

# Loveland, CO

## The National Community Survey

Report of Results  
2024

**Report by:**



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National Research Center at Polco is a charter member of the AAPOR Transparency Initiative, providing clear disclosure of our sound and ethical survey research practices.

## About The NCS™

The National Community Survey™ (The NCS™) report is about the “livability” of Loveland. A livable community is a place that is not simply habitable, but that is desirable. It is not only where people do live, but where they want to live. The survey was developed by the experts from National Research Center at Polco.

Great communities are partnerships of the government, private sector, community-based organizations and residents, all geographically connected. The NCS captures residents’ opinions considering ten central facets of a community:

- Economy
- Mobility
- Community Design
- Utilities
- Safety
- Natural Environment
- Parks and Recreation
- Health and Wellness
- Education, Arts, and Culture
- Inclusivity and Engagement



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The report provides the opinions of a representative sample of 612 residents of the City of Loveland collected from July 24th, 2024 to September 4th, 2024. The margin of error around any reported percentage is 4% for all respondents and the response rate for the 2024 survey was 16%. Survey results were weighted so that the demographic profile of respondents was representative of the demographic profile of adults in Loveland.



## How the results are reported

For the most part, the percentages presented in the following tabs represent the “percent positive.” Most commonly, the percent positive is the combination of the top two most positive response options (i.e., excellent/good, very safe/somewhat safe, etc.). On many of the questions in the survey respondents may answer “don’t know.” The proportion of respondents giving this reply is shown in the full set of responses included in the tab “Complete data.” However, these responses have been removed from the analyses presented in most of the tabs. In other words, the tables and graphs display the responses from respondents who had an opinion about a specific item.

## Comparisons to benchmarks

NRC’s database of comparative resident opinion is comprised of resident perspectives gathered in surveys from over 500 communities whose residents evaluated the same kinds of topics on The National Community Survey. The comparison evaluations are from the most recent survey completed in each community in the last five years. NRC adds the latest results quickly upon survey completion, keeping the benchmark data fresh and relevant. The communities in the database represent a wide geographic and population range. In each tab, Loveland's results are noted as being “higher” than the benchmark, “lower” than the benchmark, or “similar” to the benchmark, meaning that the average rating given by Loveland residents is statistically similar to or different (greater or lesser) than the benchmark. Being rated as “higher” or “lower” than the benchmark means that Loveland's average rating for a particular item was more than 10 points different than the benchmark. If a rating was “much higher” or “much lower,” then Loveland's average rating was more than 20 points different when compared to the benchmark.

## Trends over time

Trend data for Loveland represent important comparison data and should be examined for improvements or declines.<sup>1</sup> Deviations from stable trends over time represent opportunities for understanding how local policies, programs, or public information may have affected residents' opinions. Changes between survey years have been noted with an arrow and the percent difference. If the difference is greater than 5% percentage points between the 2022 and 2024 surveys, the change is statistically significant.

1. In 2020, The NCS survey was updated to include new and refreshed items. Consequently, some of the trends may be impacted due to wording modifications that could have potentially altered the meaning of the item for the respondent.

## Methods

### Selecting survey recipients

All households within the City of Loveland were eligible to participate in the survey. A list of all households within the zip codes serving Loveland was purchased from Polco's mailing vendor, Go-Dog Direct, based on updated listings from the United States Postal Service. Since some of the zip codes that serve the City of Loveland households may also serve addresses that lie outside of the community, the exact geographic location of each housing unit was compared to community boundaries using the most current municipal boundary file. Addresses located outside of the City of Loveland boundaries were removed from the list of potential households to survey. Each address identified as being within city boundaries was further identified as being within one of Loveland's four Wards. From that list, addresses were randomly selected as survey recipients, with multi-family housing units (defined as those with a unit number) sampled at a rate of 5:3 compared to single family housing units.

An individual within each household was randomly selected using the "birthday method". The birthday method selects a person within the household by asking the "person who most recently had a birthday" to complete the questionnaire. The underlying assumption in this method is that day of birth has no relationship to the way people respond to surveys. This instruction was contained in the introduction of the survey.

### Conducting the survey

The 4,000 randomly selected households received mailings beginning on July 24, 2024 and data collection for the survey remained open for six weeks. The first mailing was a postcard inviting the household to participate in the survey. The next mailing contained a cover letter with instructions, the survey questionnaire, and a postage-paid return envelope. Both mailings included a web link to give residents the opportunity to respond to the survey online, as well as QR codes to further encourage participation. The follow-up mailing asked those who had not completed the survey to do so, and those who had already done so to refrain from completing the survey again.

The survey was available in English and Spanish. All mailings contained paragraphs in both languages instructing participants on how to complete the survey in their preferred language.

About 3% of the 4,000 mailed invitations or surveys were returned because the household address was vacant or the postal service was unable to deliver the survey as addressed. Of the remaining 3,871 households that received the invitations to participate, 612 completed the survey, providing an overall response rate of 16%. The response rate was calculated using AAPOR's response rate #2 for mailed surveys of unnamed persons.<sup>2</sup>

It is customary to describe the precision of estimates made from surveys by a "level of confidence" and accompanying "confidence interval" (or margin of error). A traditional level of confidence, and the one used here, is 95%. The 95% confidence interval can be any size and quantifies the sampling error or imprecision of the survey results because some residents' opinions are relied on to estimate all residents' opinions. The margin of error for the City of Loveland survey is no greater than plus or minus four percentage points around any given percent reported for all respondents (612 completed surveys).

In addition to the randomly selected "probability sample" of households, a link to an online open-participation survey was publicized by the City of Loveland. The open-participation survey was identical to the random sample survey, with two small updates; it asked a question to confirm the respondent was a resident of Loveland and also a question about where they heard about the survey. The open-participation survey was open to all city residents and became available on August 5th, 2024. The survey remained open for four weeks. The data presented in the following tabs exclude the open participation survey data, but a tab at the end provides the complete frequency of responses to questions by the open-participation respondents.

## Analyzing the data

Responses from mailed surveys were entered into an electronic dataset using a “key and verify” method, where all responses are entered twice and compared to each other. Any discrepancies were resolved in comparison to the original survey form. Range checks as well as other forms of quality control were also performed. Responses from surveys completed on Polco were downloaded and merged with the mailed survey responses.

The demographics of the survey respondents were compared to those found in the 2020 Census and 2022 American Community Survey estimates for adults in the City of Loveland. The primary objective of weighting survey data is to make the survey respondents reflective of the larger population of the community. The characteristics used for weighting were age, sex, race, Hispanic origin, housing type, housing tenure, and area. No adjustments were made for design effects. Weights were calculated using an iterative, multiplicative raking model known as the ANES Weighting Algorithm.<sup>3</sup> The results of the weighting scheme for the probability sample are presented in the following table.

NRC aligns demographic labels with those used by the U.S. Census for reporting purposes, when possible. Some categories (e.g., age, race/Hispanic origin, housing type, and length of residency) are combined into smaller subgroups.

		Unweighted	Weighted	Target <sup>4</sup>
<b>Age</b>	18-34	5%	24%	28%
	35-54	20%	31%	30%
	55+	74%	44%	42%
<b>Area</b>	Ward 1	27%	25%	25%
	Ward 2	31%	25%	26%
	Ward 3	20%	24%	24%
	Ward 4	22%	26%	26%
<b>Hispanic origin</b>	No, not of Hispanic, Latino/a/x, or Spanish origin	94%	90%	90%
	Yes, I consider myself to be of Hispanic, Latino/a/x, or Spanish origin	6%	10%	10%
<b>Housing tenure</b>	Own	82%	63%	63%
	Rent	18%	37%	37%
<b>Housing type</b>	Attached	28%	35%	35%
	Detached	72%	65%	65%
<b>Race &amp; Hispanic origin</b>	Not white alone	12%	14%	13%
	White alone, not Hispanic or Latino	88%	86%	87%
<b>Sex</b>	Man	41%	45%	49%
	Woman	59%	55%	51%

<b>Sex/age</b>	Man 18-34	<b>2%</b>	<b>8%</b>	<b>14%</b>
	Man 35-54	<b>7%</b>	<b>17%</b>	<b>16%</b>
	Man 55+	<b>32%</b>	<b>20%</b>	<b>19%</b>
	Woman 18-34	<b>4%</b>	<b>15%</b>	<b>14%</b>
	Woman 35-54	<b>13%</b>	<b>15%</b>	<b>14%</b>
	Woman 55+	<b>42%</b>	<b>25%</b>	<b>23%</b>

The survey datasets were analyzed using all or some of a combination of the Statistical Package for the Social Sciences (SPSS), R, Python and Tableau. For the most part, the percentages presented in the reports represent the “percent positive.” The percent positive is the combination of the top two most positive response options (i.e., excellent/good, very safe/somewhat safe, essential/very important, etc.), or, in the case of resident behaviors/participation, the percent positive represents the proportion of respondents indicating “yes” or participating in an activity at least once a month.

On many of the questions in the survey respondents may answer “don’t know.” The proportion of respondents giving this reply is shown in the full set of responses included in the tab “Complete data”. However, these responses have been removed from the analyses presented in the reports. In other words, the tables and graphs display the responses from respondents who had an opinion about a specific item.

### Contact

The City of Loveland funded this research. Please contact Kim Overholt of the City of Loveland at [kimberly.overholt@cityofloveland.org](mailto:kimberly.overholt@cityofloveland.org) if you have any questions about the survey.

### Study Limitations

All public opinion research is subject to unmeasured error. While the methodologies employed for this survey were designed to minimize this error as much as possible, these other sources of potential error should be acknowledged. **Non-response error** arises when those who were selected to participate in the survey did not do so, and may have different opinions or experiences than those who did respond. **Coverage error** refers to the possibility that some respondents that should have been included in the surveyed population were not (e.g., for a general resident survey, USPS mailing lists may exclude certain types of housing units, such as multi-family buildings where mail is delivered to a common area rather than to a specific unit (though this is rare), or where mail is received at a PO box instead of the at household's physical location. Finally, **recall bias** occurs when respondents may not perfectly remember their experiences in the past year (such as participation in social or civic events), and **social desirability bias** may cause respondents to answer in ways they think cast their responses in a more favorable light.

### Survey Validity

See the Polco Knowledge Base article on survey validity at <https://info.polco.us/knowledge/statistical-vali>

2. See AAPOR's Standard Definitions for more information at <https://aapor.org/standards-and-ethics/standard-definitions/>
3. Pasek, J. (2014). ANES Weighting Algorithm. Retrieved from <https://surveyinsights.org/wp-content/uploads/2014/07/Full-anesrake-paper.pdf>
4. Targets come from the 2020 Census and 2022 American Community Survey

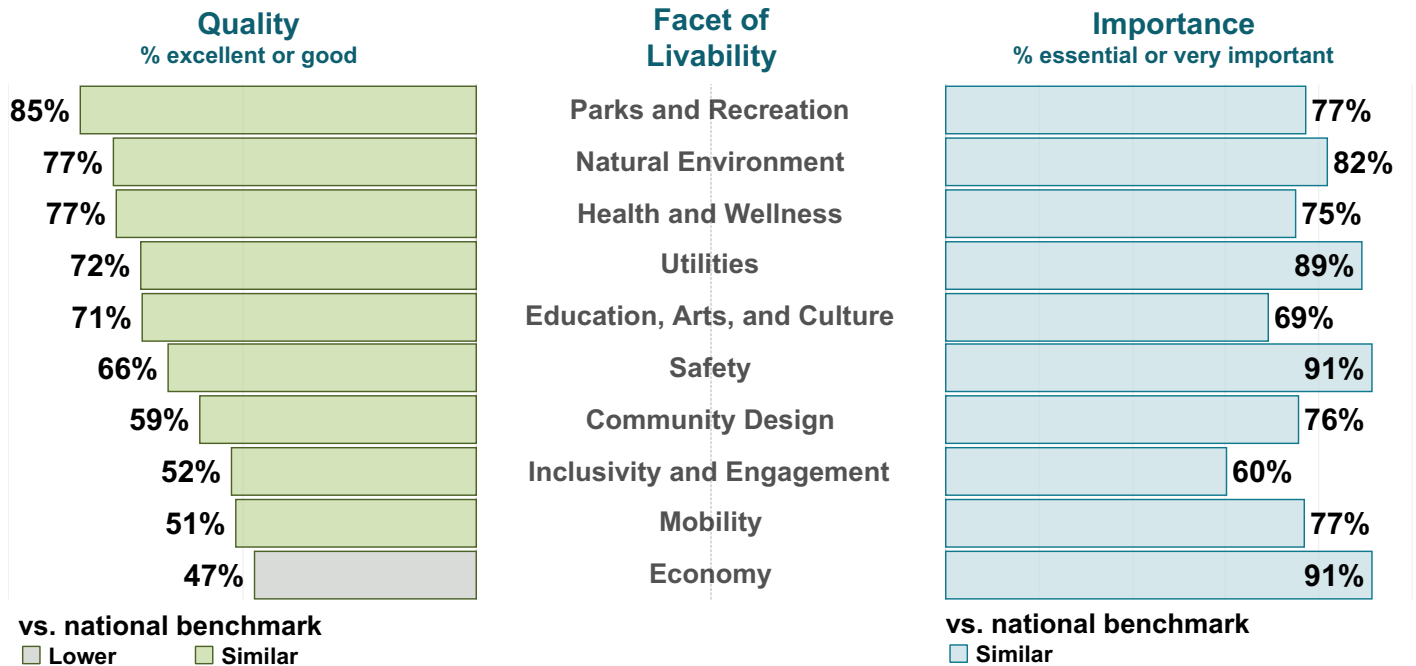
# Facets of Livability



Every jurisdiction must balance limited resources while meeting resident needs and striving to optimize community livability. To this end, it is helpful to know what aspects of the community are most important to residents and which they perceive as being of higher or lower quality. It is especially helpful to know when a facet of livability is considered of high importance but rated as lower quality, as this should be a top priority to address.

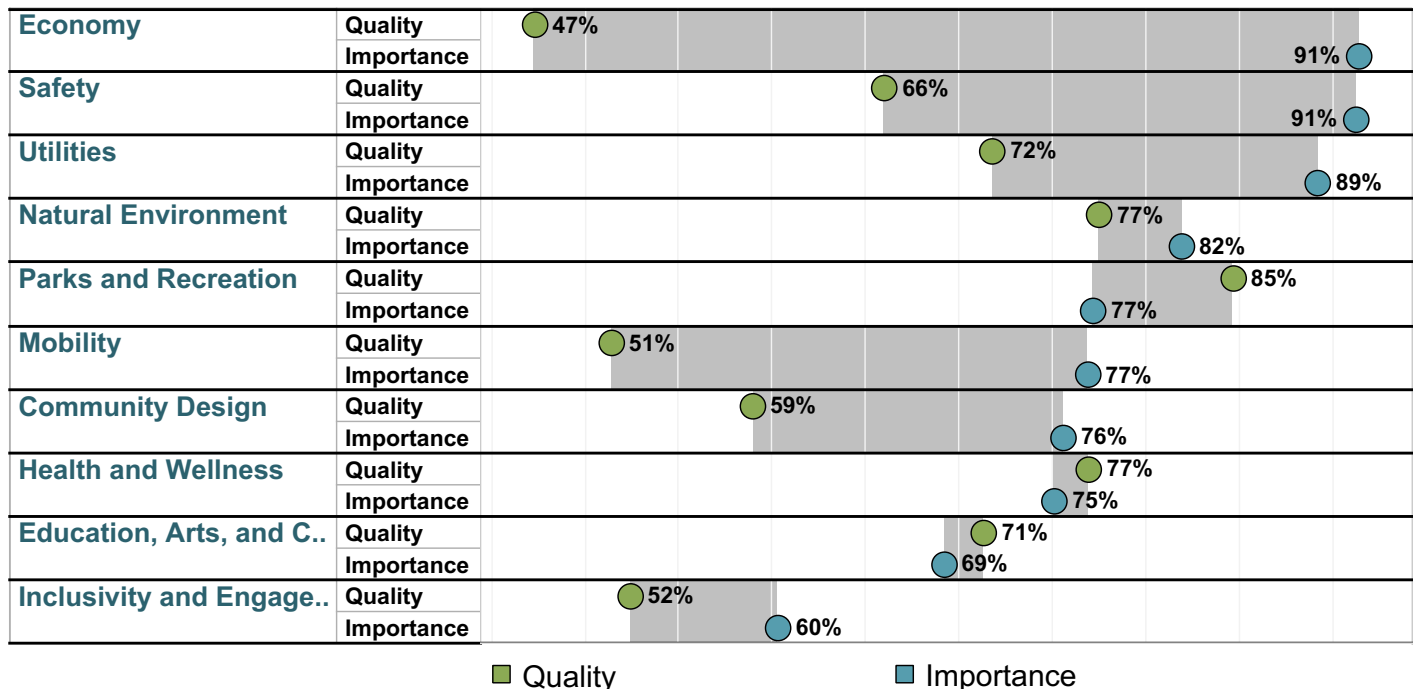
## Quality and Importance by the Numbers

The table below shows the proportion of residents who rated the community facets positively for quality and the priority (importance) placed on each. Also displayed is whether local quality ratings were lower, similar, or higher t..



## Quality/Importance Gap Analysis

The gap analysis chart below shows the same data as above; however, this chart more clearly illustrates the comparative differences in quality and importance ratings for each facet, as well as the absolute ratings for each.



## Key Findings

### Highest-performing areas:

- A strong majority of residents felt safe in their neighborhoods and in downtown areas during the day, and reviews for City police services increased from 2022 results.
- Most residents rated parks and recreational opportunities positively, with residents offering above-average ratings to quality and availability of walking trails and city parks performed.
- Loveland's natural environment, including its cleanliness and open spaces, received strong ratings from most residents, and both were higher than national averages.

### Lowest-performing areas:

- Less than half of the community expressed confidence in Loveland's economic health, particularly in relation to job opportunities and the cost of living.
- The availability of affordable quality housing declined slightly, with fewer residents feeling positive about the availability of affordable housing options.
- While most residents felt safe overall, there was a noticeable decline in confidence regarding safety from property crime, with less than 7 in 10 residents feeling secure.

### Other notable results:

- When asked about managing projected budget deficits, many residents favored maintaining or increasing taxes over cutting services.
- A majority of respondents used the city website and social media platforms, such as Facebook, as primary sources of information about the city, indicating a preference for digital communication.

### Areas of greatest change since 2022:

Of the 123 evaluative questions included on both the 2022 and current survey iterations, 78 were statistically similar to previous results. Upward trends were seen in 13 items, while 32 ratings decreased since 2022. The most significant of those trends are listed below.

#### *Increases*

- Affordable high-speed internet access (+12%)
- City Police services (+11%)
- What impact, if any, do you think the economy will have on your family income in the next 6 months? (+10%)
- Adult educational opportunities (+8%)
- Opportunities to attend cultural/arts/music activities (+7%)

#### *Decreases*

- Air quality (-12%)
- Overall economic health of Loveland (-10%)
- Public information services (10%)
- Employment opportunities (-9%)
- Economic development (-9%)

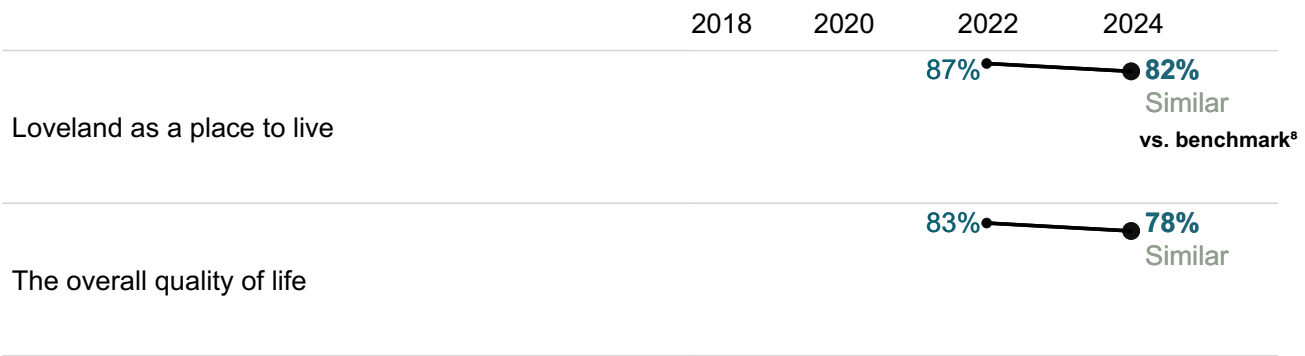


## Quality of Life

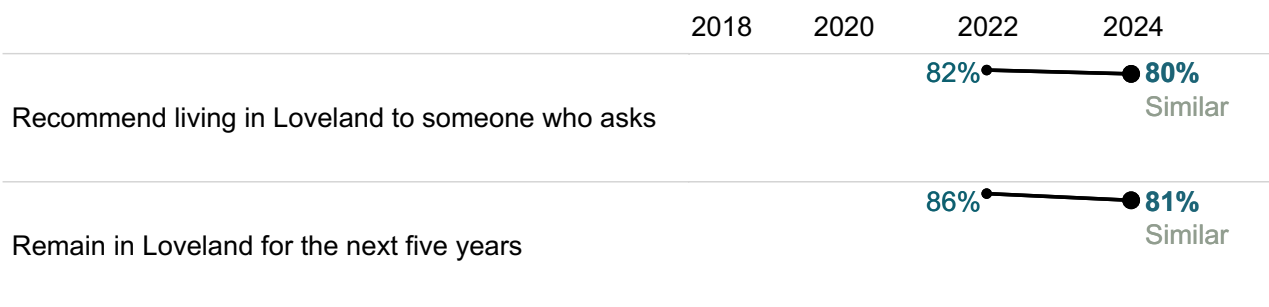
Measuring community livability starts with assessing the quality of life of those who live there, and ensuring that the community is attractive, accessible, and welcoming to all.



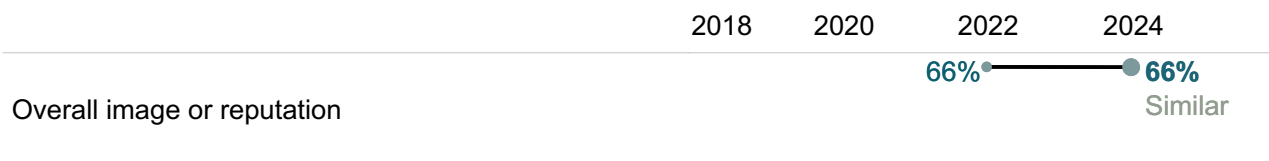
Please rate each of the following aspects of quality of life in Loveland.  
(% excellent or good)



Please indicate how likely or unlikely you are to do each of the following.  
(% very or somewhat likely)



Please rate each of the following in the Loveland community.  
(% excellent or good)



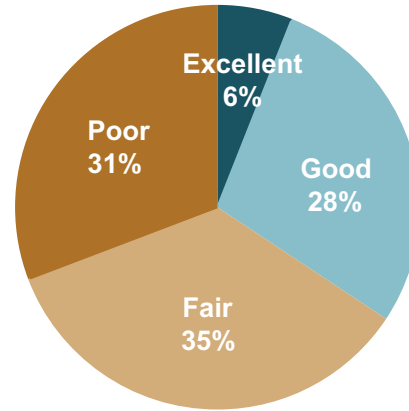
8. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.



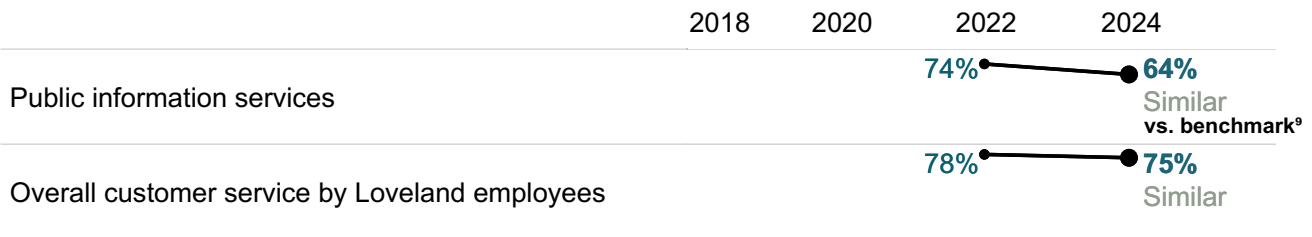
## Governance

Strong local governments produce results that meet the needs of residents while making the best use of available resources, and are responsive to the present and future needs of the community as a whole.

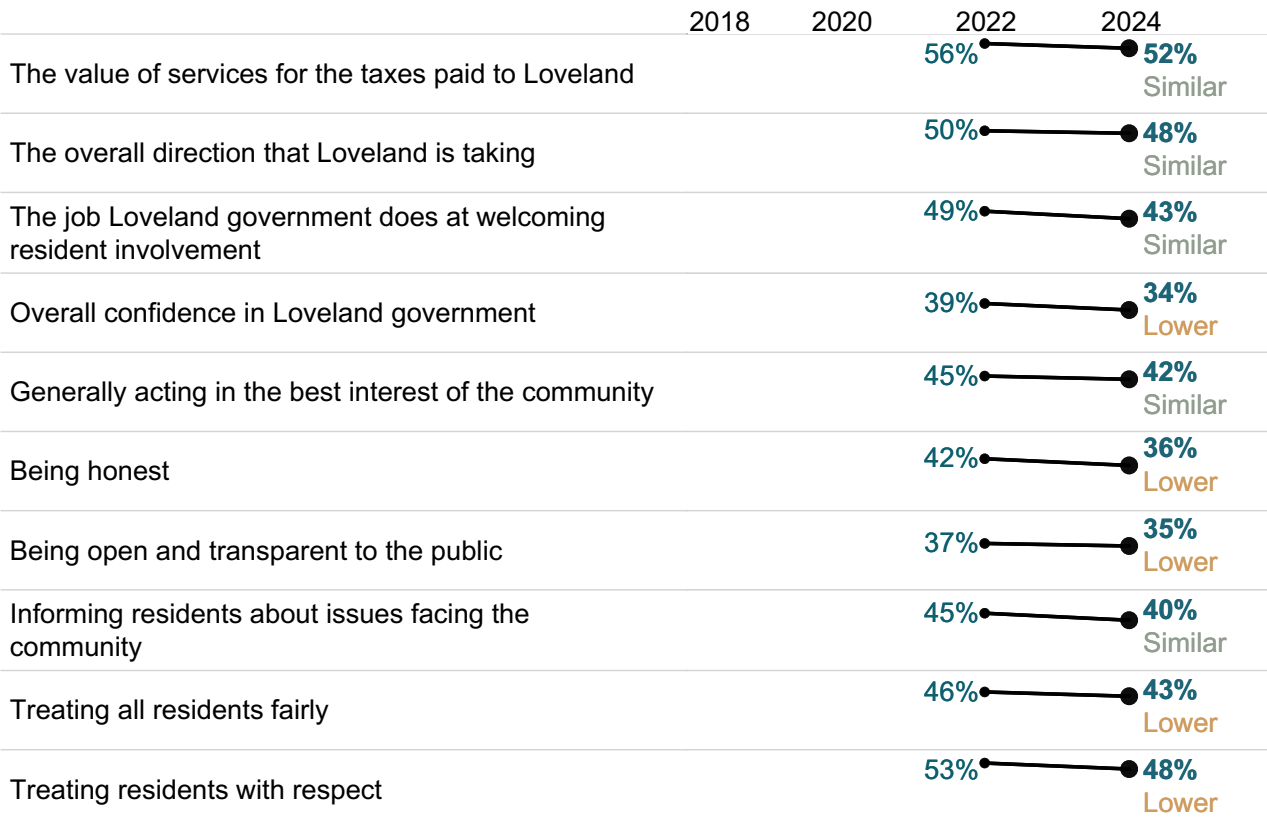
### Overall confidence in Loveland government, 2024



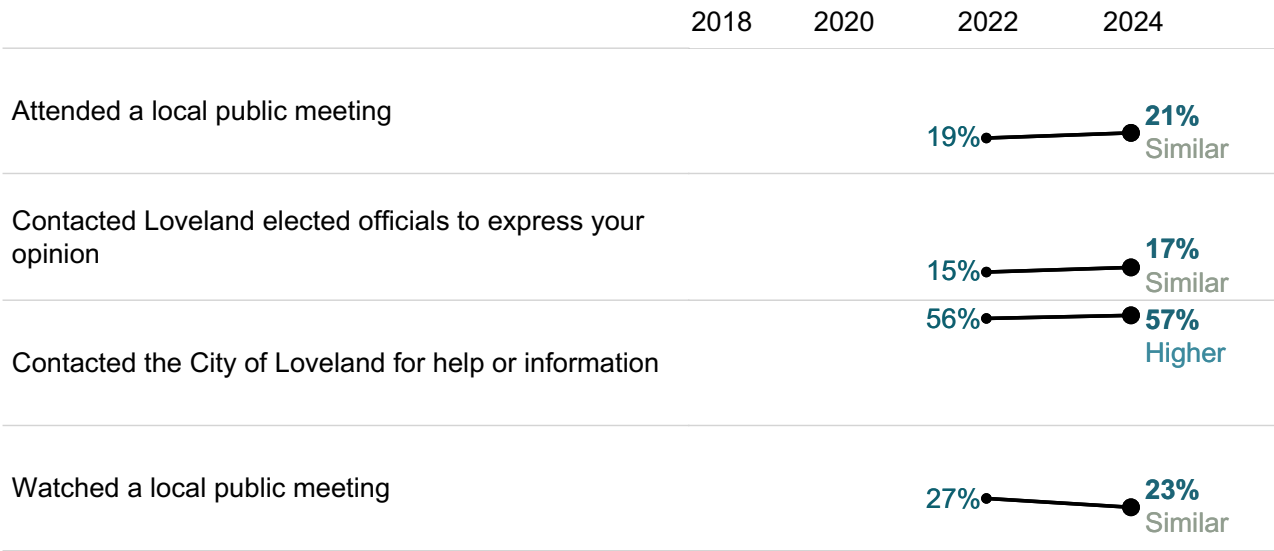
Please rate the quality of each of the following services in Loveland.  
(% excellent or good)



Please rate the following categories of Loveland government performance.  
(% excellent or good)



**Please indicate whether or not you have done each of the following in the last 12 months.**  
 (% excellent or good)



**Overall, how would you rate the quality of the services provided by each of the following?**  
 (% excellent or good)



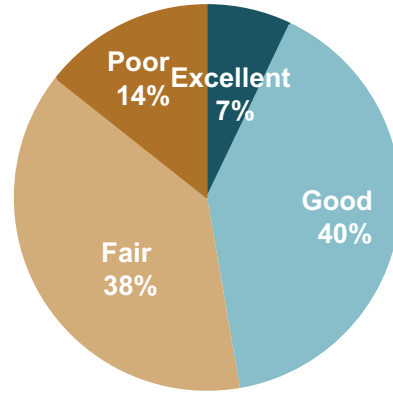
9. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.



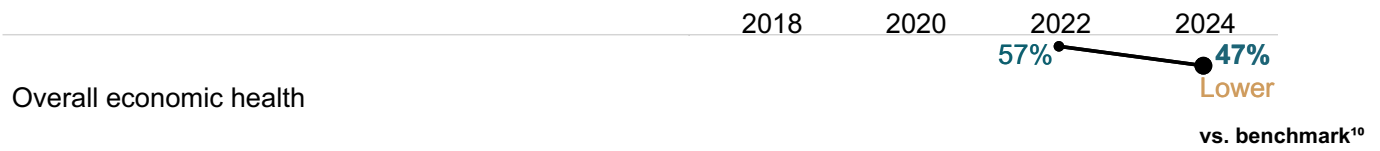
## Economy

Local governments work together with private and nonprofit businesses, and with the community at large, to foster sustainable growth, create jobs, and promote a thriving local economy.

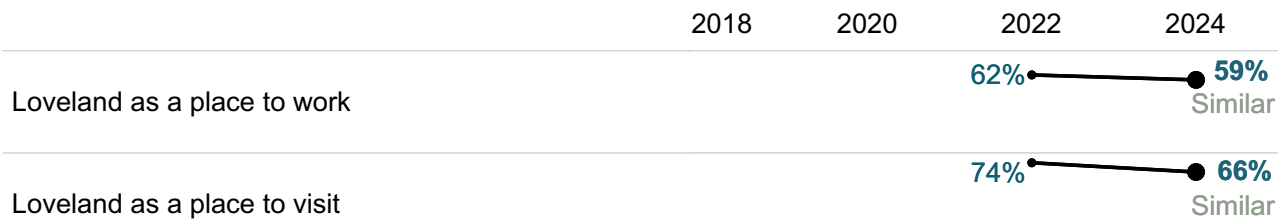
### Overall economic health of Loveland, 2024



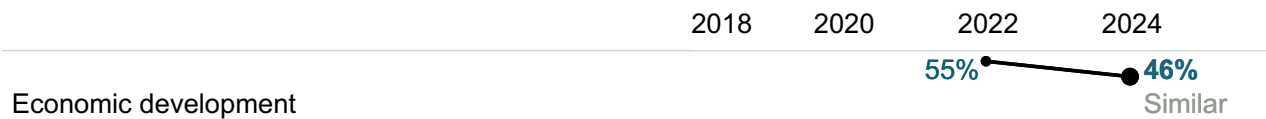
Please rate each of the following characteristics as they relate to Loveland as a whole.  
(% excellent or good)



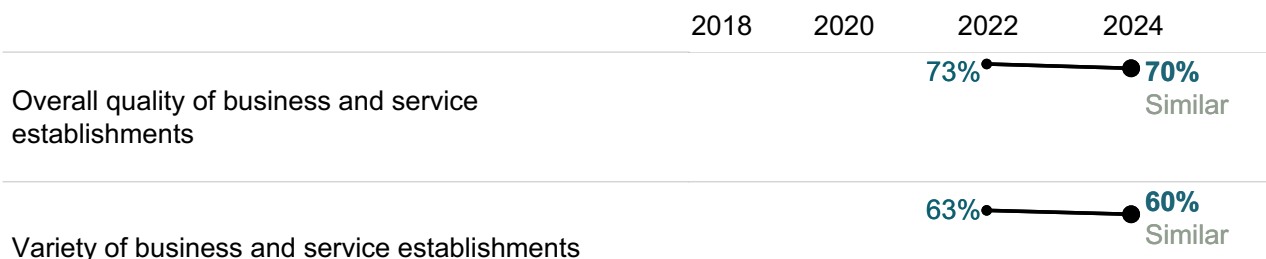
Please rate each of the following aspects of quality of life in Loveland.  
(% excellent or good)

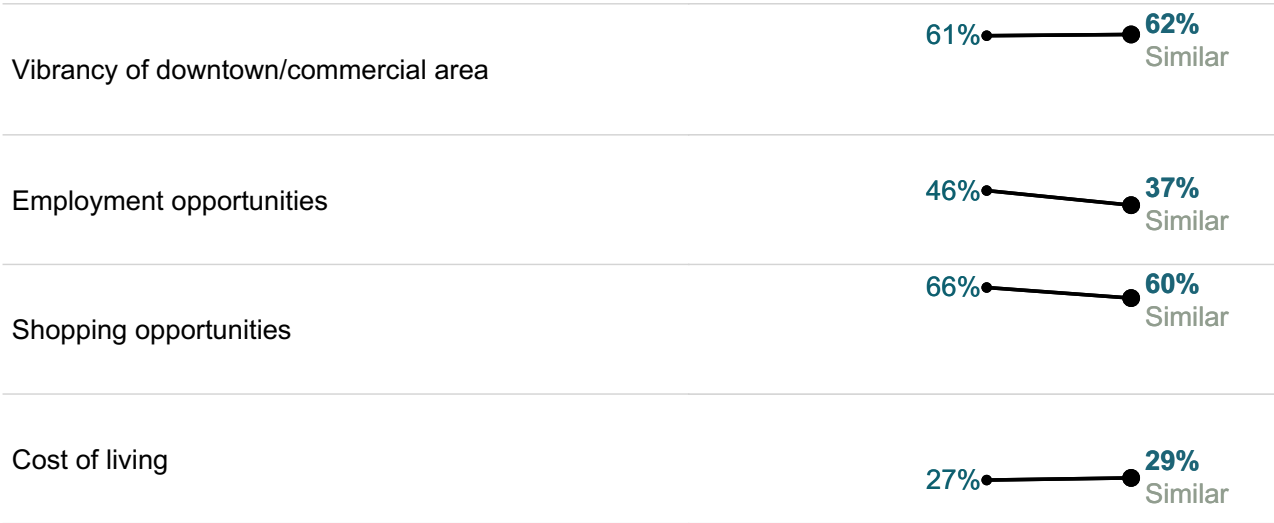


Please rate the quality of each of the following services in Loveland.  
(% excellent or good)

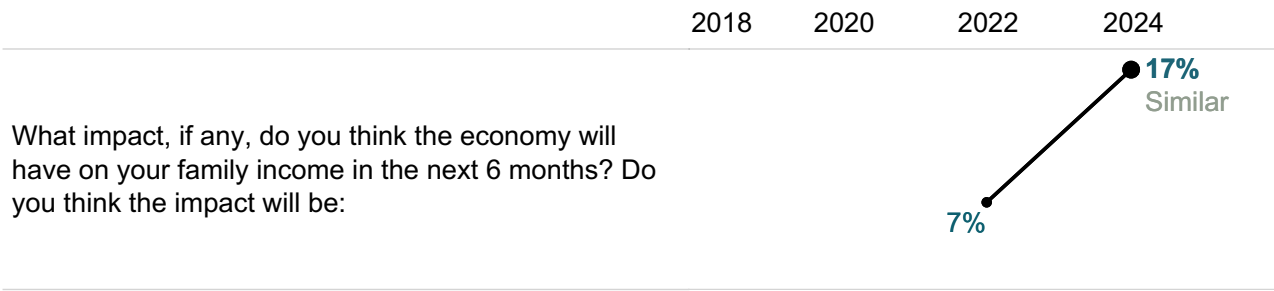


Please rate each of the following in the Loveland community.  
(% excellent or good)





**What impact, if any, do you think the economy will have on your family income in the next 6 months? Do you think the impact will be:**  
 (% very or somewhat positive)

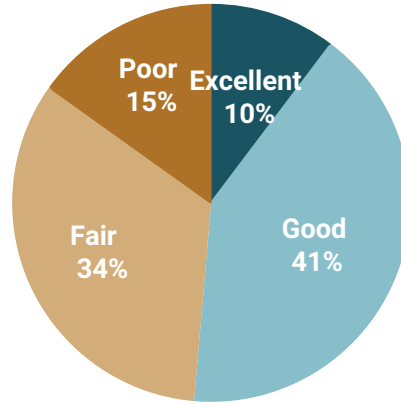


10. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

## Overall quality of the transportation system in Loveland, 2024

### Mobility

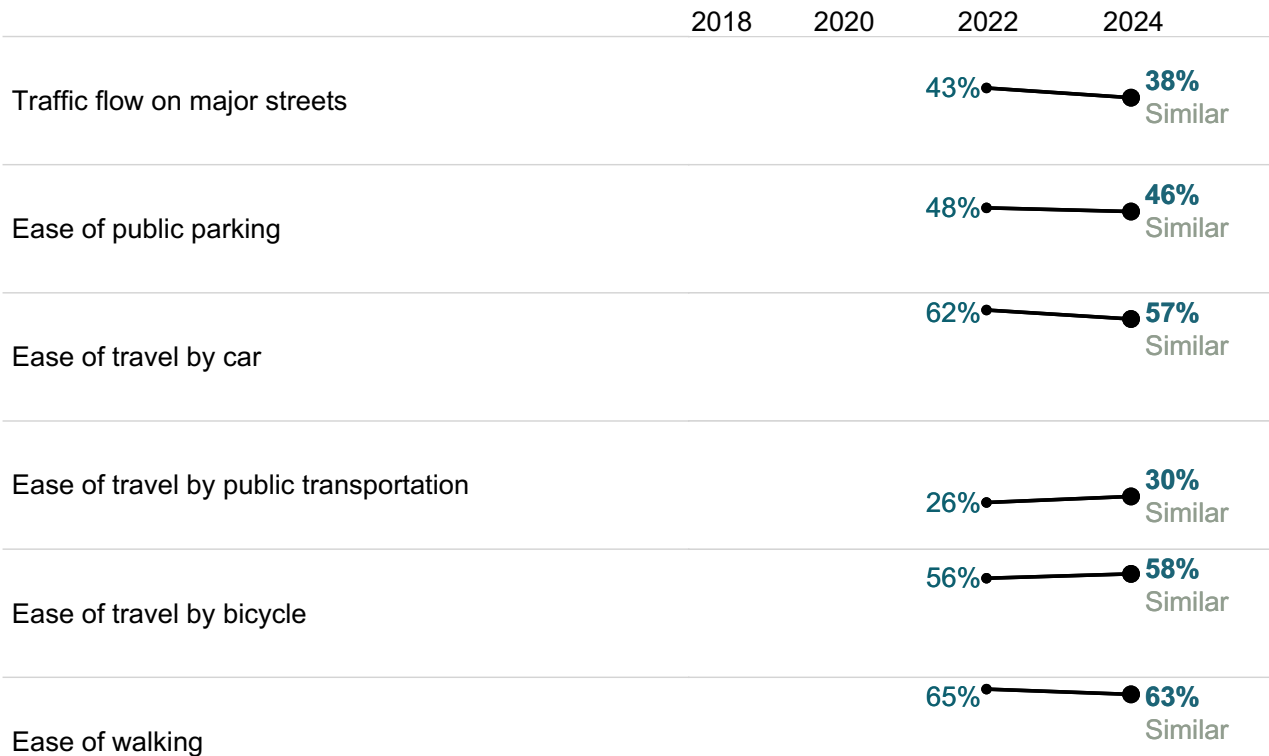
The ease with which residents can move about their communities, whether for commuting, leisure, or recreation, plays a major role in the quality of life for all who live, work, and play in the community.



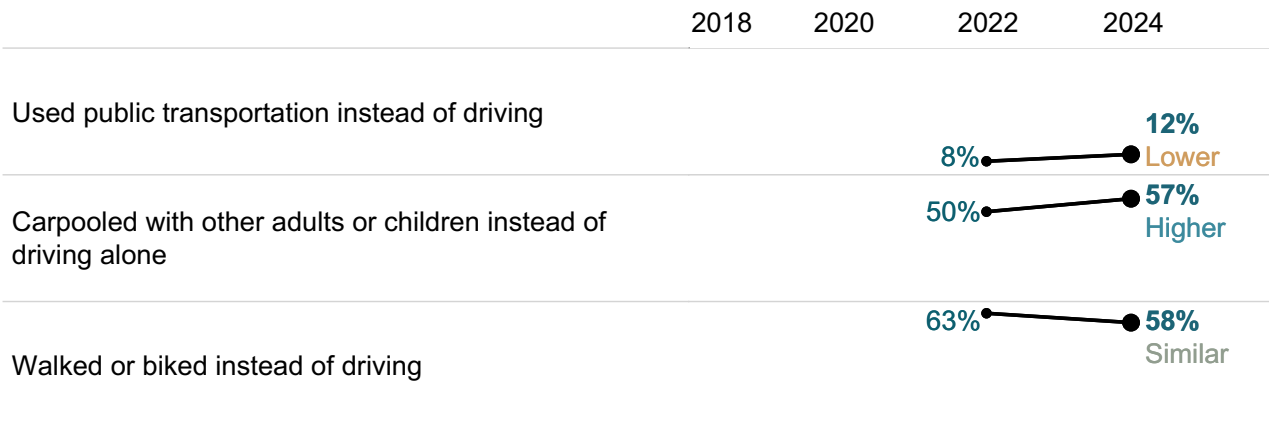
Please rate each of the following characteristics as they relate to Loveland as a whole.  
(% excellent or good)



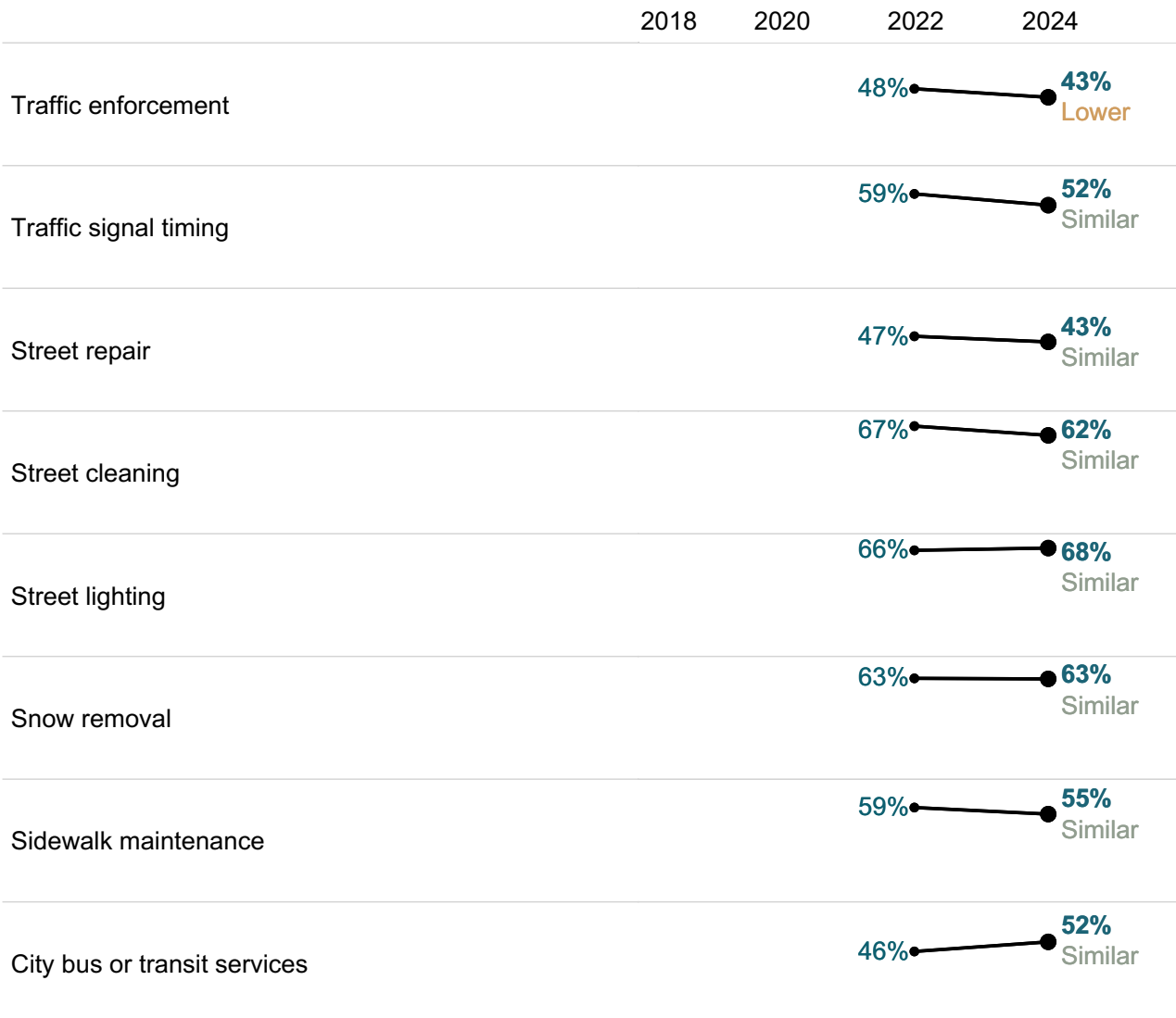
Please also rate each of the following in the Loveland community.  
(% excellent or good)



**Please indicate whether or not you have done each of the following in the last 12 months.**  
 (% yes)



**Please rate the quality of each of the following services in Loveland.**  
 (% excellent or good)



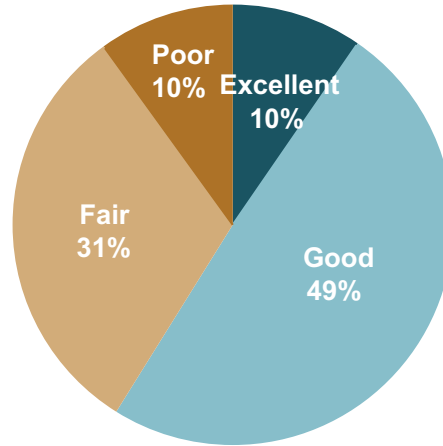
11. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.



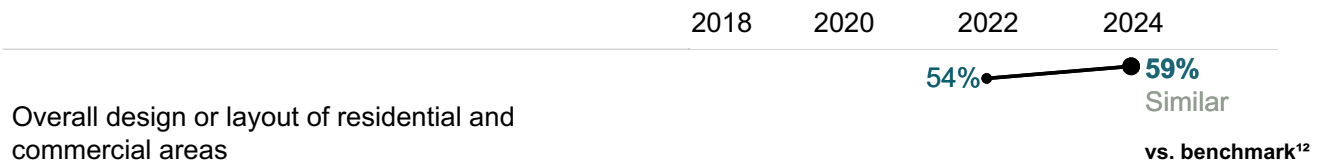
## Overall design or layout of Loveland's residential and commercial areas, 2024

### Community Design

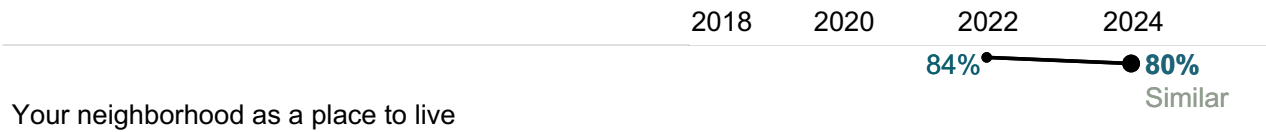
A well-designed community enhances the quality of life for its residents by encouraging smart land use and zoning, ensuring that affordable housing is accessible to all, and providing access to parks and other green spaces.



Please rate each of the following characteristics as they relate to Loveland as a whole. (% excellent or good)



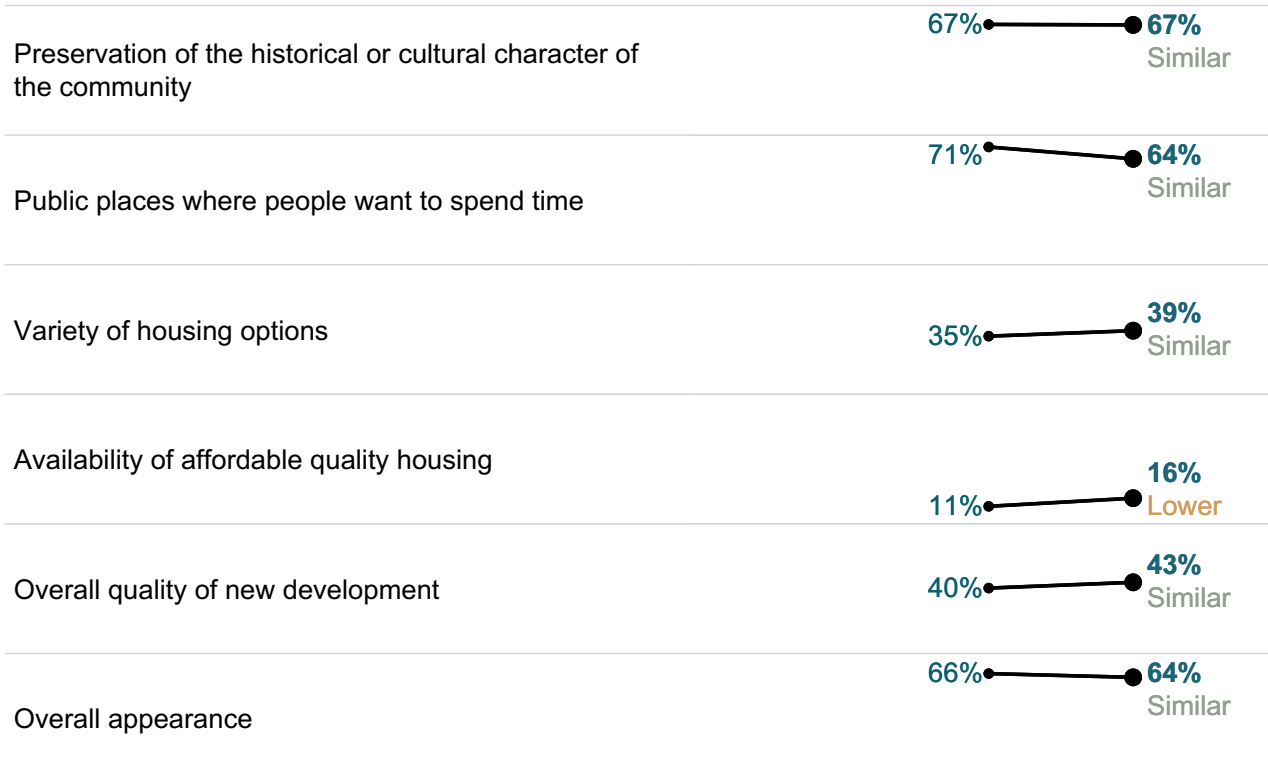
Please rate each of the following aspects of quality of life in Loveland. (% excellent or good)



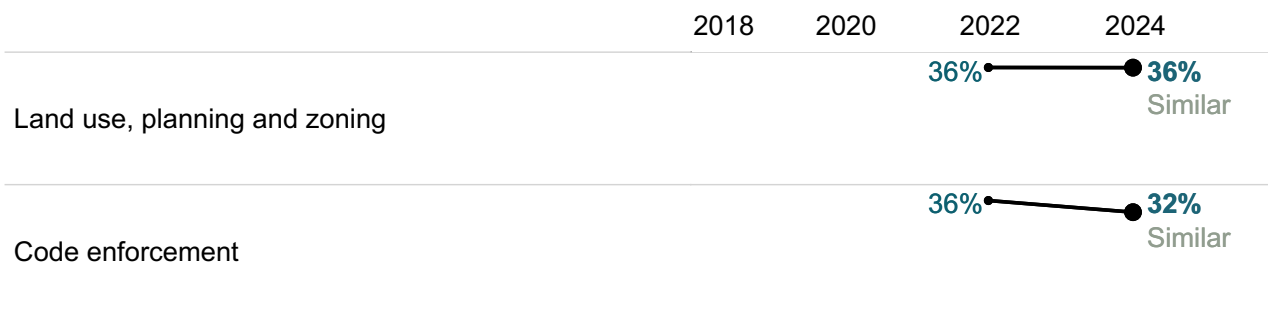
Please also rate each of the following in the Loveland community. (% excellent or good)







**Please rate the quality of each of the following services in Loveland.  
(% excellent or good)**

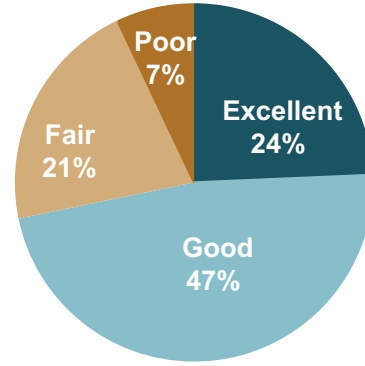


12. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

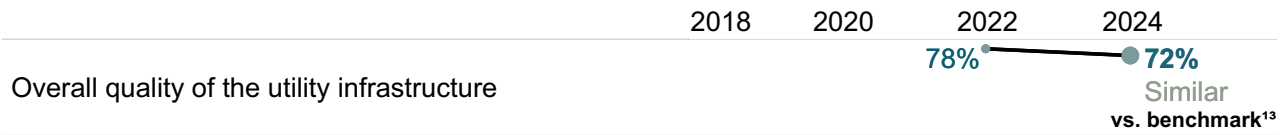
## Overall quality of the utility infrastructure in Loveland, 2024

### Utilities

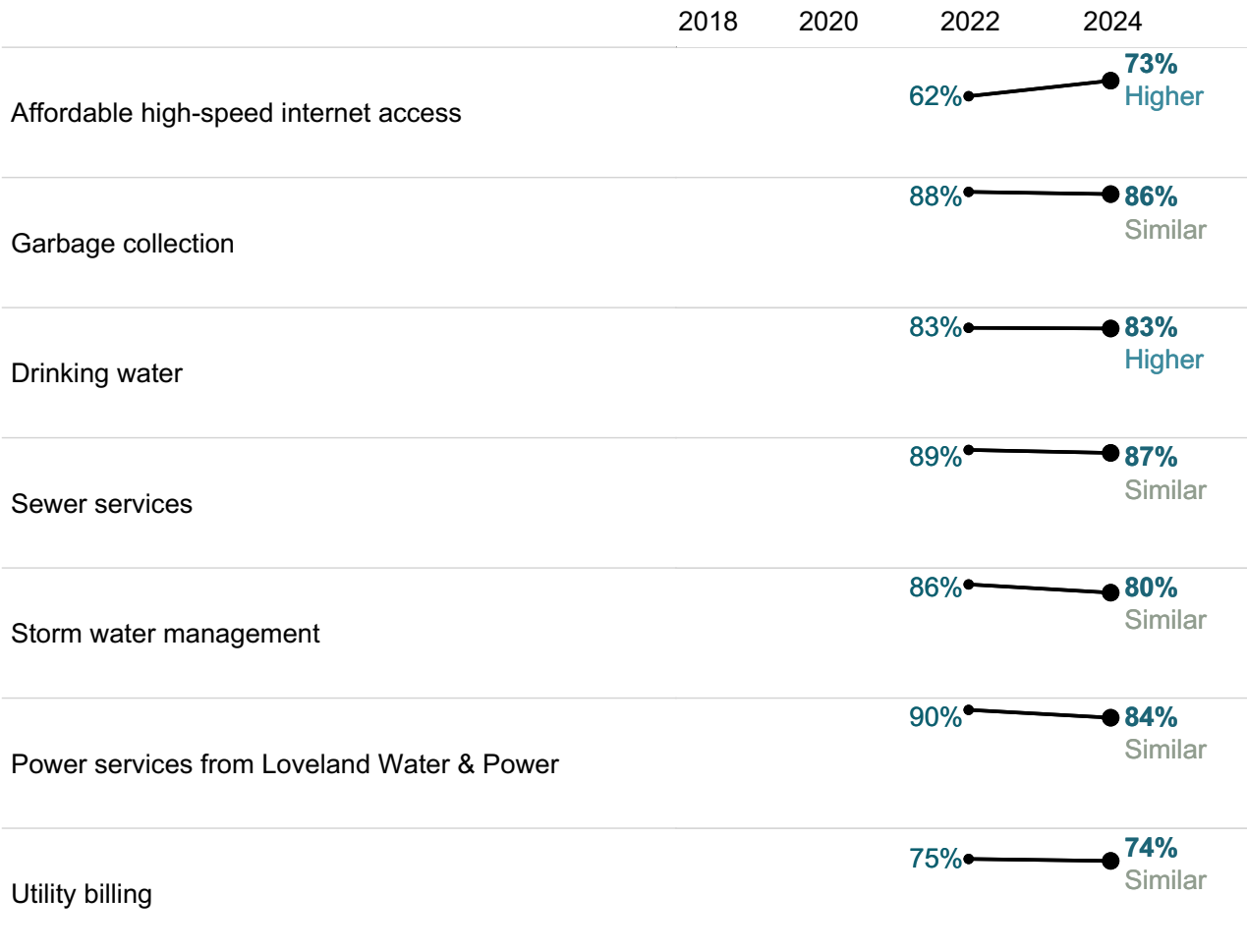
Services such as water, gas, electricity, and internet access play a vital role in ensuring the physical and economic health and well-being of the communities they serve.



Please rate each of the following characteristics as they relate to Loveland as a whole.  
(% excellent or good)



Please rate the quality of each of the following services in Loveland.  
(% excellent or good)

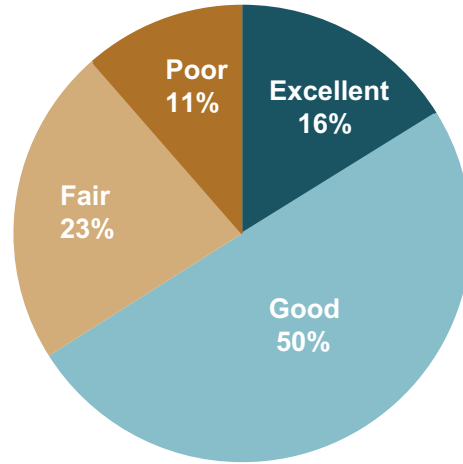


13. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

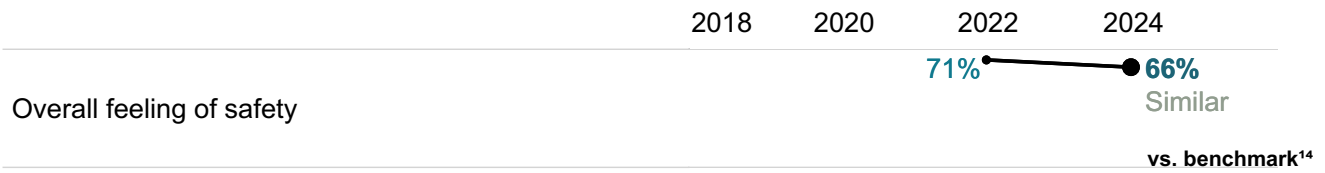
Overall feeling of safety in Loveland, 2024

**Safety**

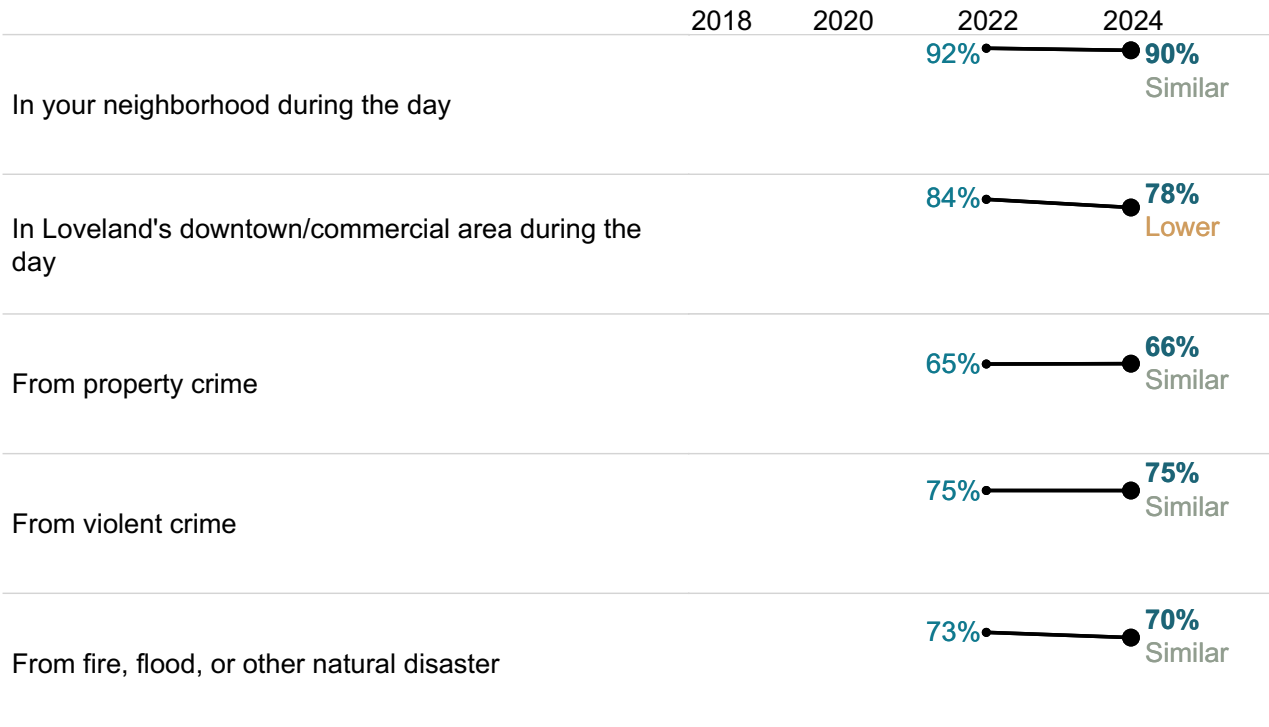
Public safety is often the most important task facing local governments. All residents should feel safe and secure in their neighborhoods and in the greater community, and providing robust safety-related services is essential to residents' quality of life.



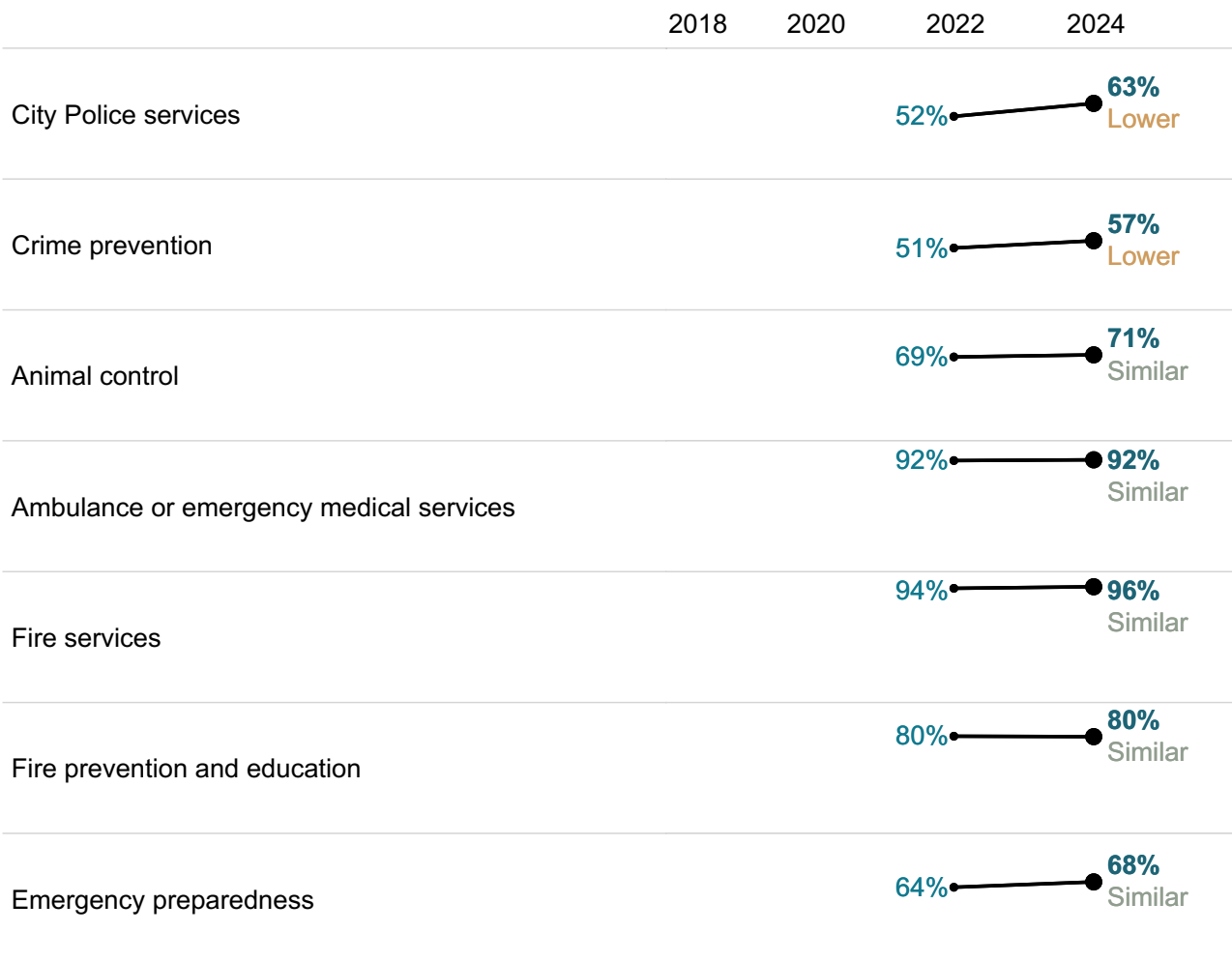
Please rate each of the following characteristics as they relate to Loveland as a whole.  
(% excellent or good)



Please rate how safe or unsafe you feel:  
(% very or somewhat safe)



**Please rate the quality of each of the following services in Loveland.**  
 (% excellent or good)

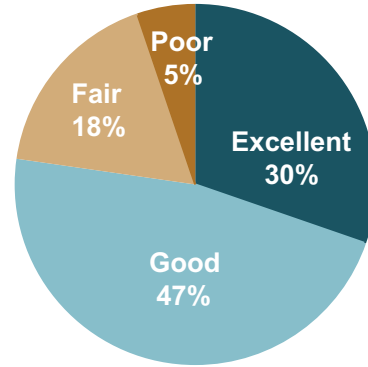


14. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

## Overall quality of natural environment in Loveland, 2024

### Natural Environment

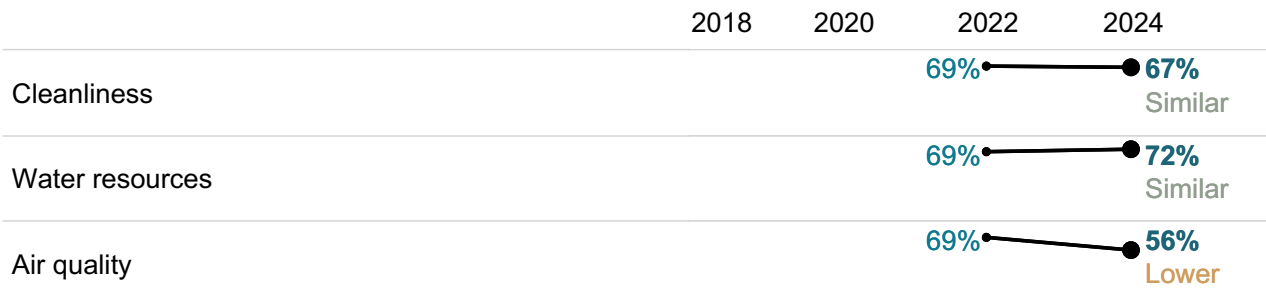
The natural environment plays a vital role in the health and well-being of residents. The natural spaces in which residents live and experience their communities has a direct and profound effect on quality of life.



Please rate each of the following characteristics as they relate to Loveland as a whole.  
(% excellent or good)



Please also rate each of the following in the Loveland community.  
(% excellent or good)



Please rate the quality of each of the following services in Loveland.  
(% excellent or good)



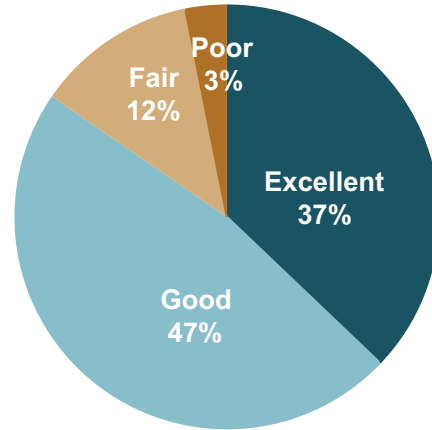
<sup>15</sup> Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

**Overall quality of parks and recreation opportunities, 2024**

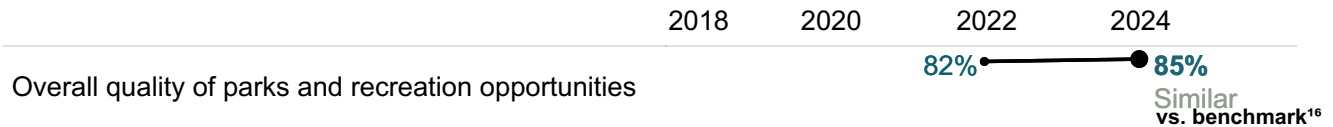
**Parks and Recreation**

"There are no communities that pride themselves on their quality of life, promote themselves as a desirable location for businesses to relocate, or maintain that they are environmental stewards of their natural resources, without such communities having a robust, active system of parks and recreation programs for public use and enjoyment."

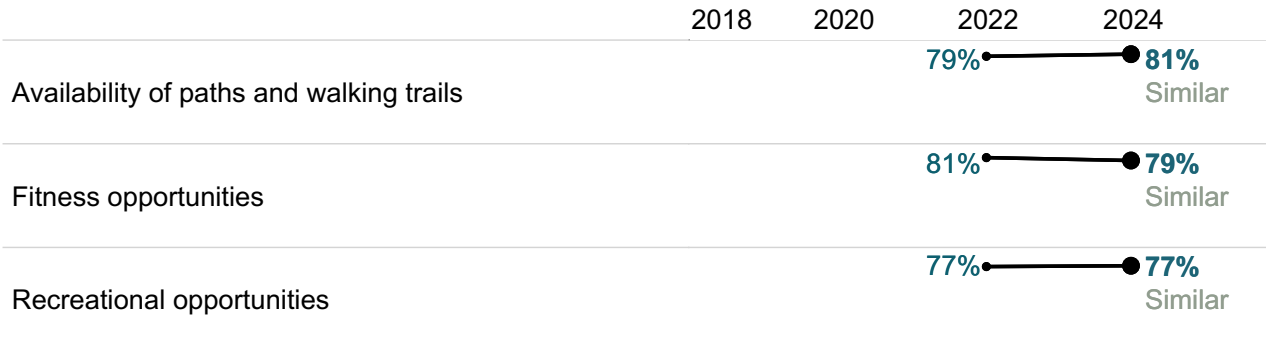
- National Recreation and Park Association



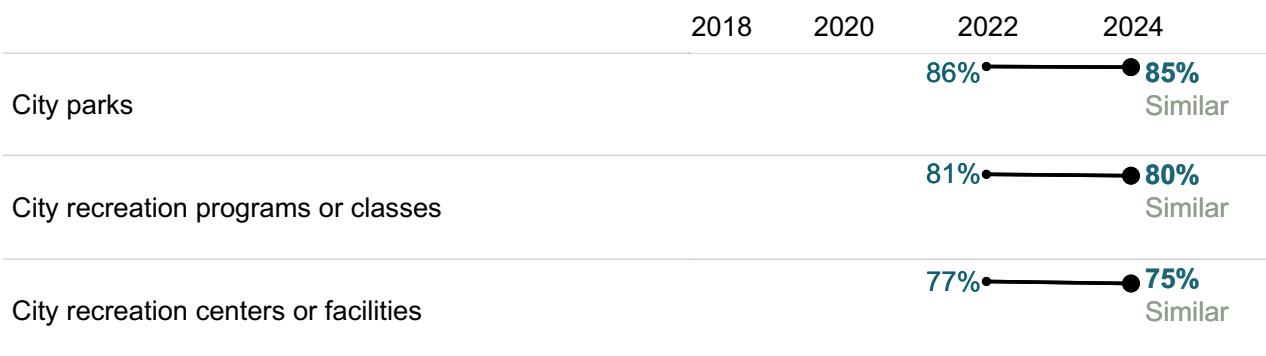
**Please rate each of the following characteristics as they relate to Loveland as a whole.**  
(% excellent or good)



**Please also rate each of the following in the Loveland community.**  
(% excellent or good)



**Please rate the quality of each of the following services in Loveland.**  
(% excellent or good)

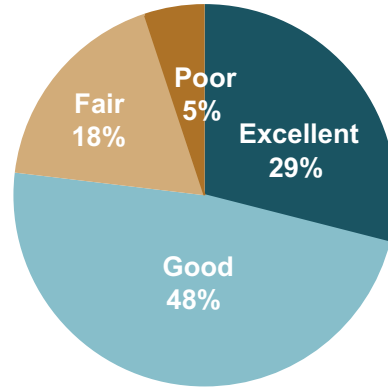


<sup>16</sup> Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

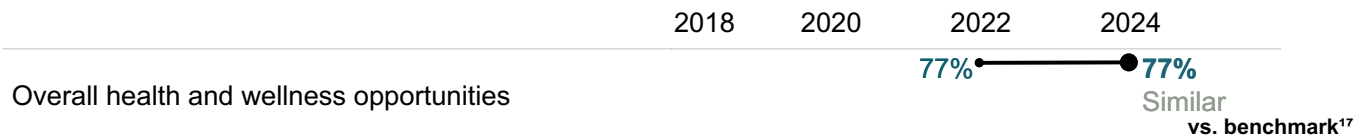
**Polco Health and Wellness**

The characteristics of and amenities available in the communities in which people live has a direct impact on the health and wellness of residents, and thus, on their quality of life overall.

**Overall health and wellness opportunities in Loveland, 2024**



**Please rate each of the following characteristics as they relate to Loveland as a whole. (% excellent or good)**



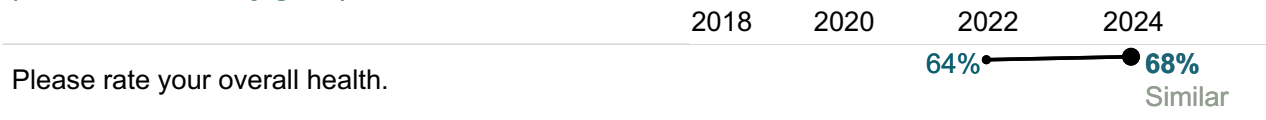
**Please also rate each of the following in the Loveland community. (% excellent or good)**



**Please rate the quality of each of the following services in Loveland. (% excellent or good)**



**Please rate your overall health. (% excellent or very good)**



17. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.



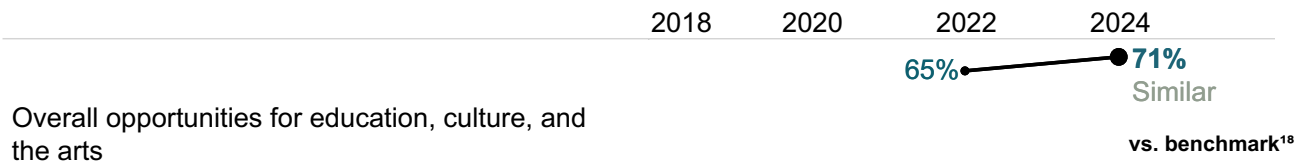
## Overall opportunities for education, culture and the arts, 2024

### Education, Arts, and Culture

Participation in the arts, in educational opportunities, and in cultural activities is linked to increased civic engagement, greater social tolerance, and enhanced enjoyment of the local community.



Please rate each of the following characteristics as they relate to Loveland as a whole. (% excellent or good)



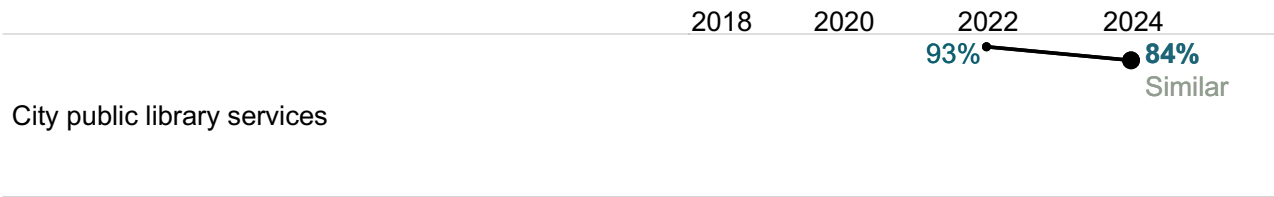
Please also rate each of the following in the Loveland community. (% excellent or good)





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**Please rate the quality of each of the following services in Loveland.**  
(% excellent or good)



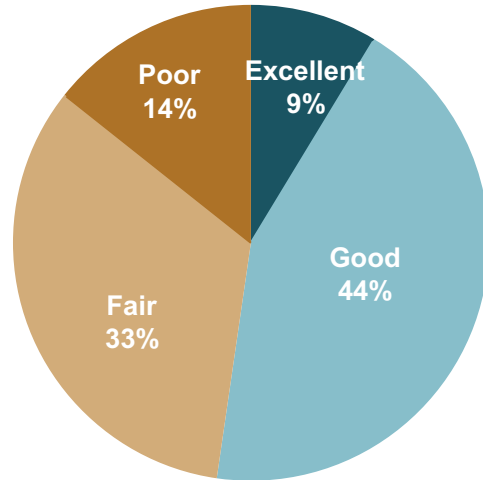
18. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.



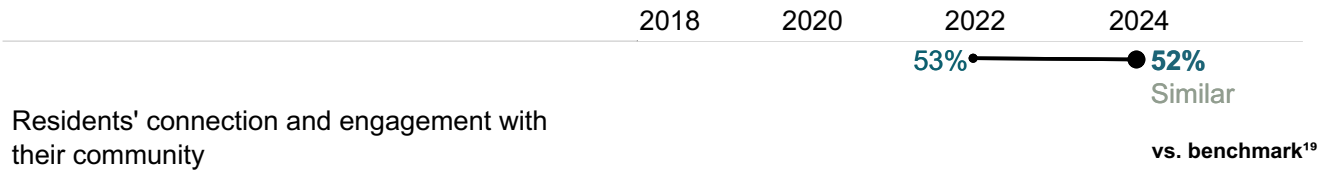
## Residents' connection and engagement with their community, 2024

### Inclusivity and Engagement

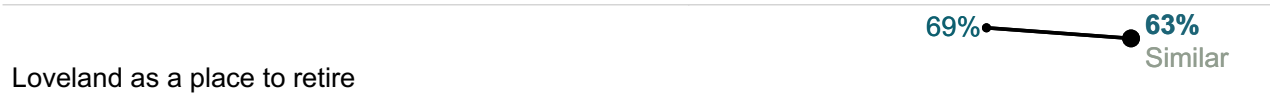
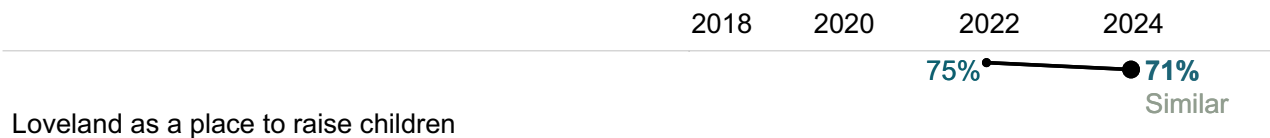
Inclusivity refers to a cultural and environmental feeling of belonging; residents who feel invited to participate within their communities feel more included, involved, and engaged than those who do not.



Please rate each of the following characteristics as they relate to Loveland as a whole. (% excellent or good)

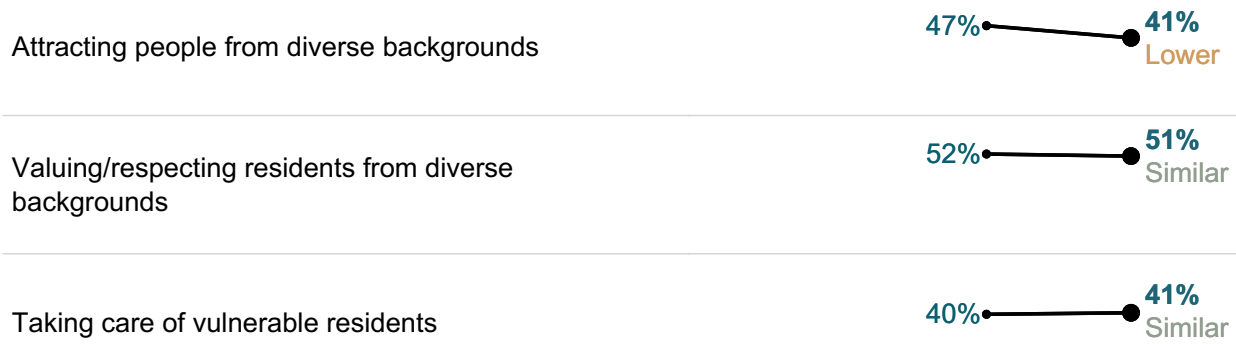


Please rate each of the following aspects of quality of life in Loveland. (% excellent or good)

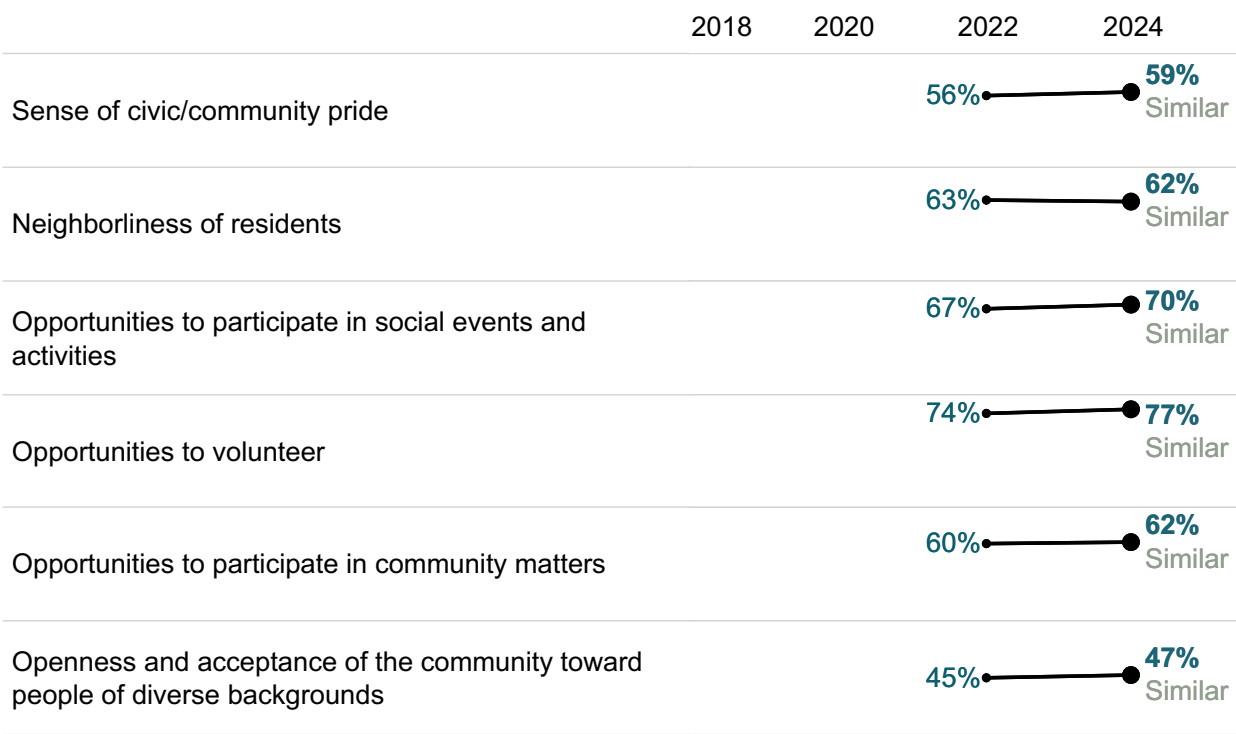


Please rate the job you feel the Loveland community does at each of the following. (% excellent or good)

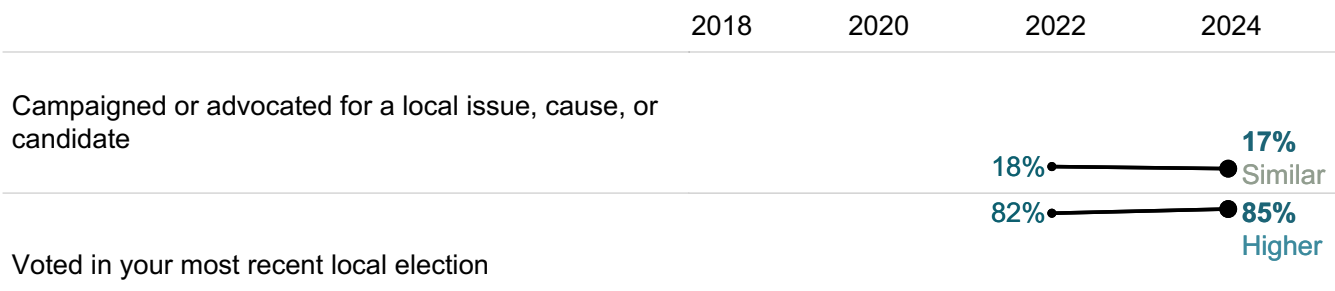




**Please also rate each of the following in the Loveland community.  
(% excellent or good)**



**Please indicate whether or not you have done each of the following in the last 12 months.  
(% excellent or good)**



19. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

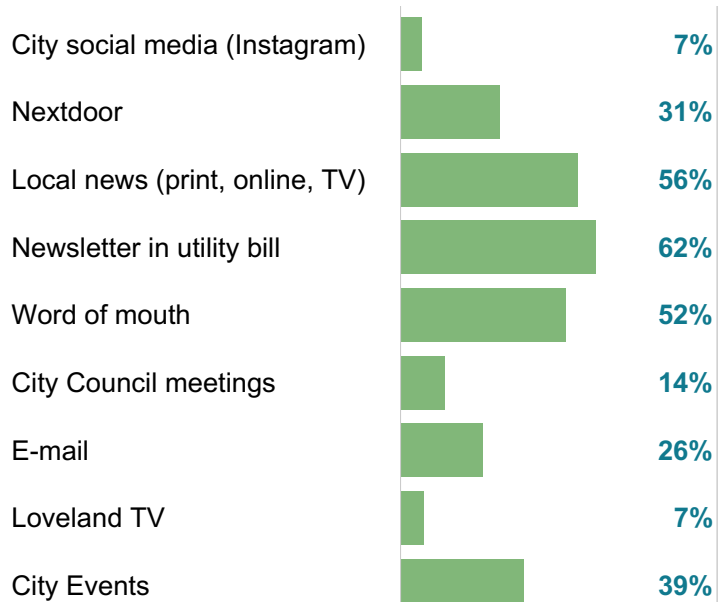
## Custom questions

Below are the complete set of responses to each custom question on the survey. By default, “don’t know” responses are excluded, but may be added to the table using the response filter below.

			Include "don't know" No
<b>How strongly do you agree or disagree with the following statements about the City of Loveland?</b>	I trust my elected officials	Strongly agree	5%
		Somewhat agree	50%
		Somewhat disagree	24%
		Strongly disagree	21%
	I trust my city staff leaders	Strongly agree	12%
		Somewhat agree	56%
		Somewhat disagree	18%
		Strongly disagree	14%
	I trust my local police department	Strongly agree	27%
		Somewhat agree	46%
		Somewhat disagree	13%
		Strongly disagree	15%
	I trust my local fire department	Strongly agree	68%
		Somewhat agree	31%
		Somewhat disagree	1%
		Strongly disagree	1%
	I trust the City to effectively manage my utilities	Strongly agree	31%
		Somewhat agree	45%
		Somewhat disagree	13%
		Strongly disagree	10%
	I trust the City to effectively maintain roads, parks and public spaces	Strongly agree	32%
		Somewhat agree	48%
		Somewhat disagree	13%

		Strongly disagree		7%
I feel that my local city government is truthful and transparent		Strongly agree		10%
		Somewhat agree		45%
		Somewhat disagree		26%
		Strongly disagree		19%
<b>The City of Loveland anticipates multi-million dollar budget shortfalls in the coming year. Please rate how much you support, if at all, the following actions the City could take to manage projected deficits in 2025 and beyond.</b>	Decrease current tax levels and reduce or eliminate service delivery and infrastructure spending	Strongly support		11%
		Somewhat support		26%
		Somewhat oppose		25%
		Strongly oppose		38%
	Maintain current tax levels and reduce service delivery and infrastructure spending	Strongly support		13%
		Somewhat support		34%
		Somewhat oppose		31%
		Strongly oppose		23%
	Use a combination of tax increases and reduced service delivery and infrastructure spending	Strongly support		10%
		Somewhat support		39%
		Somewhat oppose		25%
		Strongly oppose		26%
Increase taxes in order to maintain current service delivery	Strongly support		19%	
	Somewhat support		28%	
	Somewhat oppose		20%	
	Strongly oppose		33%	
Increase taxes in order to increase current service delivery and infrastructure spending	Strongly support		16%	
	Somewhat support		25%	
	Somewhat oppose		22%	
	Strongly oppose		37%	
Please indicate which of the following, if any, you use as sources of information about the City of Loveland. (Mark all that apply.)		City website (lovgov.org)		74%
		City social media (Facebook)		31%
		City social media(Twitter)		4%

Please indicate which of the following, if any, you use as sources of information about the City of Loveland. (Mark all that apply.)



**Please indicate how important, if at all, each of the following are for your local community to implement to help address homelessness.**

