighborhood when they feel it is needed (i.e., installation of speed bumps). All of these indicators of higher collective efficacy help to explain this neighborhood’s lower level of residential burglary.

*Huntcliff Park*
Foreclosure Rate: 9.9
Residential Burglary Rate: 6.9

Huntcliff Park lies in Census tract 168.05, which is a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. The neighborhood is located near Wyndham Lakes Estates, a neighborhood previously discussed. It is a smaller neighborhood inside of Wyndham Lakes (Island Walk, a previously discussed neighborhood, is also located nearby). There is a Publix shopping center located near the entrance of Wyndham Lakes. In fact, Huntcliff Park is located directly next to Wyndham Lakes Elementary. There is one entrance/exit of the neighborhood with a gate entering and a gate exiting. There are approximately 200, one and two-story homes that were built in
2003 and 2004. There is a Home Owners’ Association present that enforces certain guidelines, such as the type of privacy fencing, but residents are responsible for the care of their own yards.

The perimeter of the neighborhood is partially fenced, with fencing between the elementary school next door and along the front of the neighborhood. However, there is no fencing around the remaining perimeter, which is a heavily wooded area instead. There is a community pool and a park/playground located within the neighborhood, but no sporting courts. Only about a quarter of the residences have a fenced-in backyard. What’s more, according to Table 1, foreclosures in Huntcliff Park increased from 0, 0, 0, 7 and 13 in 2005-2009, while the residential burglary count went from 3, 1, 2, 3, and 5. Accordingly, there was a slight increase in residential burglary in 2009 when foreclosures peaked. Although the increase in residential burglaries was not substantial, there was in fact an increase, which supports, albeit modestly, the argument that as foreclosures increase a neighborhood becomes socially disorganized.

Canvass 1 – May 19, 2011, 11:10 am

Upon arrival at Huntcliff Park, the gates were closed but I was able to gain access using a ‘dummy’ code. There was also a ‘Deed Restricted’ sign posted at the entrance/exit, and the entrance/exit was nicely maintained. There was not a significant amount of activity within the neighborhood on this day. For example, the vehicle traffic count was six, the foot traffic count was zero, and the number of people outside was five. Moreover, there was no one located at the community pool or park/playground. There were roughly two ‘For Sale’ signs and zero ‘For Rent’ signs that I visibly identified
during the canvass. Just as important, there were several houses that could be identified as vacant or in foreclosure. The majority of the yards were well maintained, but some were not; these yards belonged to both occupied and vacant/foreclosed homes. There were signs posted in the neighborhood prohibiting vehicles parking on the street, although there were indeed vehicles parked on the street. There was some visible trash in the neighborhood, but not a lot. Also, it appeared that it was trash day because there were many garbage cans at the end of driveways. Yet, there were also recycling bins at the street, but it was not recycling day.

**Canvass 2 – June 4, 2011, 10:30 am**

Upon second arrival at Huntcliff Park, the entrance gate into the neighborhood was closed, but I was once again able to gain access by using a ‘dummy’ code. However, the exit gate of the neighborhood was open, and remained open for the duration of my canvass. The activity in the neighborhood on this day was also low, which is somewhat surprising since this canvass took place on a Saturday. For example, the vehicle traffic count was two, the foot traffic count was zero, and the number of people outside was five. No one was located at the community pool or park/playground once again. There were some vehicles parked on the street, once again, despite the sign stating that is it prohibited. All in all, the neighborhood was fairly quiet during this canvass and many residents were not out and active.

Overall, there are characteristics of Huntcliff Park that explains its rank of 13th of total residential burglary rates, a rather moderate ranking. For instance, there are indicators within the neighborhood of high collective efficacy; such as, gated community,
located in a heavily residential area with minimal outside traffic, and the neighborhood is partially fenced (Newman 1972). However, the neighborhood did exhibit some indicators of physical disorder, such as the overgrown, unkempt yards, trash and/or debris in some parts of the neighborhood, and recycling bins left out, even though it was not recycling day (Skogan 1992) which support having a lower level of collective efficacy. Just as interesting, the fact that not all of the residents abide by the rules (e.g., parking on the street even though there are posted signs against doing so), shows signs of social disorder. Also, it was apparent that the level of collective efficacy was lower because of the limited activity in the neighborhood, which is an indicator of collective efficacy, on both days of the canvass. Even more, the majority of the residences were not fenced (Brower et al. 1983), which creates a barrier and acts as a deterrent to would-be criminals. Taking all of the characteristics into consideration, it appears that the neighborhood ‘balances’ itself out, which helps explain why it falls close to the middle of the ranking in total residential burglaries. There are both strong indicators of high and low levels of collective efficacy.

*Windrose at Southmeadow UT 2*
Foreclosure Rate: 18.3
Residential Burglary Rate: 10.1

Windrose at Southmeadow UT 2 lies in Census tract 168.05, which is considered a middle-income tract. The racial/ethnic composition of this tract is as follows: 23.3% white; 10% Black/African American; 61% Hispanic; and 4.6% Asian. The neighborhood is located among many other residential neighborhoods, such as Sandhill Preserve and Sandpoint at Meadow Woods, both of which are included in this research. Nearby there
are a Super Target, a CVS, and many other shopping centers. What’s more, Windrose at Southmeadow UT 2 is situated in a more secluded area, surrounded by woods and water. As the name suggest, there is also a UT, or unit 1. The UT 1 for Windrose is located at the entrance of the neighborhood. Further back in the neighborhood is UT 2, the unit of interest for this research. Windrose at Southmeadow UT 1 contains fewer residences than UT 2 as well. In truth, UT 1 had a total foreclosure count of one and a total residential burglary count of eight for the five years, substantially less than UT 2. Although the difference in the residential burglary count is not considerable, this in itself is puzzling, since the only entrance/exit into the neighborhood is located at UT 1; yet more residential burglaries took place at the back of the neighborhood, UT 2, where there is no easy exit. Although part of the neighborhood was a different unit, I did attempt to limit that as much as possible.

As mentioned above, there is only one entrance/exit for the neighborhood and it is not gated. There are approximately 110 homes, which range from one to two-story, and were built in the mid 2000s, mostly 2006. There is a Home Owners’ Association present that enforces rules and guidelines for resident. Yet, the residents are responsible for the maintenance of their own yards. The perimeter of the neighborhood is not fenced, with only a small fence along one side, but mostly surrounded by water and heavily wooded areas. Also, the majority of the yards are not privately fenced. There is no community pool in the neighborhood, but there is a basketball court and two parks/playgrounds. Just as interesting, as Table 1 indicates, the foreclosure count from 2005-2009 significantly increased from 0, 0, 1, 2, and 17, while the residential burglary
count fluctuated and slightly increased from 0, 2, 3, 1, and 5. With that said, there was a slight increase in residential burglaries when foreclosures were at their highest in 2009. This supports the claim that as foreclosures increase, a neighborhood becomes socially disorganized and then crime, residential burglaries, also increases.

**Canvass 1 – May 18, 2011, 2:35 pm**

During the first canvass at Windrose at Southmeadow UT 2, the vehicle traffic count was recorded as four, the foot traffic count was one, and the number of people located outside was three. Furthermore, no one was located at the basketball court or either of the parks/playgrounds. Also, there were a large amount of vehicles parked at residences, although these people were not outside of their homes. There were roughly three visible ‘For Sale’ signs and no ‘For Rent’ signs. Just as important, there were about four visible homes that were vacant or in foreclosure. Some of the yards within the neighborhood were unkempt, and these belonged to both occupied and vacant or foreclosed residences. Also mentioned above, the majority of the yards were not privately fenced. On this day, recycling bins were located at the end of driveways waiting for pickup. Moreover, there was graffiti on the small fence located within the neighborhood. Other signs of physical disorder, such as trash and debris, were not apparent in the neighborhood.

**Canvass 2 – June 4, 2011, 11:30 am**

During the second canvass at Windrose at Southmeadow UT 2, the level of neighborhood activity increased significantly. In fact, there was a HOA garage sale being conducted with multiple residences taking part. Naturally then, the activity did
increase because there were more people in the neighborhood specifically for the yard sale. With that said, the vehicle traffic count was 11 (some of which could be for the garage sale), the foot traffic count was 3, and the number of people located outside was 15. I conducted a second count of additional people that were located at the garage sale only, and that was 12. However, of the 15 that were located outside, some of them could have been for the garage sale as well. Despite this increase in activity, there was still no one at the basketball court or the two parks/playgrounds. There were no additional signs of physical disorder from the previous canvass, aside from the unkempt yards and graffiti on the fence (the recycling bins were not located at the street).

According to both of the neighborhood canvasses of Windrose at Southmeadow UT 2, there are some indicators of high collective efficacy found within the neighborhood. The fact that the neighborhood was isolated and situated in a vast area of residential neighborhoods, and the moderate level of activity (taking into consideration that the activity could be skewed because of the HOA yard sale) (decreasing social disorder; see Woldoff 2002), are indicators of more collective efficacy. Yet, the neighborhood is not gated, most of it is not fenced, there is a minimal amount of privately fenced yards (Brower et al. 1984), and there are obvious signs of physical disorder (e.g., unkempt yards, foreclosures and graffiti) (Skogan 1992), all of which are indicators of low collective efficacy. These latter indicators appear to be stronger and overshadow the other indicators, resulting in less collective efficacy within the neighborhood. Perhaps this explains the ranking for this neighborhood at 7th in total residential burglary rates. Undoubtedly, this neighborhood has obvious characteristics
that can reduce the level of collective efficacy, and therefore the residents may be less likely to act as informal agents of social control. In the end, residential burglary increases.

This chapter has presented the findings of the two analyses. First, I tested the overall argument of social disorganization theory – as an area becomes more socially disorganized (e.g., increase in foreclosures), crime, measured by residential burglary, will increase. For the years 2005-2009, the results showed three different patterns of residential burglary among the neighborhoods as foreclosures increased – increased, remained stable, or decreased. As Table 1 indicated, around half of the neighborhoods remained stable, while roughly twenty-five percent increased in residential burglary and the remaining twenty-five percent decreased. Even though the comparison of years of foreclosures and residential burglary did not lend significant support for social disorganization theory in these more affluent neighborhoods, an analysis of the level of collective efficacy in the neighborhoods was still important. It helps determine if collective efficacy can explain the difference between neighborhoods with high foreclosures and high residential burglaries and those with high foreclosures but low residential burglaries.

I measured collective efficacy through the observations I completed by canvassing the top thirty neighborhoods in foreclosures. Table 3 presents a summary of the observations ranked from highest to lowest in residential burglary rate for the thirty neighborhoods (to get a more detailed table, see Appendix C). After using ArcGIS to locate the neighborhoods, I conducted observations in each of the neighborhoods on
two separate days (one on a weekday and one on a weekend) to measure the collective efficacy within the neighborhood and among the residents. I defined and measured collective efficacy by identifying certain indicators of physical disorder: gated or guarded community; fenced perimeter; HOA or deed restricted; privacy fences; overall condition of neighborhood and houses within; level of foot and vehicle activity; and the presence of visible foreclosures. After I completed the neighborhood canvasses and analyzed the results, there were thirteen noteworthy neighborhoods that fell at the extreme ends of the foreclosure/residential burglary spectrum. These thirteen neighborhoods were further analyzed to determine if collective efficacy explains differences in their residential burglary rates even though they all had significant foreclosure rates. This analysis and my overall findings are presented in the next chapter.
### Table 3: Observations of Neighborhood Characteristics by Residential Burglary and Foreclosure Rates

<table>
<thead>
<tr>
<th>Neighborhood Name</th>
<th>Res Bur Rate*</th>
<th>Fore Rate*</th>
<th>Gated O/C</th>
<th>HOA/Deed 5</th>
<th>Vehicle Traffic</th>
<th>Foot Traffic</th>
<th>Ppl Outside</th>
<th>Sale/Rent</th>
<th>Vac/Fore</th>
<th>Unkempt Yards 6</th>
<th>Fenced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawthorne Village Condos</td>
<td>18.9</td>
<td>23.8</td>
<td>Y(1)-O</td>
<td>✓</td>
<td>5</td>
<td>7</td>
<td>4</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>Sandpoint at Meadow Woods</td>
<td>17.6</td>
<td>20.6</td>
<td>N(1)</td>
<td>✓</td>
<td>4</td>
<td>1</td>
<td>4</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Mostly</td>
</tr>
<tr>
<td>Heather Glen at Meadow Woods</td>
<td>16.1</td>
<td>13.3</td>
<td>N(1)</td>
<td>✓</td>
<td>6</td>
<td>4</td>
<td>6</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>La Cascada PH 1</td>
<td>11.4</td>
<td>13.9</td>
<td>N(3)</td>
<td>✓</td>
<td>5</td>
<td>3</td>
<td>7</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>None</td>
</tr>
<tr>
<td>Crest at Waterford Lakes Condos</td>
<td>11.2</td>
<td>17.3</td>
<td>N(1)</td>
<td>✓</td>
<td>10</td>
<td>2</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td>Mostly</td>
</tr>
<tr>
<td>Cedar Bend at Meadow Woods PH 1</td>
<td>11.1</td>
<td>15.8</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>8</td>
<td>13</td>
<td>2</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Windrose at Southmeadow UT 2</td>
<td>10.1</td>
<td>18.3</td>
<td>N(1)</td>
<td>✓</td>
<td>15</td>
<td>4</td>
<td>18</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>None</td>
</tr>
<tr>
<td>Sandhill Preserve</td>
<td>10.0</td>
<td>28.0</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>12</td>
<td>3</td>
<td>2</td>
<td></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Wyndham Lakes ESTS UT 1</td>
<td>9.0</td>
<td>6.5</td>
<td>N(3)</td>
<td>✓</td>
<td>6</td>
<td>7</td>
<td>4</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>Island Walk</td>
<td>8.9</td>
<td>11.1</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>6</td>
<td>1</td>
<td>5</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Island Cove Villas PH 3</td>
<td>8.6</td>
<td>15.4</td>
<td>N(1)</td>
<td>✓</td>
<td>6</td>
<td>2</td>
<td>10</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Sand Lake Private Residences Condos</td>
<td>7.4</td>
<td>14.8</td>
<td>Y(1)-O</td>
<td>✓</td>
<td>17</td>
<td>11</td>
<td>9</td>
<td></td>
<td></td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Huntcliff Park</td>
<td>6.9</td>
<td>9.9</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>8</td>
<td>1</td>
<td>10</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>Timber Isle</td>
<td>6.8</td>
<td>10.5</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>19</td>
<td>1</td>
<td>11</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>Sanctuary at Bay Hill Condos</td>
<td>6.6</td>
<td>19.7</td>
<td>Y(1)-O</td>
<td>✓</td>
<td>19</td>
<td>5</td>
<td>6</td>
<td></td>
<td>✓</td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Palms Villa Residence Condos</td>
<td>6.2</td>
<td>24.4</td>
<td>Y(2)-C,C</td>
<td>✓</td>
<td>9</td>
<td>0</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td>Fully</td>
</tr>
<tr>
<td>Waterford Trails PH 2 East Village</td>
<td>5.8</td>
<td>10.1</td>
<td>N(3)</td>
<td>✓</td>
<td>18</td>
<td>6</td>
<td>9</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>Audubon Villas at Hunters Creek Condos</td>
<td>5.7</td>
<td>13.0</td>
<td>Y(1)-O</td>
<td>✓</td>
<td>6</td>
<td>0</td>
<td>4</td>
<td></td>
<td>✓</td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Capri at Hunters Creek Condos</td>
<td>5.6</td>
<td>15.6</td>
<td>Y(2)-C,O</td>
<td>✓</td>
<td>8</td>
<td>1</td>
<td>7</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>Fully</td>
</tr>
<tr>
<td>Tudor Grove at Timber Springs</td>
<td>5.3</td>
<td>17.4</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>7</td>
<td>6</td>
<td>4</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Eagle Creek PH 1A</td>
<td>4.6</td>
<td>7.3</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>11</td>
<td>NA</td>
<td>NA</td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>Los Terranos</td>
<td>4.6</td>
<td>26.9</td>
<td>N(Multi)</td>
<td>✓</td>
<td>7</td>
<td>4</td>
<td>5</td>
<td>✓</td>
<td></td>
<td></td>
<td>None</td>
</tr>
<tr>
<td>Plantation Park Private Residences Condos</td>
<td>4.6</td>
<td>9.9</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>9</td>
<td>1</td>
<td>6</td>
<td></td>
<td>✓</td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Villanova at Hunters Creek Condos</td>
<td>4.5</td>
<td>23.1</td>
<td>Y(2)-C,O</td>
<td>✓</td>
<td>11</td>
<td>4</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td>Fully</td>
</tr>
<tr>
<td>Bella Terra Condos</td>
<td>4.2</td>
<td>12.7</td>
<td>Y(2)&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>17</td>
<td>0</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td>Fully</td>
</tr>
<tr>
<td>Spring Isle UT 1</td>
<td>2.7</td>
<td>7.3</td>
<td>Y(1)-C&lt;sup&gt;+&lt;/sup&gt;</td>
<td>✓</td>
<td>13</td>
<td>NA</td>
<td>NA</td>
<td></td>
<td></td>
<td></td>
<td>NA</td>
</tr>
<tr>
<td>Signature Lakes – Parcel 1C</td>
<td>2.2</td>
<td>6.5</td>
<td>N(2)</td>
<td>✓</td>
<td>16</td>
<td>4</td>
<td>14</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>Summerport PH 5</td>
<td>2.2</td>
<td>16.4</td>
<td>N(3)</td>
<td>✓</td>
<td>35</td>
<td>5</td>
<td>12</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>Partly</td>
</tr>
<tr>
<td>Discovery Palms Condos</td>
<td>2.1</td>
<td>6.3</td>
<td>Y(2)-C,C</td>
<td>✓</td>
<td>3</td>
<td>NA</td>
<td>NA</td>
<td></td>
<td></td>
<td></td>
<td>Partly</td>
</tr>
<tr>
<td>Lakes of Windermere PH 2A</td>
<td>1.5</td>
<td>10.7</td>
<td>N(12)</td>
<td>✓</td>
<td>13</td>
<td>7</td>
<td>8</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td>None</td>
</tr>
</tbody>
</table>

* Rates are per 100 homes
1. Guarded, no access
2. Closed, but gained access
3. Guarded, present, empty
4. 1st day of canvass, O,C; 2nd day C,C, gained access
5. HOA/Deed varies depending on if they maintain entire premise (yard), restrict type of fencing or no restriction
6. Yards that were not unkempt were managed by HOA

NA: No Access gained to get a count

---

198
CHAPTER SIX: DISCUSSION & CONCLUSIONS

As noted earlier, my research of selected neighborhoods is important for understanding if, and when, social disorganization theory can be applied to middle- and upper-income neighborhoods with high rates of foreclosures. The in-depth canvasses that I conducted provide detailed information for each neighborhood. The purpose of the canvasses was to measure a neighborhood’s level of collective efficacy to determine if it explains why neighborhoods with high foreclosures vary considerably on the level of criminal activity (residential burglary). My research located neighborhoods that fell on both ends of the spectrum – neighborhoods with a significant amount of foreclosures and residential burglaries, and neighborhoods with foreclosures but less residential burglaries. However, thirteen neighborhoods evidenced patterns that were in-line with the focus of my research. Additional discussion of these neighborhoods is warranted.

After calculating the foreclosure and residential burglary rates for the neighborhoods, it really brought into perspective which neighborhoods were characterized by high foreclosure/high residential burglary and high foreclosure/low residential burglary (a table ranking the neighborhoods by residential burglary and foreclosures can be found in Appendix D). The thirteen neighborhoods and the presence of collective efficacy within them are presented in Figure 4. Seven neighborhoods were characterized by a significantly higher foreclosure and residential...
burglary rates: Hawthorne Village Condos, Sandhill Preserve, Sandpoint at Meadow Woods, La Cascada PH1, Cedar Bend at Meadow Woods PH1, Heather Glen at Meadow Woods, and Windrose at Southmeadow UT2. Six neighborhoods were characterized by a high foreclosure rate but much lower residential burglary rate: Villanova at Hunters Creek Condos, Summerport PH5, Palms Villa Residences Condos, Bella Terra Condos, Los Terranos, and Tudor Grove at Timber Springs.

Figure 13: Collective Efficacy among the Thirteen Neighborhoods
Once again, these neighborhoods represent two ends of the spectrum and are perhaps the most important neighborhoods in understanding and explaining social disorganization in middle- and upper-income neighborhoods.

As discussed, Hawthorne Village Condos did exhibit signs of physical disorder, such as boarded windows. This is a strong indicator of low collective efficacy (Taylor et al. 1984; Skogan 1992). This neighborhood also was older than other neighborhoods in my study and had visible vacancies and/or foreclosures. The level of outside activity was not considerable. When neighbors are not out interacting with others then Woldoff (2002) argues that this is a lack of routine and social neighboring which is a sign of social disorder. Although this neighborhood was gated, the gates remained opened for anyone to come and go as they please, including possible criminals. In other words, the gates did not serve as a deterrent. Moreover, this neighborhood lies in a middle-income tract, not a high-income tract, in an older, more rundown surrounding area. All of these findings may explain why this neighborhood had the highest rate in residential burglary (18.9 per 100 houses) and the fourth highest rate in foreclosures (23.8 per 100 houses). In the end, this neighborhood’s indicators of collective efficacy were quite low which may account for the higher residential burglary in the neighborhood (Sampson et al. 1997; Morenoff et al. 2001).

Sandhill Preserve is another middle-income neighborhood with high foreclosures and high residential burglary. The findings from the neighborhood canvasses, such as vacancies or foreclosures, unmaintained yards, and yard debris, are indicators of physical disorder which can reduce collective efficacy (Taylor et al. 1984). Just as
important, none of the yards in Sandhill Preserve were fenced, and therefore, may not have prevented residential burglaries. Researchers have found that the presence of a fence around a home is a sign that the homeowners would react toward intruders (Brower et al. 1983). Thus, a lack of a yard fence may not serve as a deterrent. Also, during the canvasses, there was minimal activity in the neighborhood, which is a characteristic of social disorder (Woldoff 2002). These are all strong indicators of a neighborhood having low collective efficacy. However, the neighborhood is gated and the gates were closed on both days of the canvasses which can prevent criminal behavior (Newman 1972). Moreover, the neighborhood is located within a larger neighborhood, and is a deed restricted neighborhood. These are all indicators which could increase collective efficacy and thus reduce crime, such as residential burglary. That, however, does not appear to be the case since this neighborhood ranks as number one in foreclosures (28.0 per 100 houses) and number eight in residential burglaries (10.0 per 100 houses). In sum, it appears that there are characteristics in this neighborhood that are stronger in reducing collective efficacy, which may explain the higher residential burglary rate, compared to others in my study.

Next, Sandpoint at Meadow Woods is a neighborhood with high foreclosures and high residential burglary rates. Sandpoint is also a middle-income neighborhood. Interestingly though, there were some characteristics that would seem to increase collective efficacy in this neighborhood. For example, there were no signs of physical disorder. Also, the neighborhood was well maintained, and there was a sign at the entrance of the neighborhood indicating that there was video surveillance present.
Undoubtedly, this sign could deter would-be criminals from committing residential burglaries in this neighborhood because of the increased chance of being identified and caught. Nevertheless, like the previously discussed neighborhood, there were other characteristics of this neighborhood that could lower the level of collective efficacy. For instance, the neighborhood was not gated and although there was a guard shack at the entrance, there was no guard occupying it. Also, during both canvasses there was little activity in the neighborhood which suggests social disorder (Woldoff 2002). After further investigation however, the neighborhoods surrounding Sandpoint also had a reasonable amount of residential burglaries. Therefore, it could be that Sandpoint was experiencing spillover from these other neighborhoods. All of the evidence taken together suggests that there is a moderate level of collective efficacy within the neighborhood. In other words, the neighborhood characteristics that would increase collective efficacy balance out the characteristics that would decrease collective efficacy, resulting in a moderate level. In all, the neighborhood ranks sixth in foreclosure rate (20.6 per 100 houses) and second in residential burglary rate (17.6 per 100 houses).

Turning to La Cascada PH1, we find a middle-income neighborhood which also has high foreclosures and high residential burglary. Interestingly, there are many physical and social characteristics in this neighborhood which support the claim that it has low collective efficacy. For example, it has multiple entrances/exits which makes it easier to flee after committing a crime, no gates to prohibit easy access into the neighborhood, visible signs of vacancies or foreclosures which are a sign of disorder (Skogan 1992), minimal amount of personally fenced yards which can act as a deterrent
(Brower et al. 1983), and a lack of a sizable amount activity among residents indicating social disorder (Woldoff 2002). All of these help explain why this neighborhood has the fourth highest rate (11.4 per 100 houses) in residential burglary. It is interesting that the neighborhood’s rural location, which has been found to increase collective efficacy (Putnam 2007; Taylor et al. 2010), coupled with the presence of police living in the neighborhood, did not appear to be strong enough indicators to offset the factors which decreased its collective efficacy.

Cedar Bend at Meadow woods PH1, another middle-income neighborhood, displayed a moderate level of collective efficacy. As discussed, a neighborhood exhibiting a moderate level of collective efficacy has strong indicators for both high and low collective efficacy, which offset each other and make it neither strictly low or high on my measure of collective efficacy. For example, the neighborhood is gated (and it remains closed most, if not all of the time) and there was a reasonable amount of activity within the neighborhood which can facilitate routine and social neighboring, resulting in a lack of social disorder (Woldoff 2002). Yet, the perimeter of the neighborhood is not fenced, which portrays a lack of a defensible space (Newman 1972) that could invite possible criminals. Brower and colleagues (1983) argue that having a privacy fence is a sign that the homeowners would react toward any intruders; however, the majority of the yards in this neighborhood are not privately fenced. Together, these factors may explain why Cedar Bend’s residential burglary rate is the sixth highest (11.1 per 100 houses). During my canvasses, I located police officers who live in the neighborhood which would act as a deterrent. However, with the previous
neighborhood, the officers may not have been present during 2005-2009. Therefore, despite the presence of strong indicators that would increase collective efficacy in this neighborhood, there were other indicators that appear to be more influential, which explains this neighborhood’s higher level of residential burglary.

Heather Glen at Meadow Woods is another middle-income neighborhood that exhibited high foreclosures and high residential burglaries. Interestingly, Heather Glen is the third neighborhood in my sample from Meadow Woods (the others are Cedar Bend and Sandpoint, discussed above). The other two neighborhoods, however, demonstrated characteristics that pointed toward a moderate level of collective efficacy. In contrast, Heather Glen displayed low levels of collective efficacy based on the neighborhood canvasses. For instance, there was no gate at the entrance of the neighborhood and the majority of the perimeter surrounding the neighborhood was not fenced (Newman 1972). Also, there were obvious signs of physical disorder, such as unkempt yards, yard debris, trash, and obvious signs of vacancies and foreclosures in the neighborhood (Skogan 1992). There was graffiti on the outside of the neighborhood, which indicated a lack of social control (Wilson and Kelling 1982). In addition, there was apparent social disorder attributed to low social activity within the neighborhood (Woldoff 2002). All of these are strong indicators which suggest that the neighborhood has a low level of collective efficacy. This helps explain why this neighborhood is ranked third in residential burglary rate (16.1 per 100 houses) out of all the neighborhoods in this study.
The last neighborhood characterized by high foreclosures and high residential burglaries was Windrose at Southmeadow UT2. Windrose is also a middle-income neighborhood. Interestingly, there are few characteristics in this neighborhood that would reduce its level of collective efficacy, such as being a more isolated neighborhood, distant from heavy traffic, and high to moderate levels of activity (Woldoff 2002). Yet, there are stronger indicators that overshadow these and explain why this neighborhood ranks seventh in total residential burglary rate (10.1 per 100 houses). The neighborhood was not gated and most of the perimeter or private yards were not fenced (Newman 1972; Brower at al. 1983). There were also signs of physical disorder, such as unkempt yards, visible vacancies or foreclosures (Skogan 1992), and graffiti (Wilson and Kelling 1982). These latter indicators help explain this neighborhood’s lower collective efficacy. According to research (Sampson et al. 1997), lower levels of collective efficacy explain why disorganized neighborhoods have higher crime.

In contrast to the above discussion, there are six neighborhoods that were located at the other end of the spectrum – high foreclosures but low residential burglary. These neighborhoods were discussed earlier but need to be readdressed to understand the impact of collective efficacy on low residential burglary within these neighborhoods which demonstrated high levels of social disorganization as measured by high foreclosures. The neighborhoods that are characterized by high foreclosures and low residential burglary are Villanova at Hunters Creek Condos, Summerport PH5, Palms
Villa Residences Condos, Bella Terra Condos, Los Terranos, and Tudor Grove at Timber Springs.

The first neighborhood, Villanova at Hunters Creek Condos, lies within an upper-income Census tract. Social disorder, measured by a lack of routine and social neighboring (Woldoff 2002), was not evident in this neighborhood. The vehicle, foot, and outside activity were recorded as moderate. There were other indicators that this neighborhood has a higher level of collective efficacy as well. For example, the neighborhood is fully fenced with gates located at all entrances and exits. Though the gates were open on one day of canvassing, they were closed on the other. The fencing and gates can act as a deterrent for criminals as well as serve as indicators of higher collective efficacy (Newman 1972; Brower at al. 1983). This, in turn, may also increase the residents’ sense of safety. Even more, there was an obvious presence of a security guard. These are all positive indicators of promoting collective efficacy within the neighborhood. While canvassing the neighborhood, there was definitely a sense of safety I even felt within the neighborhood. Taken together, these factors may explain why this neighborhood ranked 22nd out of the 30 neighborhoods in residential burglary (i.e., 4.5 per 100 houses) yet evidenced a significantly high foreclosure rate.

Next, Summerport PH5 was another upper-income neighborhood with a low rate of residential burglary (2.2 per 100 houses) despite a higher rate of foreclosures. The results of my canvasses showed that this neighborhood has relatively high indicators collective efficacy, which may explain its lower residential burglary rate (25th out of the 30 neighborhoods). Interestingly, even though the neighborhood was not gated, there
was some fencing around the perimeter of the neighborhood (Brower et al. 1983). Also, there is a golf course and open, expansive areas around other parts of the neighborhood that might discourage criminals because it resembled a rural area (Putnam 2007; Taylor et al. 2010). Perhaps more importantly, the activity within the neighborhood was much higher compared to the other neighborhoods in this study which implies less social disorder (Woldoff 2002) and is a good indicator of collective efficacy. In fact, it had the highest recorded activity of all the neighborhoods I canvassed. The neighborhood appeared to be more recently developed and located in an overall quiet area. All of these are strong indicators of high collective efficacy within the neighborhood, which could explain the lower residential burglary rate (Sampson et al. 1997).

Another neighborhood with a low residential burglary rate was Palms Villa Residences Condos, which is a middle-income neighborhood. Palms Villa Residences Condos is a neighborhood that also exhibits a higher level of collective efficacy. Despite the high rate of foreclosures (24.4 per 100 condos, ranking 3rd highest), this neighborhood has a residential burglary rate of 6.2 per 100 condos, ranking it around the middle of all neighborhoods. Considering it has such a high foreclosure rate, it was expected to have more residential burglaries (Taylor 1984; Skogan 1992). However, this neighborhood appears to have created a defensible space (Newman 1972). For instance, the neighborhood is fully fenced and gated, and the gates remained closed. These characteristics found within Palms Villa Residences are significant indicators and support the argument that levels of collective efficacy within this neighborhood are high.
Another middle-income level neighborhood, Bella Terra Condos, also had indicators of relatively high collective efficacy. These indicators may help to explain the neighborhood’s lower residential burglary rate despite its higher rate of foreclosures (Sampson et al. 1997; Morenoff et al. 2001). For example, the neighborhood was gated, though most remained closed one was open and it had a fully fenced perimeter (Newman 1972; Brower et al. 1983). Also, video surveillance and signs indicating a neighborhood watch program were visible along with no obvious signs of physical disorder (Skogan 1992). The higher amount of activity found within Bella Terra Condos is also another positive indicator of collective efficacy (Woldoff 2002). Although one of the gates remained open during the canvasses, the other characteristics are strong indicators of higher levels of the neighborhood’s collective efficacy. Despite this, the other indicators, especially the gated and fenced perimeters, are significant indicators of collective efficacy. These characteristics may help to explain Bella Terra’s rank of twenty-third in the overall residential burglary rate (4.2 per 100 condos).

The middle-income neighborhood, Los Terranos, had a very high rate of foreclosures (26.9 per 100 houses) which ranked 2nd highest in foreclosures, but a significantly low residential burglary rate (4.6 per 100 houses) which was 21st among the neighborhoods in my study. As discussed in the previous chapter, this neighborhood is an anomaly compared to the other neighborhoods I examined. For example, since this neighborhood was in an older, more rundown area, was identified as a slightly moderate- to mostly middle-income neighborhood, had a high rate of foreclosures, and had more signs of physical disorder and decay, extant research would likely point to the
conclusion that Los Terranos should have higher levels of residential burglaries (Shaw and McKay 1942; Taylor 1984; Skogan 1992). Yet, my findings do not support this conclusion. There is a significantly lower rate of residential burglaries in Los Terranos. The indicator that might account for the lower residential burglary rate is the neighborhood’s ruralness, which past research has found to increase collective efficacy (Putnam 2007; Taylor et al. 2010). In fact, more rural areas have been found to increase the bonds among residents which could increase the level of collective efficacy. Over all, this neighborhood’s indicators produced somewhat conflicting findings with regards to extant research.

The last neighborhood that exhibited a low residential burglary rate, Tudor Grove at Timber Springs, is also an upper-income neighborhood. Similar to the neighborhoods discussed above, there were some characteristics of Tudor Grove that are associated with increased levels of criminal activity. For example, there were obvious signs of physical disorder (Skogan 1992) such as obvious vacancies and foreclosures with ill-maintained yards and visible yard debris. Also, there was a lack of a fenced perimeter, and minimal privately fenced yards (Newman 1972; Brower et al 1983). However, there were other characteristics of the neighborhood that could explain why Tudor Grove has such as a low residential burglary rate (5.3 per 100 houses, ranking it 20th) despite its high foreclosure rate (17.4 per 100 houses, ranking it 7th). For instance, the neighborhood is smaller compared to other neighborhoods in my study, which may help to increase the likelihood that residents interact more frequently because of the close proximity. The activity within the neighborhood was average
(Woldoff 2002), which could also indicate that residents feel a sense of safety. Also, Tudor Grove is located in the back of a larger neighborhood which makes it less accessible. Lastly, the neighborhood is gated and the gates remained closed, creating a barrier and/or deterrent for criminals (Newman 1972; Brower et al. 1983). These are all strong indicators of the neighborhood’s higher level of collective efficacy. Also, the characteristics could increase the residents’ sense of security, which may encourage more residents to be out and form mutual bonds with one another.

In the end, there were seven neighborhoods at one end of the spectrum – high foreclosures and high residential burglaries, and there were six neighborhoods at the other end of the spectrum – high foreclosures and low residential burglaries. These two groups represent the main focus of my research – to explore the level of collective efficacy in an attempt to understand and explain its impact on residential burglary in middle- and upper-income neighborhoods with high foreclosures in Orange County, Florida. There were some physical and social indicators of collective efficacy which neighborhoods exhibited that could undoubtedly encourage residents to act as informal agents of social control and thereby reduce criminal behavior. These will be discussed next. The next section will discuss these main characteristics and my key findings along with the limitations of my research as well as suggestions for future research.

**Disorganization in the Suburbs**

My research examined levels of social disorganization in middle- and upper-income neighborhoods using social disorganization theory. I used foreclosures as the
main ecological characteristic to measure residential instability/mobility in neighborhoods in Orange County, Florida. Social disorganization theory, which was proposed by Shaw and McKay (1942), argues that various structural or ecological characteristics, such as concentrated poverty, racial/ethnic heterogeneity, residential mobility or instability, and family disruption are identifying factors on whether a neighborhood is socially disorganized. The disorganization in neighborhoods that are characterized by these ecological factors results in higher levels of criminal behavior.

Research by Sampson and his colleagues (Sampson et al. 1997; Morenoff et al. 2001) extended social disorganization theory by arguing that collective efficacy, the link between mutual trust and the willingness of residents to intervene for the good of the community, is the explanatory variable in whether criminal behavior occurs, even in neighborhoods with the structural characteristics noted above. In all then, collective efficacy is the ability of residents to act as informal agents of social control to reduce crime in their neighborhood. This is only possible if residents are able to form bonds and mutual trust with each other. With the increase in foreclosures (a form of residential instability/mobility), it creates a situation where fewer residents are available to build these relationships. Also, with the continuous flow of residents moving in and out of neighborhoods, it will become more difficult for residents to act as informal agents of social control, and thus, diminish their ability to control crime in their neighborhood.

I collected my data from various sources such as the Orange County Sheriff’s Office (residential burglary data), the Orlando Realtors Association (foreclosure data), and the Orange County Property Appraisers Office (neighborhood data). Just as
important, I used ArcGIS mapping as a sampling tool to locate the neighborhoods’ levels of foreclosures and residential burglary. I located neighborhoods with high foreclosure from the years of 2005 to 2009. I then found the residential burglary rate for these neighborhoods to obtain my sample. I used qualitative methods of analysis, specifically neighborhood canvassing and observation, to identify and measure the neighborhoods’ level of collective efficacy. In the end, I draw my conclusions from these various sources and methodologies.

My analysis of Orange County middle- and upper-income neighborhoods first looked at whether the neighborhoods increased in residential burglaries as foreclosures increased between the years of 2005-2009, which was before and during the radical increase in foreclosures. This part of the analysis tested the basic premise of social disorganization theory -- as foreclosures increase (an ecological characteristic measuring residential instability/mobility), the neighborhood becomes socially disorganized and thus, crime (e.g., residential burglary) increases. As previously discussed and presented in Table 1, the majority of the eighty-four neighborhoods analyzed did not increase in residential burglaries as foreclosures increased. In fact, as foreclosures increased, it appeared that the majority of the neighborhoods remained stable in residential burglaries (n=41). However, to measure the collective efficacy of these neighborhoods, I combined the data from 2005-2009 for both foreclosures and residential burglaries to locate the top thirty neighborhoods.

The second part of my research examined the collective efficacy within neighborhoods that evidenced high foreclosures and high residential burglary rates and
neighborhoods with high foreclosures and low residential burglary rates. This aspect of my project was undertaken to determine if neighborhoods with high foreclosures and high residential burglaries had fewer indicators of collective efficacy than neighborhoods with high foreclosures and low residential burglaries. As stated previously, past research (Sampson 1997) has shown that neighborhoods which evidence structural characteristics of disorganization, such as high poverty, high residential mobility/instability, high racial and ethnic heterogeneity, and high family disruption, may experience reduced rates of criminal behavior if residents’ level of collective efficacy is high. This occurs because high levels of collective efficacy among residents enables them to act as informal agents of social control and thereby monitor, and reduce, criminal behavior. In my study, all the neighborhoods exhibited consistently high levels of foreclosures, but differed in their residential burglary rates. According to social disorganization theory, the level of collective efficacy explains this difference (Sampson et al. 1997; Morenoff et al. 2001).

To conduct this part of my analysis, I located thirty neighborhoods with the highest foreclosures. I then measured residential burglary in these neighborhoods to identify neighborhoods that were at the opposite ends of the spectrum. The canvasses of these thirty neighborhoods identified various characteristics that measured levels of collective efficacy. These indicators included the following: was the neighborhood gated; was it guarded; was it fenced; were the houses privately fenced; how was the condition of the neighborhood and the houses within; was there a lot of debris and/or trash in the neighborhood; was there visible vacancies/foreclosures; was there ‘For
Rent’ or “For Sale’ signs; and, the level of various forms of activity in the neighborhood. My findings were presented in Chapter Four. After summarizing the thirty neighborhood canvasses, thirteen noteworthy neighborhoods were then discussed in more detail. These thirteen neighborhoods fell at the far ends of the spectrum – neighborhoods with high foreclosures and high residential burglaries and neighborhoods with high foreclosures and low residential burglaries. These thirteen neighborhoods were then compared in greater detail to determine if collective efficacy helped explain variations in the neighborhoods’ residential burglary rates. Essentially, to gauge the level of collective efficacy, I adopted various physical and social disorder indicators that other researchers have used in order to identify whether there was high or low collective efficacy within the thirteen neighborhoods (Skogan 1992; Woldoff 2002).

As discussed throughout this paper, there were some characteristics that differed between the neighborhoods with high residential burglaries and low residential burglaries. For instance, if the neighborhood was gated and remained closed, there appeared to be less residential burglaries because it could act as a barrier or defensible space (Newman 1972). It also may increase the level of collective efficacy because residents may feel safer and more likely to monitor residential traffic as well as engage in relationships with other residents. If the neighborhood was fully fenced it seemed to be a good indicator of higher collective efficacy as well, which could also act as a defensible space barrier. Privacy fences also were a good indicator (Brower et al. 1983). Another interesting finding is that if the neighborhood was located in a more rural area or nestled back in other neighborhoods, residential burglaries were lower.
Past research has shown that rural neighborhoods exhibit more social capital or collective efficacy (Putnam 2007; Taylor et al. 2010). In addition, the majority of the neighborhoods with high foreclosures and high residential burglaries also had visible vacancies and/or foreclosures (Skogan 1992). Lastly, the level of activity within the neighborhood was also a good indicator, which Woldoff (2002) also found by measuring routine behavior and social neighboring among residents. She found that with more interaction, which results from coming into contact with neighbors, there is less social disorder. All of these indicators can increase collective efficacy because if residents feel safer due to the physical characteristics of the neighborhood, they may be more likely to spend time outside interacting with one another, which enhances their ability to operate as informal agents of social control.

Interestingly, when comparing middle- to upper-income neighborhoods, there was no substantive difference in residential burglaries between the two income groups. In fact, the majority of the upper-income neighborhoods fell in the middle of the spectrum, not at either end. Moreover, the presence of a police officer living in the neighborhood was not a strong indicator of collective efficacy. However, as already discussed, the data comes from 2005-2009 and the canvasses took place in 2011. As such, I cannot determine if the police officers lived in the neighborhood during the years of interest. Just as important, the presence of signs, such as deed restricted signs or signs indicating there was video surveillance did not appear to be strong indicators of collective efficacy. Lastly, among neighborhoods with stronger indicators of collective efficacy, there was typically more activity within the neighborhood. However, some
neighborhoods that had higher rates of residential burglaries also had a moderate level of activity, which should reduce social disorder and thus increase collective efficacy (Woldoff 2002). More research is needed to understand how levels of activity may operate as an indicator of disorder and collective efficacy.

With that said, there are several concerns that need to be discussed. First, during the years of analysis (2005-2009), there was still residential construction going on and more homes could have been built during the years of this study. With an increase in homes there could be an increase in the chance of victimization. Moreover, within the five years of study, neighborhoods could have taken measures to increase the safety and well-being of its residents, which undoubtedly increases collective efficacy. For example, the neighborhood may have added a gate at some point within the five years that could have caused a decrease in criminal behavior. Unfortunately, I cannot control for these measures that a neighborhood might have undertaken within the years of my study. The same concern may be attributed to actions taken by residents within the neighborhoods. For instance, the privacy fences may not have been there during the five years of data. However, they could have been constructed later and would have been present during the canvassing that took place over a year later. As the economy worsened, however, it would not seem likely that the majority of neighborhoods, nor residents, took these costly actions, such as adding a gate at the entrance or constructing privacy fences. Lastly, there is no way to determine how long a home was in foreclosure and/or empty without any occupants present. For example, I only have the foreclosure addresses for homes that went into REO status during the
years of 2005-2009. It is unclear whether the home was empty for a couple months or several years.

There are policy implications resulting from the findings of my research. First, if a neighborhood is gated, but the gate remains open, it defeats the purpose of the gate acting as a protective agent. Also, neighborhoods that only have fencing along the front/entrance do not protect the rest of the perimeter which is where criminals may gain easy access to the neighborhood. Even more important, from my experience working in the field of property preservation and foreclosed homes, the mortgage companies need to take quicker action to maintain foreclosed homes as they quickly become an eyesore, and an easy target for vandalism and/or squatting making them a safe haven for unwanted entities (animals and humans alike). Foreclosed properties can take over a year before the banks and mortgage companies finalize foreclosures and they are often left unattended during this process. The yards become overgrown and the houses often turn into easy targets for vandalism. This increases physical disorder and decreases collective efficacy – both of which may lead to increased levels of crime, such as residential burglary.

Using foreclosures to solely measure social disorganization in middle- and upper-income neighborhoods in central Florida did not result in overly strong findings and may benefit from additional measures. It is difficult to say whether it is the foreclosures, the middle- and upper-income neighborhoods, or a combination of both that did not lend strong support for social disorganization theory, but on the whole, the findings in my study did not fully support the hypotheses. There was some support for certain
indicators of collective efficacy as an important determinate in shaping a neighborhood’s level of crime, such as residential burglary. However, more research is needed to fully understand this relationship. Many of these neighborhoods definitely evidenced an increase in physical and social disorder with the presence of foreclosures, but only select indicators were identified in helping to explain the level of collective efficacy. More effort is needed in our neighborhoods around the country to improve the housing market, clean up our neighborhoods, and make our residents feel safer, which in the end, would increase their collective efficacy and their ability to function as informal agents of social control. Ultimately, this could decrease the levels of criminal behavior in our neighborhoods.

**Contextualizing Social Disorganization among the Affluent**

My research has shed light on the impact that foreclosures have had on middle- and upper-income neighborhoods and families. Not only has there been an apparent increase in residential burglary in some neighborhoods, the overall disorder that has increased in the majority of the neighborhoods examined in my study is also cause for concern. As stated previously, the measurement used in the current study to test disorganization in more affluent neighborhoods, such as foreclosures, could possibly benefit from additional measures. Also, perhaps how I measured collective efficacy could benefit from other measures of visible physical and social disorder, such as residents’ subjective perceptions rather than a more objective approach. However, the
findings of my study still contribute to the large and growing body of research on crime, social disorganization theory, and foreclosures.

The research on social disorganization theory is very vast. The theory is widely researched to test its relationship on various indicators of crime and physical characteristics. My research has added to the body of research with a new and interesting approach – using foreclosures to measure disorganization and applying the theory to middle- and upper-income neighborhoods. I applied disorganization theory, which has usually been used to look at high poverty, urban areas, to examine more suburban, single-family, affluent neighborhoods. Also, most research using social disorganization theory uses a quantitative approach. My research has taken a qualitative approach to bring an in-depth, visual representation of foreclosures in middle- and upper-income neighborhoods and a presentation of indicators of collective efficacy. It is important to test a theory’s scope and extend its research into other phenomena and that is what I have attempted to do. Therefore, with the change in neighborhood dynamics it seemed important to attempt to apply social disorganization theory to different areas, such as affluent, suburban neighborhoods, using qualitative analysis.

Collective efficacy, a major focus of my research, draws from the systemic approach of social disorganization and focuses on informal social control through social ties. Sampson and colleagues (1997) argue that mutual trust and expectations of residents in a neighborhood greatly affects the willingness of residents to intervene in acts of crime and delinquency. Also, the shared norms and values, as well as mutual
trust among neighbors, is used to assess social cohesion within communities. It is this link between mutual trust and the willingness of residents to intervene for the good of the community that they claim is collective efficacy. The higher this collective efficacy among residents, the more likely they are to take on the role of informal social control agents.

Research on collective efficacy among residents has been measured in various ways. For instance, Woldoff (2002) looked at attitudinal and behavioral attachment (communicating and/or spending time with neighbors). Others have looked at how the physical residential environment can impact social ties (Taylor 1984). In fact, some research found that the presence of a fence around a home implied to the observers that the homeowners would react toward any intruders (Brower et al. 1983). Newman (1972) developed his theory of defensible space based on this concept. The physical environment of a neighborhood and its surroundings can either increase or decrease perceptions of fear among residents. The more secure residents feel in their neighborhood, the more likely they are to be outside and to come into contact with others (Newman 1972). Moreover, Skogan (1992) found that abandoned structures (e.g., foreclosed homes) can indirectly reduce collective concern among neighborhood residents. Thus, the collective efficacy of a neighborhood can be impacted if residents do not feel safe enough in their neighborhood to form social ties and establish mutual trust with other residents. It is from prior research (Newman 1972; Brower et al. 1983; Taylor 1984; Skogan 1992) that I developed the measurement of collective efficacy for my current research.
Therefore, the present study borrowed measurements of collective efficacy from previous research but also implemented additional measurements. For instance, I recorded the physical characteristics of the environment – debris around the neighborhood and residential homes, the condition of the yards and homes (Skogan 1992), the activity by foot and vehicle to measures social disorder (Woldoff 2002), the presence of privacy fences (Brower et al. 1983), the presence of a fence around the perimeter of the neighborhood, the presence of a gate or guard at the entrance (Newman 1972), and the overall condition of the surrounding environment of the neighborhood. In all, every characteristic of the neighborhood and surrounding areas were used as indicators to measure collective efficacy. All observations were taken into consideration when explaining the collective efficacy among residents. The detailed observations allowed more in-depth measurement and future research examining collective efficacy should adopt this approach. Collective efficacy cannot be tested by analyzing crime statistics or trends. It requires a further understanding of the dynamics of neighborhoods, such as their physical and social characteristics.

One recommendation for researchers is to go even further into measuring collective efficacy. For example, Woldoff (2002) extended the concept by investigating collective efficacy from the perspective of the residents. I have measured collective efficacy objectively. Yet, collective efficacy has a subjective component – residents define it differently. Future research may need to look at collective efficacy subjectively and acquire accounts from the residents themselves to understand how they define collective efficacy. This would help develop a more solid measurement of collective
efficacy and allow research to determine if collective efficacy is differentially defined in more affluent neighborhoods. Overall though, an examination that encompasses all characteristics, while not disregarding any visible characteristic in the neighborhood, is the ideal way to measure collective efficacy across neighborhoods.

Another recommendation for future research is to investigate further the association between various structural characteristics of social disorganization theory, especially foreclosures, and academic performance or achievement. Past research has found that neighborhood structural characteristics such as high levels of crime and violence exposure (Schwartz and Gorman 2003; Shumow, Vandell, and Posner 1999), high levels of economic impoverishment (Plunkett, Abarca-Mortensen, and Behnke 2007), and low levels of employment in professional jobs (Ensminger, Lamkin, and Jacobson 1996) are associated with poorer academic achievement. Even more, homeownership has been found to have positive effects on the educational development and attainments of children (Aaronson 2000; Bramley and Karley 2007; Green and White 1997; Harkness and Newman 2001). Because of the high rate of foreclosures across the country, researchers should further understand the effects, if any at all, that foreclosures have on students’ academic performance or achievement.

Lastly, future research needs to explore the relationship between condos and high foreclosures. According to the present research, many of the neighborhoods with high foreclosures were condominium complexes. Although many of the high foreclosure neighborhoods were condos, most of these had a lower residential burglary rate compared to single-family housing neighborhoods. Perhaps the close proximity of
condo units and the overall layout of these types of neighborhoods help explain the lower residential burglary rate. Future research should investigate this phenomenon to gain a further understanding of the differences in neighborhood organization.

Not only does my research contribute to the plethora of research on social disorganization theory, it also addresses concerns raised by other researchers on the impact of foreclosures on crime. For instance, Immergluck and Smith (2006b) found that residents in neighborhoods are concerned about foreclosures because they can jeopardize the security and safety of the neighborhoods. Research on abandoned structures, such as homes, has concluded that there are an abundance of negative consequences that abandoned homes can have on the community. Some of these consequences could be simply a harbor for trash or more worrisome, a harbor for criminals. Vandalism is also frequent in empty homes (Skogan 1992). Others have shown great concern for more affluent neighborhoods because of the increase in foreclosures (Wilson and Paulsen 2008) and argued that violent and property crime has increased as a result of the increase in foreclosures in these neighborhoods (Bess 2008). While others have suggested we need to further investigate the relationship between foreclosures and crime, my research has provided a step in this direction.

There are many ways to measure social disorganization theory – poverty, racial/ethnic heterogeneity, residential instability or mobility, and female-headed households – which have been the primary method of explaining high crime in neighborhoods. Using foreclosures as a measurement of residential instability and mobility is ideal in the current time because of the significant number of foreclosures
nationwide. However, foreclosures may not be a good measurement in affluent neighborhoods, or any neighborhoods for that matter. Foreclosures are so widespread that there is not any group of people who have not been affected in some way by the housing crisis. This could explain why the current research did not establish stronger conclusions on the relationship between residential burglaries and foreclosures. Yet, collective efficacy is still very important among all socioeconomic neighborhoods as a means to decrease crime. More indicators of collective efficacy need to be identified to further understand the extent of residents’ ability to act as informal agents of social control. Just as important, a subjective approach may better understand how collective efficacy explains an increase or decrease in crime. Also, understanding it from the perspective of residents could help in increasing collective efficacy among residents. In the end, my study adds to the body of research on social disorganization by focusing on foreclosures in middle- and upper-income neighborhoods.
APPENDIX A: NEIGHBORHOOD CANVASSING CHECKLIST
Neighborhood Canvassing Checklist

Tract and Block I.D.: 

Neighborhood Name: 

Entrance in Neighborhood 

_____ - The neighborhood is gated. 

_____ - The neighborhood has a home owners association or is deed restricted (circle which one). 

_____ - The neighborhood is fenced: partially or fully. 

Canvassing the Streets of the Neighborhood 

_____ - The neighborhood and/or streets have trash present.

_____ - There is activity in the neighborhood (e.g., people outside).

_____ - There is evidence (e.g., whether the home has been secured, which will have a changed lock and a sign in the window, or whether it is visible that the home is vacant and unkempt) of multiple foreclosures in the neighborhood.

_____ - Estimate the number of total, visible, foreclosures.

_____ - Number of entrances/exits the neighborhood has.

Arrival at Foreclosed Home 

_____ - The home in foreclosure been secured?

_____ - The home is listed by a realtor (realtor for sale sign present).

_____ - The house has trash or other debris built up around it.

_____ - The yard and shrubs are overgrown.

_____ - The home has one or more broken windows.
_____ - Indicate the number of broken windows.
_____ - The home has windows boarded up.
_____ - Indicate the number of boarded windows.
_____ - There are visual marks of graffiti on the outside of the house.

Additional Comments:
APPENDIX B: STRUCTURAL SOCIAL CONTROLS BY PHYSICAL ENVIRONMENT SURROUNDING NEIGHBORHOOD QUESTIONNAIRE
Structural Social Controls/Physical Environment

Tract and Block I.D.:

Name of Neighborhood (if available):

List the stores (grocery) that are available to the neighborhood and describe the overall condition of the store/plaza.

List and describe any commercial structures around the neighborhood (i.e., types, condition, and in business/foreclosed).

Identify parks around the neighborhood and document the condition of the park/s and how many people are in the park (MUST also be documented on a weekend).
Describe the foot and bicycle traffic on sidewalks in the local of the neighborhood (also give a count within a specific amount of time).

Describe the vehicle traffic on streets around the neighborhood, such as is it busy or quiet (also give a count within a specific amount of time of the number of passing vehicles).

Additional Comments:
APPENDIX C: NEIGHBORHOOD CANVASSING RESULTS TABLE
<table>
<thead>
<tr>
<th>Name</th>
<th>Fore</th>
<th>Crime</th>
<th>Tract/Income</th>
<th>Date of Obs</th>
<th>Gated (O/C)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawthorne Village Condos</td>
<td>87</td>
<td>69</td>
<td>170.08/MI</td>
<td>5/13, 2:15; 6/4, 1:00</td>
<td>Y (1)-O</td>
</tr>
<tr>
<td>Villanova at Hunters Creek Condos</td>
<td>72</td>
<td>14</td>
<td>170.07/U</td>
<td>5/17, 2:00; 7/4, 12:30</td>
<td>Y (2) - C, O</td>
</tr>
<tr>
<td>Sand Lake Private Residences Condos</td>
<td>62</td>
<td>31</td>
<td>171.07/U</td>
<td>5/13, 3:15; 6/4, 2:00</td>
<td>Y (1)-O</td>
</tr>
<tr>
<td>Sanctuary at Bay Hill Condos</td>
<td>60</td>
<td>20</td>
<td>148.13/U</td>
<td>5/17, 11:30; 6/4, 1:30</td>
<td>Y (1)-O</td>
</tr>
<tr>
<td>Summerport PH5</td>
<td>52</td>
<td>7</td>
<td>171.05/U</td>
<td>5/17, 12:15; 6/18, 11:15</td>
<td>N (3)</td>
</tr>
<tr>
<td>Crest at Waterford Lakes Condos</td>
<td>48</td>
<td>31</td>
<td>167.19/U</td>
<td>5/12, 11:45; 6/18, 12:55</td>
<td>N (1)</td>
</tr>
<tr>
<td>Palms Villa Residences Condos</td>
<td>47</td>
<td>12</td>
<td>170.08/MI</td>
<td>5/13, 2:00; 6/4, 12:45</td>
<td>Y (2)-C, C</td>
</tr>
<tr>
<td>Audubon Villas at Hunters Creek Condos</td>
<td>46</td>
<td>20</td>
<td>170.07/U</td>
<td>5/17, 2:20; 6/4, 11:45</td>
<td>Y (1)-O</td>
</tr>
<tr>
<td>Bella Terra Condos</td>
<td>46</td>
<td>15</td>
<td>152.01/MI</td>
<td>5/13, 12:20; 6/18, 12:15</td>
<td>Y (2)-O, C; C,C (GA)</td>
</tr>
<tr>
<td>Sandhill PH5</td>
<td>42</td>
<td>15</td>
<td>168.05/MI</td>
<td>5/17, 3:00; 6/4, 11:00</td>
<td>Y (1)-C (GA)</td>
</tr>
<tr>
<td>Capri at Hunters Creek Condos</td>
<td>39</td>
<td>14</td>
<td>170.07/U</td>
<td>5/17, 2:45; 6/4, 11:50</td>
<td>Y (2)-C, O</td>
</tr>
<tr>
<td>Eagle Creek PH 1A</td>
<td>35</td>
<td>22</td>
<td>167.04/U</td>
<td>5/17, 4:00; 6/4, 9:40</td>
<td>Y (1)-C (G); 2nd C</td>
</tr>
<tr>
<td>Waterford Trails PH 2 East Village</td>
<td>33</td>
<td>19</td>
<td>167.19/U</td>
<td>5/12, 11:00; 6/18, 2:00</td>
<td>N (3)</td>
</tr>
<tr>
<td>Plantation Park Private Residences Con.</td>
<td>32</td>
<td>15</td>
<td>170.05/MI</td>
<td>5/17, 1:25; 6/4, 1:50</td>
<td>Y (1)-C (GA)</td>
</tr>
<tr>
<td>Los Terranos</td>
<td>29</td>
<td>5</td>
<td>*</td>
<td>5/12, 1:00; 6/18, 9:30</td>
<td>N (Multiple)</td>
</tr>
<tr>
<td>Sandpoint at Meadow Woods</td>
<td>28</td>
<td>24</td>
<td>168.05/MI</td>
<td>5/18, 2:40; 6/4, 11:20</td>
<td>N (1); Gshack, Emp</td>
</tr>
<tr>
<td>La Cascada PH 1</td>
<td>28</td>
<td>23</td>
<td>168.05/MI</td>
<td>5/19, 1:45; 6/4, 10:00</td>
<td>N (3)</td>
</tr>
<tr>
<td>Cedar Bend at Meadow Woods PH 1</td>
<td>27</td>
<td>19</td>
<td>168.05/MI</td>
<td>5/19, 11:35; 6/4, 10:20</td>
<td>Y (1)-C (GA)</td>
</tr>
<tr>
<td>Island Cove Villas PH 3</td>
<td>27</td>
<td>15</td>
<td>168.05/MI</td>
<td>5/18, 2:50; 6/4, 3:00</td>
<td>N (1)</td>
</tr>
<tr>
<td>Wyndham Lakes ESTS UT 1</td>
<td>26</td>
<td>36</td>
<td>168.05/MI</td>
<td>5/19, 12:25; 6/4, 10:15</td>
<td>N (3)</td>
</tr>
<tr>
<td>Heather Glen at Meadow Woods</td>
<td>24</td>
<td>29</td>
<td>168.05/MI</td>
<td>5/19, 1:20; 6/4, 10:40</td>
<td>N (1)</td>
</tr>
<tr>
<td>Tudor Grove at Timber Springs</td>
<td>23</td>
<td>7</td>
<td>167.19/U</td>
<td>5/18, 10:40; 6/18, 1:30</td>
<td>Y (1)-C (GA)</td>
</tr>
<tr>
<td>Spring Isle UT 1</td>
<td>22</td>
<td>8</td>
<td>167.19/U</td>
<td>5/18, 10:30; 6/18, 1:50</td>
<td>Y (1)-C (G)</td>
</tr>
<tr>
<td>Lakes of Windermere PH 2A</td>
<td>22</td>
<td>3</td>
<td>171.03/U</td>
<td>5/18, 12:35; 6/18, 10:20</td>
<td>N (11) &amp; (1)</td>
</tr>
<tr>
<td>Island Walk</td>
<td>21</td>
<td>17</td>
<td>168.05/MI</td>
<td>5/19, 1:00; 6/4, 10:35</td>
<td>Y (1)-C (GA)</td>
</tr>
<tr>
<td>Discovery Palms Condos</td>
<td>21</td>
<td>7</td>
<td>170.05/MI</td>
<td>5/18, 1:45; 6/4, 2:05</td>
<td>Y (2)-C, C</td>
</tr>
<tr>
<td>Signature Lakes-Parcel 1C</td>
<td>21</td>
<td>7</td>
<td>171.05/U</td>
<td>5/18, 12:15; 6/18, 10:50</td>
<td>N (2)</td>
</tr>
<tr>
<td>Timber Isle</td>
<td>20</td>
<td>13</td>
<td>167.19/U</td>
<td>5/18, 11:00; 6/18, 1:15</td>
<td>Y (1)-C (GA)</td>
</tr>
<tr>
<td>Huntcliff Park</td>
<td>20</td>
<td>14</td>
<td>168.05/MI</td>
<td>5/19, 11:10; 6/4, 10:30</td>
<td>Y (1)-C (GA)</td>
</tr>
<tr>
<td>Windrose at Southmeadow UT 2</td>
<td>20</td>
<td>11</td>
<td>168.05/MI</td>
<td>5/18, 2:35; 6/4, 11:30</td>
<td>N (1)</td>
</tr>
<tr>
<td>HOA/Deed</td>
<td>Car Traffic</td>
<td>Foot Traffic</td>
<td>Ppl Outside</td>
<td>Pool (#)</td>
<td>Tennis/Hoop</td>
</tr>
<tr>
<td>----------</td>
<td>-------------</td>
<td>--------------</td>
<td>-------------</td>
<td>----------</td>
<td>-------------</td>
</tr>
<tr>
<td>1 Yes-All</td>
<td>3; 2</td>
<td>2; 5</td>
<td>1; 3</td>
<td>Y(2)-0</td>
<td>Y(2T)-0</td>
</tr>
<tr>
<td>2 Yes-All</td>
<td>4; 7</td>
<td>3; 1</td>
<td>1; 1</td>
<td>Y-0; ≈ 3</td>
<td>N</td>
</tr>
<tr>
<td>3 Yes-All</td>
<td>9; 8</td>
<td>6; 5</td>
<td>3; 6</td>
<td>Y-0; 2</td>
<td>Y(1/1)-0; 2H</td>
</tr>
<tr>
<td>4 Yes-All</td>
<td>11; 8</td>
<td>2; 3</td>
<td>1; 5</td>
<td>Y-0; 4</td>
<td>Y(1/1)-0; 0</td>
</tr>
<tr>
<td>5 Yes-Fence</td>
<td>12; 23</td>
<td>3; 2</td>
<td>2; 10</td>
<td>Y-0; 0</td>
<td>Y(1/1)-0; 0</td>
</tr>
<tr>
<td>6 Yes-All</td>
<td>3; 7</td>
<td>0; 2</td>
<td>1; 6</td>
<td>Y-0; 2</td>
<td>N</td>
</tr>
<tr>
<td>7 Yes-All</td>
<td>4; 5</td>
<td>0; 0</td>
<td>0; 4</td>
<td>Y(1)-0; 3</td>
<td>N</td>
</tr>
<tr>
<td>8 Yes-All</td>
<td>3; 3</td>
<td>0; 0</td>
<td>2; 2</td>
<td>Y-0; Prty</td>
<td>Y(1/1)-0; 0</td>
</tr>
<tr>
<td>9 Yes-All</td>
<td>8; 9</td>
<td>0; 0</td>
<td>2; 4</td>
<td>Y-2; 4</td>
<td>Y(1T)-0; 0</td>
</tr>
<tr>
<td>10 Yes-NoFen</td>
<td>7; 5</td>
<td>0; 3</td>
<td>0; 2</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>11 Yes-All</td>
<td>2; 6</td>
<td>0; 1</td>
<td>2; 5</td>
<td>Y-0; 0</td>
<td>N</td>
</tr>
<tr>
<td>12 Yes-NoFen</td>
<td>6; 5</td>
<td>?</td>
<td>?</td>
<td>Y- ?</td>
<td>N</td>
</tr>
<tr>
<td>13 Yes-All</td>
<td>9; 9</td>
<td>3; 3</td>
<td>3; 6</td>
<td>Y-2; 3</td>
<td>Y(1/1)-1T; 0</td>
</tr>
<tr>
<td>14 Yes-All</td>
<td>4; 5</td>
<td>1; 0</td>
<td>1; 5</td>
<td>Y-2; 6</td>
<td>Y(1T)-0; 0</td>
</tr>
<tr>
<td>15 No</td>
<td>3; 4</td>
<td>0; 4</td>
<td>0; 5</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>16 Yes-All</td>
<td>1; 3</td>
<td>0; 1</td>
<td>2; 2</td>
<td>Y-Closed</td>
<td>N</td>
</tr>
<tr>
<td>17 Yes-Fence</td>
<td>4; 1</td>
<td>1; 2</td>
<td>4; 3</td>
<td>Y-5; 1</td>
<td>N</td>
</tr>
<tr>
<td>18 Yes-Fence?</td>
<td>6; 2</td>
<td>7; 2</td>
<td>0; 6</td>
<td>Y-0; 0</td>
<td>N</td>
</tr>
<tr>
<td>19 Yes-All</td>
<td>3; 3</td>
<td>1; 1</td>
<td>1; 9</td>
<td>Y-3; 0</td>
<td>N</td>
</tr>
<tr>
<td>20 Yes-Fence?</td>
<td>5; 1</td>
<td>3; 4</td>
<td>2; 2</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>21 Yes-Fence?</td>
<td>2; 4</td>
<td>1; 3</td>
<td>4; 2</td>
<td>Y-0; 0</td>
<td>N</td>
</tr>
<tr>
<td>22 Yes-Fence?</td>
<td>1; 6</td>
<td>5; 1</td>
<td>1; 3</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>23 Yes-All?</td>
<td>5; 8</td>
<td>?</td>
<td>?</td>
<td>Y-?</td>
<td>N</td>
</tr>
<tr>
<td>24 Yes-Fence?</td>
<td>3; 10</td>
<td>1; 6</td>
<td>3; 5</td>
<td>Y-0; 0</td>
<td>N</td>
</tr>
<tr>
<td>25 Yes-All</td>
<td>3; 3</td>
<td>0; 1</td>
<td>3; 2</td>
<td>Y-0; 0</td>
<td>N</td>
</tr>
<tr>
<td>26 Yes-All</td>
<td>2; 1</td>
<td>?</td>
<td>?</td>
<td>Y-?</td>
<td>Y(1T)-?</td>
</tr>
<tr>
<td>27 Yes-Fence</td>
<td>3; 13</td>
<td>3; 1</td>
<td>4; 10</td>
<td>Y(2)-4; 3</td>
<td>Y(1/1)-0; 0</td>
</tr>
<tr>
<td>28 Yes-Fence</td>
<td>4; 15</td>
<td>3; 0</td>
<td>5; 6</td>
<td>N</td>
<td>Y(1T)-0; 1</td>
</tr>
<tr>
<td>29 Yes-Fence</td>
<td>6; 2</td>
<td>0; 1</td>
<td>5; 5</td>
<td>Y-0; 0</td>
<td>N</td>
</tr>
<tr>
<td>30 Yes-Fence?</td>
<td>4; 11</td>
<td>1; 3</td>
<td>3; 15 (GrgSl-12)</td>
<td>N</td>
<td>Y(1H)-0; 0</td>
</tr>
<tr>
<td>Neighborship Characteristics</td>
<td>School Grades for 2005-2009</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-----------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Yards</strong></td>
<td><strong>Fenced</strong></td>
<td><strong>Miscellaneous Notes</strong></td>
<td><strong>Elementary</strong></td>
<td><strong>Middle</strong></td>
<td><strong>High</strong></td>
</tr>
<tr>
<td>1</td>
<td>Little Tall (HOA)</td>
<td>Partly</td>
<td>Speed bumps</td>
<td>C, B, A, A, A</td>
<td>NG, A, A, A, A</td>
</tr>
<tr>
<td>5</td>
<td>Grnds Nice; yrd unkept</td>
<td>Partly</td>
<td>NoSol Sign; Some Per. Fence</td>
<td>NG for All</td>
<td>NG, NG, NG, A, A</td>
</tr>
<tr>
<td>10</td>
<td>Some Bkyrd debris; yrd unkept</td>
<td>Partly</td>
<td>DeedRes Sign</td>
<td>NG, NG, C, C, A</td>
<td>B, A, B, C</td>
</tr>
<tr>
<td>11</td>
<td>Nice Kept (HOA)</td>
<td>Fully</td>
<td>Speed bumps; scrnd prchs 1stflr</td>
<td>A, A, B, A</td>
<td>A, A, A, A</td>
</tr>
<tr>
<td>12</td>
<td>-</td>
<td>None</td>
<td>Vacant Lots; No fncd yrs</td>
<td>NG, NG, NG, A, A</td>
<td>NG for All</td>
</tr>
<tr>
<td>13</td>
<td>≈ 1/2 yrs unkept; yrd debri</td>
<td>Partly</td>
<td>Mnml fncd yrs; disarray</td>
<td>NG, NG, A, A, A</td>
<td>NG, NG, A, A, A</td>
</tr>
<tr>
<td>15</td>
<td>Some Yrds unkept</td>
<td>None</td>
<td>Industrial; country; Vrty of houses; Some fncd</td>
<td>NG, NG, A, A, A*</td>
<td>NG; B, C, C, C, A*</td>
</tr>
<tr>
<td>16</td>
<td>Nice Kept (HOA)</td>
<td>Most</td>
<td>VidSurv Sign; Speed bumps; Grd Ofc Not Ocp</td>
<td>A, B, A, A, A</td>
<td>B, A, B, C</td>
</tr>
<tr>
<td>17</td>
<td>Many Yrds unkept; yrd debri</td>
<td>None</td>
<td>2 OPDVeh; Some fncd; rural</td>
<td>A, C, A, B, A</td>
<td>NG, NG, A, A, A</td>
</tr>
<tr>
<td>18</td>
<td>Some Yrds unkept, some nice</td>
<td>Partly</td>
<td>Mnml fncd; OCSO&amp;OPDVeh; Some debri</td>
<td>NG, NG, C, C, A</td>
<td>B, A, B, C</td>
</tr>
<tr>
<td>19</td>
<td>Nice Kept (HOA)</td>
<td>Partly</td>
<td>NBHD Watch, NoSol Sign; No fncd; Spd bumps</td>
<td>A, B, A, A, A</td>
<td>B, A, B, B, C</td>
</tr>
<tr>
<td>20</td>
<td>Some yrs unkept</td>
<td>Partly</td>
<td>Mstly fncd; OSCOVeh; NBHD Watch&amp;Deed Sign</td>
<td>NG, NG, C, C, A</td>
<td>NG, NG, A, A, A</td>
</tr>
<tr>
<td>21</td>
<td>Some yrs unkept</td>
<td>Partly</td>
<td>Some fncd</td>
<td>A, C, A, B, A</td>
<td>B, A, B, B, C</td>
</tr>
<tr>
<td>22</td>
<td>Some yrs unkept; yrd debri</td>
<td>Partly</td>
<td>Mnml fncd;</td>
<td>NG, NG, NG, NG, A</td>
<td>NG, NG, A, A, A</td>
</tr>
<tr>
<td>23</td>
<td>-</td>
<td>Partly</td>
<td>Some fncd</td>
<td>NG, NG, NG, NG, A</td>
<td>NG, NG, A, A, A</td>
</tr>
<tr>
<td>24</td>
<td>Some yrs unkept</td>
<td>None</td>
<td>Rural, Orange Groves; Mnml fncd</td>
<td>NG, NG, NG, A, A</td>
<td>NG for All</td>
</tr>
<tr>
<td>26</td>
<td>Nice Kept (HOA)</td>
<td>Partly</td>
<td>I Drive; Vaca Clubs Nearby; PrivProp Sign</td>
<td>C, A, B, A, A</td>
<td>NG, A, A, A, A</td>
</tr>
<tr>
<td>27</td>
<td>Some yrs unkept</td>
<td>Partly</td>
<td>Windermere/Secl; Vacant Lots/FS; Mnml fncd</td>
<td>NG for All</td>
<td>NG, NG, NG, A, A</td>
</tr>
<tr>
<td>28</td>
<td>≈ 1/2 yrs unkept; yrd debri</td>
<td>Partly</td>
<td>Some fncd; installing spd bumps</td>
<td>NG, NG, NG, NG, A</td>
<td>NG, NG, NG, A, A</td>
</tr>
<tr>
<td>29</td>
<td>Some yrs unkept</td>
<td>Partly</td>
<td>Mnml fncd</td>
<td>NG, NG, C, C, A</td>
<td>B, A, B, B, C</td>
</tr>
<tr>
<td>30</td>
<td>Some yrs unkept</td>
<td>None</td>
<td>Mnml fncd; graffiti on fnce; HOA GarSal/busy</td>
<td>A, B, A, A, A</td>
<td>B, A, B, B, C</td>
</tr>
</tbody>
</table>
APPENDIX D: TOP 30 NEIGHBORHOODS RANKING BY RESIDENTIAL BURGLARY AND FORECLOSURES RATES
<table>
<thead>
<tr>
<th>Neighborhood Name</th>
<th>Residential Burg. Rate Ranking</th>
<th>Foreclosure Rate Ranking</th>
<th>Residential Burg. Rate</th>
<th>Foreclosure Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawthorne Village Condos</td>
<td>1</td>
<td>4</td>
<td>18.9</td>
<td>23.8</td>
</tr>
<tr>
<td>Villanova at Hunters Creek Condos</td>
<td>24</td>
<td>5</td>
<td>4.5</td>
<td>23.1</td>
</tr>
<tr>
<td>Sand Lake Private Residences Condos</td>
<td>12</td>
<td>15</td>
<td>7.4</td>
<td>14.8</td>
</tr>
<tr>
<td>Sanctuary at Bay Hill Condos</td>
<td>15</td>
<td>7</td>
<td>6.6</td>
<td>19.7</td>
</tr>
<tr>
<td>Summerport PH5</td>
<td>27</td>
<td>11</td>
<td>2.2</td>
<td>16.4</td>
</tr>
<tr>
<td>Crest at Waterford Lakes Condos</td>
<td>5</td>
<td>10</td>
<td>11.2</td>
<td>17.3</td>
</tr>
<tr>
<td>Palms Villa Residences Condos</td>
<td>16</td>
<td>3</td>
<td>6.2</td>
<td>24.4</td>
</tr>
<tr>
<td>Audubon Villas at Hunters Creek Condos</td>
<td>18</td>
<td>18</td>
<td>5.7</td>
<td>13.0</td>
</tr>
<tr>
<td>Bella Terra Condos</td>
<td>25</td>
<td>19</td>
<td>4.2</td>
<td>12.7</td>
</tr>
<tr>
<td>Sandhill Preserve</td>
<td>8</td>
<td>1</td>
<td>10.0</td>
<td>28.0</td>
</tr>
<tr>
<td>Capri at Hunters Creek Condos</td>
<td>19</td>
<td>13</td>
<td>5.6</td>
<td>15.6</td>
</tr>
<tr>
<td>Eagle Creek PH 1A</td>
<td>21</td>
<td>26</td>
<td>4.6</td>
<td>7.3</td>
</tr>
<tr>
<td>Waterford Trails PH 2 East Village</td>
<td>17</td>
<td>23</td>
<td>5.8</td>
<td>10.1</td>
</tr>
<tr>
<td>Plantation Park Private Residences Con.</td>
<td>22</td>
<td>24</td>
<td>4.6</td>
<td>9.9</td>
</tr>
<tr>
<td>Los Terranos</td>
<td>23</td>
<td>2</td>
<td>4.6</td>
<td>26.9</td>
</tr>
<tr>
<td>Sandpoint at Meadow Woods</td>
<td>2</td>
<td>6</td>
<td>17.6</td>
<td>20.6</td>
</tr>
<tr>
<td>La Cascada PH 1</td>
<td>4</td>
<td>16</td>
<td>11.4</td>
<td>13.9</td>
</tr>
<tr>
<td>Cedar Bend at Meadow Woods PH 1</td>
<td>6</td>
<td>12</td>
<td>11.1</td>
<td>15.8</td>
</tr>
<tr>
<td>Island Cove Villas PH 3</td>
<td>11</td>
<td>14</td>
<td>8.6</td>
<td>15.4</td>
</tr>
<tr>
<td>Wyndham Lakes ESTS UT 1</td>
<td>9</td>
<td>28</td>
<td>9.0</td>
<td>6.5</td>
</tr>
<tr>
<td>Heather Glen at Meadow Woods</td>
<td>3</td>
<td>17</td>
<td>16.1</td>
<td>13.3</td>
</tr>
<tr>
<td>Tudor Grove at Timber Springs</td>
<td>20</td>
<td>9</td>
<td>5.3</td>
<td>17.4</td>
</tr>
<tr>
<td>Spring Isle UT 1</td>
<td>26</td>
<td>27</td>
<td>2.7</td>
<td>7.3</td>
</tr>
<tr>
<td>Lakes of Windermere PH 2A</td>
<td>30</td>
<td>21</td>
<td>1.5</td>
<td>10.7</td>
</tr>
<tr>
<td>Island Walk</td>
<td>10</td>
<td>20</td>
<td>8.9</td>
<td>11.1</td>
</tr>
<tr>
<td>Discovery Palms Condos</td>
<td>29</td>
<td>30</td>
<td>2.1</td>
<td>6.3</td>
</tr>
<tr>
<td>Signature Lakes-Parcel 1C</td>
<td>28</td>
<td>29</td>
<td>2.2</td>
<td>6.5</td>
</tr>
<tr>
<td>Timber Isle</td>
<td>14</td>
<td>22</td>
<td>6.8</td>
<td>10.5</td>
</tr>
<tr>
<td>Huntcliff Park</td>
<td>13</td>
<td>25</td>
<td>6.9</td>
<td>9.9</td>
</tr>
<tr>
<td>Windrose at Southmeadow UT 2</td>
<td>7</td>
<td>8</td>
<td>10.1</td>
<td>18.3</td>
</tr>
</tbody>
</table>
LIST OF REFERENCES


Gruenstein-Bocian, Debbie, Keith Ernst, and Wei Li. 2007. “*Unfair Lending*: The Impact of Race and Ethnicity on Loan Pricing in the Subprime Market.” Center for Responsible Lending.


Orange County Board of County Commissioners. 2008. “Foreclosures and Abandoned Properties.”


