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# SOCIAL RELATIONS, SECOND HOMES, AND THE SPACE BETWEEN “INSIDER” AND “OUTSIDER” IN A RURAL, AMENITY RICH COMMUNITY

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A CASE STUDY ON BELLAIRE, MICHIGAN

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## ABSTRACT

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Discussions about the current affordable housing crisis in the United States often neglect rural America. Drawing on research in rural geography and community development, this study investigates the affordable housing crisis through the lens of the impact of second-home development and the relationships created between second-home owners and full-time residents in the rural amenity-rich village of Bellaire, Michigan. It seeks to answer the following questions: What are the relationships between second-home owners and residents? Do these relationships follow the overarching narrative that residents of rural communities are unwelcoming to perceived outsiders? What is the current state of affordable housing in Bellaire? Has second home ownership impacted the affordability of housing for local residents of this village? If so, *how* has second home ownership impacted housing affordability? The findings suggest that housing in Antrim County is not affordable, and that there are dynamic relationships, both positive and negative, between second homeowners and full-time residents of Bellaire. This further suggests that there are no true “insiders” and “outsiders” as all stakeholders move through these positionalities throughout this community. The findings from this study can be used to inform actions to promote the quality of life and well-being of both local residents and second homeowners alike within these unique communities.

## ACKNOWLEDGMENTS

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Many more deserve thanks, as expressed in the Additional Acknowledgments section following the Conclusions.

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## INTRODUCTION

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### GROUNDING IN PLACE

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When asked where I am from, I get to hold up my right hand and point to the space between the top of my pinkie and ring fingers, gesturing to my hometown in the way many Michiganders do when asked the same question. Bellaire is the place I consider my hometown, and though I move through this place as both an insider and an outsider, I will call upon my identity as an insider to introduce this work. As COVID-19 struck the world in 2020, Bellaire has become an increasingly strange place to navigate. Businesses had limited hours, neighbors had limited contact, and the community did not feel the same. Our connections to one another slowly decreased as we remained secluded in our independent sections of the county, mostly tucked away on farms, in the forest, or in cozy cottages on the lakes. The main drag became a ghost town, eerily similar to those off-season weekdays when only the local residents were milling around the post office or pharmacy, running a few errands as an excuse to get out of the house. The air was chilly, and the distance between us was only getting chillier as we reached the winter of 2020, after a summer of pandemic-induced isolation. Then came a chance to reconnect.

The “Open Space” or “Gravel Pit” or “The-Old-Parking-Lot-Between-Bee-Well-and-the-Pharmacy” became a space for neighbors to distantly get together in a way that felt community centered while still being CDC approved. I will move through this piece calling it the Open Space because that’s what my immediate family and friends have always referred to as this place. The Open Space, as seen in the pictures below, is really just that, an open space that was once a parking lot that was then turned into a makeshift third place.



FIGURE 1: THE NEWLY INSTALLED PAVILLION OVER THE OPEN SPACE





FIGURE 2: VIEW OF DOWNTOWN FROM THE OPEN SPACE





FIGURE 3: TABLE WHERE FOCUS GROUPS WERE CONDUCTED



FIGURE 4: VIEW OF BEE WELL TO THE LEFT OF THE OPEN SPACE





FIGURE 5: VIEW OF THE BELLAIRE PHARMACY TO THE RIGHT OF THE OPEN SPACE

A third place refers to the space beyond the home and the workplace (Oldenberg & Brisset, 1982). A third place can be anything from a church to a barber shop to a public library and anywhere in between. In community development, the thinking around third places shifts more toward having a financial, socially and physically accessible places for community members to gather (Oldenberg & Brisset, 1982). Bellaire created its own third place in the parking lot between the Bellaire

Pharmacy and Bee Well. Short's Brewing Company, the most prominent business in the village's downtown, quickly contributed to this project, creating "campsites" for groups of six or less to site around firepits and enjoy takeout food and beverages from surrounding businesses. Short's constructed these campsites with their kegs that weren't being used for production because of the decrease in demand during the pandemic, but as the COVID-years went on, craft beer demand increased and Short's needed their kegs back. The campsites were no more, but the tables and chairs remained and so did this third place. The Open Space lived on, supporting local restaurants as they marketed their takeout options to customers hanging out in town enjoying one another's company. My family and friends would frequent the space, sipping their morning coffee with dogs in tow or catching up over cocktails and craft beer on Friday and Saturday evenings. It blossomed into a place of many uses and became a household name and place to gather. I held the focus groups that are the basis of this research at the tables of the Open Space, inviting participants to meet me in what was the only place in town you didn't have to pay to participate. The Open Space was made for Bellaire, by Bellaire, but that changed during the end of the summer of 2022 when it seemed like it was safe to say the pandemic was over. Restaurants and bars were open and the need for a third place, seemingly, was no more. Short's effectively took the Open Space back as their own, creating a stage and

a pavilion and hosting their own concerts in the space, coupled with several large banners touting their logo.

Short's reclamation of the village's third place parallels the gentrification that many local residents feel is already taking place in this community. With the influx of second-home development and Southeastern Michigan residents moving to Bellaire for its rural idyll characteristics, relationships have become increasingly strained. The Open Space, a place that was once ours (used by residents), is no longer ours, a sentiment shared across feelings about Bellaire as a whole.

Relationships between local residents, seasonal local residents, and previously seasonal local residents are ever-changing. The Open Space was the main place where these groups connected, being visible to one another in a way previously inaccessible. The Open Space story illustrates how important accessible meeting places are, how they interact with identities, and ... finish the sentence in a way that foregrounds what is coming in the rest of the thesis This continuum between insiders and outsiders is further explored in this study.

## RESEARCH GOALS

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This research considers the relationships between residents, relocated seasonal residents, seasonal residents and vacationers in my home community of Bellaire, Michigan. The study aims to understand these groups' relationships to one another, as well as to the spaces of the community. Bellaire's population as of 2019 was 1,015 people with the median age of 44.5 years. Its poverty rate falls at just over 12% while the median household income is less than \$38,000, far below the national average of \$65,712 (Data USA, 2019). In terms of Bellaire's cost of living, the price per square foot of single-family homes as well as condos and townhomes has drastically increased in the past three years. In March 2019 the price per square foot of single-family homes was \$98, rising to \$197 in March of 2022. This same trend is present in the price per square foot of condos and townhomes. A square foot for these housing units cost \$100 in July of 2019; it now costs upwards of \$178 (*Real estate market overview, 2022*). Second home ownership is recognized as one major component of gentrification (Paris, 2009); this study therefore considers the impact of seasonal and second-home ownership on Bellaire's housing market. Current literature in rural housing policy has found that oftentimes, second-home ownership by seasonal residents adversely impacts the local residents and existing community (Back, 2020; Back & Marjavaara, 2017; Farsatd & Rye, 2013). The property values skyrocket, making it difficult to

establish and maintain affordability for the local residents. This case study fits into the broader scope of work being done in rural geography and community development by studying the relationships between the different residential groups, as well as housing affordability issues in a rural community. Findings from this case study may serve as framework for future case studies. The understandings generated may also allow relationships between members of the various residential groups in Bellaire's community to improve and catalyze conversations around creating affordable housing solutions.

This research aims to understand the relationships among local residents, relocated seasonal local residents, and seasonal local residents in Bellaire, Michigan, as well as the impact of second-home ownership on the community. What are the relationships between second home owners and residents? Do these relationships follow the overarching narrative that residents of rural communities are unwelcoming to perceived outsiders? What spaces are important to different residential groups, and why? What is the current state of affordable housing in Bellaire? Has second home ownership impacted the affordability of housing for local residents of this village? Specifically, this study investigates the current climate of inter-residential group relationships. It also calls into question the validity of the common narrative that local

residents hold animosity toward seasonal residents and second-home owners and are unwelcoming to those they perceive as 'outsiders.'



## LITERATURE REVIEW

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### INTRODUCTION

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Rural geography, at its core, is the study of people, places, and landscapes in rural areas (Woods, 2009). This field of study also examines the social and economic processes that shape rural communities. These processes manifest differently in each rural community, as each community is unique with its own set of ideals and experiences.

The rural idyll, the socially constructed myth that rural places are peaceful, idyllic and without societal problems, prevents rural spaces from being seen as needing the same infrastructural improvements that urban spaces do (Woods, 2010). This myth has stunted the growth of rural affordable housing efforts (Woods, 2009). In tourist-dependent communities, an initial development of amenities is typically followed by the maturation of the traditional tourism industry. The development of second homes becomes a dominant part of the physical and economic landscape over time as the town becomes a destination for tourists. The notion that development of second homes provides employment opportunities for local residents of these communities is misguided: although the increase in demand for construction workers may spike in the short term, the property value of the homes they are building and the value of the land

the homes are built on increases to far more than the local resident workers can afford at fair market prices (Venturoni, 2004). The construction and valuation of these homes displaces local residents when local housing and land become too expensive to sustain their current quality of life (Venturoni, 2004). Further, in non-tourism-centric communities, there is not the same economic incentive to invest in housing infrastructure, leaving these areas completely out of the conversation about the United States' current housing crisis.

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## BELONGING AND SPACE

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### INSIDER/OUTSIDER DYNAMICS

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When it comes to understanding insider/outsider dynamics, most current literature focuses on the researcher's positionality in these categories. These works explore what it means as a researcher to examine your own community, an issue explored later in this work through my positionality statement.

Though a breadth of literature exists on economic "insiders" and "outsiders," there is very little currently written on the dynamics between "insiders" and "outsiders" in amenity communities. This study specifically aimed to fill this gap.

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### USE OF SPACE

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In their work on rural residents' opinions on second homeowners pursuing their desires in the community, Farstad (2011) found that local residents' attitudes depended greatly on the local residents' perceptions of the potential outcomes. Farstad (2011) found that local residents reported being able to tolerate the second homeowner's demands as long as the second homeowner satisfied some of the local community's significant needs. These findings led Farstad (2011) to the assertion that it is not the local residents' "othering" of second homeowners that is the main cause of conflict, it is the "local structural context" that makes it impossible "for second home owners to contribute" to the community (p. 1).

Stedman (2016) also observed second home owners as strictly "outsiders" as their work explores place attachment of second-home owners. This study found that seasonal residents can exhibit higher levels of place attachment than their local counterparts; however, this varies based on the nature of their use of the second home. For example, a second-home resident who uses their non-primary dwelling as an escape from their day-to-day may have stronger place attachments to the physical environment, which is what they seek in their second home place.

Jennings et al (2013) identified similar sentiments in their work examining community attachment of seasonal and full-time residents. They found that

communities of local and seasonal residents' attachments depended on how often seasonal residents visited their secondary communities. Those who most frequently visit and interact socially are socially at the same level of attachment, or more, than the local residents.

This study contributes to the knowledge gap on relationships between residential groups in rural high-amenity communities, acknowledging that there is no definitive way to categorize all relationships across rural, high-amenity communities.

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## RELATIONSHIPS AMONG RESIDENTS

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### POSITIVE

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There is a significant gap in the literature regarding positive interactions among high-amenity community residents. Most studies of this nature aim to find points of contention that hinder communities, making it difficult to understand how common positive relationships are between local and seasonal residents. The two studies explored below outline the positive and neutral relationships between residents.

Second-home owners help create social capital in a community simply through their presence. In their work on the creation of social capital in second-home localities, Kůsová et. al (2017) found that despite the widely accepted argument that there are

antagonistic relationships between permanent and second-home residents, there were no major conflicts they could identify. They found that the respective groups keep to themselves, living their lives parallel to one another rather than perpendicularly (Kůsová et al., 2017). Further, Kůsová et al. (2017) reported that the main space of intersection between the two groups were through those who worked in the services interacting with second home residents. This work described vaguely positive, yet mostly neutral relationships between second homeowners and permanent residents.

In their analysis of a rural, high-amenity area in Utah, Jennings and Krannich (2011) discovered seasonal residents “who most frequently visit their [second homes] interact socially with their friends and neighbors” the same amount or more than the permanent residents, however, the researchers note this may be due to the mixed residential composition of the neighborhoods (p. 1).

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## NEGATIVE

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Contentious relationships between local and seasonal residents in rural communities have been noted in the literature. A few studies about these cross residential status relationships exist, though they are mainly within the leisure sciences and explore the concept of sense of place (Stedman, 2006). These studies assert that “for tourists, visited places can be as deeply meaningful as for [local residents], notably

as symbols of important experiences or because of the places' restorative value” (Kiancika et. al, 2006, p. 56). Though, these studies focus mostly on defining the constituents of sense of place and then on the strength of place relations, not the relationships among residents of said place (Kiancika et al, 2006). Given the many complexities of these relationships, there is much to examine when it comes to how people of various residential statuses interact with one another.

Vacationers flocking to seasonal communities can cause local residents to abstain from their usual activities, significantly damaging the health of the community's social capital (Rothman, 1978). However, local residents reported feeling economically dependent on these vacationers; yet, they also benefit from the services and facilities that the community constructs to cater to these tourists (Rothman, 1978). These benefits do not exist without the presence of vacationers, making the duality of these relationships increasingly difficult.

These benefits, commonly known as amenity growth, can also segregate the community's existing population through economic stratification (Winkler, 2013). Although Winkler's (2013) research does not specifically address social relationships, this study shows that as inequality spreads, the community fractures into smaller, distinctive communities that become perpetually economically disadvantaged. This

fracturing can lead to feelings of resentment toward vacationers and second-home owners for whom amenities were built (Winkler, 2013).

Vargas-Sánchez et. al (2013) further explored residents' attitudes toward tourism and seasonality. They found that the impacts of tourism, as well as the tourists themselves, were perceived more favorably during the off-season. This favorable perception often leads to a more positive outlook on further amenity growth. Vargas-Sánchez et. al (2013) hypothesize that local residents' feelings of attachment to their community are exacerbated during the busy season of tourism, resulting in a negative attitude toward tourism. Essentially, this study found that local residents view tourists favorably only when they are not present.

James William Jordan came to a similar conclusion in his 1980 work on the effects of tourism in a vacation community in Vermont. Jordan (1980) asserts that the local residents of this village are willing and unwilling participants, in the process of tourist development. The cycle operates sequentially as follows:

- (1) An attractive site invites transient vacationers; (2) some vacationers become regular, seasonal residents, and purchase land; (3) the number of vacationers, in relation to natives [sic], increases; (4) the resulting alienation of land, menial seasonal employment, and the dilution of traditional community ideology alarms many natives; (5) the demands of vacationers to experience "traditional life" exceed the capability of the natives and their community resources; (6) the

natives are forced to commoditize their culture to meet demand while attempting to preserve selected aspects of their traditional culture for themselves; and (7) the natives' traditional way of life becomes increasingly difficult to maintain as it is distorted and consumed by vacationers (p. 52 – 53).

Jordan hypothesizes that additional stages will eventually play out and that the demand for additional summer sites “may cause land values and tax rates to rise dramatically” (p.53). Jordan goes on to predict that local residents of this village could become completely dependent on the service of tourism, forgoing their previous ways of life.

Green and colleagues (1996) outline a similar pattern in their research exploring the variations in land use attitudes and economic development attitudes between seasonal and permanent residents in northern Wisconsin County. They found that permanent residents were much more supportive of local economic development initiatives than their seasonal counterparts. This could be partly due to the desire of seasonal residents to maintain the rural idyll, although it is difficult to pin down.

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## THE HOUSING CRISIS

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### CONTEXT

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Income inequality has been a persistent problem in the United States. The gap between the richest and poorest of this country has fluctuated, ebbed, and flowed



through economic oscillations. Over the past several decades, increases in income inequality have been heavily influenced by economic restructuring in non-metropolitan counties (McLaughlin, 2009). Nonmetro counties' income inequality was more greatly impacted by this restructuring than metropolitan counties because of nonmetro counties' lesser diversity and smaller size of...economies," making them more vulnerable to the forces of restructuring (McLaughlin, 2009). Income inequality increased during the 1990s in nonmetro areas concurrently with declines in median household income (McLaughlin, 2009). While it is important to note that this increase in income inequality appears consistent across the rural/urban divide, it manifests differently (Hertz & Silva, 2020). The share of income from self-employment has declined across the country, particularly in rural America, as this income is inherently unequally distributed among citizens in rural spaces (Hertz & Silva, 2020). In the past decade, rural inequality has increased, as rural sociologists and anthropologists have pointed out that agriculture has become less influential on rural economic activity (Hertz & Silva, 2020). Non-metro counties vary widely in terms of their average income. Tourist-dependent, wealthier communities like Teton, Wyoming had an average per capita income of \$43,444 from 2009 – 2013 while poorer communities like Noxubee, Mississippi without tourism had a per capita income average less than \$13,000 (Hertz & Silva, 2020). These differences further represent the further "within-rural" divide of the

United States' income inequality. Hertz and Silva (2020) acknowledge that rural inequality is rising, particularly sharply from 2012 to 2015.

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## AFFORDABLE HOUSING

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In conjunction with an increase in income inequality, affordable housing has decreased in recent decades. From 1990 to 2016, the decline in housing affordability was universal among urban and rural counties, with population growth associated with this decrease in rural counties (Brooks, 2022). Three decades ago, in 1990, nearly 27 percent of households had housing costs classified as unaffordable (Brooks, 2022). This figure jumped to 32 percent in 2016 despite the increase in average income over this period (Brooks, 2022). Unaffordable housing rates were notably high among socioeconomically vulnerable groups such as renters and households that make less than \$30,000 per year, where 47.4 and 73.1 percent of housing was unaffordable, respectively (Brooks, 2022). A lack of affordable housing can increase the risk of joblessness, forced movement, and mental stress (Brooks, 2022). Brooks (2022) found that a thousand-person increase in population is associated with a 0.8 percentage point decrease in the rate of affordable housing for non-metro adjacent counties and a .11 percentage point decrease in remote counties (Brooks, 2022). In non-metro counties, this can lead to decreased affordability. Peach and Adkisson (2020) found

that low-income counties in the United States tend to be small, mainly rural and geographically concentrated, and that regional income inequality “is not likely to change substantially over the next half-century” (p. 341). They also note that the technological and institutional advancements of the last 50 years did not impact the nature of regional income inequality, bolstering their conclusion that such changes are unlikely in the next 50 years (Peach & Adkisson, 2020). In terms of the affordability of rental housing, affordability gaps became more prominent during the Great Recession (Lens, 2018). Moving toward understanding this crisis in the context of rural housing, The Urban Institute’s “The Future of Rural Housing” report acknowledges that the challenges in rural communities are regularly overlooked by the public as well as public policy. “The rural housing stock is older than average,” with many of these homes lacking finished plumbing or kitchen facilities, not fulfilling the social contract of being adequate housing. Rural homeowners are often severely cost burdened, paying more than 30% of their income. Income inequality in areas known as amenity communities, which are rich in environmental capital such as lakes or mountains, has increased as the global elite’s wealth increases (Pendall et. al., 2016). When capitalist growth concentrates wealth in these areas, inequality and poverty ensue because of uneven development (Winkler, 2013). The report acknowledges that housing rural working families could once afford is no longer accessible, with affordable rental units nearly

nonexistent. This increase in housing costs often forces residents to move outside their hometown, shifting the burden from cost to commuting, as they must now drive further to their place of employment (Pendall et. al., 2016).

Lens (2018) also found that there was an increase from 2007 to 2010 in the number of extremely low-income (ELI) households per affordable rental unit. They further estimate that there are more than three ELI households for every rental unit that would be considered not cost burdened, with the cost burden being the spending of more than 30% of one's income on housing for these households (Lens, 2018). They also found that there is an almost one-to-one ratio between the number of ELI households and rental properties priced at 50 percent of these households' incomes (Lens, 2018). Lens (2018) concludes that rental affordability is only worsening for ELI households, with very little political will to address this issue.

Nearly 20 years ago, former Secretary of the U.S. Department of Housing and Urban Development Shaun Donovan called rental affordability a 'silent crisis,' with his successor Ben Carson suggesting in November of 2017 that an 'all hands-on deck' approach was vital to solving the shortage of affordable rental homes (Anacker, 2019). This political acknowledgment of the crisis emphasizes that it is visible; however, it has not yet been addressed. There has been an absolute increase in the number of

households in the United States due to net population growth, immigration, and increases in low-income households, namely senior households and households of color (Anacker, 2019). Anacker (2019) asserts that housing affordability is difficult to address because 1) household expenditure must decrease, 2) household income must increase, and 3) presently, household expenditures and incomes grow slowly over time. These factors impact the delay in policymaking actions, as seen during the foreclosure crisis and the resulting Great Recession. The foreclosure crisis and Great Recession saw increases in suicides, sudden evictions, crimes, and health crises, among others (Anacker, 2019). Anacker proposed methods for solving the affordable housing crisis, including building on vacant land previously zoned for multifamily development, adding units to current single-family homes, and incentivizing local governments to approve already planned housing (Anacker, 2019).

Adabre and Chan (2019) acknowledge that policy-makers' interventions to promote sustainability in affordable housing markets has often be inefficient, and in some cases, counterproductive. They determined thirteen critical success factors (CSFs), grouping them into four subcategories: developer's enabling CSFs, household-demand enabling CSFs, mixed land use CSFs and land use planning CSFs. They have used these CSFs to inform policymakers on efficient interventions for resource

utilization to promote sustainable affordable housing in the market (Adabre & Chan, 2019). Ianchuk et al., (2021) note that affordable housing has the potential to influence economic growth, labor forces, and create a more inclusive economy, key tenants of sustainable development.

## SECOND HOME OWNERSHIP

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Some economic thought suggests that the development of second homes would be positive for rural communities, as the construction creates job opportunities. This is often not the case, although there is an associated increase in demand for workers, the second homes' values and surrounding lands' values increase to more than what the workers can afford (Venturoni, 2004).

Second-home development and the influx of seasonal homeowners have caused conflicts among residents in some cases, although not in all. Park and colleagues (2018) found that some residents see development as vital to maintaining their community's vitality, rather than as a threat. Often, local residents and second-home owners have been found to want development to enhance their community, although there is contention over the protection of rural idylls. In their research Stedman and colleagues (2006) ask "Does the development of second homes threaten the character of rural life?" Conflict does not necessarily always occur intra-residentially over the protection

of the character of rural life, and conflict may arise between residents and those initiating development that threatens the rural idyll (Farstad & Rye, 2013). Preserving the rural idyll is typically at the heart of second-home owners' relations to the area because they have built their second home as a place to get away from their daily lives (Farsyad & Rye, 2013). If the rural idyll were to be disrupted, the area would no longer serve its purpose as a picturesque and a peaceful escape.

Research has found that secondary homeowners can contribute to reinventing and potentially reinvigorating rural communities. The social change that migration of seasonal residents bring may positively impact social capital, differing from the narrative that seasonal residents create a "loss" of community (Gallent, 2013).

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#### CASE STUDY: BROWARD COUNTY, FL

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Walter et al. (2016) used Broward County in southern Florida as a case study to examine how local housing agencies can seek to expand the stock of affordable housing, as this community is experiencing an affordable rental housing crisis. Given that local agencies did not have a housing acquisition tool, Walter et al. (2016) developed a tool to identify neighborhoods to consider acquiring property. ArcGIS was used to create an affordable surface layer using spatial data obtained from the Broward County Property Appraiser (Walter et al., 2016). Their results identify Broward County

neighborhoods that are affordable and opportunity dense so that they can better serve the most vulnerable renters in the county. This demonstrates how an affordable housing analytical tool can be created from county data using statistical spatial techniques, which can potentially be applied more broadly in the future, once a system is developed for housing agencies to continually input data so that they may have the most recent and accurate results.

The current literature exposes a lack of exploration of affordable housing solutions in specific rural counties. This research focuses specifically on Antrim County in northwestern lower Michigan, an amenity community that experiences an influx of residents throughout the summer months. This study aims to fill this gap, guided by questions on changing housing costs, housing availability, and whether gentrification can be identified as a causal factor.



## CONTEXTUALIZING BELLAIRE

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Bellaire is a village in Michigan in the heart of the Midwestern United States. It serves as the county seat for Antrim County, and the courthouse is the main fixture of the village's downtown area. A few miles from the courthouse is Lake Bellaire, one of the main attractions for seasonal residents. Lake Bellaire is connected to the Chain of Lakes of northwestern Lower Michigan and provides access to water recreation in several lakes and rivers in the area that eventually meet Lake Michigan. Bellaire is split between Forest Home and Kearney Townships, as this part of Michigan is divided into civil townships, which are units subordinate to counties. This subclassification is useful for northwestern Lower Michigan because of its low population density. The village population hovered around 1,050 residents as of the 2020 census, although Bellaire was not always small. Historically, Bellaire was a major railroad center because of the Chicago and West Michigan Railroad-built depot in 1891. This depot was followed by East Jordan and Southern Railroad, who built another line into town ten years later. Many industrial companies were attracted to Bellaire, building factories nearby, because of the ease of rail transportation. This slowly fizzled out as East Jordan and Southern Railroad abandoned their lines through Bellaire, with all railways in Bellaire abandoned by 1982.



FIGURE 6: MAP OF LAKE BELLAIRE AND DOWNTOWN BELLAIRE (GOOGLE MAPS, N.D).

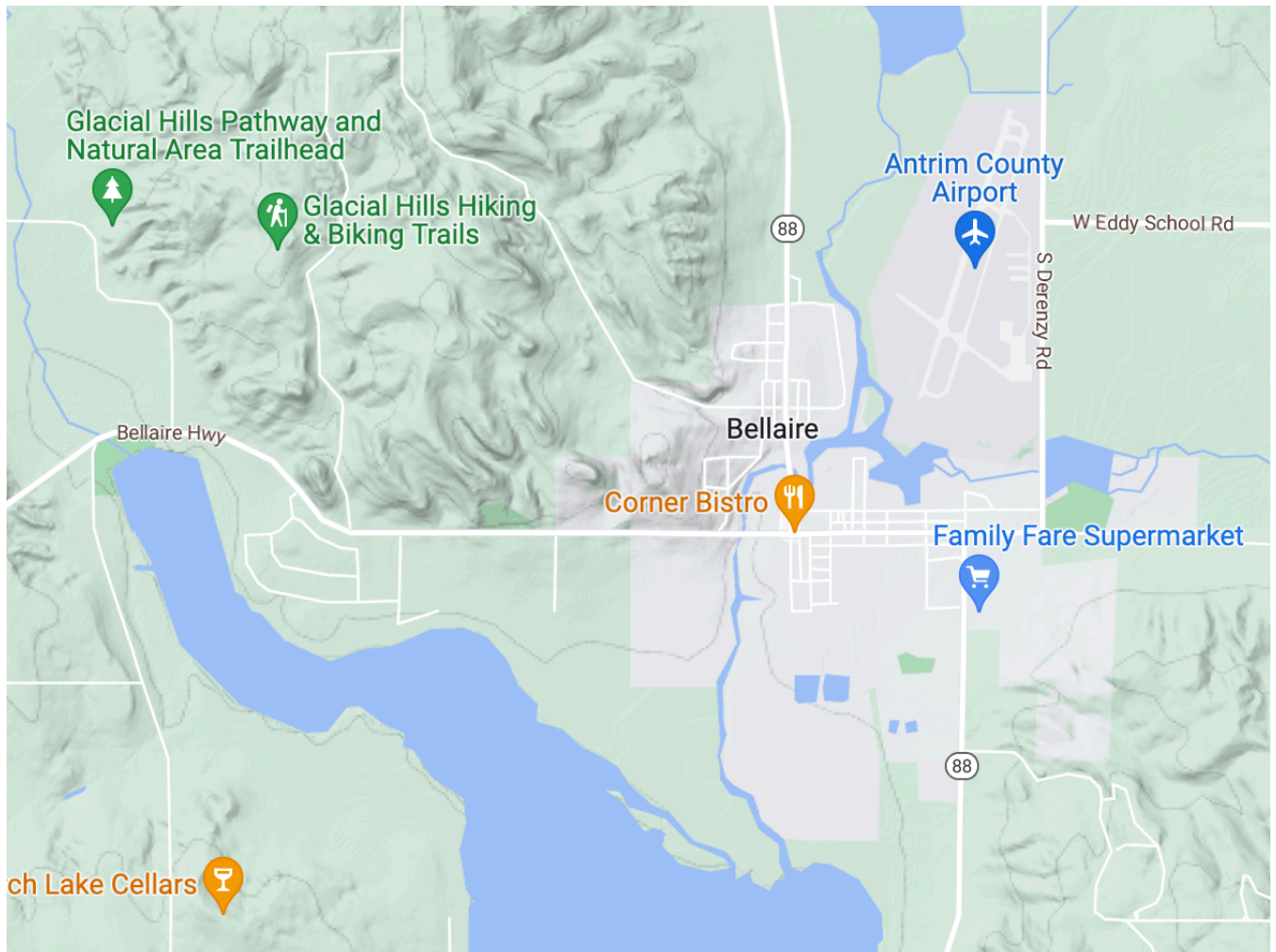


FIGURE 7: MAP OF DOWNTOWN BELLAIRE, INCLUDING GLACIAL HILLS PATHWAY AND NATURAL AREA (GOOGLE MAPS, N.D.).

Twenty years later, in 2002, the business that put Bellaire on the map, Short's Brewing Company, became registered in Michigan and renovated the century-old hardware store downtown, giving the village a new life and purpose. Short's has gained a cult following in the Midwest. As the company expanded, it purchased a warehouse in Elk Rapids, just 30 miles down the road to brew at a larger scale. Short's production increased exponentially, leading them to process 800 cases of beer and

cider per day. Twelve years after their humble beginnings, Short's set a Guinness World Record for the largest "tap takeover," serving 120 of their own beers on tap at HopCat in Detroit, Michigan. Short's have grown into one of Michigan's largest breweries, yet they have maintained a commitment to the community by staying true to their mom-and-pop shop style of operations.



FIGURE 8: SHORT'S BREWING COMPANY'S PUB (BELLAIRE CHAMBER OF COMMERCE, N.D.)

Bellaire was previously shaped by its history as a railroad hub and has now become a destination for something beyond work. The region is rich in recreational

opportunities: The Chain of Lakes is a natural water marathon made up of twelve lakes and interconnected rivers where visitors and local residents can paddle as they please. The Chain also connects communities to one another from the East Grand Traverse Bay in Traverse City all the way to Lake Michigan. Glacial Hills boasts 31.5 miles of trails where users can hike, mountain bike, trail run and enjoy nature.

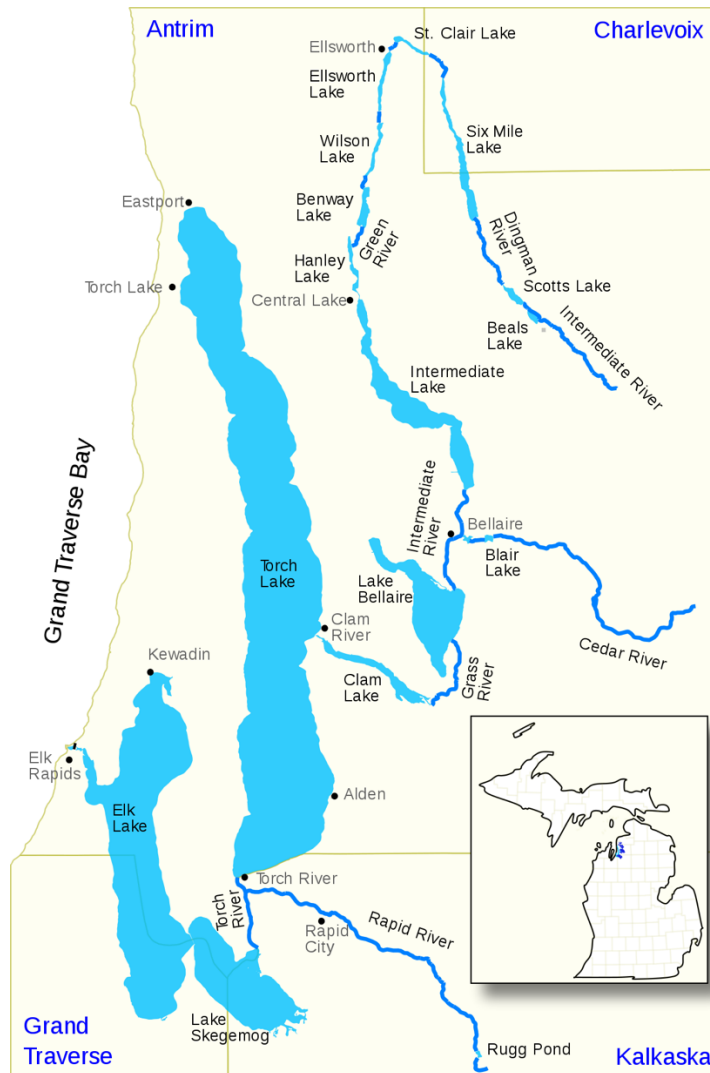


FIGURE 9: CHAIN OF LAKES MAP (CHAIN OF LAKES, N.D.)

However, Bellaire is not without its pitfalls. The village's poverty rate is 14.5%, which is 3% greater than that of the United States as a whole. Bellaire faces serious socioeconomic challenges as many full-time residents are engaged in sales and related, food preparation and serving-related, and production occupations. These occupations saw annual average wages of \$46,014, \$20,479, and \$85,208,

respectively. Overall, the village's median income is almost half that of the United States at \$36,932.

As for Bellaire's racial makeup, the village's population is predominantly White, at just over 92%. There is very little racial diversity in Bellaire.

In terms of housing, Bellaire's median property value is \$113,900, which is approximately 0.5 times smaller than the national average. The homeownership rate is 69.3%, which is similar to the States' rate of 64.4%. However, Bellaire had a higher percentage of vacant housing units. There were 7,391 vacant housing units in 2020, approximately 42% of the village's available units (Dot, 2021). These vacant units create opportunities for second home development.

These demographic variables help paint an accurate picture of the community on which this work focuses: a community rich in environmental and social capital yet struggling with wealth and housing inequality.



## METHODS

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### USE OF MIXED METHODS

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This study integrates quantitative and qualitative methods to answer the guiding research questions. Mixed methods were chosen to capture human experiences in Bellaire and to understand whether the data supported those experiences. The focus groups satisfied the qualitative component of this approach, whereas the analysis of Michigan and Antrim County's affordable housing data was the quantitative component. Each approach contributed to the study's understanding of the relationships and housing in Bellaire.

### FOCUS GROUPS

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I conducted focus groups with second-home owners and residents to better understand their perceptions of one another and their experience of housing affordability and everyday life. The interactivity of the focus groups made this method ideal for exploring nuances and the complexities of relationships. Each focus group generated complex conversations that answered each research question in a unique way.



The framework of methodology for this work has been described by Jenny Cameron, who details the focus group methodology as involving a small group, typically six to ten participants, discussing a topic introduced by the researcher, further discussing the vital role the researcher plays. The researcher acts as the facilitator of the discussion, prompting or questioning the group as necessary while the conversation unfolds. Acting both as the facilitator as well as the researcher, the researcher “promote[s] group interaction and focus the discussion on the topic or issue” (Hay et al., 2021). Cameron notes that “one comment can trigger a chain of responses [with] this type of interaction [being] described as the synergistic effect” (Hay et al., 2021). This synergy can, and oftentimes does, generate more information than a traditional one on one interview, which is why I have chosen the focus group for my method of data collection. Focus groups also allow for participants to “explore different points of view and to formulate and reconsider their own ideas and understandings” (Hay et al., 2021). The introduction of new perspectives by the participants themselves can lead to further exploration between participants, potentially allowing them to engage in questioning one another and generating even more insights to be used as data. This was vital to my data collection as I aimed to understand the perspectives of each identified group as well as their perspectives on one another.

There are three modes of focus: exploratory, explanatory, and generative (Hay et al., 2021). My research has followed the generative mode. Cameron states that the generative mode allows “the focus group [to] become a place for producing new knowledge” (Hay et al., 2021). The generative mode does not reproduce already known findings but is necessary for the “reshaping understandings so that new responses might be [generated]” (Hay et al., 2021).

The makeup of focus groups is vital for their success. Cameron outlined the basic principles, noting that composition is largely determined by the research project, its purpose, and the available and willing participants. It is important to consider “whether people already known to each other should participate” in the same focus group because this can limit the production of diverse perspectives (Hay et al., 2021). In my research, participants who knew one another created a more comfortable environment. The participants were able to speak candidly about their experiences in Bellaire. They were also able to relate to and build upon each other’s comments.

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#### PROTOCOL APPROVAL

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Prior to recruiting participants, I received approval from the University of Vermont’s Internal Review Board (IRB). All data were managed according to IRB standards. The identities of the focus group participants were kept confidential, and

pseudonyms were used to hide individuals' identities. All focus group participant information was divulged only with participant permission in ways that are consistent with this research protocol.

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## FOCUS GROUP PROCESS

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Cameron (2021) notes that in some research contexts, participants in a focus group will know one another. This was the case for this study, and I became increasingly aware of this potential limitation in my own choice of participants. To recruit participants, I created web-based posts and initiated contact with local groups and organizations. I had a list of questions that acted as initiators of the conversation and allowed the rest of the conversation to flow naturally through the participant contributions. Each group was asked: *What do you consider your residential status to be? How do you feel like that fits in to our community? What do you think of other residential statuses in our community? How would you describe your relationship to people that are those residential statuses?* These questions aimed to answer the relational aspect of my overarching research question. I then moved into the housing side, asking participants, *What is your current housing situation? What is your opinion on this situation? Do you think the cost of this is fair? Have you seen a change in costs*

over time? I planned for these conversations to last between one and two hours, although most concluded around the one-hour mark.

As conducting a focus group is best done in an informal, accessible setting, so that it is neutral in the engagement of all participants, I used the aforementioned Open Space. Prior to starting the conversation, I gave a brief overview of how the focus group would work to clue participants on my methods. I recorded the conversations using my iPhone as well as my iPad and then generated a transcript in Microsoft Word after the conclusion of each focus group.

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## THE QUALITATIVE DATA ANALYSIS PROCESS

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### FOCUS GROUP DATA ANALYSIS

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I used an iterative method to analyze the focus group data. I began by creating a codebook based on the motifs that emerged from the focus group transcripts.

Following the creation of focus group transcripts using Microsoft Word, I began breaking down the dominant themes into codes that guided my overall understanding of the transcripts. Taking the raw transcripts, I coded my overarching themes by hand during my first pass over the data. I distilled four main themes to begin with, which were housing, relationships, money, and landscape. I then delved deeper into these four main themes, exploring the nuances that appeared during my second pass by

hand coding the transcripts. The second pass resulted in the delineation of overarching themes into housing, seasonality, relationships, second homes, and landscapes. The third pass over the transcripts allowed me to further break down the codes. With these identified themes, I also found key quotes and exchanges from focus groups that illustrated each theme. This combination of themes and quotes began the process of defining the study's findings.

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## HOUSING DATA ANALYSIS

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The quantitative component of this research utilizes a dataset from the National Low Income Housing Coalition's (NLIHC) *Out of Reach* report. This report documents the gaps between wages and the cost of rental housing across the United States from 2016 to 2020. The NLIHC uses the Housing Wage as its central statistic, a variable that is an estimate of the hourly wage a full-time employed person must earn in order to afford a modest rental home at fair market rent (FMR) as determined by HUD. FMR is housing costs that do not exceed 30% of the renters' income. The *Out of Reach* data are available at the state level, as this report utilizes Michigan's data for its analyses of housing costs and their potential burden on renters. As these data are from 2016 to 2020, they do not explicitly account for the increase in housing prices throughout and

beyond the COVID-19 pandemic. Below are the descriptive statistics for the state of Michigan with regard to several of the variables identified in the *Out-of-Reach* dataset.

TABLE 1: NLIHC OUT OF REACH - MICHIGAN

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Total households (2016-2020)	85	1079	3980408	102332.24	444071.026
Renter households (2016-2020)	85	123	1124923	28289.76	126171.299
% of total households that are renters (2016-2020)	85	9.08%	41.17%	21.58%	6.68%
Estimated mean renter wage	85	\$7.18	\$22.18	\$13.3901	\$2.99181
One bedroom FMR	85	575.00	1048.00	665.57	94.97
Annual AMI	85	54100.00	117800.00	72581.05	12869.16
Estimated median renter household income	85	16639.99	53488.20	32732.79	6724.91
Rent affordable at 30% AMI	85	405.75	883.50	544.36	96.52
Rent affordable at median renter	85	416.00	1337.20	818.32	168.12

household income					
Income needed to afford 1 bdrm FMR	85	23000.00	41920.00	26622.70	3798.75
Housing Wage for 1 bdrm FMR	85	\$11.06	\$20.15	\$12.7994	\$1.82632
Work hours per week at min. wage needed to afford 1 bdrm FMR	85	44.81	81.68	51.87	7.40
# of jobs at minimum wage needed to afford a 1 bdrm FMR	85	1.12	2.04	1.30	.19
Work hours per week at mean renter wage needed to afford 1 bdrm FMR	85	24.84	64.84	39.50	7.63
Valid N (listwise)	85				

The first test was to determine whether the average cost of one bedroom at fair market rent (FMR) in Antrim County was greater than the average cost of one bedroom at fair market rent in other counties in Michigan. This was performed using an independent sample t-test, where counties were recoded into Antrim County and NOT Antrim County and tested against one bedroom at the FMR continuous variable. The

second test was also an independent sample t-test, where whether the rent affordable at the median renter household income in Antrim County is greater than the rent affordable at the median renter household income in other counties in Michigan. The third test evaluated whether the rent affordable at 30% annual median income in Antrim County was greater than the rent affordable at 30% annual median income in other counties in Michigan through an independent sample t-test. These three t-tests tested the association between several different *Out of Reach* variables and Antrim County and the rest of the counties in Michigan. The purpose of this analysis was to show the specific conditions within Antrim County.



## FROM WHERE I STAND

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### RESEARCHER POSITIONALITY: THE INSIDER-OUTSIDER CONTINUUM

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I grew up in Bellaire in a way that might not count as being “from Bellaire,” depending on who you ask. I did not go to high school in Bellaire, I did not graduate with a class of twenty-something children; I went to an ethnically diverse high school in southeastern Michigan where there were multiple Indian dance teams, and the marching band drew a larger audience on Friday nights than the football team. That was my school community. My true community, my home, is Bellaire. I have worked in different businesses in town and on the lakes, volunteered at the mountain biking trails, walked into the coffee shop, and had my usual order waiting for me by the time I walked up to the counter. I think of Bellaire as home. I closely identify with the plight of rural America, particularly rural Midwestern America. My work in geography has drawn from these experiences, watching my hometown’s population dwindle in the off-season, and many businesses closed on weekdays. I pull from what I know to be true: Urban, suburban, and rural life vary widely. Access to public transportation is virtually nonexistent in rural America. Most of us learned to drive far before age sixteen, helping with farm chores or snowplows. I have worked alongside full-time residents of the community who have been there their entire lives and have heard their stories about

how Bellaire has evolved. I am what social science would mostly accept as an *insider*, but research cannot be conducted without some sort of *outsider* dynamic. I occupy the space between *insiders* and *outsiders*, a narrow channel that allows me to integrate my personal knowledge and relationships with the community into my research, while still being objective enough to critically approach the rifts between members of the community.

*Insiders* and *outsiders* are positionalities that have traditionally been pitted against one another in social science. I aim to call these categorizations into question. I believe the meanings of these positionalities are constantly in flux. The social and historical constructions of emic and etic correspond to insiders and outsiders, though they are not contemporary understandings of these terms. Emic and etic are far narrower; they ignore the social, political, geographic, and historical contexts that act as confounding variables. They also fail to consider the consequences of researcher versus participant positioning, which has been identified as central to ethnography. In Janette Young's 2005 work, "On Insiders (Emic) and Outsiders (Etic): Views of Self, and Othering," Young identifies emic as "personal experience of a culture" whereas etic is the "perspective of a person who has not had a personal or 'lived' experience of a particular culture" (Young, 2005). Young's definitions of emic and etic fall more into

alignment with the common narratives around the insider/outsider divide. In my case with my home community, I have personal experience of its culture in many ways, but in some cases I do not have the same lived experience. This is where I aim to situate my research.

When I consider myself an insider, my roles and attachments to Bellaire come to the forefront. I worked at the marina, brewing company, and wine bar in town. My parents are involved in the community, and my mother is an elementary school teacher. I am in my 20s, female, and white, holding a socioeconomic status that afforded me the ability to attend college. I still call the grocery store its old name and reminisce on the coffee shop that served the best pumpkin cheesecake muffins I have ever had. Some of these aspects of my identity accrue more public recognition than others. Being young and female working at the wine bar, I noticed, became a much more prominent piece of my identity than when I cleaned rental boats at the marina. As Young notes, "the intersection between self-perception and perception of self by others is highly fluid" (2005). Who I am, to myself and others, is a comparative position that depends on the surrounding context. I am an insider when I am in my working roles but am an outsider when I bring my reusable grocery bags into the store, an act typical of people not from the community.

When conducting the focus groups in this study, I fluctuated between these roles. In groups of long-term full-time residents, my identity as an outsider came to the surface. I do not have the generational family history that some of my participants do, and I, by virtue of my age, simply have not lived there for as long as they have. This paradigm shifted when it came to conducting focus groups of seasonal residents. Knowing more about the community from having spent more time there during “off-peak” times, I became more of an insider. I was able to call on my knowledge of the community only available to someone who works in town, especially someone who bartends on weekends. Although the questions asked in each focus group were the same, the way I broached the questions implicitly depended on *how much* I felt I had occupied my insider role in the given space. When I felt less of an insider, I felt as though I had more to learn from my respondents, like they had more knowledge of the history of the community. This feeling also stems from a place of respect for my elders, a dynamic that can be seen more prominently in rural places than in their urban counterparts. In focus groups where I occupied more of an insider role, I felt equal to the participants, where in some cases I had more knowledge of certain topics than they did, and we were able to exchange information among one another. I did not feel as though there was a time where I assumed the insider role in a way that overpowered

the focus group participants, meaning that I did not feel like I was “better” than them for having more of an insider role.

The positions of both insiders and outsiders are highly socially constructed and incredibly dynamic. This dynamism further impacts the research, as I had to occupy a degree of “outsider-ness” to conduct this research. Studying and observing my community calls forward the act of “othering” as I distance myself from its core. It is imperative to acknowledge that my role as an insider is not inherently surrendered during this time; I simultaneously exist as insiders and outsiders. In this case, I assert that I am neither an insider nor outsider. Throughout this research, I am temporarily, and often precariously, positioned within the insider/outsider continuum, ebbing and flowing between roles that bring insight into this work.

## FINDINGS AND ANALYSIS

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### FOCUS GROUP THEMES

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My focus group interviews in Belleaire revealed fifteen main codes, some closely related yet with distinct nuances that warranted them being their own independent code, such as *housing* versus *workforce housing*. The 15 main codes were *housing*, *money*, *seasonality*, *relationships*, *geography*, *natural resources*, *alcohol*, *history*, *second homes*, *vacationers*, *workforce housing*, *local businesses*, *seasonal work(ers)*, *neighboring communities*, and *healthcare access*, listed in the order in which they appeared through transcript analysis. Each identified code is listed with its definitions in the table below.

TABLE 2

Code Definitions  
Codes Developed During Qualitative Analysis

Code Name	Code Definition
Housing	Signifies the participant discussed housing, whether their own housing situation or their perception of housing in Belleaire and the surrounding area.
Money	The participant discussed familial or generational wealth, income inequality, the perception of having or not having money, and the cost of living in Belleaire.
Seasonality	This pertains to the seasonal nature of life in Belleaire. The participant discussed Belleaire being more popular in the summer and winter, rather than spring and fall and its impact on the community.
Relationships	The participant discussed relationships to other members of the community. This is the broadest of all the initial codes as much of the focus groups discussed relationships extensively.

Geography	The physical layout of Bellaire, Michigan or the broader United States was discussed.
Natural resources	This code signifies the participant discussed the environmental capital in Bellaire. Commonly named natural resources were the lakes and the mountain biking and hiking trails at Glacial Hills Natural Area and Pathways.
Alcohol	The participant discussed alcohol as a socializing avenue, whether the brewery, winery, distillery or cidery in downtown Bellaire or the partying tendencies of non-residents.
History	This code signifies the participant discussed history. The histories discussed were both family/internal histories and the history in the village including old businesses and development over time.
Second homes	The participant discussed second homes. Second homes are dwellings that are not used as primary residences by their owners. This includes short term rental properties listed on forums such as Airbnb or VRBO.
Vacationers	People who vacation in Bellaire and do not own property and are not part of the seasonal resident community were discussed.
Workforce housing	This code signifies the participant discussed the hotel that Short's Brewing Company purchased for workforce housing at the beginning of summer of 2022.
Local businesses	Locally owned brick and mortar businesses in Bellaire were discussed.
Seasonal work(ers)	This code signifies the participant discussed employees in the village who work during the tourist season (predominantly summer but also includes the winter holiday season).
Neighboring communities	Neighboring towns or villages to Bellaire were identified or discussed or used as a means of comparison.
Healthcare access	This code signifies the participant discussed access to healthcare, that being hospitals, specialists, primary care or general wellness care.

These codes led to my synthesized findings that the interactions that occur among residents in Bellaire, regardless of residential status, are based on perceptions, namely, self-perceptions, perceptions of housing, and perceptions of place.

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## PERCEPTIONS

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Perception is the “process...of becoming aware of objects, relationships, and events [by] recognizing, observing, and discriminating” (APA Dictionary of Psychology, 20023). Each participant developed a multitude of perceptions throughout their time in Bellaire. Some perceive themselves as outsiders, whereas others are steadfast in the belief that they are insiders. These individualized perceptions shaped their experiences and positionalities in Bellaire. Each theme identified from the focus group participants’ contributions was divided into three categories of perception: self-perception, perceptions of housing, and perceptions of place. These categories shape the findings of this study in that they are fluid. Each description was dependent on the experience of each participant. This highly personalized knowledge molds the way each resident perceives each category. However, these perceptions may not always hold up against factual evidence, which can be seen in participants’ perceptions of housing. Antrim County does not differ greatly from Michigan in its lack of affordability, despite the focus group participants believing that Antrim County is wildly more expensive. Each



category is further explored in this section, emphasizing that these perceptions are not universal, even when there are commonalities among participants.

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## SELF-PERCEPTIONS

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### INSIDER OUTSIDER DYNAMICS

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***THEM...DAMN... LOOK AT THAT, I'M ALREADY STRATIFYING MYSELF.***

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The confusion between being an insider and an outsider is prevalent for many residents, regardless of how long they have lived in Bellaire. There is seemingly constant intrinsic motivation to self-identify as one of these categories. Throughout the focus group conversations, it was evident that identities were highly relational. No participant could identify themselves as solely an insider or an outsider; each moved through each positionality depending on the space and the space's participants. Seasonal residents perceived themselves as having a greater insider status than someone who annually vacated Bellaire. However, this insider positionality fizzled when in the same space as a full-time resident. The seasonal residents found themselves questioning whether they had sufficient experience in Bellaire to truly be insiders. This

fluctuation in self-identity is based on the residents' perceptions of themselves and those around them.

Local resident Richard says that despite having a family in Bellaire, he does not feel like an insider and does not consider himself to be one. Richard perceives himself as "not insider enough," a common feeling amongst participants who are full-time, but were not born and bred in Bellaire:

*I still don't feel like I'm a local and that takes a lot of lot of time, but when we moved here full time basically we didn't know anyone except in-laws and their family, which there was a lot of them, but we didn't really share the same interests or anything so through volunteer activities and that kind of thing we've really gotten to have a lot, you know, pretty wide ranging group of friends, so I don't consider myself a local, even though I'm, you know, live here full time (Richard local resident).*

The same rings true for Lynn who says:

*I do not consider myself a local either even though I've had relatives down here, I've been coming down here from this when I was growing up in the Sault. We came down here in the summer every once in a while to you know stay with relatives and swim in Lake Bellaire, all that kind of stuff and that's how my mom's is related to many many, many people in Antrim County (Lynn, local resident).*

Lynn also notes that her feelings of being an outsider come from her political opinions which she perceives as differing from most. Lynn's self "othering" has led her to the conclusion that she is an outsider, despite her having lived in Bellaire full-time for many years:

*I feel on the vast minority in a lot of ideas about places like politically, I'm not on the same spectrum with most of the county and it's hard when a community makes the majority of its livelihood from a seasonal industry (Lynn, local resident).*

This sense of “othering” extends to interactions between seasonal residents and vacationers. The seasonal resident Chip perceived himself as an insider when he talked about his contributions to the community. Through this thought, he noticed that he fell into a dividing language, saying:

*Part of that [sense of belonging] may be an acceptance from the locals that we do make a contribution to the vitality community and the economic strength as compared with the “Trunk Slammers” or whatever you want to call them...them...damn look at that, I'm already stratifying myself (Chip, seasonal resident).*

Residents in this community, whether seasonal or local, struggle to identify whether they are an “insider” or “outsider.” This is because these positionalities and perceptions are becoming increasingly fluid. In an amenity community like Bellaire, a resident cannot be just an insider or an outsider. There are opportunities to be both, depending on the situation in which the resident finds themselves. Local residents may feel like they are always insiders; however, they may be outsiders to the sub-community of those who live in the lake. This stratification shows that positionalities

cannot be static, even when being born and raised in this small town feels like a “pass” on being an outsider.

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## DISRESPECT: A COMMON CURRENCY

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***“SHE HEARD SOME PEOPLE SAY THAT THE LOCALS SHOULDN'T COME TO THE GROCERY STORES OR FREQUENT THE BUSINESSES ON THE WEEKENDS WHILE THEY'RE THERE. THEY SHOULD JUST STAY HOME BECAUSE THEY RUIN IT FOR EVERYBODY ELSE.”***

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Although many visitors to Bellaire tend to behave according to seasonal and full-time resident focus group participants, there are always a few that step out of line. Although this study will not explore this behavior from a psychological perspective, it is important to note that a lack of community connection may cause unruly behavior. The next section discusses behavior, customers, and how they pay their disrespects.

One anecdote of disrespectful customers Georgie shared was from her mother-in-law, a longtime resident of Bellaire:

*And she [my mother-in-law] overheard some people here and I don't know if they were vacationers if they were secondaries, I don't know, but she heard some people say that the locals shouldn't come to the grocery stores or*

*frequent the businesses on the weekends while they're there. They should just stay home because they ruin it for everybody else. And there's kind of a tension there, I think still between local residents, especially the older ones (Georgie, local resident).*

Outsiders are perceived as the wealthier group and are often lakefront property owners who want to maintain Bellaire as they can run into trouble with local resident contractors. This attitude of entitlement can isolate outsiders even further, as Earl discussed with one of his neighbors:

*I know I've got a couple of neighbors who they just, they were pretty rough on the people who help them maintain the house and that type of thing you know on the lawn people and...I've got one neighbor in particular, she's really a nice lady who isn't very good at interacting with people and she has contractors that won't even call her back anymore (Earl, seasonal resident).*

However, this treatment by contractors is not just reserved for those perceived as outsiders; as local resident Erik says, he struggled with being grossly overcharged for services because his property is on the lake:

*There's just a line with like contractors and which I'm experiencing right now going to the 'wonderful' buildings department that if you're not from up here, you're lakefront. They can come in there and just about charge [anything]. They'll charge you more, much more because you're on the lake (Erik, local resident).*

When asked why he thinks this overcharging occurs, Erik says:

*It's hard to describe I guess 'cause there's a stereotype of lakefront owners that, you know, they're rich and they have money and it doesn't matter to them and [the contractors] can get it out of you (Erik, local resident).*

The seasonal industry also garners the opinions of outsiders and insiders, as local resident Maria, who is from a tourist town that is not Bellaire, notes that there are certain behaviors that bother her from outsiders:

*I can relate to the don't want people in their town because I come from a touristy town and it's really annoying with the [illegal] U turns and you have this and all that stuff there (pointing to construction). I understand it, I went through that in the vacationers, I was like I used to be one though, but I wasn't mean about things so like no, I see it from both sides (Maria, local resident).*

Local resident Georgie also discusses some of the bothersome behaviors of outsiders and how she as a business owner remembers less desirable customers:

*I will say local business owners, local employees, their memory is long. Especially here in the hospitality or service industry, you remember you coming in and being an asshole to me, sir, so you're not going to get my best service. You don't deserve it! (Georgie, local resident).*

Local resident Maria discussed her frustration with how she was often asked if she 'actually' lives in Bellaire. She further described being fed up with vacationers' aloofness to Bellaire as a place where people live and not just a vacation destination, saying:

*It's when I talk to people at the bar [where I work], 'Yeah, I live here during the summer' and they ask, 'what do you do here now and how do you survive in the winter?' Those questions freaking kill me and I'm like, 'yeah, I do just fine.' 'You live here year round?' It's like, yeah, I do, yeah (Maria, local resident).*

There are several forms of disrespect that occur in Bellaire, among all who interact in the community. The most noticeable offenses are those in the service industry, explaining how they have been mistreated by customers or, conversely, how a rude customer has been refused by the service industry. These interactions fuel insider-outsider dynamics as there is mutual respect and communication among service industry workers in Bellaire, who the customers are that cause issues.

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## CLASSISM

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***ONE OF THE THINGS THAT REALLY STRIKES ME IS THE INCOME DIFFERENTIAL. I SADLY, YOU KNOW YOU JUST WISH IT WEREN'T SO VAST.***

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The class dynamics of Bellaire focus predominantly on the perceptions of others and the self-based on assumptions of wealth. Lakefront property owners are perceived as wealthiest and are assumed to be the culprits of increased housing prices. Local resident Erik remarked:

*There's a stigma if you're lakefront, you've got money, 100% and you know you're 'one of them.' It enters a dividing line between lakefront property owners and non lakefront. And it's very, it's very obvious when you're in conversations with people (Erik, local resident).*

The seasonal resident Derek is less sympathetic to this plight, arguing that seasonal residents are a vital part of the economic community, saying:

*We [seasonal residents] do bring in money, we do pay taxes and the weekenders do as well, so all of those things together make the ecosystem work (Derek, seasonal resident).*

However, seasonal resident Chip wants to be sensitive to the difference in income of residents of Bellaire, knowing where he falls on the economic spectrum, musing:

*I guess it's a self-inflicted sensitivity that I don't want to flaunt our success, our position. I mean there are, in any community of any size through strata of economic position, young people that are scraping by and there are people that you know, there's a tension between residents and people that do want to develop a business or start something bigger (Chip, seasonal resident).*

In agreement with Chip, seasonal resident Earl says he would like seasonal residents to take on a greater role in supporting Bellaire:

*One of the things that really strikes me is the income differential. I sadly, you know you just wish it weren't so vast and so wide and I would like to see more of the part time folks support the community a little bit better (Earl, seasonal resident).*

This perception, and judgement associated with it, of who has wealth and who is not pertinent throughout the community. The seasonal nature of Bellaire contributes to growing economic inequality because service-oriented jobs pay less than second-home owners typically do (Winkler, 2016). Although there is amenity growth because of the



seasonal residents, it serves to “segregate the rich and poor” into separate sectors of the community rather than lessening the structures of classism (ibid). Poverty is well masked in amenity communities because of its undesirability for tourists, making it invisible to wealthier second homeowners who are only aware that there are different classes – not *how much* those classes differ.

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## PERCEPTIONS OF HOUSING

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### MICHIGAN

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***THE LOW HOUSES LIKE 100, SOME ARE FLYING OFF THE MARKET RIGHT NOW, MY HOUSE WAS 287. [THE MIDDLE] ONES ARE SITTING FOREVER NOW AND THE MILLION ONES ARE FLYING OFF THE MARKET AND I UNDERSTAND AS ME, AS LIKE A MIDDLE CLASS PERSON I HAVE A HARDER TIME.***

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The Michigan State Housing Development Authority’s Statewide Housing Needs Assessment indicates that Michigan has a housing affordability problem (Allen, 2019). The data imply that a large proportion of Michigan residents have ongoing affordability issues regarding housing. These issues are most prominent among renters, with about a quarter paying half of their income to their housing. This leaves renters severely cost burdened.

This report also found that “the balance of affordable units across the state point to strong surpluses in lower-priced stock,” which should, in theory, solve for the lack of number of units available for lower incomes (p. 78). However, these units, which are affordable and available, tend to be of much lower quality. These units are older, smaller, and often located in neighborhoods with few educational and economic opportunities, making them not a viable solution.

Of those that are viable, there are “approximately 228,000 units of affordable housing and Housing Choice Vouchers” in Michigan (p. 85). Although this may seem adequate, 228,000 units are only about “41% of all overburdened rental households in the state” (p. 85). Additionally, the waiting list to receive a Housing Choice Voucher is upwards of years, along with the geographic distribution of the viable units being skewed to urban areas, leaving areas of Michigan with less affordable units than needed.

Overall, many Michiganders were overburdened by housing costs. Renters’ shelter costs stand in terms of economic security. There is little positive outlook when it comes to the future of affordable housing in Michigan because of the vastly uneven geographic distribution of affordable units, something the state will have to address by rehabilitating currently nonviable units.

## COMPARING MICHIGAN AND ANTRIM COUNTY

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***WE HAD TO ASK A HOMEOWNER THAT WAS SELLING HER HOME, PLEASE DON'T SELL IT TO PEOPLE FROM DOWNSTATE, WE KNOW A FAMILY HERE WHO JUST GOT MARRIED, THEY NEED A HOUSE.***

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To build a comprehensive understanding of affordable housing in Bellaire, I analyzed quantitative data in addition to my focus group data. It is imperative to note that the data used for this quantitative analysis is from 2016 to 2020, which excludes the COVID-19 pandemic and potential changes resulting from the pandemic. It is possible focus group participants were referencing many of the changes they perceive have happened in a post-COVID-19 world, though the data on these changes is not yet accessible.

The analysis shows that there was no significant difference in the average cost of one bedroom at a fair market rent between Antrim County and all other counties in Michigan. The average cost of one bedroom at fair market rent was \$16.76, less in all other counties in Michigan than in Antrim County. The average rent affordable at the median renter household income was also not significantly different between Antrim County and all other counties, with a difference of \$101.33. In addition, there was no

significant difference in the affordable rent at 30% of the annual median income for Antrim County and all other counties. The difference between affordable rent at 30% of the annual median income for Antrim County and all other counties in Michigan was \$12.29.

The average cost of a one bedroom at FMR is \$665.76 in all counties that are not Antrim County (n=84) as compared to \$649.00 in Antrim County.

TABLE 3

Comparison of average cost of a one-bedroom FMR for Antrim County and all other counties in MI

	Antrim County	N	Mean	Std. Deviation	Std. Error Mean
One-bedroom at FMR	NOT Antrim County	84	665.76	95.52	10.42
	Antrim County	1	649.00	.	.

The average difference between Antrim County and all other counties for the average cost of a one bedroom at FMR is \$16.76; this relatively small difference is not significant at the level  $\alpha = 0.05$  ( $p=0.86$ ).

The next set of independent sample tests compares the average rent affordable at the median renter household income in Antrim County to all other counties in Michigan.

The second set of independent sample tests is as follows:

TABLE 4

Comparison of average rent affordable at the median renter household income for Antrim County and all other counties in MI

	Antrim County	N	Mean	Std. Deviation	Std. Error Mean
Rent affordable at the median renter household income	NOT Antrim County	84	817.13	168.77	18.41
	Antrim County	1	918.46	.	.

Table 3 shows that the average rent affordable at the median renter household income for Antrim County is \$918.46 while the rent affordable at the median renter household income for all other counties in Michigan is \$817.13.

There was no significant difference in average affordable rent at the median renter household income for Antrim County and all other counties in Michigan ( $p=0.55$ ).

The next set of independent sample tests compares the rent affordable at 30% annual median income in Antrim County to all other counties in Michigan.

The third set of independent sample tests is presented in Table 4.

TABLE 5

Comparison of rent affordable at 30% of annual median income for Antrim County and all other counties in MI

	Antrim County	N	Mean	Std. Deviation	Std. Error Mean
Rent affordable at 30% of annual median income	NOT Antrim County	84	544.21	97.09	10.59
	Antrim County	1	556.50	.	.

The average difference between the rent affordable at 30% of annual median income for Antrim County and all other counties in MI is \$12.29. This relatively small difference is not significant at the level  $\alpha = 0.05$  ( $p=0.90$ ).

Despite the lack of statistical evidence that Antrim County’s housing affordability is significantly different from all other counties in Michigan, home price data that was previously shared shows that prices are rising. Additionally, it is imperative to keep in mind that Michigan is already unaffordable at its baseline Residents of Antrim County have observed this lack of affordability, stating that they have seen an increase in housing costs, presence of second homes, and short-term seasonal rental properties. Each of these factors has impacted Antrim’s housing landscape in a unique way.

Residents perceive Antrim County to be far more expensive than the rest of Michigan because of their own experiences. Yes, they have seen an increase in housing costs, but have not sat down and calculated what these increases mean for affordable

housing. They see that housing costs increase, and for residents to notice those increases, they perceive that the increases must be drastic.

Local resident Georgie perceived the increase in housing prices as an opportunity for others to make a quick profit. She described the neighboring house on her property by taking advantage of the increased housing prices, saying that once the owner passed away, the owner's family quickly sold the house for much more:

*My neighbor, direct neighbor, there used to be a family that lived there. I shouldn't say family, an elderly woman, a shut in. Her family would come visit her. They're local, her family is locally, but they would only do this. Her house is a cute little house full two-story. Close to this level, I mean, it's a good piece of property when she died, her kids sold it for I think I saw like 80, 90 thousand (Georgie, local resident).*

Georgie went on to describe what happened to the house once it was sold, saying it turned into a short-term rental property. Displeased with this reality, when a friend puts their house up for sale, Georgie spoke to the friend asking them to sell to someone who would not turn the house into a rental:

*And then [my old neighbor's adult kids] must have done some more work and sold it again to somebody else who is now, they come every few weeks, OK? Mostly weekends, they have small children. They are from downstate and they rent their house out for \$400.00 a night, Airbnb or VRBO or however they do it. Other friends of ours you know well, well, we had to ask a homeowner that was selling her home, please don't sell it to people from downstate, we know a family here who just got married they need a house. It's not an Airbnb (Georgie, local resident).*

Given the lack of affordable and available housing units, particularly in rural places in Michigan, finding a first home has proven to be a challenge for many people, including Maria. The first-time home buyer and local resident Maria discussed her frustrating experience of a lack of available, affordable housing. She had begun her hunt several years ago.

*Oh, so when I was on the [house]boat I was trying to find a place to rent, like house, apartments, something it took me so long to find a landlord. I asked her well and 'cause we had (points to her dog, Panda) her and so I asked [friend who owns a rental property management company] and she's like well it has to be like a small dog or not a dog at all, and you probably have to move out these certain times like you can't be there over the holiday 'cause I'll have renters. But in that I found a place all the way down on Torch River but that one fell through because either it was small dog or I think they told us we had to move out a certain time too. I found [my landlord] randomly like someone knew of her and I got to know her and then I asked her and she had those apartments more for like old people. It was totally fine, and then they had the house, and they told us about it and it was like well, thanks, like we got really lucky. Yeah, I don't know, like Short's people have a hard time finding places to live. I don't know how you contact or find landlords (Maria, local resident).*

Following the end of her apartment lease, Maria and her husband began looking for their first home, finding that there were very few options for middle-income housing, as detailed in the Statewide Housing Needs Assessment.

*The low houses like 100, some are flying off the market right now, my house was 287. Yeah, those ones are sitting forever now and the million ones are flying off the market and like I understand as me as like a middle class person I have a harder time like we could buy a cheap house, but we don't want to spend the*



*time to fix it up 'cause there's going to be a lot of money, right? Yeah, the people they don't have that much money were buying the lower ones and they're just going to live with the maintenance for now that's what I'm thinking. Having \$6 million people are they're still coming up here, right? I don't know that's what I how I feel about, it is true like prices are a little high (Maria, local resident).*

This increase in price not only impacts local families, as previously seasonal resident Nathan reflects on the purchase of his second home two decades ago. He perceives that the cost of housing has increased so much that he would no longer be able to afford the home he lives now:

*I'll say if I were 35, and if I made the same income that I made back in 2003, I don't think I could afford to have a second home given the value that's been presented to me for my current home (Nathan, previously seasonal resident).*

The lack of affordable housing emerged in several focus group conversations, with some participants bringing up workforce housing as a potential solution.

Previously seasonal resident Chas reminisced on his past experiences:

*I mean, it just seems like it's very difficult to, it's really hard to find affordable houses I think that's pretty common in Traverse City is the same way every Elk Rapids all everybody's having same problem. It's hard getting people going, starting help so we gotta remember the whole theory of particularly this whole area with migrant workers coming in here. What did we do? We provided them housing, otherwise you didn't get them. Out in the orchards and fields you had housing form and they've come in and there were lots of great groups of people who used to move there for that (Chas, previously seasonal resident).*

Workforce housing was extended into a discussion of the motel that Short's Brewing Company purchased in 2022 as a potential solution. The Bellaire Inn had been on the market for some time when Short's bought the building and converted the rooms into units for short-term housing for the staff they hired to accommodate the tourist season. To keep costs as low as possible for their staff occupying this housing, Short's kept the Inn running as a motel on the side. Some praised this decision to buy the Bellaire Inn, while others were more critical, like local resident Lynn, who thinks Short's is very late in addressing this issue:

*Well, look at Short's. Had to buy a motel so people would have a place to be and it it sounds like from what you read, Traverse City, Mackinaw Island, even Marquette, there's no affordable housing and people are just now starting to address it. Listen, I think they're way behind the curve on that kind of thing. But I think going forward, it's going to get better 'cause people are talking about it now. But right now, I don't think it's good (Lynn, local resident).*

Seasonal resident Derek feels differently about this decision as he also discussed Short's workforce housing model, saying:

*Certainly there must have been a shortage for Joe Short, no pun intended to buy the motel and turn it into housing, workforce housing yeah, so as an entrepreneur business owner, he must have been certainly impacted by that issue and kudos to him, took action to solve it. So I assume it exists. I do look at, you know, the real estate market and you don't see a house here for under 250,000 and that would be a small, maybe two or three bedroom, so yeah, I, I think that's a challenge and there has to be a plan to address it 'cause we stayed at the bed and breakfast here for many years and the gentleman who is*

*one of the co-owners was the village president, I guess he is the village president, and he would forever tell us about the problem with housing for affordable housing, and he made it generic for families as well as seasonal workers. Yeah, I guess Joe Short finally did something after a decade to address it (Derek, seasonal resident).*

However, workforce housing can only be a part of the solution, as several other focus group participants noted the impact of second-home ownership:

*So I think a lot of people who may have been more seasonal before were able to become full time [after COVID-19] and maintain their jobs even though they're remote from their office building. So I do perceive that people are being priced out of affordable housing (Nathan, previously seasonal resident).*

Focus group participants perceived there was very little affordable housing in Antrim County, and few solutions being brought to the table. Workforce housing emerged as a viable option; however, opinions were mixed among participants, with some thinking that this solution has come long after it was first needed. The lack of affordability was confirmed through the analyses of the Out of Reach dataset, which shows that Antrim County does not greatly defer from all other counties in Michigan, counties that are unaffordable to begin.

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## SECOND HOME OWNERSHIP

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***THERE'S TWO POTENTIAL BUYERS. IN THEORY, ONE IS THE PERSON WHO WANTS IT FOR SEASONAL USE AND IF SOMEBODY IS LOOKING FOR A SECOND HOME FOR SEASONAL***

**USE, THEY TYPICALLY ARE MORE AFFLUENT. THEN THE LOCAL  
PERSON WHO'S LOOKING TO JUST BUY SOMETHING  
AFFORDABLE... WHAT HAPPENS THEN?**

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**IMPACT ON AFFORDABILITY**

The housing market in Bellaire fluctuates, similar to many seasonal communities across the United States. The focus group participants perceived that there was an increase in second home development in the village, which impacted the affordability of existing housing in Bellaire. Local resident Georgie noted that she was fortunate to buy her house when she did, as she would not be able to purchase her home at that price today.

*But I recognize...I got lucky. My house within village limits, walking distance to downtown Bellaire and 100 yards from the school, I bought for \$70,000, fully remodeled on a corner lot (Georgie, local resident).*

Georgie knows that she could sell her house for far more than she purchased it, but she also knows the implications that would bring to local families, saying:

*I'd probably sell for 250 [thousand] easy, easy. Is it worth it? It's worth what people will pay for it. Which puts people who live here, who are looking for homes, who work here can't buy a home. So now they're taking their business, they're taking their kids to a different school, they're driving to a different county, they're not spending their money here. That's not helpful (Georgie, local resident).*

When asked if he thought that second home ownership had affected housing affordability, seasonal resident Ethan said:

*Yeah, it's market supply and demand. The lack of supply and they've increased demand from energy money from the cities trying to escape that for a second home. Of course it's gonna be [affected] (Ethan, seasonal resident).*

Nathan goes on with this train of thought to discuss how local residents can be priced out:

*I think it's from a, if a piece of property becomes available and it's a free market sale not government controlled, there's two potential buyers. In theory, one is the person who wants it for seasonal use and if somebody is looking for a second home for seasonal use, they typically are more affluent. Then the local person who's looking to just buy something affordable, so what happens then? I believe is that the price is artificially raised because the seller, who is not typically selling for altruistic reasons, but rather monetary reasons is going to sell to whoever is willing to pay more. The person who is looking at it as a second home typically can afford to pay more, and I think that's what we're seeing in the market is these places prices are going up because, I'll buy that as a second home I can afford to (Nathan, previously seasonal resident).*

When it comes to the construction of new homes, local resident Richard postulates that affordable housing has been left behind because:

*Yeah, I guess the builder figures they can't make enough money. Why, you know, why a \$200,000 house and I can build a \$2,000,000 house and just have that project and that ties them up for two years. Sometimes they can't take on another size (Richard, local resident).*

Because it is difficult to determine the extent to which second-home development has impacted the affordable housing landscape of Bellaire, this research relies on first-hand accounts from focus group participants. The consensus among participants is that sellers in Bellaire are looking to get the most money they can, leading buyers with expendable wealth to comply and pay higher prices. These higher prices are unaffordable for local residents, leaving them with the perception that there are fewer options for housing, despite 42% of Bellaire's available housing units being vacant.

## SOCIAL IMPACT

When considering the social landscape of having both local and seasonal residents in a community, it is easy to assume that friction will occur. However, as Stedman (2016) noted, seasonal residents often integrate themselves into pre-existing social networks.

Seasonal residents acknowledged that integration is not always easy. It takes a bit of work, as Chip notes:

*Well, yeah, you do get a sense that we're visitors, even at our seasonal level. It does, I think, require you to act more like a neighbor than a visitor being here so long if you're going to make any social connections. If you're going to make any connection with the community, you do have to kind of take that mindset. I think*

*that yeah, we're only here for five or six months, but what we like about Bellaire is gonna take work to keep it (Chip, seasonal resident).*

Another aspect of the seasonality of this community is the constant in-and-out migration of people on vacation. Vacationers participate in social networks far differently than seasonal and local residents; however, their presence in short-term rentals is noticeable. When asked about the short-term rental market, many focus group participants shared opinions. Previously seasonal resident Nathan also brought up short-term rentals, noting the increase he saw around his house, which impacted his social landscape:

*I think we've seen the amount of renting dramatically increase like through Airbnb or VRBO, but around us, homes that used to appear to sit empty because they were seasonal have become almost occupied non-stop as a result of renting. And what I don't know is if people are renting because that's the only way they can afford it or if they're renting because it's another source of income. I don't know the reasons behind it, but I do see far more rentals now than I think I ever have (Nathan, previously seasonal resident).*

Local resident Lynn dove headfirst into the issue of short-term rentals, with a different stance on how her social life is impacted:

*Something that I think is going to become a big issue and it already is VRBO and Airbnb, people renting a house and having too many people there. Friends of ours that live on [the] lake 2 doors down that turned into a VRBO or something, I think she looked at the listing and it said maybe sleeps 8 or*

*something like that and she said they had a party and there were 50 people there (Lynn, local resident).*

However, not all participants had the same feelings regarding vacation rentals.

Seasonal resident Ethan shared that he believed these rentals were necessary to expose people not from Bellaire to this community:

*And so like that same sense you gotta think of with housing and AirBnB and short term rentals too, you can't just completely wipe it off the map like we gotta have, people have to have an opportunity to get up here and have an alternative resource from a hotel or a campsite (Ethan, seasonal resident).*

Residents' perception was that there was a lack of affordable housing in Bellaire.

They perceive that those selling their houses are looking to turn the highest profit possible, which leads them to sell to second-home owners, who have more disposable income than local residents. The perception among the focus group participants is that these sales impact the housing market by creating an uptick in prices, leaving local residents without affordable options.

Though not all homes sold to wealthier buyers turn in to second homes. Several focus group participants indicated that they perceived an increase in short-term rental properties. They have mixed feelings about short-term rentals, with some perceiving them as a positive way to introduce suburban and urban people to rural life, whereas others view short-term rentals negatively, saying that renters are too loud and



disrespectful. These differences in perception, one being an introduction to the rural idyll and the other being the disruption of the rural idyll, speak to how each resident's experience shapes their interactions with the concept of second-home development.

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## PERCEPTIONS OF PLACE

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***GET INVOLVED, MAYBE WITH GLACIAL HILLS, OR GET INVOLVED WITH THE SCHOOLS IN SOME WAY. AND IF IT'S ONLY JUST FINANCIAL, THAT WOULD BE WONDERFUL BUT JUST TO MAKE THIS A LITTLE BIT STRONGER OF A COMMUNITY.***

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Bellaire falls within traditional rural idyll narratives. The town is viewed as calm, quiet, and relaxed, with many recreational activities and natural resources that make it an ideal vacation destination. It is also attractive to vacationers and seasonal residents that this is a small quaint community. Within this community, there are three key places, or third places, where residents interact: Glacial Hills Pathway and Natural Area, Short's Brewing Company and the Open Space. Two of these third places (Glacial Hills and the Open Space) follow the newly understood definition of third places in that there is no cost to attend them. This lack of cost barrier could make these two places see more traffic than Short's Brewing Company's pub, where the purchase of food or

beer is implicitly required. These three spaces have different meanings and serve to exemplify the fluidity of insider and outsider identities among residents. Glacial Hills is a space where all residents can interact, with insider positionality coming to the forefront among the volunteer trail maintenance crew. This engagement in the community can lead seasonal residents to perceive themselves as insiders as well as one another, ignoring their residential status as they engage in maintaining a key site of environmental capital in Bellaire. Short's Brewing Company's downtown pub can be a place where seasonal residents view themselves as insiders in relation to those on vacation because seasonal residents recognize the staff, menu, and are familiar with the space. Though, on Tuesday nights during the off-season, seasonal residents may feel like outsiders when they do not get the Antrim County resident discount available to full-time residents on what Short's calls "Antrim Tuesdays." This makes Short's a space of positional mobility, one where an identity is not fixed to "insider" or "outsider. The Open Space is another location of positional mobility. Residents and vacationers interact throughout the warm months, enjoying open concerts and take-out food and beverages from local establishments. Like Short's, seasonal residents perceive themselves as insiders compared to vacationers, but seasonal residents are wary of perceiving themselves as insiders compared to full-time residents. These three

spaces and the perceptions that residents hold when interacting with them are explored in further detail in this section.

## BELLAIRE: WHAT IT IS

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***WE NEEDED TO FORM A SOCIAL GROUP OF PEOPLE THAT WERE HERE MORE REGULARLY, AND SO BEING INVOLVED IN SOME OF THE VOLUNTEER ACTIVITIES ENABLED US TO MEET A GROUP OF PEOPLE THAT WE WOULDN'T HAVE KNOWN OTHERWISE.***

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When discussing why they chose Bellaire, each resident had their own unique reason, although there was some overlap in the ideal characteristics that led residents there. As local residents, Richard and Lynn both say,

*And when you live in a seasonal type environment, I feel like why wouldn't you want to live here? It's a really nice place so you have to understand why somebody else lives here (Richard, local resident).*

*You just like to say to people are you're coming up here because it's quieter and relaxed and with everything (Lynn, local resident).*

Previously seasonal resident Chas says he believes many people originally came to Bellaire for recreation as well as its rural idyll characteristics, and if they found they could maintain a life in Bellaire, they saw no reason to leave:

*Well, I think there's a lot of people that have happened that way, no? I think they came up for the recreation stuff, skiing, snowmobiling and then if they could get work then we wind up staying. People come up here without work and then anyway, they tried to survive up here, but mainly it was to do all the activities that were provided around there. Skiing, snowmobiling, cross, country skiing, downhill skiing, hunting and fishing. I think they brought a lot of people. It's a recreational community (Chas, previously seasonal resident).*

Nathan, another previously seasonal resident, followed Chas's comment on his own experience of coming to Bellaire:

*Being previously seasonal, as [Chas] was pointing out, we came up here for the recreation, so we came up here for skiing, we came up here for boating, we did some golfing or that wasn't really the primary and then we learned of Glacial Hills and biking so I think the fact that we had all of those recreational activities, that we love, available to us (Nathan, previously seasonal resident).*

Nathan also argued that his decision to build a second home in Bellaire was predominantly an investment in his family, giving them the opportunity to experience this rural community:

*Yeah, when we were building our place there were a few people that asked me 'are you, do you plan on renting?' And I always said no and the question that followed up that is, well, why are you doing this and what I always said is if this is an investment in my family. I'm investing in in a place where my family can come and do all these recreational activities, spend quality time together, but I never wanted the place to be a burden of and renting it, I have to take care of it for renters. I wanted it to be something for my family so I always felt like it was an investment in family and nothing more than that (Nathan, previously seasonal resident).*

The seasonal nature of Bellaire contributes to social relations as the village population grows, becoming more crowded during peak times such as Memorial Day, the Fourth of July, and Labor Day. Seasonal resident Ethan had an interesting take on this growth, saying:

*It's just like the lungs or anything, it expands and contracts and summertime expands and you need to fill those gaps with seasonal workers and seasonal housing and a lot of locals depend on seasonal money, their summer, they make money so they can eat in the winter (Ethan, seasonal resident).*

More people milling around creates a greater sense of community for seasonal resident Ethan, who is able to converse with diverse groups of vacationers throughout the summer season. When asked about whether those coming to visit look down on him for being a seasonal resident, Ethan replied:

*I think people will see people for who they are and if you generally like somebody, I don't think it really matters where they come from or how long we're up here for you just gravitate towards people you like and hang out with (Ethan, seasonal resident).*

This indifference toward identity is uncommon in these communities. Many local residents perceive that they have to cease their usual activities because of the influx of vacationers, which disrupts the community's social capital (Rothman, 1978). Ethan on the other hand embraces vacationers, contradicting much of the conversation around the existing insider-outsider dynamics.

# GLACIAL HILLS

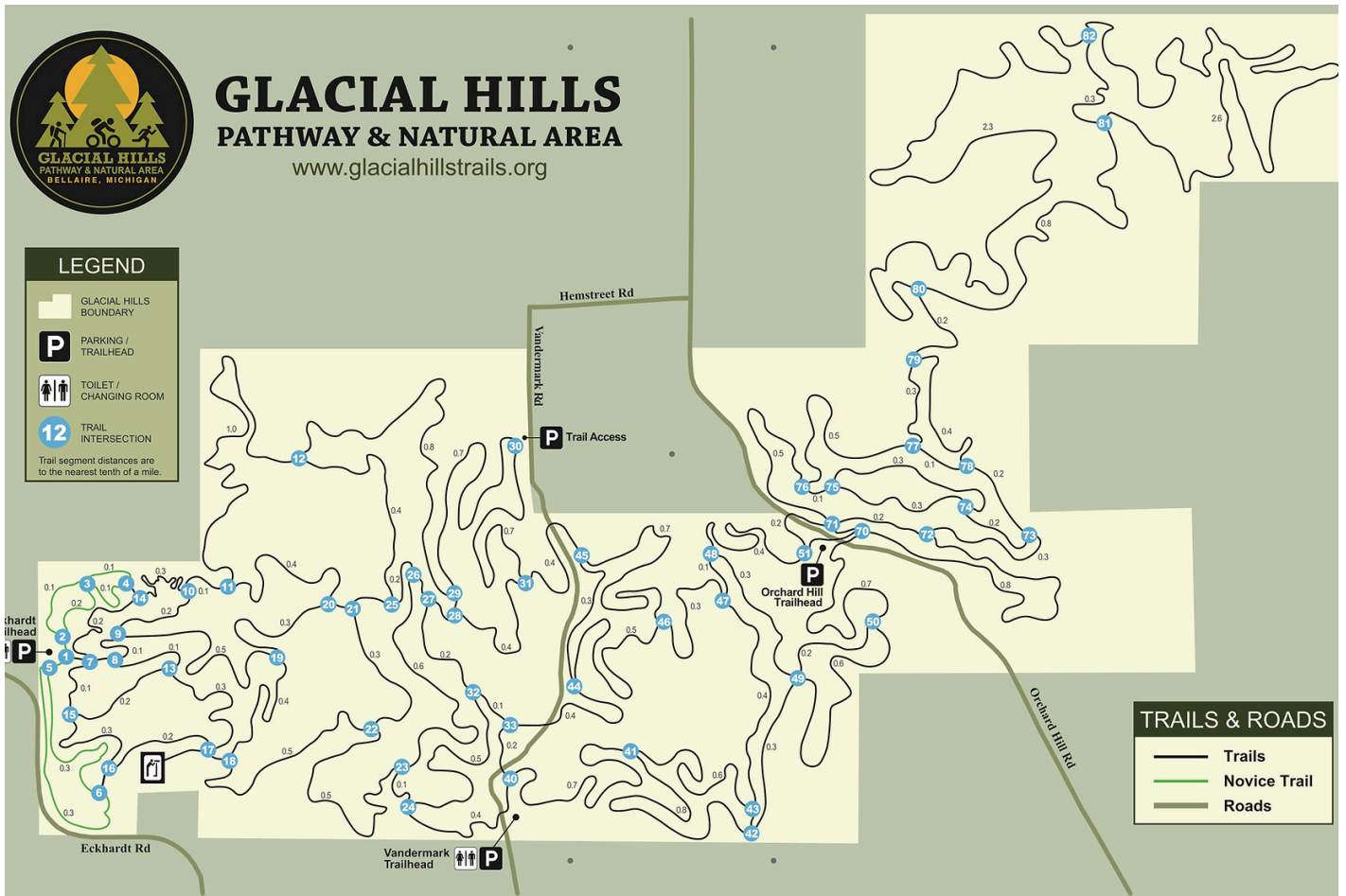


FIGURE 10: MAP OF GLACIAL HILLS PATHWAY AND NATURAL AREA (GLACIAL HILLS, N.D.)





FIGURE 11: VIEW ABOVE GLACIAL HILLS (GLACIAL HILLS, N.D.)



FIGURE 12: SECTION OF TRAIL WITHIN GLACIAL HILLS (GLACIAL HILLS, N.D.)

The social dynamics of Bellaire, Michigan stem from community connections. Volunteer organizations such as the Glacial Hills maintenance crew have created spaces for individuals to connect, regardless of their residential status. The volunteers perceive one another as community members, rather than assigning “insider” and “outsider” statuses in this space. The trail maintenance crew is an informal organization of volunteers who come together on Thursday mornings during Bellaire’s warm season. These volunteers help to maintain the trails by removing downed trees, constructing makeshift drains to prevent mud build-up, and updating maps and signage along the trail network. Longtime volunteer Erik remembers the creation of the crew’s weekly “Beer Friday” social event where the group now gets together at a different member’s house, whereas they previously got together downtown at Short’s, each week to sip and socialize:

*So, at 4:30 on Fridays, we all started meeting in Short’s and it was just the guys and we did it for a couple months, one of them said... (Erik, local resident)*

*Hey, can we bring our spouse? (Georgie, local resident)*

*So it all started with now spouses coming in. And so, it's become now a weekly event. In fact, we were at one last night! (Erik, local resident)*



Seasonal resident Earl also feels as though he has found his social network by volunteering at Glacial Hills. He said:

*By working as a volunteer through Glacial Hills, I feel a lot closer to the community than I did beforehand, you know you meet more full-time people. You work with them yeah and you get to if you listen you get to hear about some of the concerns in the community and so forth, so through that group I feel like I'm closer to the community than I was before (Earl, seasonal resident).*

This observation about seeing people for whom they really are rang true for the previously seasonal resident Nathan as well. He discusses how his social network in the community changed when he moved:

*When we moved here we had some friends that were like us that were also seasonal that we met like at the Beach Club on Lake Bellaire and those became friends that we would see occasionally as we were all together seasonally, but once we became full time residents we needed to form a social group of people that were here more regularly, and so being involved in some of the volunteer activities enabled us to meet a group of people that we wouldn't have known otherwise and now not only do we do volunteer work together, but we also do social activities together (Nathan, previously seasonal resident).*

Glacial Hills speaks to how local residents additionally benefit from the facilities created to cater to tourists (Rothman, 1978). Glacial Hills serves as amenity growth; without a dedicated volunteer team, and without the presence of vacationers, Glacial Hills would not exist and neither would these positive relationships.

## SHORT'S BREWING COMPANY / THE OPEN SPACE

Short's Brewing Company is also perceived as a vital member of the community, not only for the economic capital it has brought to Bellaire, but the spaces to socialize it have been created prior to and throughout the pandemic with the Open Space and its ever-growing pub. Short's is not always perceived positively, though something local resident Georgie acknowledges, yet she attributes the success of her business to the Brewing Company:

*And look, all downtown people really shit on Joe [Short] a lot of the time. I get it in the many, and I know things 'cause of his interactions with this county that I can't necessarily share. And I know in those interactions he feels like he's got a little big for his britches. But I will absolutely be dying on the hill that if Short's Brewing Company were not there, people would not be as inclined to Glacial Hills. And I would not have [my business]. So if it weren't for that business...(shrugs) (Georgie, local resident).*

The connections created in the downtown businesses go beyond just a set of friendly faces; these connections create opportunities, such as networking, to help Maria find the home she and her husband recently purchased. Maria adds:

*That's a relationship I have with all the people around, they got my house for me because they knew [the previous owner], and were like, we should have people buy your house (Maria, local resident).*

Having purchased her home during the summer months, Maria experienced local residents banding together more strongly during the height of the tourist season,

a common phenomenon described by Vargas-Sánchez et. al (2013). Local residents draw closer to one another in times of tourism because they perceive tourists as outsiders who are not a part of their community. Looking inward in their own community allows local residents to connect during chaotic times.

### QUESTIONS OF ENGAGEMENT

When pondering the relationship that non-local residents have with Bellaire, the question of how engaged they ought to be came to light. Seasonal resident Ethan summarized his understanding of the way vacationers treat Bellaire as:

*It's tough because, you know, [a vacation destination] it's like rental equipment. You use it hard, you put it away, you know it's not yours, you don't own and respect it as much as you would (Ethan, seasonal resident).*

This conversation around respecting Bellaire as a community emerged throughout several discussions, with local resident Lynn explaining her position as:

*We don't know a lot of people that are only up here for a week or two, right, and those people, the people that are here for a lot of the summer volunteer, they are concerned about the quality of life here; you know they get the big picture of the whole community, but I think people that are only up here for a short time, they don't have any investment in the area, right? They don't care if the library makes it or not or care if the food pantries open or not, or that kind of stuff so the more people there of that type and they just don't, I mean, they're not going to come up here for a weekend and you know, volunteer at the food pantry or anything you know, that's just the way it is, but that really, when that gets to be too much, that kind of tips the scale to the culture of the area (Lynn, local resident).*

Acknowledging this reality led much of the conversation to discuss how seasonal residents should be involved in the community. Seasonal resident Earl described the ways one can get involved:

*Well, you know I can't say that I've seen examples where people don't support the community, but I mean get involved, maybe with Glacial Hills, or get involved with the schools in some way. And if it's only just financial, that would be wonderful but just to make this a little bit stronger of a community where the folks who need to have more opportunity are provided that opportunity, and it's profitable enough for them that they can build their own lives. But yeah, like maybe supporting the food bank to make sure people have enough food supporting the school, maybe through a foundation or a scholarship program so that the kids who have merit and are willing to apply themselves have the opportunity to do that (Earl, seasonal resident).*

This involvement of seasonal residents was echoed by Chip, who also noted that his support of the community comes with maintaining the environment he desires:

*Yeah, it's, I think you know we have a sense of, I guess, commitment to the community and the desire to help keep it small, that which was the appeal we first came [to Bellaire] (Chip, seasonal resident).*

Seasonal resident Derek shared in this thought on his responsibility to Bellaire, noting that the investment provides him multiple benefits saying:

*I think the sense of responsibility, we were all so, we, my wife and I, were attracted to this area because of the natural resources, certainly the lake and the surrounding area. It is northern Michigan, which has a variety of you know, outdoor activities, natural resources and it's a good place to be. I think you know, even though seasonal, we still, now that we're retired, you feel this responsibility to kind of participate, to give your time, to keep the organizations*

*and the resources intact so that it's still a good place and you know you have an investment here literally in the property, but the greater investment is the community and the broader set of attractions (Derek, seasonal resident).*

How engaged seasonal residents should be is a question that might not be possible to answer, but the focus group participants offered insight into how involved they currently are in Bellaire's community. Most seasonal residents believe it is their responsibility to participate in the community as part-time stakeholders. This desire to engage could be viewed as self-serving, because seasonal residents use their second home as a means of escaping their day-to-day lives and want to preserve their ideal escape (Stedman, 2016). Regardless of motivation, second homeowners can exhibit the same levels of place attachment as local residents and engage in the community because of this attachment (Stedman, 2016).

#### BELLAIRE: WHAT IT IS NOT

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Though residents discussed the many positives associated with the rurality of Bellaire, they also acknowledged things that would not be available to them in a more urban setting, such as specialized healthcare or (perceived) higher quality education. The proximity to these services acts as a spatial barrier, inhibiting Bellaire from becoming a seasonal resident's forever home.

The lack of access to specialized healthcare is what holds the seasonal resident Earl and his wife back from moving to Bellaire full-time:

*For us personally, the only reason we didn't move up here because we love the community, we've had, you know, the people we meet up here have been wonderful and helpful for us, you know, the only thing for us was medical and being close to family. Oh yeah, we've had, you know, we've had a few emergency trips either into Traverse City or over to Kalkaska to patch up bones after falling off of motorcycles or bikes or that type of thing? You know, and it's and the care we've received has been good care, but it hasn't been the highly specialized care. Like for a little kid, maybe you could, it's a well developed health system. Yeah, you know the doctor and dentist is one thing. And where do you go for a neurosurgeon to you know, for a CAT scan or an MRI to see if that tumor is growing or you know [my wife] recently learned she was having some trouble with her heart and she recently learned that she's had pauses you know, her heart would just stop for six seconds, then start up 7 seconds so now we're finding out she needs a pacemaker and having Metro Health, Trinity Health, Spectrum health all within 15 minutes of our house is valuable right now and I think it becomes more important the older yeah, because more things go wrong. It's just the way it is (Earl, seasonal resident).*

Though he did not explicitly mention healthcare, previously seasonal resident Nathan also noted the things he believes Bellaire lacks, such as quality education.

Nathan explains his choice to move to Bellaire full-time, following his children graduating from high school:

*As soon as we could move here permanently, and the pandemic certainly was a driver, moving up here full time knowing that we had all those recreational activities and I could still work full time, made it very appealing to be away from*

*the city and all the traffic and all the stuff there, and the fact that my kids are both in college, I didn't feel like they were going to miss out on a good high school education 'cause I wouldn't necessarily say that a town like this is going to give you a great middle school, high school education. However, it does give you a great quality of life outside of schools (Nathan, previously seasonal resident).*

Just as Bellaire exhibits aspects of rural idyll, it also exemplifies rural anti-idyll, the notion that there are parts of the rural that will always be less than their urban counterparts. Education and healthcare are typically key tenets of the rural anti-idyll as they are perceived as better in urban areas because urban areas are centers of knowledge. It is difficult for people like Earl and his wife to maintain their seasonal status because they need access to highly specialized medical care. However, it is vital to recognize that there is medical care in Bellaire. The same goes for education: there is education in Bellaire that sees many of its high school graduates go off to college. These systems are not backwards or unsophisticated, simply because they are in a rural place.

## CONCLUSION

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This study tells the story of relationships amongst residential groups in Bellaire, an amenity-community in Northwestern Lower Michigan with rich environmental and social capital. Using a mixed methods approach involving focus groups and quantitative analysis of housing data, this study illustrates how positionalities are not fixed as “insider” or “outsider” in communities where these identities inherently co-exist. Rather, residents’ positionalities fluctuate in relation to their social and physical environment. Residents’ perceptions of where and when they are an insider shape how they interact with Bellaire. Those who perceive themselves to be insiders feel more comfortable and familiar in communal spaces like Glacial Hills Pathway and Natural Area and Short’s Brewing Company’s downtown pub and have attributed many of their social connections to these spaces. Some social connections were created along residential status lines while others transcended those boundaries, as seen in the Glacial Hills volunteer trail maintenance crew. The volunteers did not perceive their identities as “insider” or “outsider” playing a role in their commitment to Glacial Hills or their commitment to their community: having a common goal of maintaining this trail network gave them a sense of purpose beyond self-perception of identity. The three main spaces discussed in this study occupy different meanings for different residential statuses, shaping the perceptions of being an “insider” or an “outsider.”



Local residents who participated in this study's focus groups most often perceived themselves as insiders in relation to seasonal and previously seasonal residents. Seasonal residents perceived themselves as insiders when interacting with people on vacation in Bellaire and they perceived themselves as outsiders compared to local residents. Previously seasonal residents fluctuated the most in their self-perceptions as they occupy the space between insider and outsider, an insider in relation to seasonal residents yet an outsider in relation to local residents. These positionalities are of utmost importance to navigating the relationships between different residential statuses in Bellaire because they inform how each group perceives the other.

Residents' perceptions of their identity also played a role in their understanding of housing in Bellaire. Local residents perceived housing as being severely unaffordable, despite quantitative analysis showing that housing in Antrim County does not differ in affordability compared to Michigan. Given that Michigan's housing is unaffordable to begin with, Antrim County is also unaffordable by not differing, although it is not significantly more unaffordable than the rest of Michigan. Residents' perceptions of housing as extremely unaffordable influenced the focus group conversations as local residents discussed the lack of housing options. Seasonal

residents also said that they perceive housing costs have increased over time, despite data not significantly supporting this conclusion. Previously seasonal residents had the same perception, with one previously seasonal resident saying that he believes he would not be able to afford his home if he tried to purchase it in today's market.

This study concludes that residents of rural, amenity communities should not be labeled as "insiders" or "outsiders" based on their residential statuses. Each resident has perceptions of themselves, housing and place that inform how they interact with the greater Bellaire community. Community leaders could encourage seasonal residents to engage in volunteerism to deepen connections across residential statuses, being sure not to market these opportunities as a way "to become an insider" but rather a way to become more connected and invested in Bellaire.

Finally, understanding that rural amenity community residents fall along a continuum of "insider" and "outsider" may help community leaders and community development practitioners understand the relationships among these residents. This understanding may help promote communication and connection across residential statuses in a way previously unseen. Additionally, community leaders can learn from this study that residents perceive housing in Bellaire to be extremely unaffordable. This

perception may inform how community leaders move forward in addressing the unmet demand for affordable housing.

Further research across rural amenity communities could help to clarify how the “insider” and “outsider” positionality is constantly in flux in communities with local, seasonal and previously seasonal residents. This clarification may help amenity communities in planning for the in-migration of seasonal and previously seasonal residents.

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## APPENDICES

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### A. PARTICIPANTS

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#### GEORGIE

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##### LOCAL RESIDENT

Georgie is a 45 – 54 year old female local resident of Bellaire, though she did not grow up in the village. She and her husband moved back to Bellaire because her husband was born and raised in the community. Georgie and her husband now own a business downtown, where they live with their family. As her occupation beyond her small business, Georgie currently works in village government.

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#### ERIK

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##### LOCAL RESIDENT

Local resident Erik has a long family history in Bellaire. A 65 and over year old male, Erik lives on what was formerly his grandparents' land, emphasizing the extensive connection he has to this community. Erik lives on the lakefront of Lake Bellaire and is heavily involved in the volunteer emergency response for the village.

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#### CHIP

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##### SEASONAL RESIDENT

Chip is a 65 and over year old male seasonal resident who splits his time between Bellaire and Denver, Colorado. He lives on the lake and has been coming to the Bellaire area for vacation since 1988. Chip considers himself to be a full-time summer resident and feels he benefits the community through his engagement in volunteer organizations like Glacial Hills.

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## DEREK

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### SEASONAL RESIDENT

Having been a seasonal resident for the past twenty years, Derek feels like he has a greater commitment to Bellaire's community than the weekend vacationers.

Derek is a 65 and over year old male who lives on the lakefront. He also said that he feels a sense of responsibility to financially support Bellaire's community as a seasonal resident.

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## RICHARD

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### LOCAL RESIDENT

Richard is a 65 and over year old male who lives in one of the only neighborhood communities in Bellaire. He and his wife previously lived in the Upper Peninsula of Michigan and moved to Bellaire because of connections there through his wife's family. Richard has been involved with Bellaire's community for the past 30 years, but he doesn't consider himself a local resident despite living here for that long.

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## LYNN

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### LOCAL RESIDENT

Lynn's connection to Bellaire comes from her parents. She and her husband Richard previously lived in the Upper Peninsula of Michigan in Marquette and Lynn noted how much having Northern Michigan University in Marquette impacted their community. Lynn doesn't consider herself a local resident, despite being connected to the community for her entire life of 65 and more years. Lynn shared a lot of opinions throughout the focus group, saying that she feels isolated from the community because of her political opinions. She also takes a strong stance on regulating short-term rental properties.

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## CHAS

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### "PERMA-FUDGE" AKA PREVIOUSLY SEASONAL RESIDENT

Having been a part of the Bellaire community since 1967 when Schuss Mountain opened, previously seasonal resident Chas has deep roots in Northern Michigan. As a male 65 and over years old, Chas previously served on Schuss Mountain ski patrol. He and his family then moved to Bellaire full-time. Chas taught in Traverse City while his wife coached in Kalkaska. They then moved to Traverse City to be closer to Chas's work. He also used to own a set of rental properties on Torch Lake, another key piece of environmental capital in the community. Chas considers himself "perma-fudge" a



play on the popular nickname “Fudgee” used to describe people from Southern Michigan who vacation in Northern Michigan.

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## NATHAN

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### PREVIOUSLY SEASONAL RESIDENT

Nathan is a 55 – 64 year old male who built a second home in Bellaire as an investment in his family. Nathan’s wife’s had familial connections to the community as her uncle previously owned the Bellaire Golf Club. Nathan was initially drawn to Bellaire for the recreational opportunities, and moved to the village permanently in 2020, partially driven by the pandemic, partially driven by his youngest child graduating from high school Nathan felt he no longer had a reason to stay in metro-Detroit since he works remotely, solidifying his decision to move to Bellaire full-time.

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## SIMON

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### SEASONAL RESIDENT

Seasonal for most of his life before moving up to Bellaire full time, Simon is a seasonal resident. Simon is a male who’s 65 and over who maintains a seasonal home on the lakefront and a full-time home in central Ohio. Simon believes both summer and winter are vital seasons for the survival of the Bellaire community, not just summer.

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## ETHAN

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#### SEASONAL RESIDENT

Ethan is a 25 – 34 male seasonal resident, who considers himself to be homeless as he does not have a permanent residence. Spending his summers in Bellaire, Ethan considers it to be “home.” Ethan spends the winters bike touring across the warmer parts of the United States. He lived in Short’s workforce housing for a month at the beginning of the 2022 summer season, but did not enjoy it and found an alternative housing situation.

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#### MARIA

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#### LOCAL RESIDENT

First time buyer Maria went through the very intense process of purchasing a home in Bellaire in 2022 as a 25 – 34 year old female with her husband. Maria and her husband were worried they would lose out on their now-home to someone who would purchase the property to turn it into a short-term rental. Maria feels a part of the community by meeting people on the weekends through her bartending job. She empathizes with how vacationers behave since she used to vacation to Bellaire, but she does get frustrated sometimes by their disregard for the village as a whole.

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## EARL

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### SEASONAL RESIDENT

Earl is a 65 and over male who lives on the lakefront in Bellaire. As a seasonal resident, Earl maintains a condo downstate in Michigan. He says that he cannot be a full-time resident of Bellaire because of the lack of access to high quality and specialty healthcare. Earl also believes that waterfront housing prices are not fair, and that there is a vast income differential between residential groups.

## B. TABLES

TABLE 2: NLIHC OUT OF REACH - MICHIGAN

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Total households (2016-2020)	85	1079	3980408	102332.24	444071.026
Renter households (2016-2020)	85	123	1124923	28289.76	126171.299
% of total households that are renters (2016-2020)	85	9.08%	41.17%	21.58%	6.68%
Estimated mean renter wage	85	\$7.18	\$22.18	\$13.3901	\$2.99181
One bedroom FMR	85	575.00	1048.00	665.57	94.97
Annual AMI	85	54100.00	117800.00	72581.05	12869.16
Estimated median renter household income	85	16639.99	53488.20	32732.79	6724.91
Rent affordable at 30% AMI	85	405.75	883.50	544.36	96.52
Rent affordable at median renter household income	85	416.00	1337.20	818.32	168.12

Income needed to afford 1 bdrm FMR	85	23000.00	41920.00	26622.70	3798.75
Housing Wage for 1 bdrm FMR	85	\$11.06	\$20.15	\$12.7994	\$1.82632
Work hours per week at min. wage needed to afford 1 bdrm FMR	85	44.81	81.68	51.87	7.40
# of jobs at minimum wage needed to afford a 1 bdrm FMR	85	1.12	2.04	1.30	.19
Work hours per week at mean renter wage needed to afford 1 bdrm FMR	85	24.84	64.84	39.50	7.63
Valid N (listwise)	85				

TABLE 3

Comparison of average cost of a one-bedroom FMR for Antrim County and all other counties in MI

	Antrim County	N	Mean	Std. Deviation	Std. Error Mean
One-bedroom at FMR	NOT Antrim County	84	665.76	95.52	10.42
	Antrim County	1	649.00	.	.

TABLE 4

Comparison of average rent affordable at the median renter household income for Antrim County and all other counties in MI

	Antrim County	N	Mean	Std. Deviation	Std. Error Mean
Rent affordable at the median renter household income	NOT Antrim County	84	817.13	168.77	18.41
	Antrim County	1	918.46	.	.

TABLE 5

Comparison of rent affordable at 30% of annual median income for Antrim County and all other counties in MI

	Antrim County	N	Mean	Std. Deviation	Std. Error Mean
Rent affordable at 30% of annual median income	NOT Antrim County	84	544.21	97.09	10.59
	Antrim County	1	556.50	.	.

TABLE 6

Code Definitions

Codes Developed During Qualitative Analysis

Code Name	Code Definition
Housing	Signifies the participant discussed housing, whether their own housing situation or their perception of housing in Bellaire and the surrounding area.
Money	The participant discussed familial or generational wealth, income inequality, the perception of having or not having money, and the cost of living in Bellaire.
Seasonality	This pertains to the seasonal nature of life in Bellaire. The participant discussed Bellaire being more popular in the summer and winter, rather than spring and fall and its impact on the community.

Relationships	The participant discussed relationships to other members of the community. This is the broadest of all the initial codes as much of the focus groups discussed relationships extensively.
Geography	The physical layout of Bellaire, Michigan or the broader United States was discussed.
Natural resources	This code signifies the participant discussed the environmental capital in Bellaire. Commonly named natural resources were the lakes and the mountain biking and hiking trails at Glacial Hills Natural Area and Pathways.
Alcohol	The participant discussed alcohol as a socializing avenue, whether the brewery, winery, distillery or cidery in downtown Bellaire or the partying tendencies of non-residents.
History	This code signifies the participant discussed history. The histories discussed were both family/internal histories and the history in the village including old businesses and development over time.
Second homes	The participant discussed second homes. Second homes are dwellings that are not used as primary residences by their owners. This includes short term rental properties listed on forums such as Airbnb or VRBO.
Vacationers	People who vacation in Bellaire and do not own property and are not part of the seasonal resident community were discussed.
Workforce housing	This code signifies the participant discussed the hotel that Short's Brewing Company purchased for workforce housing at the beginning of summer of 2022.
Local businesses	Locally owned brick and mortar businesses in Bellaire were discussed.
Seasonal work(ers)	This code signifies the participant discussed employees in the village who work during the tourist season (predominantly summer but also includes the winter holiday season).
Neighboring communities	Neighboring towns or villages to Bellaire were identified or discussed or used as a means of comparison.
Healthcare access	This code signifies the participant discussed access to healthcare, that being hospitals, specialists, primary care or general wellness care.

## C. FOCUS GROUP RESEARCH INFORMATION SHEET

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### Social Relations, Second Homes, and the Space between “Insider” and “Outsider” in a Rural, Amenity Rich Community

Research Information Sheet

Title of Study: **Social Relations, Second Homes, and the Space between “Insider” and “Outsider” in a Rural, Amenity Rich Community**

Principal Investigator (PI): Molly Myers

[molly.myers@uvm.edu](mailto:molly.myers@uvm.edu)

Faculty Sponsor: Cheryl Morse, Ph.D

[cheryl.morse@uvm.edu](mailto:cheryl.morse@uvm.edu)

Funder: University of Vermont

#### Introduction

You are being invited to take part in this research study because you are an adult member of Bellaire, Michigan’s community. This study is being conducted by University of Vermont Honors College student Molly Myers.

#### Purpose

This research aims to understand the relationships between members of different residential groups in Bellaire, Michigan. By garnering insights into individual experiences, I hope to explore:

*How do residential groups in Bellaire view each other?*

*How do members of residential groups in Bellaire relate to one another?*

*What has been the impact of second home development in Bellaire?*



*What do second homeowners expect of Bellaire's community? Has the reality matched their expectations?*

## **Procedures**

If you take part in this research, you will be asked to:

Attend a group interview with 3 – 7 other members of your residential group. This will take place in a public location such as in the local library or local coffee shop. I will ask you about your residential group affiliation, how you believe this situates you in the community, how you relate to other residential groups and your thoughts on second home development in Bellaire. You may choose to answer only the questions you are comfortable answering.

The group interview will last 1 to 1.5 hours. It will be audio-recorded and transcribed. You may choose your own pseudonym (fake name) for yourself; if you choose not to, one will be assigned on your behalf. No identifying information about you will be included in any presentations, reports or discussions from the research.

This research will take place in May, June, July and August of 2022.

## **Benefits**

As a participant in this research study, there may not be any direct benefit for you; however, information from this study may benefit other people now or in the future. As a participant in this research study, you may have the opportunity to connect with other members of your residential group in Bellaire. Information from this study may benefit Bellaire's policy makers and housing professionals.

## **Risks**

We will do our best to protect the information we collect from you and avoid any potential risk for an accidental breach of confidentiality. Your confidentiality will be protected throughout.

You may choose your own pseudonym (fake name). No identifying information about you will be included in any presentations, reports or discussions from the research.

### **Costs**

There will be no costs to you as a participant in this research study.

### **Compensation**

You will not be compensated for taking part in this research study.

### **Confidentiality**

All information collected about you during this research will be stored under the pseudonym or a code number so that I am able to match you to your responses.

It is important to note that email communication is neither secure nor private. As I am taking all necessary steps to protect your privacy, you must be aware that any information sent via email could be read or seen by a third party.

I will store all transcripts from this research in a secure server I have access to through the University of Vermont. The complete list of participants with corresponding identifiable information will not be stored in the same folder as the transcripts. The identifiable information will be kept for an academic year and will be destroyed after my graduation from the University of Vermont. I, as the principal investigator, will have access to participant information.

In the focus group interviews, all questions are asked to the group. No questions will be directed to an individual. You can choose not to answer a question or withdraw from the study any time. I ask that everyone in each focus group not repeat what they have heard others say, though there is no way for me to monitor and ensure this. Everything you say will be kept confidential by me.

## **Voluntary Participation/Withdrawal**

Taking part in this research study is voluntary. You may choose not to answer any questions or withdraw from the study at any time. You can choose not to take part in this study; if you decide to take part, you may change your mind later on and withdraw from the study then. If you withdraw, all information related to you will be deleted from all records.

## **Questions**

If you have any questions about this research study now or in the future you may contact me, the principal research at [molly.myers@uvm.edu](mailto:molly.myers@uvm.edu). If you have concerns or further questions about your rights as a research participant, you can contact the Director of the Research Protections Office at (802) 656 5040.

It is recommended you keep a copy of this information sheet for your records.

## D. FOCUS GROUP GUIDELINES FOR RESEARCHER

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### Social Relations, Second Homes, and the Space between “Insider” and “Outsider” in a Rural, Amenity Rich Community

#### Group Interview Script and Questions

Date:

Location:

Residential Group:

Participants:

### Welcome

Welcome everyone, thank you for being here. Set tone: explain research, openness to others' thoughts, experiences, confidentiality. Your contributions may be cut off to keep within time limit and make sure we hear from all participants equally.

### Model Introductions

Molly -- self-introduction (2 minutes)

Life history in Bellaire

College student at UVM, Honors College

Employment in Bellaire

## Introductions

You're invited to introduce yourself with your first name, tell us where you're living now and what residential group you consider yourself to be a part of (3 – 4 minutes)

## Interview Questions

### Residential Status

*What do you consider your residential status to be?*

*How do you feel like that fits in to our community?*

### Residential Status in Relation to Others

*What do you think of other residential statuses in our community?*

*How would you describe your relationship to people that are those residential statuses?*

## **Your Housing**

*What is your current housing situation?*

*What is your opinion on this situation?*

*Do you think the cost of this is fair?*

*Have you seen a change in costs over time?*

## **Affordable Housing**

*What is the current state of affordable housing in Bellaire?*

*Has second home ownership impacted the affordability of housing for local residents of this village?*

*If so, how has it impacted housing affordability?*

## **Insider/Outsider Dynamics**

*What are the relationships between second home owners and residents?*

*Do these relationships follow the overarching narrative that residents of rural communities are unwelcoming to perceived outsiders?*

## **Pseudonym**

*Is there a pseudonym (fake name) you would like me to use? If not, I'll assign one on your behalf*