FORECLOSED AMERICA

Methodological Appendix

Most of the data reported in this book come from the National Suburban Poll, which was conducted by Princeton Survey Research Associates International (PSRAI) in conjunction with the National Center for Suburban Studies at Hofstra University. The poll is a survey of a nationally representative, stratified random sample of adults in the continental United States. In order to facilitate inferences about the diversity of suburban communities, the National Suburban Poll oversampled suburban telephone exchanges by design, where "suburb" is defined operationally as residence within a Metropolitan Statistical Area (MSA) and outside of the principal city.

In order to eliminate common sources of noncoverage bias, respondents were contacted both by landline and by cellular phone, and interviews were conducted in English and Spanish.[1]

The National Suburban Poll was fielded six times from 2008 to the end of 2012. Each wave surveyed an independent sample. Although these repeated samples permit some inferences about trends, they do not permit us to track the responses of any individual over time. The overall response rate was 15 percent, which is low by historical standards but better than most telephone surveys conducted in this period, and comparable to recent results for even some established telephone surveys.[2]

Most of the analyses reported in this book are of a combined sample that pools all respondents to the 2010, 2011, and 2012 waves of the survey. These later waves included a series of questions designed to distinguish the closest person to the respondent who lost a home at any time since September 2007 because of foreclosure or an inability to make mortgage payments. Table 1 describes the distribution of responses by the most proximate person who lost a home in the foreclosure crisis.[3]

TABLE 1.

American adults, by the closest person who lost a home at any time since September 2007 because of foreclosure or inability to make mortgage payments.

Closest acquaintance to respondent who lost a home	N	Unweighted sample proportion (%)	Weighted sample proportion (%)
Respondent	145	3	5
Someone else in respondent's household	130	3	3
Neighbor	658	15	14
Other	784	17	18
No one respondent knows	2,819	62	60
Total	4,536	100	100

SOURCE: Authors' computations, National Suburban Poll

NOTE: Weighted proportions are adjusted for the stratified sample design and poststratified to match known population proportions by region, population density, community size, race, Hispanic ethnicity, gender, education, age, and telephone use.

We believe that these data provide the best available statistical portrait to date of the people who lost homes in the crisis. But no sample in the real world is likely to be entirely without some statistical bias. Table 2 assesses the known demographic and geographic biases of this sample by comparing selected unweighted and weighted sample proportions to the available comparative benchmarks from the 2010 Census (and where 2010 Census data are not yet available, the 2005–2009 American Community Survey).[4] The weighted sample proportions are adjusted with composite poststratification weights that PSRAI computed for two purposes: to compensate for differential sampling probabilities, and to match known demographic parameters from the 2009 Annual Social and Economic Supplement of the Current Population Survey, cell phone usage data from the 2009 National Health Interview Survey, and geographic parameters from the telephone exchange database that provided the sampling frame. The low response rates characteristic of most telephone surveys today may induce nonresponse bias; but in this case, at least with respect to the known characteristics of the population, the sample proportions are generally close to the Census proportions.

TABLE 2.

Selected characteristics of the National Suburban Poll, pooled 2008–2012 samples (N = 9,408).

| | National Suburban Study | | | Census 2010 |
| | Unweighted | | Weighted | |
	N	%	%	%
African American	1,002	11	11	13
Latino	953	10	12	16
Female	5,030	53	52	51
Age (years)				
18 to 24	669	7	12	13
25 to 44	2,179	24	34	35
45 to 64	3,808	41	36	35
65 and older	2,535	28	18	17
Education				
Less than high school	761	8	12	13
High school graduate	2,704	29	34	31
Some college, no four-year degree	2,376	25	25	28
College graduate	3,503	37	29	27
Region				
Northeast	1,798	19	19	19
Midwest	2,088	22	24	22
South	3,457	37	35	37
West	2,065	22	22	23
Place				
Urban (MSA central city)	2,326	25	35	28[a]
Suburban (MSA, outside central city)	6,148	65	48	55[a]
Rural (not in MSA)	934	10	17	17[a]

SOURCES: Authors' computations, National Suburban Poll; U.S. Bureau of the Census; American Community Survey 5-year sample for the period 2005–2009 (*see* S. Ruggles, J. T. Alexander, K. Genadek, R. Goeken, M. B. Schroeder, and M. Sobek, "Integrated Public Use Microdata Series: Version 5.0," machine-readable database, Minneapolis: University of Minnesota, 2010)

[a] Calculated on the assumption that those Metropolitan Statistical Area (MSA) residents whose central-city status was not known were distributed between urban and suburban statuses in the same proportion as those MSA residents whose status was known.

Unless the text specifically indicates otherwise, all results that we report are weighted to adjust for sampling probabilities and to match known population proportions by region, population density, community size, race, Hispanic ethnicity, gender, education, age, and telephone use; and standard errors (including those used to calculate tests of statistical significance) are adjusted for the stratified sampling design of the National Suburban Poll.

Chapter 2 of *Foreclosed America* discusses the sociodemographic and economic profile of the American adults dispossessed by the foreclosure crisis. Several tables corresponding to this chapter describe the social and demographic characteristics of respondents who lost a home in the foreclosure crisis, compared to respondents who did not (see Tables 3, 4, 5, and 6).

TABLE 3.

Race, by whether respondent lost a home in the foreclosure crisis.

	Respondent lost a home (%)	Respondent did not lose a home (%)
White	54	71
Black	19	11
Hispanic	17	12
Other nonwhite	10	6

SOURCE: Authors' computations, National Suburban Poll

NOTE: Group differences are statistically significant at $p < .05$

Table 7 reports the coefficients and standard errors from a logistic regression model. The dependent variable is whether or not the respondent reports having personally lost a home due to foreclosure or inability to make mortgage payments since September 2007. The sample is limited to 2,933 working-age respondents to the 2010 and 2012 surveys who either answered this question in the affirmative or were homeowners at the time of the survey. We also omitted respondents who did not answer all of the questions necessary to measure the independent variables included in the model.

The independent variables are mostly self-explanatory, although two require some explanation. Years of education was coded from the responses to a categorical

TABLE 4.

*Gender, age group, and education, by whether
respondent lost a home in the foreclosure crisis.*

	Respondent lost a home	Respondent did not lose a home
Highest level of schooling completed[a]		
Less than high school	11	9
High school or technical school	42	33
Some college	25	25
College degree	22	30
Age group (years)[b]		
18 to 25	13	14
26 to 40	36	25
41 to 64	48	43
65 and up	3	18
Female	48	51

SOURCE: Authors' computations, National Suburban Poll

[a] Group differences are statistically significant at $p < .05$

[b] Group differences are statistically significant at $p < .001$

TABLE 5.

Marital status and parental status, by whether respondent lost a home in the foreclosure crisis.

	Respondent lost a home (%)	Respondent did not lose a home (%)
Living with children under 18	43	31
Marital status		
Married	37	52
Never married and not cohabiting	25	22
Divorced or separated	23	11
Cohabiting but not married	11	7
Widowed	5	7

SOURCE: Authors' computations, National Suburban Poll

NOTE: Group differences are statistically significant at $p < .05$

TABLE 6.

Selected indicators of socioeconomic status, by whether respondent lost a home in the foreclosure crisis.

	Respondent lost a home (%)	Respondent did not lose a home (%)
Homeowner at time of survey	19	59
Lost a job in last 12 months	38	16
Rate financial situation as "poor"	47	20
Report finances worse than 12 months before	41	34
Living paycheck to paycheck	47	26
Not employed	29	16

SOURCE: Authors' computations, National Suburban Poll

NOTE: All differences are statistically significant at $p < .05$

question about the highest year of education completed, assuming that the average years of education for respondents who report no high school is 4.5 years, the average for high school dropouts is 10 years, the average for high school, vocational, or technical school graduates is 12 years, the average for respondents who report some college (but no degree) is 14 years, the average for college graduates is 16 years, and the average for respondents with postgraduate education is 18 years. Income was recoded from responses to a categorical question on the assumption that the respondent's income was equal to the mean of the category bounds. The mean of the top category ("$150,000 or more") was imputed to be $268,000 on the assumption that income is Pareto-distributed, so that the mean in the top category can be computed from information about the numbers of respondents in the top two income categories and the lower thresholds of those categories.[5]

Each coefficient in this table can be read as the difference in the logarithm of the odds of reporting having lost a home to foreclosure between two respondents who differ only by one unit of the relevant variable. Thus, for example, two otherwise identical respondents who differ only in their gender would have similar odds of reporting having lost a home, but the woman's log odds would be 0.20 less than the man's. Because the independent variables were measured at the time of the survey—that is,

TABLE 7.

*Logistic regression of whether respondent lost a home,
for respondents at risk of losing a home (N = 2,933).*

	Coefficient	Standard error
Intercept	3.36	1.75
Age in years	−0.17	0.083[*]
Age in years, squared	0.0017	0.00097
Female (yes = 1)	−0.20	0.31
Marital status (reference category: neither married nor divorced)		
Married (yes = 1)	−0.49	0.39
Divorced (yes = 1)	0.87	0.43[*]
Parent (yes = 1)	0.49	0.33
Race (reference category: white non-Hispanic)		
Black non-Hispanic (yes = 1)	0.12	0.48
Hispanic (yes = 1)	0.34	0.47
Other race (yes = 1)	1.28	0.49[*]
Education in years	−0.057	0.065
Income in $000	−0.024	0.0053[*]
Respondent lost a job in last year (yes = 1)	0.75	0.33[*]
Respondent surveyed in 2012 (yes = 1)	0.48	0.30

SOURCE: Authors' computations, National Suburban Poll

NOTE: McKelvey and Zavoina's pseudo-R^2 = 0.56; adjusted count R^2 = 0.05

[*]$p < .05$

after any respondent experienced foreclosure—and because they include some variables (such as divorce) that may have been affected by the experience of foreclosure, these differences cannot be interpreted as causal effects. The coefficients do not tell us, that is, what caused someone to experience foreclosure. What they tell us is something about the retrospective predictive power of these variables: if we know someone's characteristics today, which of their characteristics would best allow us to predict their answer to a question about whether they experienced foreclosure in the past?

Because the purpose of the model is prediction, the most important statistic reported here is the one that measures how well this model improves our predictive power. That is the "adjusted count R^2." It is based on a statistic called "count R^2," which tells us what percentage of the outcomes we would guess correctly if we used this model to compute each respondent's odds of reporting a foreclosure, and guessed "yes" for every respondent for whom the model computed greater than even odds. The count R^2 statistic is 94 percent, which looks impressive. But we could get a result almost as impressive without any statistical model whatsoever. We need only adopt a simple rule of guessing "no" in every case: we would be right also about 94 percent of the time, because in this sample about 94 percent of the respondents said they did not lose a home to foreclosure. The *adjusted* count R^2 tells us how much our statistical model improves our guessing ability relative to that simple rule of guessing "no" for everyone. The answer is, not much. The statistic of 0.05 means that the statistical model allows us to close about six hundredths of the remaining gap between 94 percent accuracy (which we could achieve without the model) and 100 percent accuracy. In other words, our probability of guessing correctly would be pretty much the same with or without this statistical model.

Chapter 3 of *Foreclosed America* discusses the living arrangements and neighborhoods of the Americans displaced by the foreclosure crisis. Tables 8 and 9 describe the living arrangements of respondents in displaced households and characterize the places where they live.

TABLE 8.

Living arrangement, by whether someone in respondent's household lost a home in the foreclosure crisis.

	Someone in household lost a home (%)	No one in household lost a home (%)
Owns home	40	60
Rents home	37	28
Some other arrangement	23	12

SOURCE: Authors' computations, National Suburban Poll

NOTE: Group differences are statistically significant at *p* < .01

TABLE 9.

*Neighborhood tenure, suburban residence, and commute time, by whether
someone in respondent's household lost a home in the foreclosure crisis.*

	Someone in household lost a home (%)	No one in household lost a home (%)
Time in neighborhood (years)		
Less than one	19	11
1–5	31	24
6–10	18	19
11–20	14	19
More than 20	18	28
Place type		
Urban	30	37
Suburban	53	49
Rural	17	14
Commute time (minutes)		
Less than 15	34	29
16 to 30	24	25
31 to 60	12	12
More than 60	8	5
Unsure or not applicable	21	29

SOURCE: Authors' computations, National Suburban Poll

NOTE: Group differences are statistically insignificant

Tables 10, 11, and 12 summarize data on how many out of six neighborhood problems respondents characterized as "big problems" in their communities of residence.

Table 13 reports coefficients and standard errors from six logistic regression models, each with a separate dependent variable or outcome. The dependent variable in each case is whether or not a respondent indicated that the problem in question was a "big problem" in his or her community. The sample is limited to

TABLE 10.

Number of big problems (from a list of six) reported in neighborhood, by proximity to the nearest acquaintance who lost a home in the foreclosure crisis.

Most proximate acquaintance to respondent who lost a home	Number of big problems
Respondent	2.8
Someone else in respondent's household	2.3
Neighbor	2.0
Friend	1.7
Unspecified acquaintance	2.3
No one	1.1

SOURCE: Authors' computations, National Suburban Poll

NOTE: Group differences are statistically significant at $p < .05$

TABLE 11.

Percentage of respondents reporting particular big problems in their community, by the closest person to the respondent who lost a home in the foreclosure crisis.

	Crime	Unemployment	Poor-quality schools	Unaffordable housing	Racial tension	Vacant housing
Someone in household	42[*]	79[*]	30	57[*]	21	24
Neighbor	34	67[*]	32	33	15	29[*]
Neither	23	42	21	23	8	12

SOURCE: Authors' computations, National Suburban Poll

[*]Significantly different from the "neither" group at $p < .05$

1,549 respondents from the 2010 wave of the National Suburban Poll who were asked (and answered) all of the relevant survey questions. The coefficients indicate the difference between two otherwise identical respondents in the natural logarithm of the odds of reporting that a particular problem is a "big problem," if the two respondents were to differ only by one unit of the relevant independent

TABLE 12.

Adjusted percentage of respondents reporting particular big problems in their community by the closest person to the respondent who lost a home in the foreclosure crisis.

	Crime	Unemployment	Poor-quality schools	Unaffordable housing	Racial tension	Vacant housing
Someone in household	31[*]	76[*]	24	39[*]	10	14
Neighbor	23	59[*]	23	21	7	19
Neither	17	37	17	15	4	8

SOURCE: Authors' computations, National Suburban Poll

NOTE: Percentages in this table, in contrast to Table 11, are adjusted for differences in the respondents' age, gender, race, years of education, income, marital status, parental status, and neighborhood tenure, by calculating predicted probabilities from the logistic regression models reported in Table 13.

[*]Significantly different from the "neither" group at $p < .05$

variable. Each model may be used to calculate a predicted probability of indicating that its respective problem is a "big problem" for a respondent with specified characteristics. In order to compute the adjusted percentages reported in Table 12, we applied each of these models to a statistically typical respondent: a 51-year-old white, never-married woman with 14 years of education and an annual income of $62,500, who has lived in her neighborhood for 12 years. To compute each adjusted percentage reported in Table 12, each of these characteristics is multiplied by its respective coefficient from the relevant model; these products are added together, and the sum is transformed by the inverse logit function from log-odds into a probability.

Table 14 reports the adjusted number of "big problems" reported by particular groups of respondents. The "adjusted" number here refers to a predicted value computed from a negative binomial regression model that controls for the respondent's age, gender, marital status, parental status, race, years of education, income, and years of neighborhood tenure. This procedure allows us to predict how many big problems respondents would report if they were similar in all of these respects and differed *only* with respect to whether someone in their household, a neighbor, or no one in their neighborhood lost a home in the foreclosure crisis. As before, we compute these predicted values for a statistically typical respondent. The result

TABLE 13.

Coefficients from logistic regression models of respondents naming particular problems as "big problems" in their neighborhoods (standard error in parentheses).

Dependent variable	Crime	Unemployment	Poor schools	Unaffordable housing	Racial tension	Vacant housing
Intercept	.31 (.66)	.36 (.56)	−1.56** (.58)	.057 (.59)	−2.85** (.84)	−.64 (.76)
Most proximate person known to respondent who lost a home in the crisis (reference category: neither household member nor neighbor)						
Someone in respondent's household	.81* (.33)	1.67** (.36)	.48 (.32)	1.25** (.33)	.84* (.40)	.71 (.39)
Respondent's neighbor	.40 (.26)	.88** (.24)	.43 (.25)	.36 (.27)	.47 (.35)	1.03** (.28)
Age in years	−.0057 (.0074)	−.0033 (.0058)	−.0036 (.0066)	−.0021 (.0064)	−.014 (.010)	−.0061 (.0085)
Female	.25 (.19)	.12 (.16)	−.098 (.18)	.12 (.19)	.61* (.26)	−.39 (.23)
Marital status (reference category: neither married nor divorced)						
Married	.078 (.24)	.11 (.20)	−.027 (.24)	−.018 (.24)	.38 (.35)	−.12 (.29)
Divorced	−.29 (.33)	.32 (.27)	.11 (.32)	.50 (.30)	.52 (.40)	−.41 (.42)
Parent	.019 (.23)	−.073 (.19)	.11 (.21)	.31 (.22)	.36 (.30)	.061 (.28)
Race (reference category: white non-Hispanic)						
Black non-Hispanic	.54 (.32)	.72* (.28)	.80** (.30)	.90** (.30)	1.08** (.40)	.64 (.34)
Hispanic	1.07** (.26)	.59* (.26)	.35 (.29)	.78** (.28)	1.29** (.33)	.56 (.34)
Other race	.40 (.43)	−.15 (.32)	.51 (.35)	.67 (.37)	.70 (.53)	.16 (.55)
Education in years	−.10* (.040)	−.044 (.035)	.023 (.033)	−.11** (.038)	.011 (.049)	−.045 (.048)
Income in $0,000s	−.070* (.025)	−.060** (.016)	−.028 (.016)	−.034 (.019)	−.062* (.030)	−.086* (.034)
Neighborhood tenure in years	−.00087 (.012)	.012 (.0095)	.0068 (.011)	.0017 (.011)	.010 (.016)	.0016 (.015)

SOURCE: Authors' computations, National Suburban Poll

*Coefficient is statistically significant at $p < .05$

**Coefficient is statistically significant at $p < .01$

TABLE 14.

*Number of big problems in respondent's community,
both raw and statistically adjusted, by the closest person to
the respondent who lost a home in the foreclosure crisis.*

Closest person to lose a home	Raw	Adjusted
Someone in respondent's household	2.5	1.65
Respondent's neighbor	2.05	1.40
Neither	1.27	0.94

SOURCE: Authors' computations, National Suburban Poll

is a number of big problems that is statistically adjusted to account for the fact that the average respondent from a displaced household and the average neighbor of the displaced may be different from other respondents in other ways that could lead them to report more big problems.

The statistical model that is the basis for the adjustment is reported in Table 15. This table reports coefficients and standard errors from a negative binomial regression model of the number of big problems reported by respondents. Negative binomial regression is a statistical technique that is appropriate for estimating the net association between each of several selected independent variables and a whole-number outcome that results from a counting process; in this case, the outcome is the number that results from counting the big problems that a respondent reports. The coefficients indicate the difference between two otherwise identical respondents in the natural logarithm of the expected number of big problems, if the two respondents were to differ only by one unit of the relevant independent variable. The model may be used to calculate a predicted number of big problems for a respondent with specified characteristics. In order to compute the adjusted number of big problems reported in Table 14, we applied this model to a statistically typical respondent: as before, a 51-year-old white, never-married woman with 14 years of education and an annual income of $62,500, who has lived in her neighborhood for 12 years. Each of these characteristics is multiplied by its respective coefficient; these products are added together, and the sum is exponentiated to yield an expected number of big problems.

TABLE 15.

Negative binomial regression of the number of big problems
in respondent's community (N = 1,549).

	Coefficient	Standard error
Intercept	0.76	0.23
Most proximate person known to respondent who lost a home in the crisis (reference category: neither household member nor neighbor)		
Someone in respondent's household (yes = 1)	0.57	0.086**
Respondent's neighbor (yes = 1)	0.40	0.088**
Age in years	−0.0033	0.0027
Female (yes = 1)	0.044	0.071
Marital status (reference category: neither married nor divorced)		
Married (yes = 1)	0.050	0.94
Divorced (yes = 1)	0.11	0.12
Parent (yes = 1)	0.042	0.086
Race (reference category: white non-Hispanic)		
Black non-Hispanic (yes = 1)	0.46	0.11**
Hispanic (yes = 1)	0.45	0.098**
Other race (yes = 1)	0.25	0.17
Education in years	−0.023	0.015
Income in $000s	−0.0081	0.0021**
Income, squared	0.000017	0.0000074*
Neighborhood tenure in years	0.0040	0.0044
Overdispersion parameter α	0.21	0.061

SOURCE: Authors' computations, National Suburban Poll

*Coefficient is statistically significant at $p < .05$

**Coefficient is statistically significant at $p < .01$

Chapter 4 of *Foreclosed America* discusses the political attitudes and behaviors of Americans displaced by the foreclosure crisis and the people in their households. Table 16 reports the percentage of respondents indicating various forms of civic participation.

TABLE 16.

*Percentage of respondents who report selected forms of civic participation,
by whether they lost a home in the foreclosure crisis.*

Closest person to lose a home in the crisis	Respondent lost a home	Respondent did not lose a home
Respondent attends church once a week or more	36	37
Respondent votes "always"[a]	26	54
Respondent voted in 2008[a]	57	73
Respondent is registered to vote[a]	62	77

SOURCE: Authors' computations, National Suburban Poll

[a] Group differences are statistically significant at $p < .05$

We also fit several logistic regression models to the data to estimate whether being dispossessed, or belonging to a displaced household, was associated with civic nonparticipation above and beyond their association with other social and demographic factors that might be correlated with civic nonparticipation. Table 17 reports the results of three such logistic regression models. The dependent variables are whether respondents said they were registered to vote, said they voted in 2008, or said they voted "always." These regressions are estimated on the pooled 2010–2012 sample, except for the analysis of whether respondents "always" vote, which was asked only in the 2010 wave of the National Suburban Poll. Table 18 reports the results of the same logistic regression model estimated on a restricted sample of working-age respondents to the 2010 and 2012 surveys who either said they lost a home because of inability to make mortgage payments since 2007, or else were homeowners at the time of the survey. As with Table 17, the analysis of whether respondents "always" vote is further restricted to the 2010 sample.

Table 19 reports the percentage of respondents indicating particular attitudes.

Table 20 reports a regression analysis of confidence in government on the 2010 sample. The dependent variable is a 13-point scale of confidence in government, constructed by adding together four survey items that were asked in the 2010 wave of the National Suburban Poll: whether respondents have "a lot of confidence," "some confidence," "not too much confidence," or "no confidence at all" in the federal government, their state government, their local government, or their

TABLE 17.

Results of logistic regression models, various measures of political participation.

Dependent variable	Registered to vote	Voted in 2008	Votes "always"
Intercept	−3.15** (.41)	−5.29** (.45)	−3.62** (.64)
Respondent lost a home	−.47 (.30)	−.54 (.31)	−.74 (.44)
Respondent attends church weekly	.095 (.14)	.38** (.14)	.19 (.17)
Age in years	.032** (.0042)	.046** (.0042)	.037** (.0059)
Female	−.065 (.13)	.19 (.12)	−.27 (.16)
Married	.45** (.15)	.40** (.14)	.23 (.18)
Parent	−.24 (.14)	.039 (.14)	−.090 (.20)
Race (reference category: white non-Hispanic)			
Black non-Hispanic	.57* (.23)	.46* (.23)	.83* (.34)
Hispanic	−.80** (.18)	−.44* (.19)	.066 (.29)
Other race	−.94** (.25)	−.95** (.24)	.56 (.37)
Education in years	.21** (.025)	.29** (.027)	.10** (.037)
Income in $0,000s	.042** (.016)	.019 (.012)	.043** (.013)
Respondent lost a job in last 12 months	−.060 (.16)	−.09 (.15)	.38 (.22)
Adjusted count R^2	.11	.23	.16
N	4,598	4,598	1,549

SOURCE: Authors' computations, National Suburban Poll

*Coefficient is statistically significant at $p < .05$

**Coefficient is statistically significant at $p < .01$

TABLE 18.

*Results of logistic regression models, various measures of political participation,
sample limited to working-age respondents who were current homeowners
or former homeowners who lost a home to foreclosure.*

Dependent variable	Registered to vote	Voted in 2008	Votes "always"
Intercept	−1.52 (.93)	−5.27 (.94)**	−3.09 (.86)**
Respondent lost a home	−1.71 (.35)**	−.87 (.38)*	−.96 (.48)*
Respondent attends church weekly	.65 (.30)*	.58 (.27)*	.12 (.21)
Age in years	.0075 (.011)	.042 (.011)**	.035 (.010)
Female	.63 (.25)*	.53 (.22)*	−.27 (.21)
Married	.13 (.28)	.36 (.27)	.25 (.25)
Parent	.098 (.27)	.13 (.28)	−.10 (.23)
Race (reference category: white non-Hispanic)			
Black non-Hispanic	−.62 (.48)	.046 (.49)	1.19 (.55)*
Hispanic	−.74 (.39)	−.40 (.41)	.19 (.40)
Other race	−1.54 (.41)**	−1.23 (.40)**	.70 (.46)
Education in years	.21 (.057)**	.33 (.054)	.081 (.049)
Income in $0,000s	.024 (.025)	.0073 (.020)	.028 (.015)
Respondent lost a job	.069 (.32)	−.39 (.26)	.43 (.30)
Adjusted count R^2	.051	.11	.083
N	2,931	2,933	1,400

SOURCE: Authors' computations, National Suburban Poll

*Coefficient is statistically significant at $p < .05$

**Coefficient is statistically significant at $p < .01$

TABLE 19.

Percentage of respondents indicating various attitudes, by closest person to respondent who lost a home in the foreclosure crisis.

	No one	Someone not in household	Someone in household
Expressing "none" or "not too much" confidence in the federal government	46	55	54
Agreeing that "government should work to substantially reduce the income gap between rich and poor"	56	50	67

SOURCE: Authors' computations, National Suburban Poll

NOTE: Differences are statistically significant at $p < .05$

schools. These responses were assigned whole-number codes from 0 to 3 (with 0 representing "no confidence at all" and 3 representing "a lot"), and summed together, to form the scale of confidence.

NOTES

1. On the use of cell phone samples to reduce noncoverage bias, see Andy Peytchev, Lisa R. Carley-Baxter, and Michele C. Black, "Coverage Bias in Variances, Associations, and Total Error from Exclusion of the Cell Phone-Only Population in the United States," *Social Science Computer Review* 28, no. 3 (2010): 287–302.

2. For comparisons, see Richard Curtin, Stanley Presser, and Eleanor Singer, "Changes in Telephone Survey Nonresponse over the Past Quarter Century," *Public Opinion Quarterly* 69, no. 1 (2005): 87–98; Robert M. Groves, "Nonresponse Rates and Nonresponse Bias in Household Surveys," Public Opinion Quarterly 70, no. 5 (2006): 658; Andrew Kohut, Scott Keeter, Carroll Doherty, Michael Dimock, and Leah Christian, Assessing the Representativeness of Public Opinion Surveys (Washington, D.C.: Pew Research Center for the People and the Press, 2012).

TABLE 20.

Linear regression of index of confidence in government on selected covariates.

	Coefficient (standard error)
Intercept	6.16** (.67)
Respondent lost a home	−1.26* (.53)
Respondent attends church weekly	.42* (.21)
Age in years	−.013* (.0060)
Female	.30 (.20)
Married	.083 (.23)
Parent	.020 (.24)
Race	
Black non-Hispanic	−.032 (.33)
Hispanic	.17 (.36)
Other race	.29 (.48)
Education in years	.057 (.043)
Income in $0,000s	−.012 (.017)
R^2	.030
N	1,549

SOURCE: Authors' computations, National Suburban Poll

*Coefficient is statistically significant at $p < .05$

**Coefficient is statistically significant at $p < .01$

3. Respondents in each wave of the survey from 2010 to 2012 were asked, "Now, thinking about a slightly longer period of time, the last [3/4/5] years . . . that is, since [September/October] 2007 . . . Have you or someone you know lost their home due to foreclosure or because you could not afford increased mortgage payments?" Then they were asked, in a series of follow-up questions, to specify whether it was "you," "someone else in your household," "a neighbor," "a friend or relative who does not live in your neighborhood," or "someone else I haven't mentioned" who lost their home.

4. These benchmarks are not the same as the data that were used to calculate the poststratification weights. PSRAI calculated the sampling weights to adjust for differential sampling probabilities and to match known demographic parameters from the 2009 Annual Social and Economic Supplement of the Current Population Survey, cell phone usage data from the 2009 National Health Interview Survey, and geographic parameters from the telephone exchange database that provided the sampling frame. See Princeton Survey Research Associates International, "The Damaged Suburbs: Economic Scars in an Election Year," in *Report on the Fourth National Suburban Survey for the National Center for Suburban Studies at Hofstra University* (2010), 57–61.

5. See Robert Nash Parker and Rudy Fenwick, "The Pareto Curve and Its Utility for Open-Ended Income Distributions in Survey Research," *Social Forces* 61 (1983): 872–85.