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Residential Foreclosures and Gender Discrepancies – 2018 update



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Jacksonville Area Legal Aid

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Project Background

The purpose of this report is to assess the differences in the presence or absence of males and females on mortgages and promissory notes in Duval County, Florida. Results presented below indicate that men and women appear on mortgages at nearly identical rates. However, when both genders appear on the mortgage, men are more likely to appear on a promissory note than women.

The data collected in this report from the Public Opinion Research Laboratory (PORL) at the University of North Florida reflects foreclosure cases filed in Duval County from August 29th, 2014 through August 31st, 2018. The PORL was contracted by Jacksonville Area Legal Aid (JALA) to collect and analyze foreclosure data in Duval County in the summer of 2014, the results of which can be found in Appendix I. The PORL was once again contracted by JALA to update the existing data in the summer of 2018; those results are displayed in this report.

Table 1: Foreclosure Cases Filed in Duval County Clerk of Courts (CORE)¹

Division	2014 ²	2015	2016	2017	2018 ³
A	162	470	342	256	193
B	167	420	360	260	205
C	166	453	348	241	186
D	176	324	280	211	154
E	135	424	336	268	210
F	178	400	349	276	219
G	161	441	336	282	206
H	174	420	347	255	197
Total	1,319	3,352	2,698	2,049	1,570

From January 1st, 2008 to August 28th, 2014 there were 45,837 foreclosure cases filed in Duval County (see Appendix I). From August 29th, 2014 to August 31st, 2018, there were a total of 10,988 foreclosure cases filed in Duval County (see Table 1). The improvement in economic conditions during the past ten years have resulted in fewer foreclosures. Within these foreclosures, there are four potential categories they could have been filed under in each division: Commercial, Homestead Residential, Non-homestead Residential, and Other Real Property. Table 1 includes all

¹ Numbers **bolded** represent division/year sampled

² 2014 cases from August 29th and on for each division

³ 2018 cases from January 1st to August 31st for each division



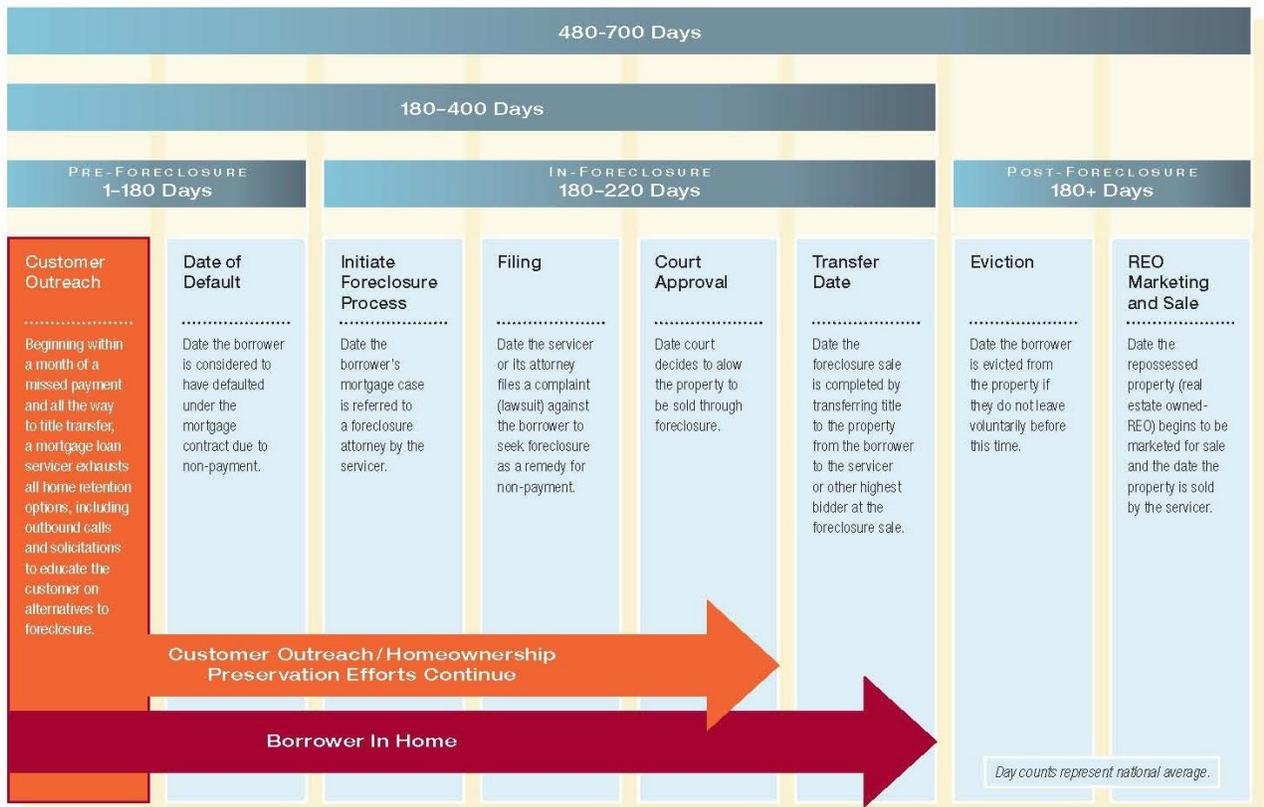
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cases filed, regardless of category. However, only cases listed as Homestead Residential or Non-homestead Residential were used in the analysis portion of this report. These specific cases pertain to residential foreclosures and will be listed, as such, throughout the remainder of the report. In order to collect a representative sample, data from two divisions were randomly selected for each year.

The judicial foreclosure process, as seen in Figure 1, begins on the date the borrower is considered to have defaulted on the mortgage based on the level of delinquency as dictated by the lender. After the mortgage defaults, foreclosure papers are filed with the court, where a complaint against the borrower is submitted. Hearings are held until the court issues a judgment and a foreclosure sale is scheduled. Throughout this process, the lender provides customer outreach techniques with the goal of educating the borrower on alternatives to foreclosure.

Figure 1: Judicial Foreclosure Process⁴

Judicial Foreclosure Process



Data Collection

⁴ Obtained from the Mortgage Bankers Association 2014



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The data collected in this report is comprised of information from the Clerk of the Circuit and County Courts for Duval County. The Circuit Civil department, who is responsible for maintaining these records of foreclosure properties, has filed the majority of these case types electronically on the Clerk Online Resource ePortal (CORE). With a total of 10,988 general foreclosure cases filed between August 29th, 2014 and August 31st, 2018, the PORL, was able to successfully code and collect a sample size of 2,742 residential foreclosures. The margin of error for this research is +/- 1.6%.

Because of the high amount of foreclosures in 2010, the Duval County Clerk of Courts decided to separate foreclosures into its own division, FC, which created divisions FC-A through FC-H. The 10 divisions sampled in this report were randomly selected, two divisions for each year (see Table 1 for specific divisions). In each of the 8 divisions, all of the cases given to a Duval County circuit or senior judge were randomly assigned, which affirms that the selection of these cases and divisions are truly random.

As explained earlier in Figure 1, a lender, in this case the bank presiding over the loan, will file a complaint against the borrower for defaulting on their payments. Attached to this complaint is the mortgage, which lists the lender, the borrower, the property address and legal description of property. The promissory note, which is also attached to the complaint, contains information regarding the specific value the borrower intends to pay back to the lender. Other documents and amendments are also included in these documents filed, but not applicable for the purposes of this research.

The PORL's data collectors were trained to collect each one of the variables listed in Table 2 from the mortgage and promissory note in the complaint. Residential foreclosure cases recorded in this project had a lender that was either a financial institution or a private individual serving as lender; any other form of lender was removed from the sample. Both "men on the mortgage" and "women on the mortgage" variables were used to identify the presence of either gender on the mortgage, regardless of the quantity of men and/or women on the mortgage. In cases where gender was unclear, data collectors were trained to refer to the legal writing found on the mortgage (e.g. "a single man", or "an unmarried woman"). The second indication used to determine gender identity were signs of both parties on the mortgage being married (e.g. husband to, or spouse of).

The PORL is a full-service survey research facility that provides tailored research to fulfill each client's individual needs from political, economic, social and cultural projects. The PORL opened in 2001 and is an independent, non-partisan center. As members of AAPOR, the PORL's goal is to support sound and ethical practices in the conduct of survey and public opinion research. Moreover, the PORL is a charter member of the AAPOR Transparency Initiative and a member of the Association of Academic Survey Research Organizations. For more information about methodology and data collection, contact Dr. Michael Binder at porl@unf.edu or at (904) 620-2784.



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Table 2: Description of Variables

Variable	Description
Case number	Case number of the complaint filed by the lender
Year	Year of the foreclosure
Plaintiff bank	Name of the plaintiff financial institution in the complaint
Trust	Whether the plaintiff bank did or did not serve as a trustee
Mortgage year	Year the mortgage was originally recorded
Married	Presence of a married couple on the mortgage
Men on the mortgage	Presence of men listed as borrower(s) on the mortgage
Women on the mortgage	Presence of women listed as borrower(s) on the mortgage
Men signed the mortgage	Presence of men listed as the borrower on the mortgage that signed the mortgage
Women signed the mortgage	Presence of women listed as the borrower on the mortgage that signed the mortgage
Lending Bank	Name of the original bank to draw up the mortgage and note
Value of loan	The principal amount listed on the note loaned to the borrowers
Men on the note	Presence of men listed as borrower(s) on the note
Women on the note	Presence of women listed as borrower(s) on the note
Men signed the note	Whether the man, who was listed on the note, signed the note
Women signed the note	Whether the woman, who was listed on the note, signed the note



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Table 3 lists the descriptive statistics (number of observations, mean, standard deviation, minimum value and maximum value) for the variable discussed in this report. All the variables listed except “Value of Loan” are dummy variables indicating the presence of a trait; for instance, the “Married” variable is coded “0” if there is not marriage language on the mortgage, and “1” if there is.

Table 3: Descriptive Statistics of Variables in Dataset 2014-2018

	Observations	Mean	Standard Deviation	Minimum	Maximum
Trust	2,742	.2534646	.4350739	0	1
Married	2,742	.4956236	.500072	0	1
Men on Mortgage	2,742	.7166302	.4507166	0	1
Women on Mortgage	2,742	.7877462	.4089782	0	1
Men Signatures on Mortgage	2,742	.7166302	.4507166	0	1
Women Signatures on Mortgage	2,742	.7877462	.4089782	0	1
Value of Loan	2,742	\$144,592	\$113,150	\$5,000	\$2,100,000
Men Signatures on Note	2,742	.6480671	.4776603	0	1
Women Signatures on Note	2,742	.6331145	.4820428	0	1



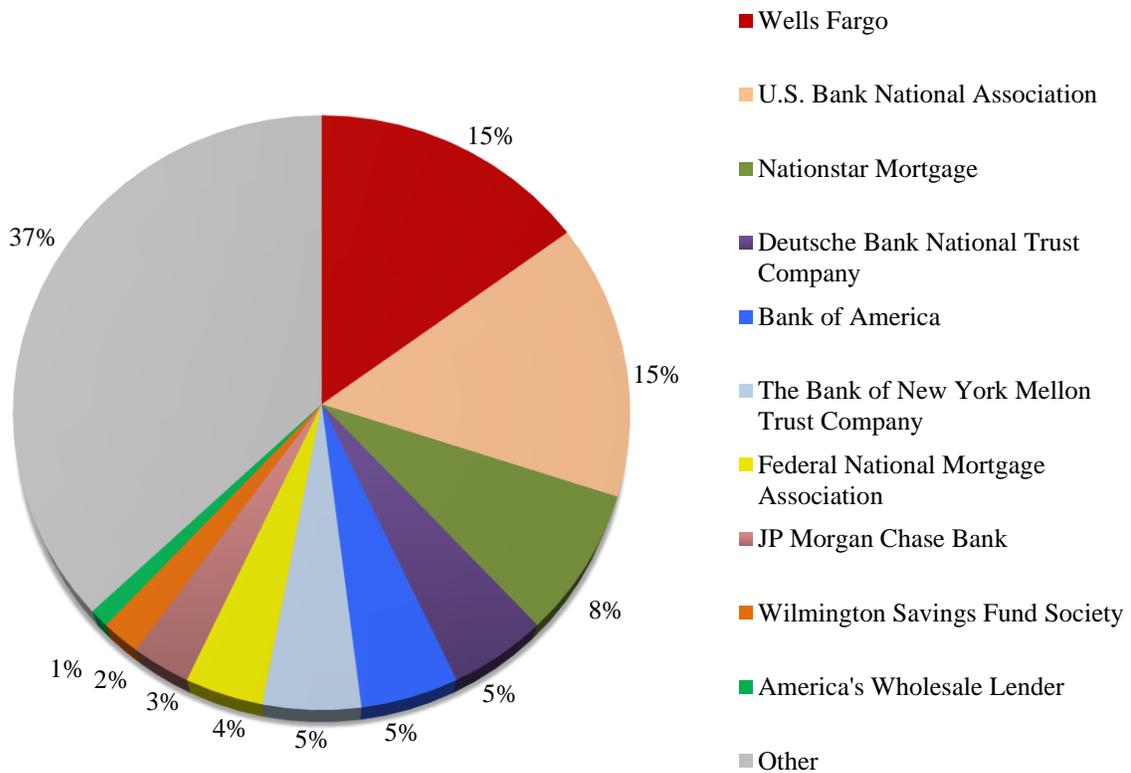
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Results

Within our sample, the most prevalent lender institutions foreclosing in Duval are listed in Figure 2. These are the plaintiff banks currently in possession of/residing over the loan. Wells Fargo, US Bank, Nationstar Mortgage, Deutsche, Bank of America, The Bank of New York Mellon, Federal National Mortgage Association, JP Morgan Chase, Wilmington Savings Fund Society, and America’s Wholesale Lender account for more than half of the foreclosures in this sample. Wells Fargo and U.S. Bank lead the pack with 15% of foreclosures each. This is consistent with the 2014 report, which listed Wells Fargo with 17% and U.S. Bank with 15%.

Figure 2: Top 10 Most Prevalent Institutions Foreclosing in Duval County

Top 10 Most Prevalent Institutions Foreclosing in Duval County



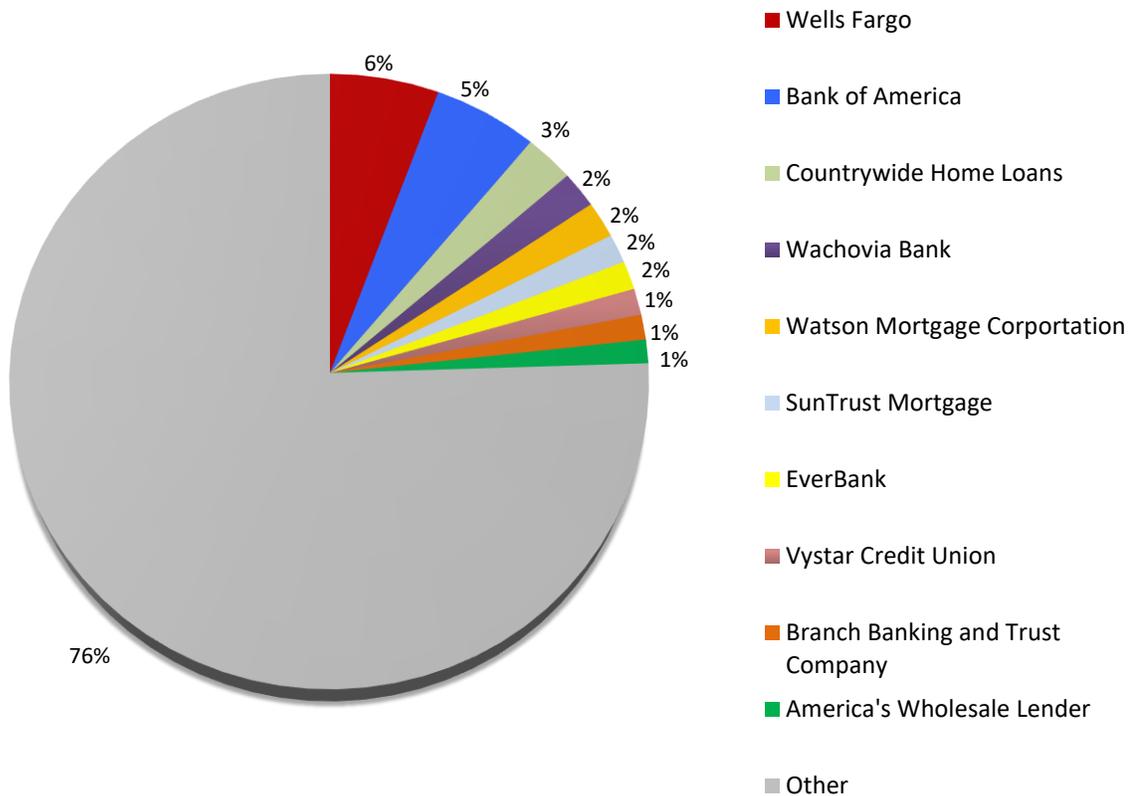


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In Figure 3, the most prevalent original lender institutions in Duval are listed. Original lenders differ from the plaintiff bank, in that they represent the institution that initiated and signed off on the loan. The plaintiff bank is the bank currently in possession of the loan, and the bank foreclosing upon the property. Although the original lending bank and plaintiff bank can be the same institution, often they are not. Here, we can see that the original lenders are much more varied than the plaintiff banks, as 76% of the sample is composed of banks that make up less than 1% of lending banks in the sample. Based on the results presented in Figure 2, we can see that, although any bank can serve as the original lender, loans can easily be passed onto big name banks that will eventually become the banks that initiate foreclosures.

Figure 3: Top 10 Most Prevalent Original Lender Institutions Foreclosing in Duval County

Top 10 Most Prevalent Original Lender Institutions Foreclosing in Duval County

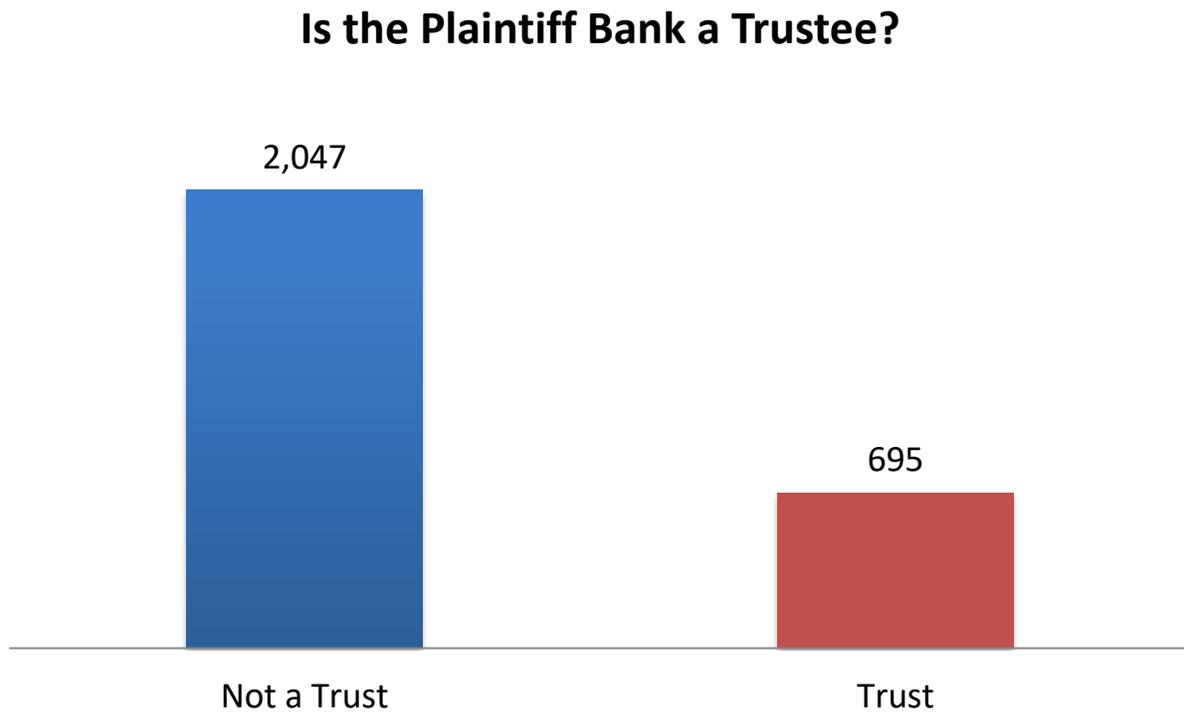




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To better determine potential patterns in Duval County foreclosures, data collectors also noted whether the plaintiff bank was a trustee to another banking institution. A trustee is an entity that oversees and manages issues and assets related to a trust; in this case, a trustee serves as a manager of a loan belonging to another banking institution. Figure 4 breaks down the plaintiff banks in our sample serve as trustees, and therefore may not own the loan outright but still have the rights to manage it, and therefore enact foreclosures.

Figure 4. Plaintiff Bank Trust Status

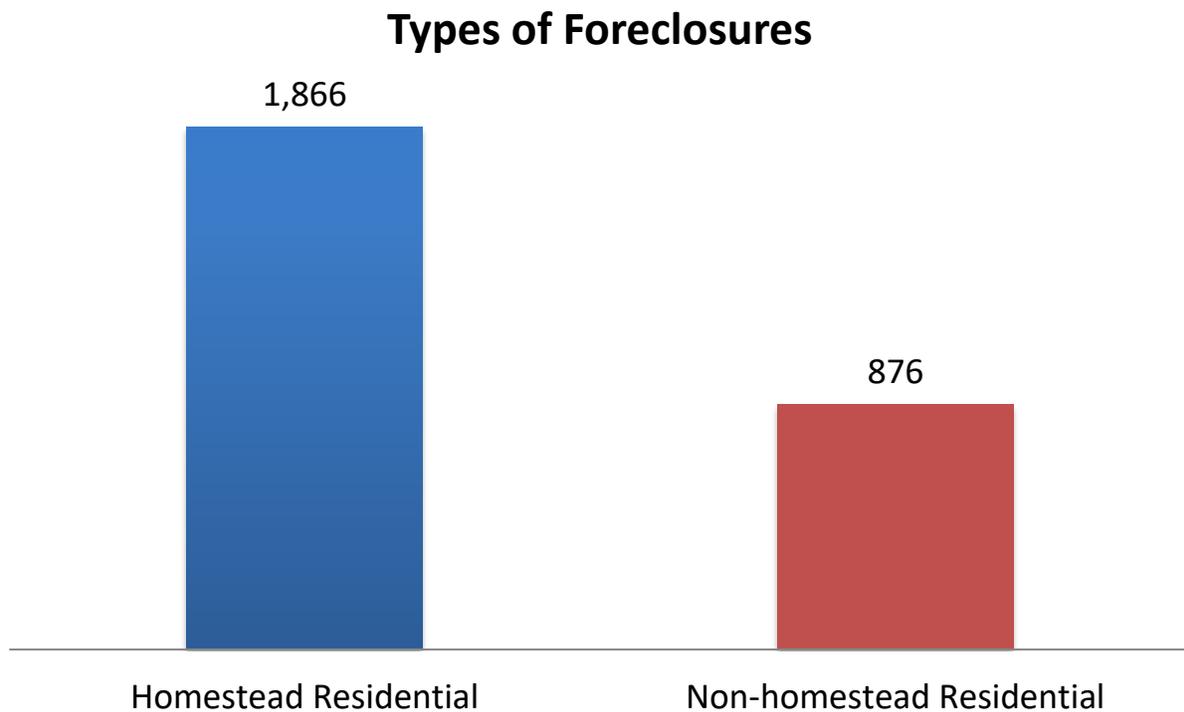




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Figure 5 displays the breakdown for types of foreclosures in the sample. A Homestead Residential foreclosure indicates that the property being foreclosed on was the permanent residence of the owner, or the permanent residence of a dependent of the owner. Likewise, a Non-Homestead Residential foreclosure indicates that the property being foreclosed upon was not the owners Homestead property, and thereby not their permanent place of residence. Many more cases were Homestead Residential as opposed to Non-Homestead Residential, 68% to 32% in this sample.

Figure 5. Types of Foreclosures

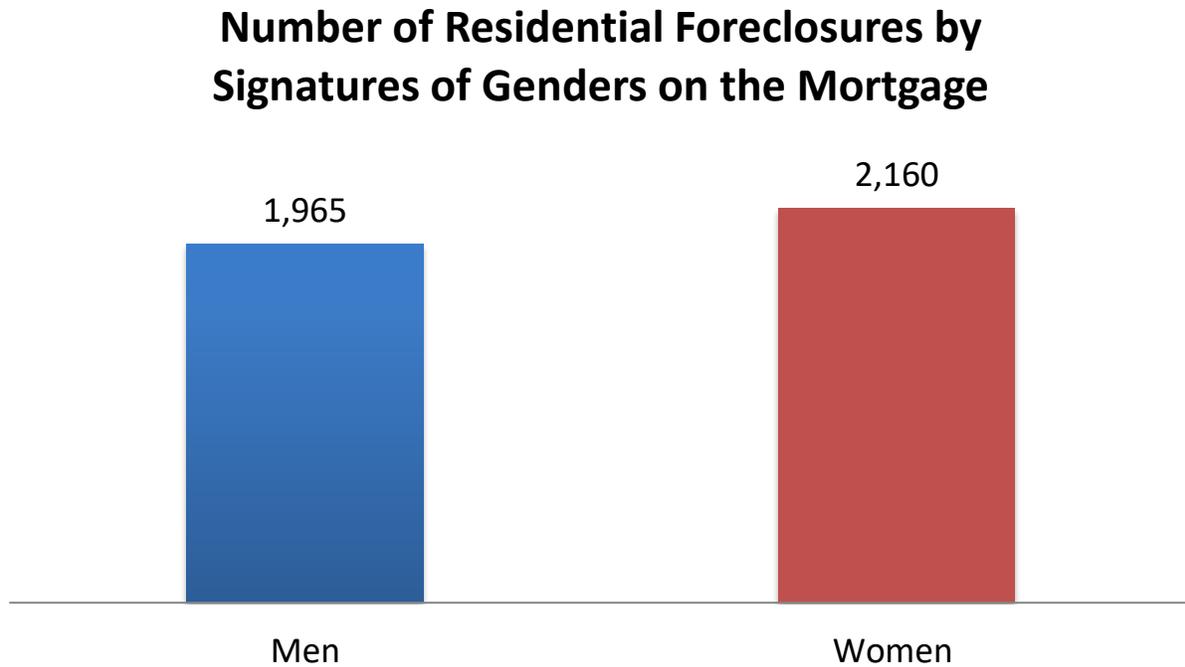




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Figure 6 shows that, of all the foreclosure cases in our sample, women signed mortgages slightly more often than men. Though not a large difference, it is a statistically significant difference. Women are more likely than men to appear on mortgages that are foreclosed upon in Duval County, Florida.

Figure 6. Mortgage Signatures by Gender

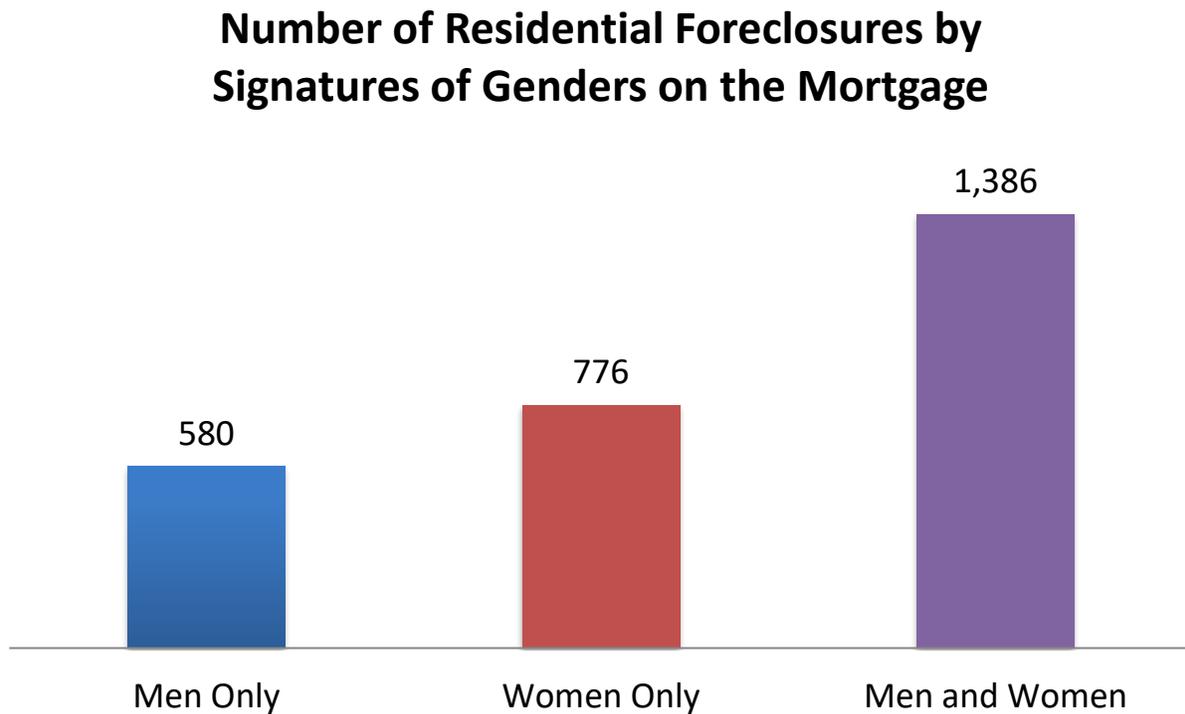




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This mortgage breakdown by gender resulted in 580 mortgages that only had males (at least one, potentially more) on the mortgage and 776 cases in which there were only females (at least one, potentially more) on the mortgage. The remaining 1,386 cases had at least one male and one female on the mortgage (see Figure 7). When one gender appears on the mortgage, women are more likely to appear alone than men, a difference of almost 200 cases according to the figure below. This disparity accounts for the difference presented above in Figure 6.

Figure 7: Number of Residential Foreclosures by Genders on the Mortgage

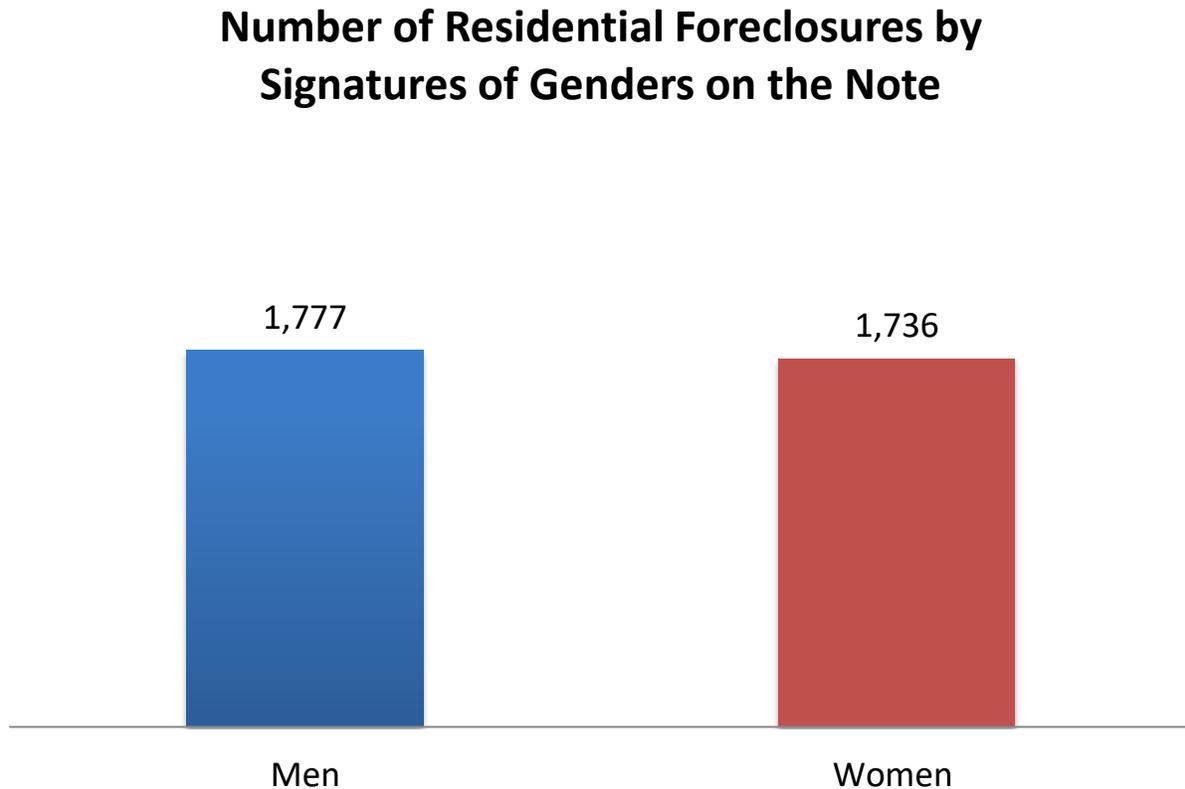




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Figure 8 (comparable to Figure 6 for mortgages) shows the gender breakdown for signatures on the promissory note. In this sample there are 1,777 cases in which a male signed the note, and 1,736 cases in which a female signed the note. In contrast to Figure 6, which showed that more women had signed mortgages compared to men, Figure 8 shows the beginning of a shift in which more men in this sample signed notes than women.

Figure 8: Number of Residential Foreclosures by Genders on the Note

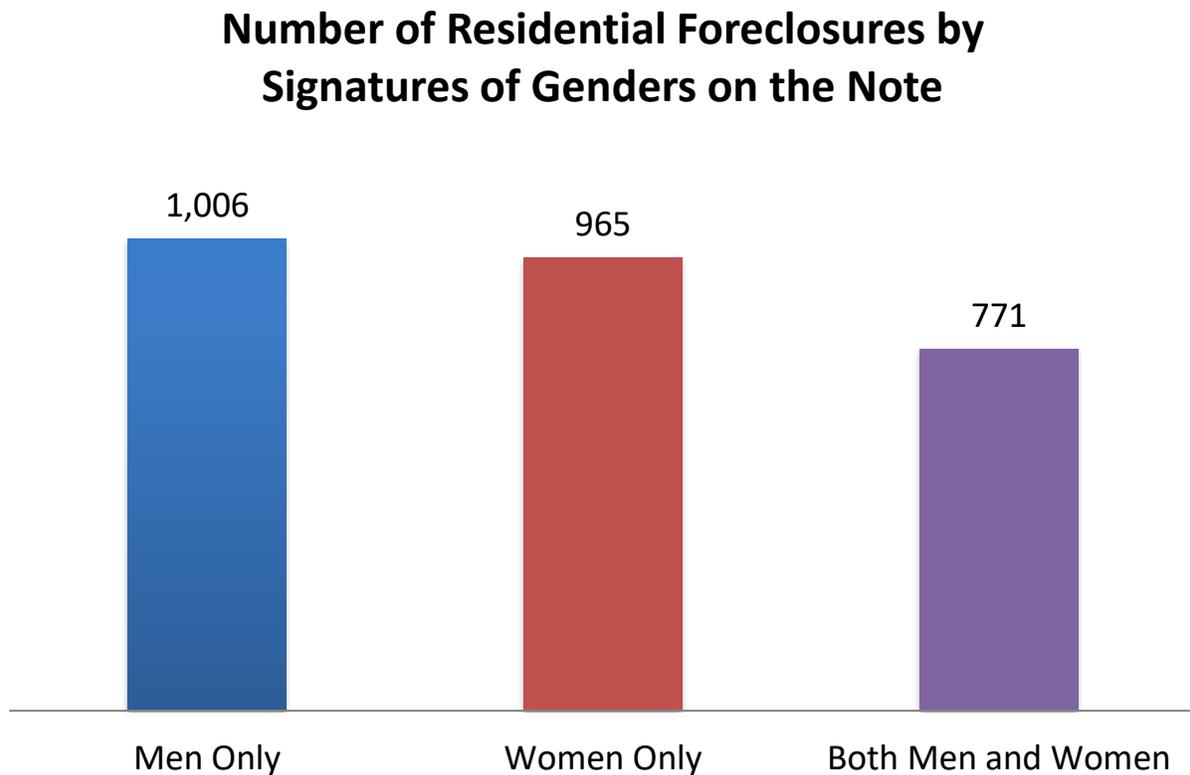




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Figure 9 (comparable to Figure 7 for mortgages) shows the presence of men only (1,006), women only (965) and both genders (771) on the promissory note. Contrary to women having signed more mortgages than men, promissory notes are slightly skewed toward men being more likely to appear on the note, relative to women.

Figure 9: Total Number of Promissory Notes for Residential Foreclosures by Gender





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When both genders appear on the mortgage, men appear more frequently as the sole signature on the promissory note. Figure 10 shows the gender breakdown of the signatures on the promissory notes when both genders appear on the mortgage. In this circumstance, both genders appear on the promissory note 771 times (56% of the time) when both genders appear on the mortgage. Men alone appear on the note 426 times (or 31% of the time) and women alone appear on the note a mere 189 times (or 14% of the time) when both genders appear on the note – a substantial and statistically significant difference.

Figure 10: Total Number of Promissory Notes When Both Genders Appear on the Mortgage for Residential Foreclosures

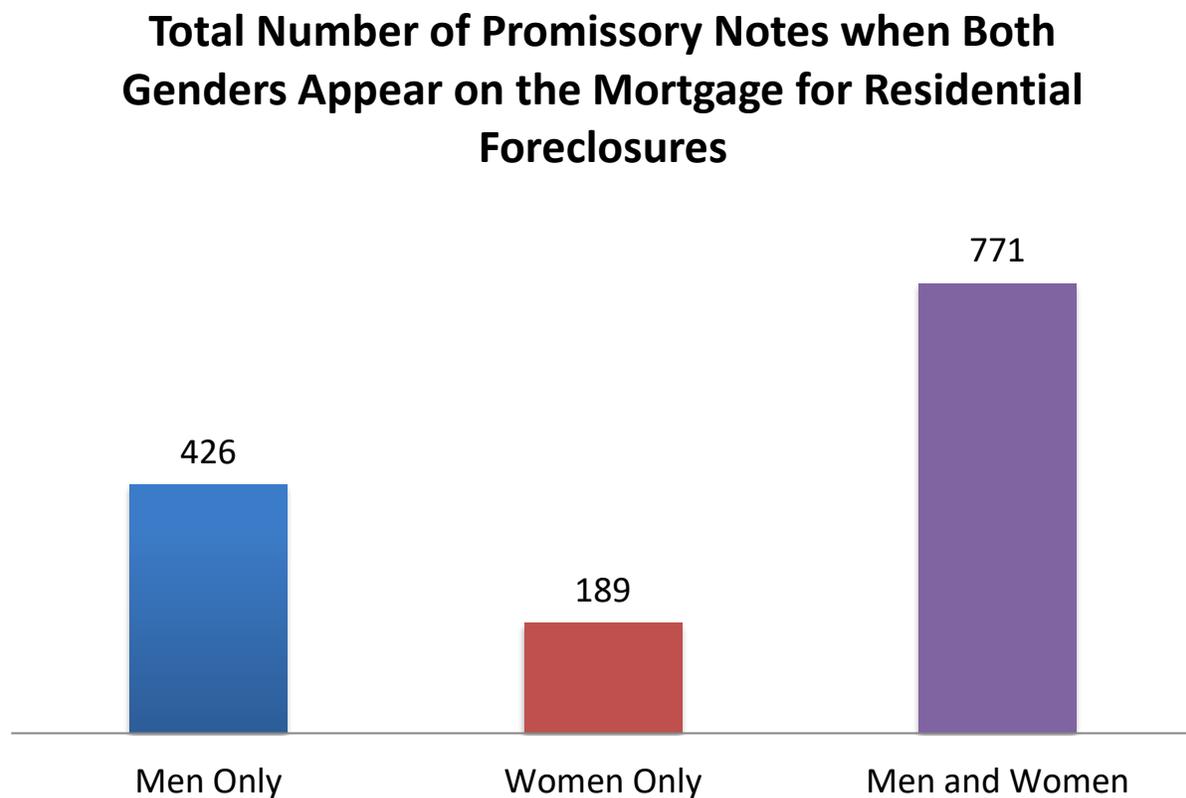
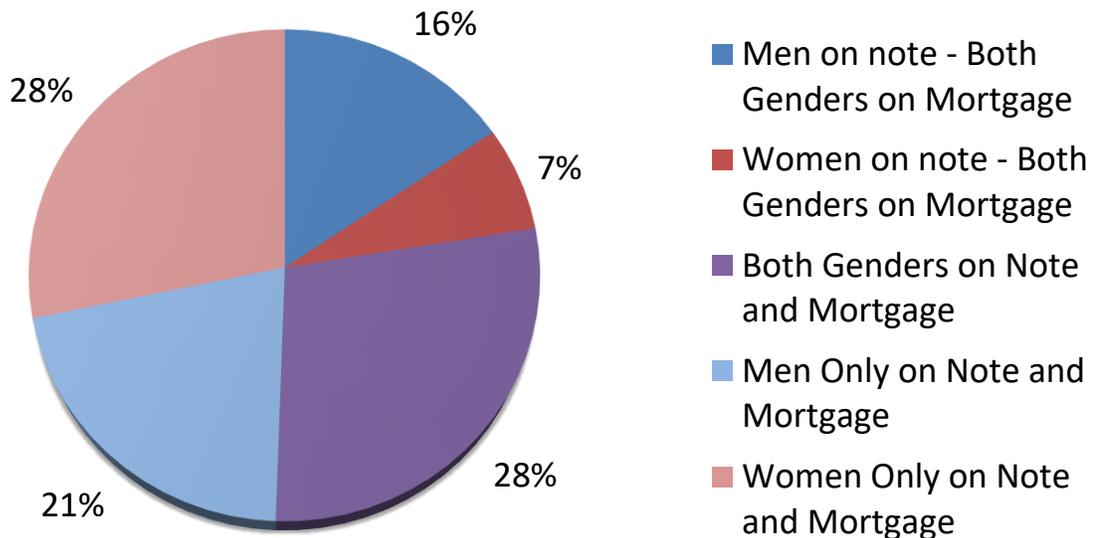




Figure 11 shows the breakdown of the percentages of occurrences for each circumstance of gender presence on the note and mortgage. If there is only a single gender on the mortgage and also a single gender on the note (each men and women), this accounts for approximately 49% of the cases when there is both a promissory note and mortgage present for each case. This is composed of the 21% of the cases have only males on the mortgage and promissory note and 28% of the cases have only females on the mortgage and promissory note. If both a male and female appear on the mortgage, and both genders also appear on the promissory note that accounts for 28% of the cases in our sample. Both of these circumstances (a single gender on the mortgage and promissory note, as well as, both genders on the mortgage and promissory note) make up the majority cases in the sample (78%). However, 22% of the cases in the sample are circumstances where both genders are on the mortgage but only one gender is on the note. Only men appear on the promissory note at 16% and only women appear on the promissory note at 7%. Here we can see that when both genders are on the mortgage but only one appears on the note, men are more than twice as likely to appear on the note than women. This indicates evidence that gender discrepancies are present in foreclosures, such that women are more likely to be at risk of foreclosure than men when two genders appear on the mortgage.

Figure 11: Percentage of Residential Foreclosures with a Mortgage and Note Present by Gender

Percentage of Residential Foreclosures with a Mortgage and Note Present by Gender

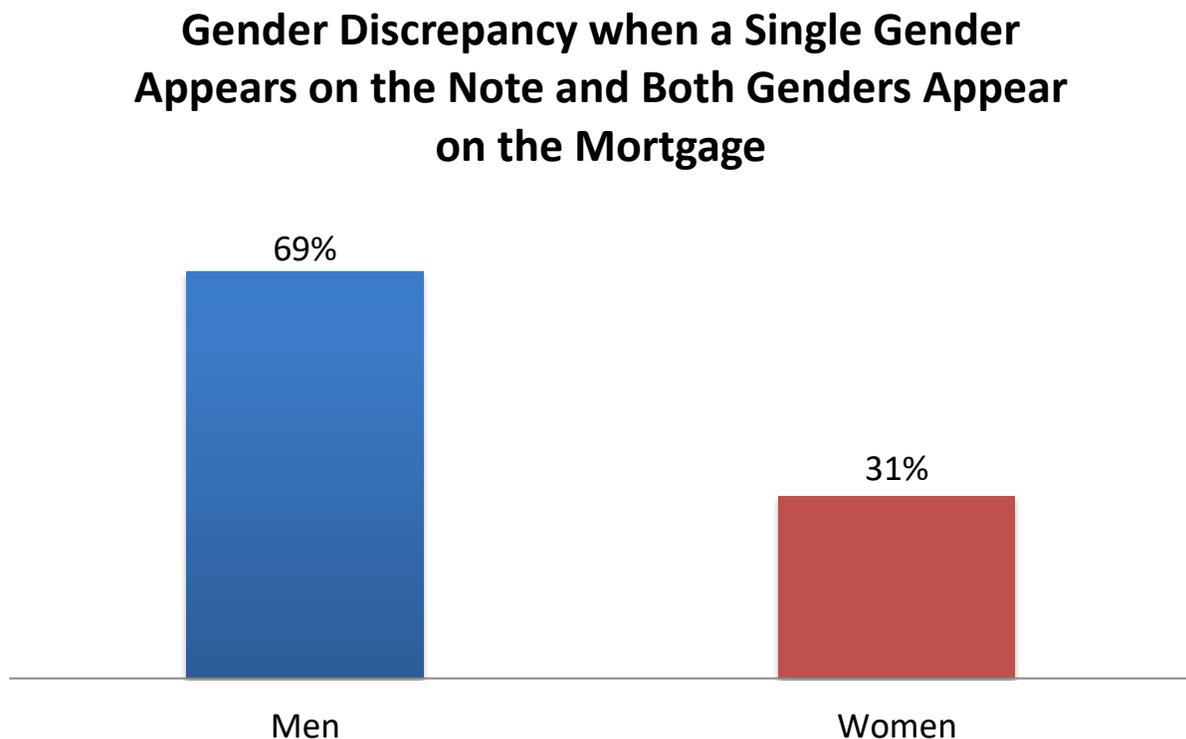




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Figure 12 isolates the gender differential on promissory notes when both genders appear on the mortgage, but only one gender appears on the promissory note. Men (69%) are more than twice as likely to appear on the promissory note than women (31%). Again, these are sizable differences at first glance. These results are consistent with the analysis conducted in 2008-2014, in which men were twice as likely to be included on the note compared to women when both genders appeared on the mortgage (see Appendix I). Spanning 10 years, from 2008 to 2018, foreclosures in Duval County have contained gender discrepancies that make women more likely to get left off the promissory note than men when both genders appear on the mortgage.

Figure 12: Gender Discrepancy when a Single Gender Appears on the Note and Both Genders Appear on the Mortgage



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As for the trust status of a bank, Figure 13 indicates that banks serving as trustees have slightly more cases where only men have signed the note when both genders have signed the mortgage. This difference is very slight, however, and not statistically significant. We can conclude that whether or not a bank is a trustee does not seem to contribute to the existing gender discrepancy.

Figure 13. Trustee Banks: Gender Signatures on the Note

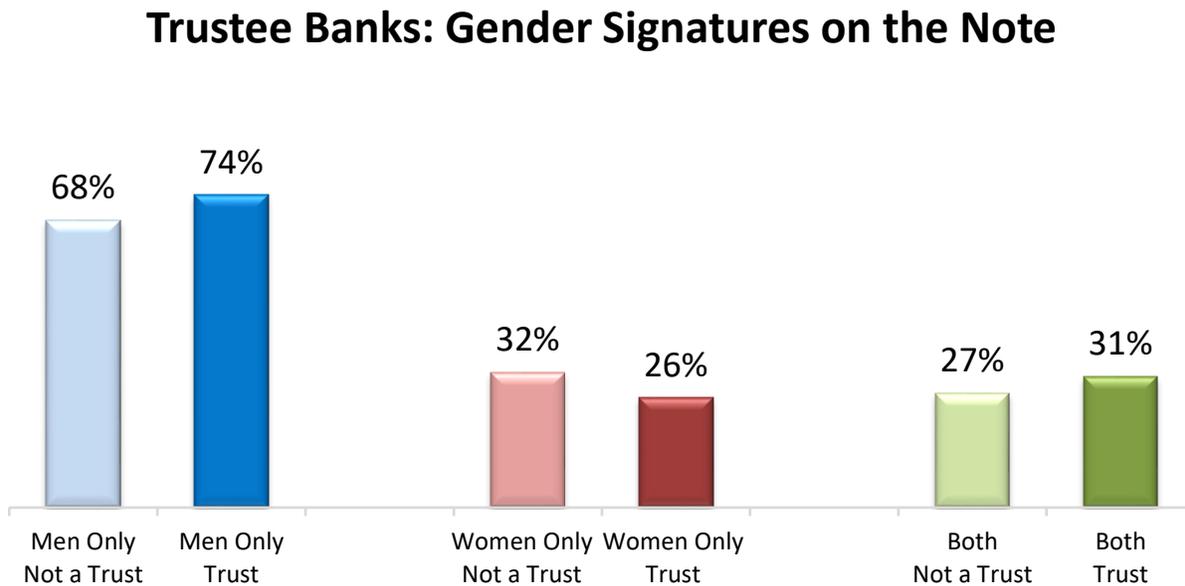


Table 4 indicates that there is no statistically significant correlation between a bank’s trustee status and whether there were more notes with only male signatures when both genders signed the mortgage. However, with a p-value of approximately .06, the relationship does seem to be trending toward trustee banks having a higher likelihood of perpetuating gender discrepancies on note signatures when both genders sign the mortgage. With a larger sample, it is possible that this relationship may become statistically significant at the .05 level, so that it could be said with 95% confidence that trustee banks are more likely to contain only male signatures when both genders appear on the mortgage.

Table 4: Two-Sample Proportion Test for Gender Discrepancy of Trust Banks when Both Genders Appear on the Mortgage and Only Men Appear on the Note

Variable	Observations	Proportions	Standard Error	95% Confidence Interval
Men Only Not a Trust	447	.676	.022	.632 - .719
Men Only Trust	168	.738	.034	.671 - .805
Difference		-.062	.042	-.144 - .020

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Notes: $z = -1.5$ P-value = 0.0675

The gender discrepancy apparent in the data is not a phenomenon of the past, but very much current and descriptive of the present-day state of foreclosures in Duval County. In Table 5, the mean and range for mortgage year is recorded based on which genders signed the mortgage and note. Regardless of which genders do or do not appear on the signed note, the mean stays consistent between 2006-2007, much closer to the current 2019 year than the 1980's and 1990's, the earliest years in the sample. Figure 14 gives a visual representation of the breakdown of foreclosures by their mortgage years. On the left is a histogram for mortgage years when both genders are on the mortgage but only men are on the note; most cases fall into 2005-2010. Similarly, the histogram on the right shows the distribution of mortgage years when only women appear on the note. The histograms are comparable.

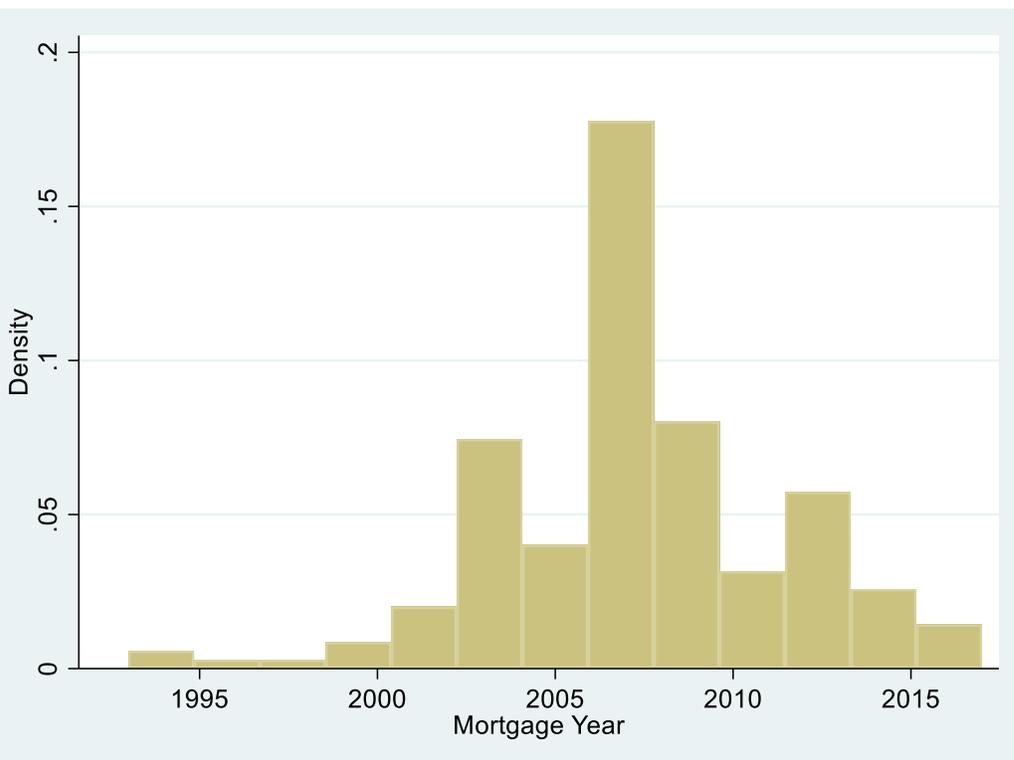
Table 5. Gender Discrepancies in Foreclosures by Mortgage Year

Variable: Mortgage Year	Observations	Mean	Range
Both on Mortgage	1,383	2006	1983-2017
Both on Mortgage – Both on Note	768	2006	1983-2017
Both on Mortgage – Men Only on Note	426	2007	1994-2017
Both on Mortgage – Women Only on Note	189	2007	1993-2017

Figure 14: Gender Discrepancies in Foreclosures by Mortgage Year

Both on Mortgage – Men only on Note

Both on Mortgage – Women only on Note



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In order to determine statistical significance for this data, Table 6 looks solely at one man’s likelihood of appearing on the promissory note. If men and women were equally likely to appear on the promissory note when both genders were on the mortgage, it should be expected that the proportion of men only on the note would be close to 50% or .5. Table 6 shows the results of a one-sample proportion test for the proportion of men on the promissory when both genders appear on the mortgage, compared to a hypothetical proportion of .5. The 95% confidence interval for ‘male only’ to appear on the promissory note when both genders were on the mortgage is between 66% and 73% of the time. The hypothesis that males appear on the promissory note 50% of the time or have a proportion of .5 has a P-value < .00001. This means that if males actually appeared on the promissory note at a .5 proportion and we were drawing a random sample from the population of data (all foreclosure cases in Duval County, from August 29th, 2014 through August 31st, 2018, with only a single gender on the promissory note and both men and women on the mortgage) we would draw a random sample with this large a proportion of men only on the note less than 0.001% percent of the time.

Table 6: One-Sample Proportion Test for Equivalence of Gender Discrepancy when a Single Gender Appears on the Note and Both Genders Appear on the Mortgage

Variable	Observations	Proportion	Standard Error	95% Confidence Interval
Men Only	615	.693	.019	.656 - .729
Ho = .5				

Notes: z = 19.35 P-value < 0.00001

Table 7 shows the results of a two-sample proportion test for the differences between men and women appearing on the promissory note when both genders appear on the mortgage. The 95% confidence interval for the size of the difference between the proportion of men only on the promissory note and women only on the promissory note ranges from .334 to .437. This means that we can say with 95% confidence that women are between 33 and 44 percentage points less likely than men to appear by themselves on the promissory note when both genders appear on the mortgage.

Table 7: Two-Sample Proportion Test for Equivalence of Gender Discrepancy when a Single Gender Appears on the Note and Both Genders Appear on the Mortgage

Variable	Observations	Proportions	Standard Error	95% Confidence Interval
Men Only	615	.693	.019	.656 - .729
Women Only	615	.307	.019	.271 - .344
Difference		.385	.026	.334 - .437

Notes: z = 14.63 P-value < 0.00001



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The hypothesis that these two variables (female only on the note and male only on the note) are similar (i.e. there is no difference between them) has a P-value $< .00001$ according to Table 7. This means that if there were truly no difference between the two proportions and we were drawing a random sample from the population of data (all foreclosure cases in Duval County, from August 29th, 2014 through August 31st, 2018, with only a single gender on the promissory note and both men and women on the mortgage) we would draw a random sample with this small a proportion of women less than 0.001% percent of the time.

It is clear based on the data presented that men are more likely to appear on the promissory note than women are if both genders appear on the mortgage. While there are likely socio-cultural explanations for this, the data show that there is a large and statistically significant difference in the likelihood of men appearing on a promissory note relative to women when they are both on the mortgage. To give a sense of scale, if we can estimate with 95% confidence that men appear on the note between 66% and 73% of the time when both genders appear on the mortgage, we can estimate that between August 29th, 2014 through August 31st, 2018 in Duval County, between 1,563 and 1,862 foreclosure cases resulted in a male and female both being listed on the mortgage, but only the male appearing on the promissory notes.

This issue is further compounded for women because of the gender disparity in life expectancy. Women have a longer life expectancy than men, an average of 5 years in the U.S. This average is consistent in Florida, as well as in Duval County. Biochemical influences such as the protective qualities of estrogen, as well as social factors like pursuing mental health and community support systems also contribute to the difference in life expectancy between the two genders. (see Appendix I: 2014 Report, References). Not only are women less likely to appear on the promissory note, they are more likely to outlive the male with whom they share a mortgage. The almost 5-year gap between men and women's life expectancy further compounds the problem women face when they are not on the promissory note, as they become more and more likely to be foreclosed upon.



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Appendix I. 2014 Report

Residential Foreclosures and Gender Discrepancies



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The purpose of this report is to assess the differences in the presence or absence of males and females on mortgages and promissory notes in Duval County, Florida. Results presented below indicate that men and women appear on mortgages at nearly identical rates. However, when both genders appear on the mortgage men are more likely to appear on a promissory note than women.

The data collected in this report from the University of North Florida Public Opinion Research Laboratory (PORN) reflects foreclosure cases filed in Duval County from January 1, 2008 through August 28, 2014. The PORN was contracted by Jacksonville Area Legal Aid to collect and analyze foreclosure data in Duval County in the summer of 2014. The PORN began collecting and analyzing data in July of 2014; the report was presented to Jacksonville Area Legal Aid on October 23, 2014.

From 2008 to August 28, 2014 there were 45,837 foreclosure cases filed in Duval County (see Table 1). Within these foreclosures, there are four potential categories they could have been filed under in each division: Commercial foreclosure, Homestead Residential, Non-Homestead Residential, and Other Real Property Action. For the purpose of this report data was only collected on cases that were listed as homestead residential, non-homestead residential or if it was listed as a foreclosure. These specific cases pertain to residential foreclosures and will be listed, as such, throughout the rest of the report. Furthermore, a vast majority of these foreclosures filed between 2008 and 2014 were residential foreclosure cases as seen in Table 5. All cases, other than residential foreclosures will be referred to as “other.”

Table 1: Foreclosure Cases Filed on Duval County Clerk of Courts (ePortal)

Division	2008	2009	2010	2011	2012	2013	2014
A	403	1118	1116	733	1128	792	396
B	366	1159	1179	599	1125	827	415
C	386	1097	1177	770	1121	796	389
D	432	1160	1210	734	1141	774	396
E	393	1147	1181	750	1112	621	323
F	363	1069	1228	734	1122	798	393
G	389	1145	1156	752	1118	788	387
H	392	1200	1209	766	1132	823	407
Total	3124	9095	9456	5838	8999	6219	3106

*Numbers **bolded** represent division/year sampled

*2008-2009, divisions are designated by CV (e.g. CV-A, CV-B, etc.)

*2010-2014, divisions are designated by FC (e.g. FC-A, FC-B, etc.)

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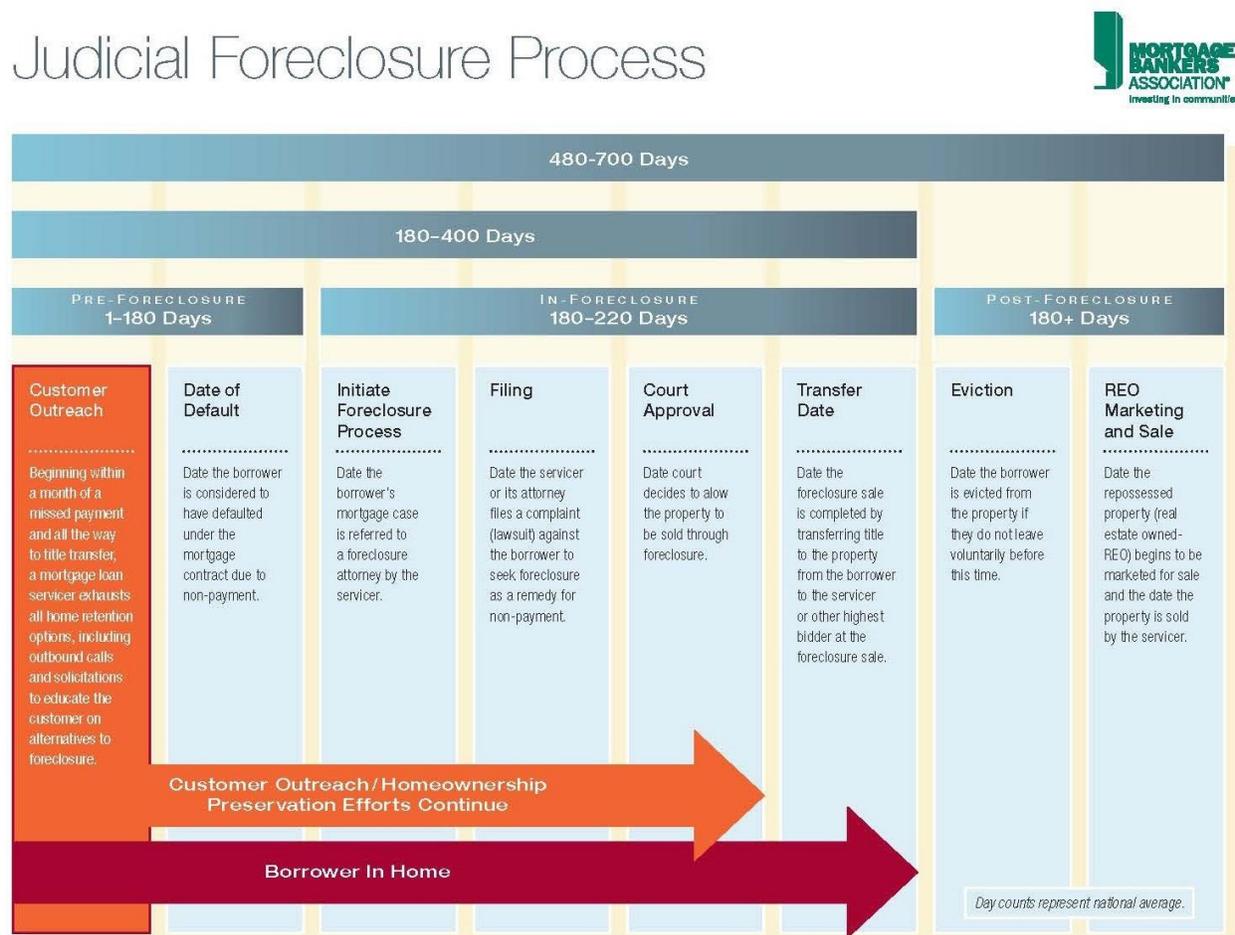
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The judicial foreclosure process, as seen in Figure 1, begins on the date the borrower is considered to have defaulted on the mortgage based on the level of delinquency as dictated by the lender. After the mortgage defaults, foreclosure papers are filed with the court, where a complaint against the borrower is submitted. Hearings are held until the court issues a judgment and a foreclosure sale is scheduled. Throughout this process, the lender provides customer outreach techniques with the goal of educating the borrower on alternatives to foreclosure.

Figure 1: Judicial Foreclosure Process



Note: Obtained from the Mortgage Bankers Association 2014

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Data Collection

The information collected in this report is comprised of information from the Clerk of the Circuit and County Courts for Duval County. The Circuit Civil department, who is responsible for maintaining these records of foreclosure properties, has filed the majority of these case types electronically on the Clerk Online Resource ePortal (CORE). This web based judicial viewer application allows users to work on cases from any location and is a reliable source for judges and courtroom staff. With a total of 45,837 general foreclosure cases filed, the PORL, through the help of students from UNF and Florida Coastal School of Law (FCSL), was able to successfully code and collect a sample size of 5,388 residential foreclosures and 221 other cases.

In 2008 and 2009, foreclosure cases were grouped into general civil cases, CV-A through CV-H. As seen in Table-1, because of the high amount of foreclosures in 2010, the Duval County Clerk of Courts decided to separate foreclosures into its own division, FC, which created divisions FC-A through FC-H. The 7 divisions sampled in this report were randomly selected, one division was chosen for each year (see Table-1 for specific divisions). In each of the 8 divisions, all of the cases given to a Duval County circuit or senior judge were randomly assigned, which affirms that the selection of these cases and divisions are truly random.

As explained earlier in Figure 1, a lender, in this case the bank, will file a complaint against the borrower for defaulting on their payments. Attached to this complaint is the mortgage, which lists the lender, the borrower, the property address and legal description of property. The promissory note, which is also attached to the complaint, contains information regarding the specific value the borrower intends to pay back to the lender. Other documents and amendments are also included in these documents filed, but are not applicable for the purposes of this research.

From the complaint, mortgage and promissory note, the PORL's data collectors were trained to collect each one of the variables listed in Figure 2. All residential foreclosure cases recorded in this project had a lender that was a financial institution; any other form of lender was placed in the "other" category. Both "number of men on the mortgage" and "number of women on the mortgage" variables were used to identify how many borrowers were on the mortgage and their gender. In cases where gender was unclear, data collectors were trained to refer to the legal writing found on the mortgage (e.g. a single man, or a single woman.). The second indication used to determine gender identity were signs of both parties on the mortgage being married (e.g. husband to, or spouse of). Thirdly, if there was still uncertainty, students were to contact PORL supervisors, who would then input the names in question into genderchecker.com. Within the site's database, names are classified into male, female or unisex. In the event that these names

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were classified as unisex or if the name was still undecided these cases were removed from the final sample of residential foreclosures.

Table 2: Description of Variables

Variable	Description
Case number	Case number of the complaint filed by the lender
Other	Cases other than residential foreclosures were identified as “other real property actions,” “commercial foreclosures,” etc.
Plaintiff Bank	Name of the plaintiff financial institution in the complaint
Number of men on the mortgage	The amount of men that are listed as the borrower on the mortgage
Number of women on the mortgage	The amount of women that are listed as the borrower on the mortgage
Number of men signatures on the mortgage	The number of men listed as the borrower on the mortgage that signed the mortgage
Number of women signatures on the mortgage	The number of women listed as the borrower on the mortgage that signed the mortgage
Note	Whether the note was included or not in the complaint
Number of men signatures on the note	Whether the man, who was listed on the note, signed the note
Number of women signatures on the note	Whether the woman, who was listed on the note, signed the note

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Table 3 lists the descriptive statistics, number of observations, mean, standard deviation, minimum value and maximum values for the variable discussed in this report. The number of observations varies across the variables due to availability of certain information, e.g. missing promissory notes or the inability to determine gender on a mortgage or promissory note.

Table 3: Descriptive Statistics of Variables in Dataset

	Observations	Mean	Standard Deviation	Minimum	Maximum
Residential Foreclosure Note	5609	.960599	.1945643	0	1
Men on Mortgage	5377	.9157523	.2777848	0	1
Women on Mortgage	5299	.7827892	.4508685	0	3
Men Signatures on Mortgage	5299	.7829779	.452422	0	3
Women Signatures on Mortgage	5294	.7825841	.4497736	0	3
Men Signatures on Note	5294	.7850397	.451162	0	3
Women Signatures on Note	4894	.7051492	.473178	0	2
Men Signatures on Note	4894	.6172865	.5034477	0	2

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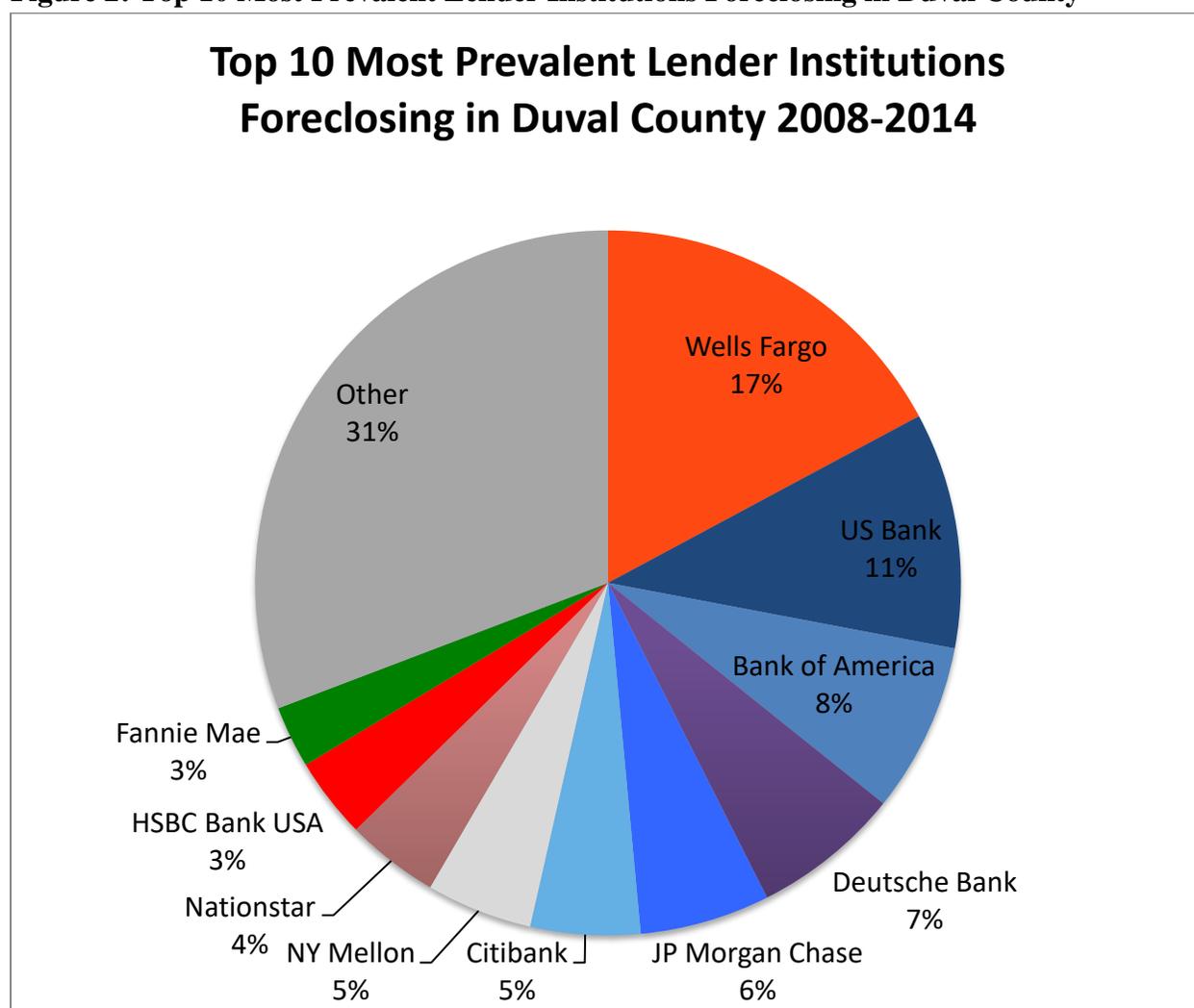
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The tremendous volume of foreclosure in recent years has overwhelmed not only civil court systems but financial institutions as well. These servicers have seen a host of issues related to how they handle foreclosures. From the management of these foreclosures to the mishandling of documents, these larger servicers have exponentially increased their fertility within the market and have made their mark within Florida, which leads the country in foreclosures. Within our sample, the most prevalent lender institutions foreclosing in Duval are listed in Figure 2. Wells Fargo, US Bank, Bank of America, Deutsche, JP Morgan Chase and Citibank account for more than half of the foreclosures in this sample.

Figure 2: Top 10 Most Prevalent Lender Institutions Foreclosing in Duval County



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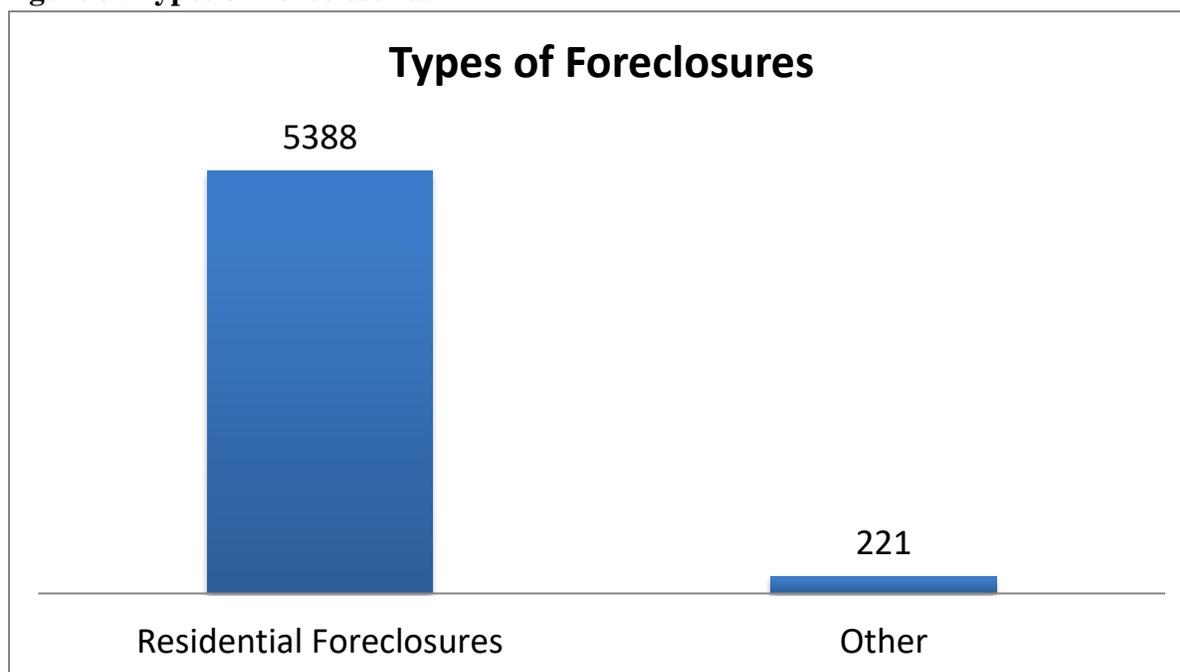
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Duval County currently sorts their foreclosures into twelve separate categories based on the value of the property foreclosure (\$0 – \$50,000, \$50,001 – \$249,999 and \$250,000 or more) and the type of property (Homestead Residential, Non-Homestead Residential, Commercial and Other Real Property Actions). This report analyzes data from the Homestead Residential and Non-Homestead Residential Foreclosure categories, of which there are 5,388 cases in our sample from January 1, 2008 through August 28, 2014 (see Figure 3). Commercial Foreclosures and Other Real Property Actions are removed from this analysis (a total of 221 cases).

Figure 3: Types of Foreclosures



Notes: Residential Foreclosures include both Homestead Residential and Non-Homestead Residential Foreclosures. Other includes both Commercial Foreclosures and Other Real Property Actions.

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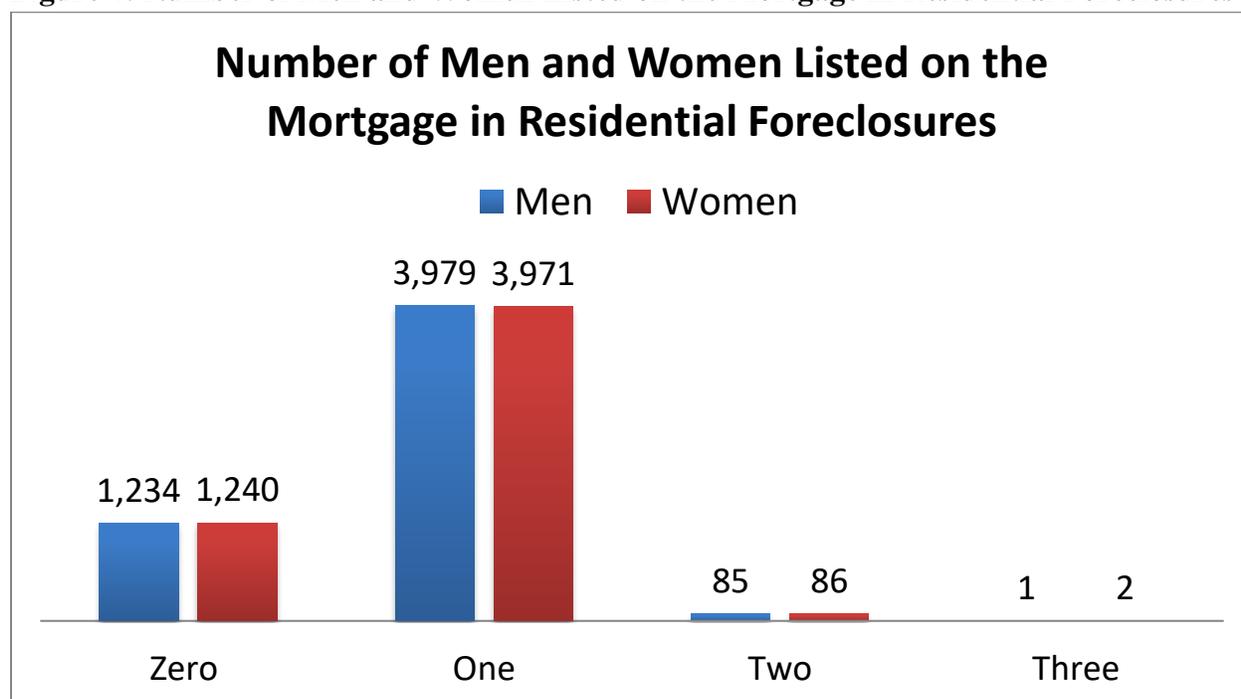
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Of these Residential Foreclosures, we coded the number of each gender that appeared on the mortgage (see Figure 4). In our sample, 1,234 mortgages had no men on the mortgage, while 1,240 mortgages had no women on the mortgage. There were 3,979 mortgages with exactly one male and 3,971 mortgages with exactly one female. There were 85 mortgages with two men and 86 mortgages with two women on the mortgage, while there was a single case that had three men on the mortgage and two cases that had three women on the mortgage. It is important to note that each mortgage is counted twice in the total number of mortgages in Figure 4. Each mortgage has a count of men AND a count of women, the total number of mortgages is only 5,299. Interestingly, of these nearly 5,300 mortgages, the gender breakdown is nearly identical. There are only six more mortgages that have a female borrower, but not a male borrower. Similarly, there are only an eight more instances in which there is one male on the mortgage compared to one female on the mortgage. The lack of a difference between the number of males and females on mortgages is quite striking. These totals are nearly identical.

Figure 4: Number of Men and Women Listed on the Mortgage in Residential Foreclosures



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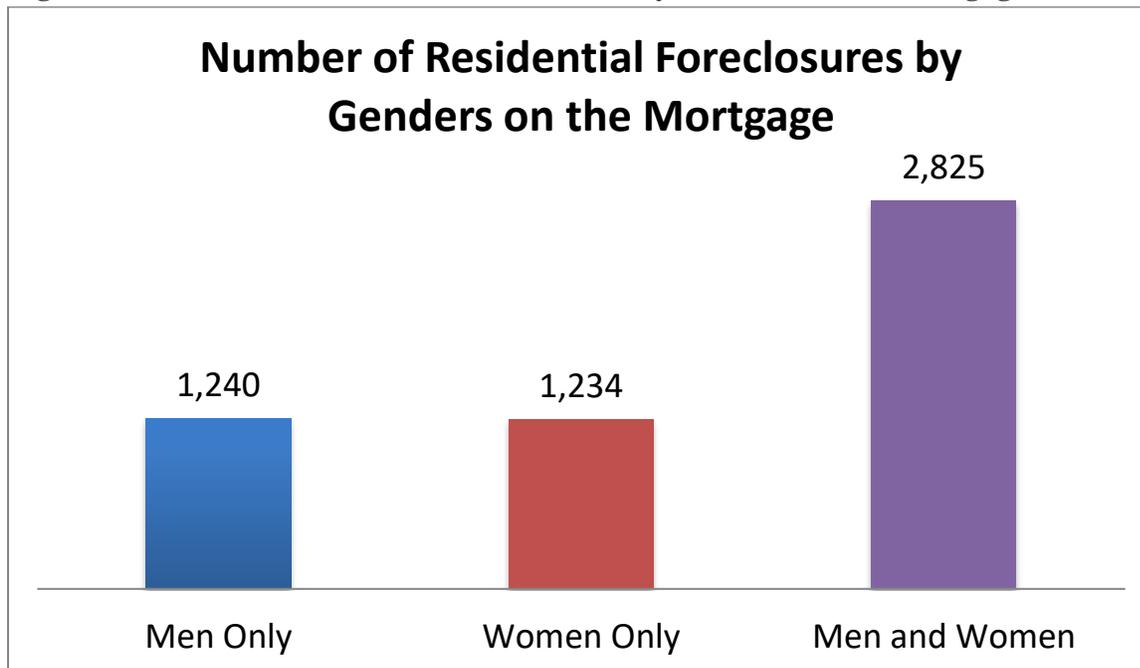
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This mortgage breakdown by gender resulted in 1,240 mortgages that only had males (at least one, potentially more) on the mortgage and 1,234 cases in which there were only females (at least one, potentially more) on the mortgage (1,234). The remaining 2,825 cases had at least one male and one female on the mortgage, see Figure 5. Again, note the similarity in gender differential, it is nearly identical.

Figure 5: Number of Residential Foreclosures by Genders on the Mortgage



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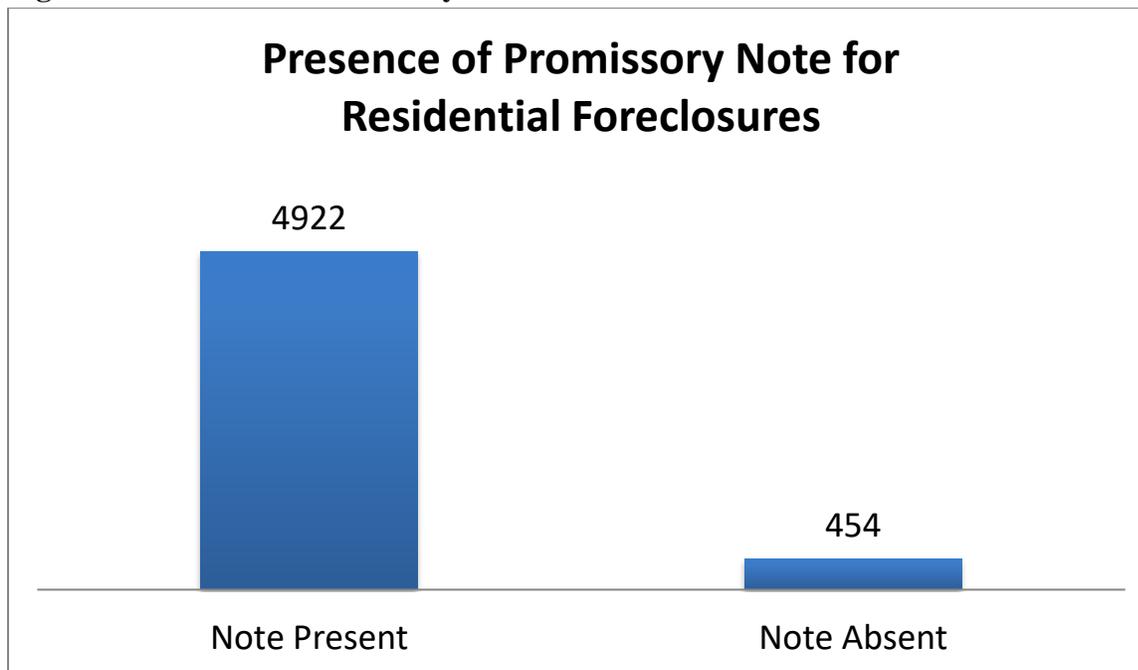
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The gender differential on the mortgage, or lack thereof, suggests that both men and women are equally represented on mortgages. However, as discussed previously, mortgages are only one piece of the homeownership puzzle. When borrowing money from a bank to purchase a home, the borrower must sign a promissory note. It is this “note” that legally binds the borrower to the debt. Of the residential foreclosures in our sample, 4,922 cases were coded as having a promissory note present in the documents on file with the Duval County Clerk of Courts (see Figure 6). Promissory notes were missing in a number of cases (454), often due to the lending institution being unable to locate the note. For cases in which the note is unavailable, we removed these cases from further analysis.

Figure 6: Presence of Promissory Note for Residential Foreclosures



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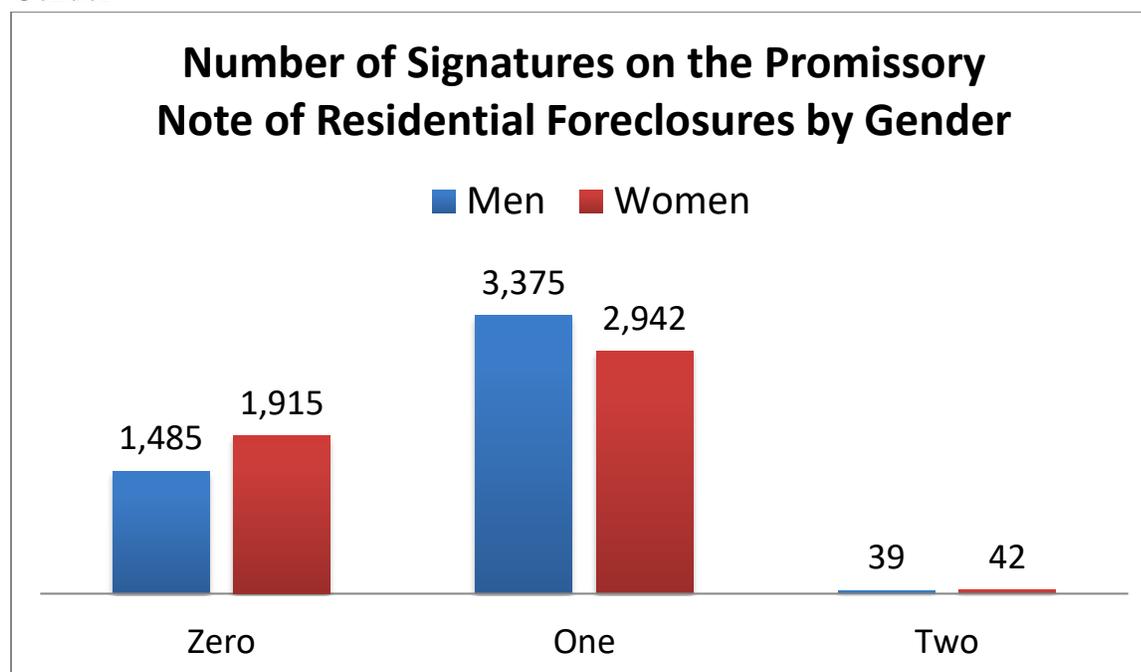
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Figure 7 (comparable to Figure 4 for mortgages) shows the gender breakdown for signatures on the promissory note. In this sample there are 1,485 cases that did not have a male signature and 1,915 cases that did not have a female signature. One male signature appeared on 3,375 promissory notes and one female signature appeared on 2,942 notes. Two male signatures were on 39 notes and 42 notes had two female signatures. In contrast to Figure 4, when the presence of men and women on the mortgage was nearly identical, Figure 7 suggests a discrepancy between the number of men and women's signatures that appear on the promissory note. It appears as more men are on promissory notes, relative to women. Figure 8 and Figure 9 explore this relationship in greater detail.

Figure 7: Number of Signatures on the Promissory Note of Residential Foreclosures by Gender



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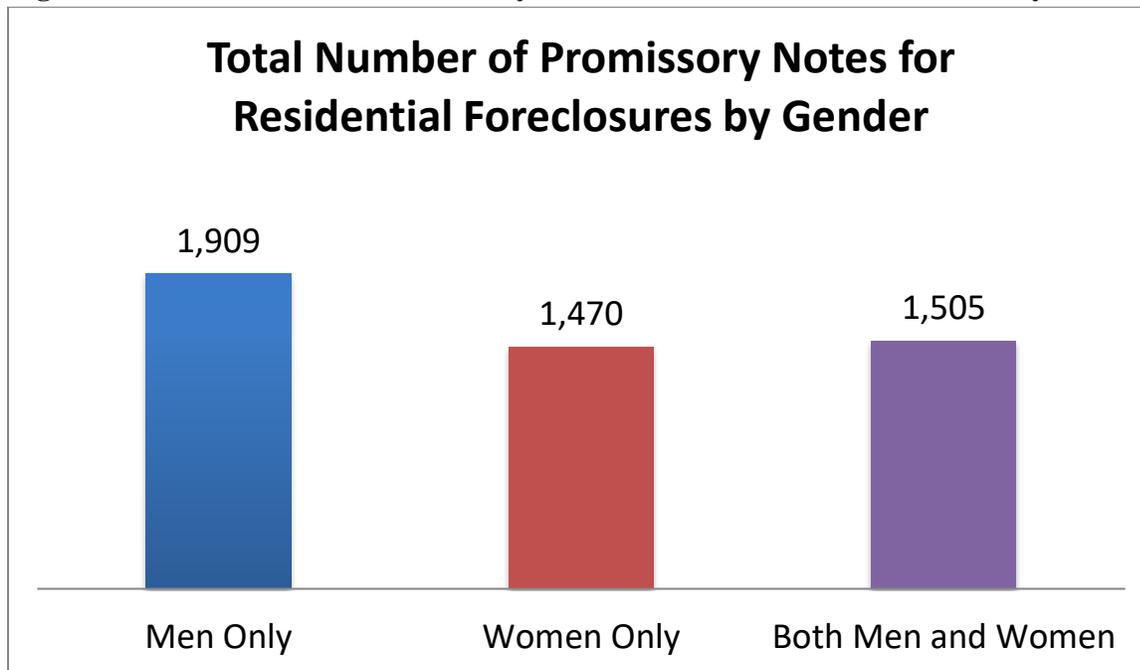
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Figure 8 (comparable to Figure 5 for mortgages) shows the presence of men only (1,909), women only (1,475) and both genders (1,505) on the promissory note. Contrary to the gender equity across mortgages, promissory notes are skewed toward men being more likely to appear on the note, relative to women.

Figure 8: Total Number of Promissory Notes for Residential Foreclosures by Gender



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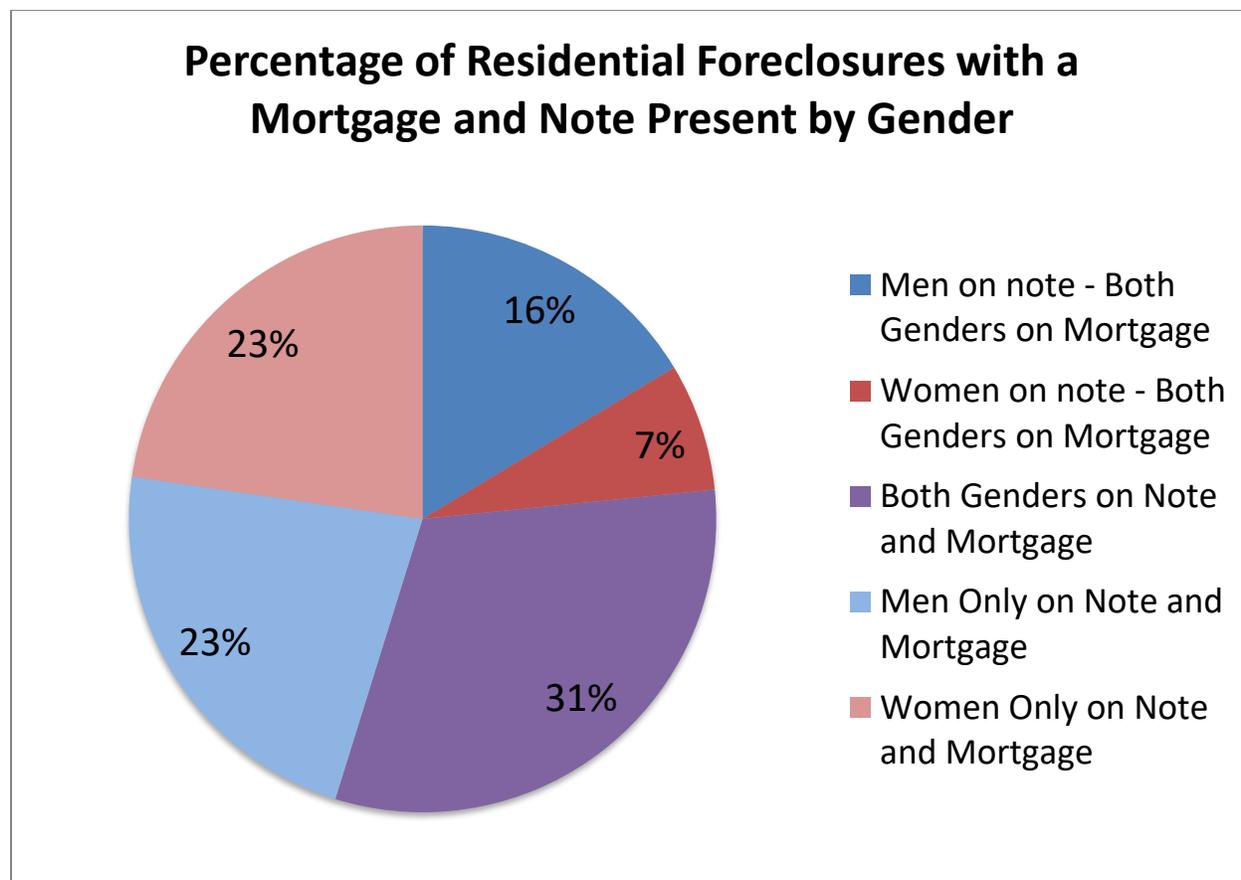
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Figure 9 shows the breakdown of the percentages of occurrences for each circumstance of gender presence on the note and mortgage. If there is only a single gender on the mortgage and also a single gender on the note (each men and women), this accounts for approximately 46% of the cases when there is both a promissory note and mortgage present for each case (23% of the cases have only males on the mortgage and promissory note and 23% of the cases have only females on the mortgage and promissory note). If both a male and female appear on the mortgage, and both genders also appear on the promissory note that accounts for 31% of the cases in our sample. Both of these circumstances (a single gender on the mortgage and promissory note, as well as, both genders on the mortgage and promissory note) make up the majority cases in the sample (77%). However, 23% of the cases in the sample are circumstances where both genders are on the mortgage but only men (16%) appear on the promissory note or only women (7%) appear on the promissory note.

Figure 9: Percentage of Residential Foreclosures with a Mortgage and Note Present by Gender



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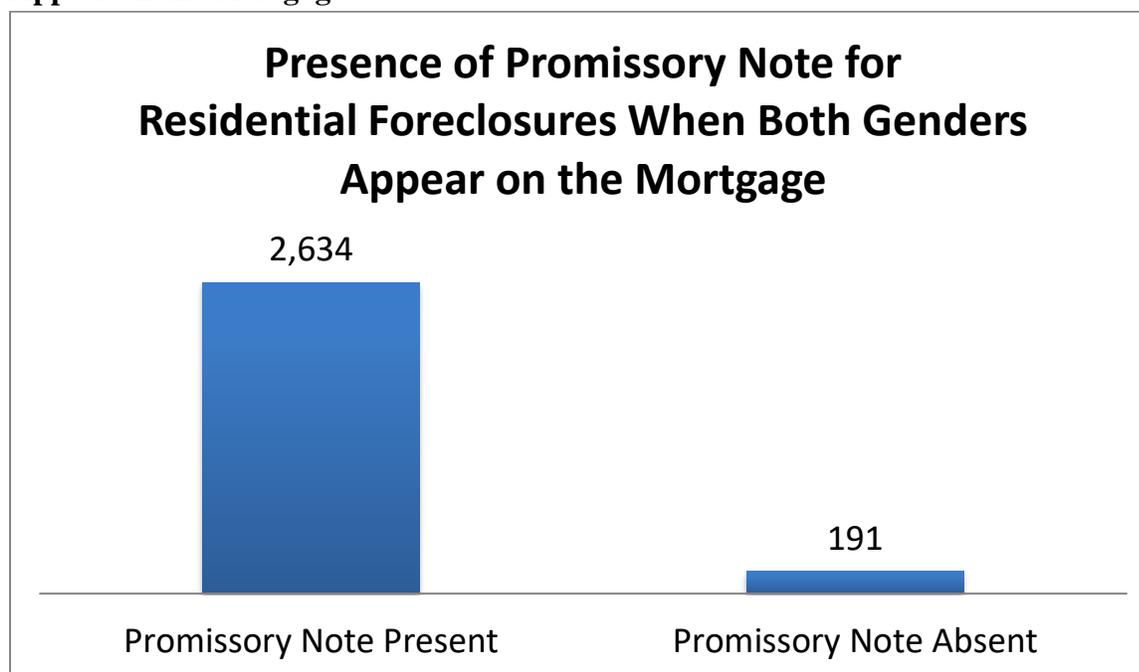
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The presence of men and women on mortgages is nearly identical in this sample (see Figure 4 and Figure 5) and men and women are equivalent in their appearances on the promissory note if only a single gender appears on the mortgage. However, men are disproportionately appearing on the promissory note in this sample (see Figure 7 and Figure 8). In order to further examine the difference between the presence of men and women on the promissory note, we isolated the cases in which both genders appeared on the mortgage. Figure 10 shows the number of cases with a promissory note (2,634) if both genders are appearing on the mortgage.

Figure 10: Presence of Promissory Note for Residential Foreclosures When Both Genders Appear on the Mortgage



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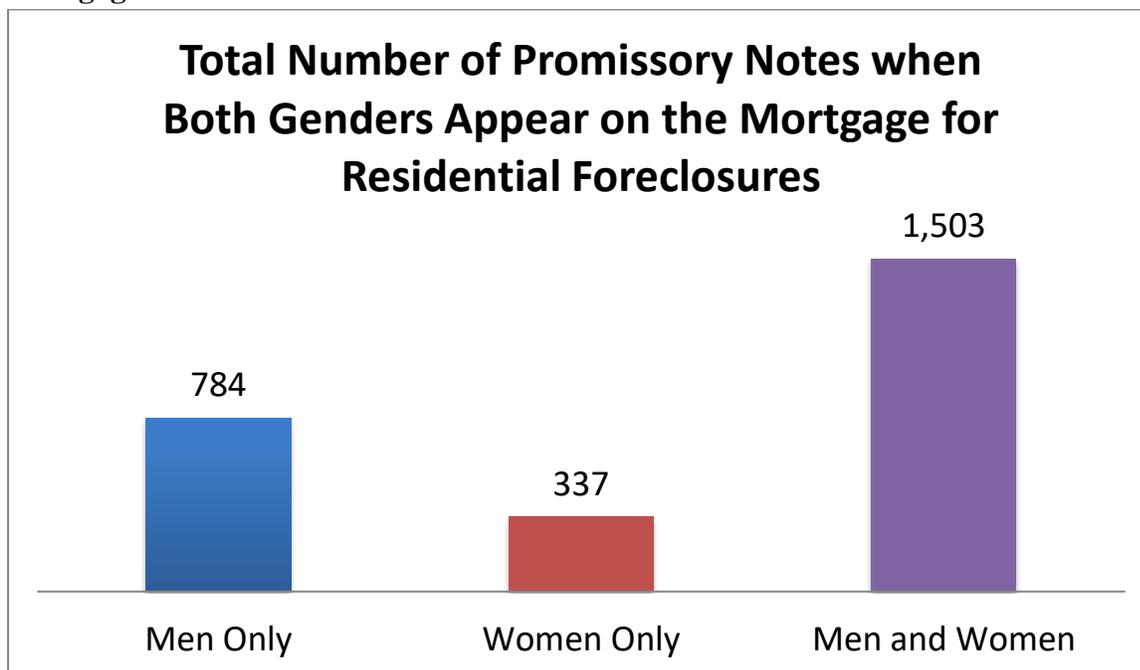
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When both genders appear on the mortgage (approximately 54% of the cases in our sample, see Figure 9) men appear more frequently as the sole signature on the promissory note. Figure 11 shows the gender breakdown of the signatures on the promissory notes when both genders appear on the mortgage. In this circumstance, both genders appear on the promissory note 1,503 times (or 57.3% of the time). Men alone appear on the note 784 times (or 29.9% of the time) and women alone appear on the note a mere 337 times (or 12.8% of the time) – a substantial difference.

Figure 11: Total Number of Promissory Notes When Both Genders Appear on the Mortgage for Residential Foreclosures



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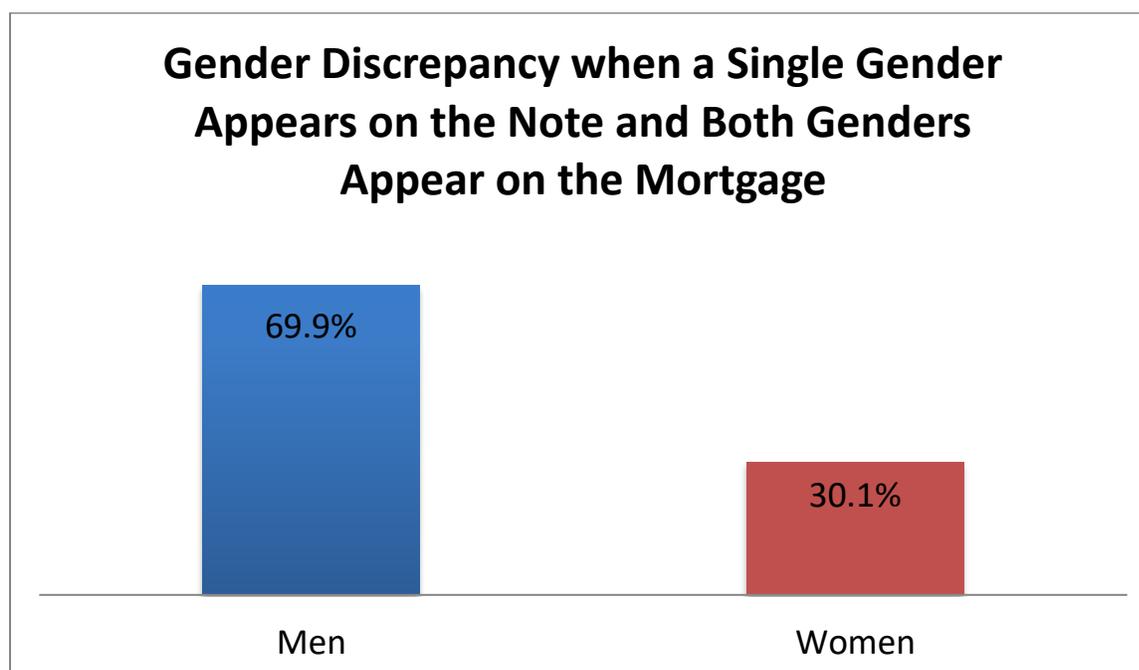
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Figure 12 isolates the gender differential on promissory notes when both genders appear on the mortgage, but only one gender appears on the promissory note. Men (69.9%) are more than twice as likely to appear on the promissory note than women (30.1%). Again, these are sizable differences at first glance. But are these differences statistically significant?

Figure 12: Gender Discrepancy when a Single Gender Appears on the Note and Both Genders Appear on the Mortgage



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Table 4 shows the results of a two-sample proportion test for the differences between men and women appearing on the promissory note when both genders appear on the mortgage. The 95% confidence interval for the size of the difference between the proportion of men only on the promissory note and women only on the promissory note ranges from -.437 to -.361. This means that we can say with 95% confidence that women are between 36.1 and 43.7 percentage points less likely than men to appear by themselves on the promissory note when both genders appear on the mortgage.

The hypothesis that these two variables (female only on the note and male only on the note) are similar (i.e. there is no difference between them) has a z-score of -18.88 and P-value < .00001. This means that if there were truly no difference between the two proportions and we were drawing a random sample from the population of data (all foreclosure cases in Duval County, from January 1, 2008 through August 28, 2014, with only a single gender on the promissory note and both men and women on the mortgage) we would draw a random sample with this small a proportion of women less than 0.001% percent of the time.

Table 4: Two-Sample Proportion Test for Equivalence of Gender Discrepancy when a Single Gender Appears on the Note and Both Genders Appear on the Mortgage

Variable	Observations	Proportions	Standard Error	95% Confidence Interval
Female Only	1121	.301	.014	.274 - .327
Male Only	1121	.699	.014	.673 - .726
Difference		-.398	.019	-.437 - -.361

Notes: $z = -18.88$ P-value < 0.00001

Another method of determining statistical significance for this data is to look solely at one man's likelihood of appearing on the promissory note. If men and women were equally likely to appear on the promissory note when both genders were on the mortgage, it should be expected that the proportion of men only on the note would be 50% or .5. Table 5 shows the results of a one-sample proportion test for the proportion of men on the promissory when both genders appear on the mortgage, compared to a hypothetical proportion of .5. The 95% confidence interval for 'male only' to appear on the promissory note when both genders were on the mortgage is between 67.3% and 72.6% of the time. The hypothesis that males appear on the promissory note 50% of the time, or have a proportion of .5 has a z-score of 13.35 and has a P-value < .00001. This means that if males actually appeared on the promissory note at a .5 proportion and we were drawing a random sample from the population of data (all foreclosure cases in Duval County, from January 1, 2008 through August 28, 2014, with only a single gender on the promissory note and both men and women on the mortgage) we would draw a random sample with this large a proportion of men only on the note less than 0.001% percent of the time.

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Table 5: One-Sample Proportion Test for Equivalence of Gender Discrepancy when a Single Gender Appears on the Note and Both Genders Appear on the Mortgage

Variable	Observations	Proportion	Standard Error	95% Confidence Interval
Male Only	1121	.699	.014	.673 - .726

$H_0 = .5$

Notes: $z = 13.35$ P-value < 0.00001

It is clear based on the data presented that men are more likely to appear on the promissory note than women are if both genders appear on the mortgage. While there may very well be any number of socio-cultural or practical explanations for this, the data show that there is a large and statistically significant difference in the likelihood of men appearing on a promissory note relative to women when they are both on the mortgage. To give a sense of scale, if we can estimate with 95% confidence that men appear on the note between 67.3% and 72.6% of the time when both genders appear on the mortgage, we can estimate that between January 1, 2008 and August 28, 2014 in Duval County, between 6,165 and 6,650 foreclosure cases resulted in a male and female both being listed on the mortgage, but only the male appearing on the promissory notes. This problem gets further compounded for women because of the gender disparity in life expectancy.

Women have a higher life expectancy than men. In the US, women live on average 5 years longer than men (CDC 2010; World Bank 2012; US Census Bureau 2010; World Health Organization 2012). In Florida, the life expectancy is 76.6 years for males and 82.3 years for females (Keiser Family Foundation 2010). According to 2010 data from the Institute for Health Metrics and Evaluation, the life expectancy in Duval County is 73.8 years for males and 78.7 years for females (Wang, et al. 2013).

There are some biochemical influences that may increase life expectancy, Rochelle, Yeung, Bond, and Li (2014) note that estrogen has protective qualities while testosterone is associated with risk taking behavior. According to Clark and Peck (2012), female longevity stems primarily from social causes, including lifestyle, economic inequality, education, status and modernization. Men engage in hazardous behavior more frequently, have elevated incidences of heart disease and are more at risk for violent trauma than women. Poverty increases mortality rates for both genders, though research indicates that men suffer more from the effects of being poor. Poor males smoke and drink more than their more affluent counterparts, marry less and have a greater risk for suicide (Clark and Peck 2012). Women tend to have stronger support systems and to pursue mental health counseling when needed, in contrast to men (Rochelle et al, 2014).

The gender gap in life expectancy is acknowledged and incorporated into retirement planning and public health program design (Shavelle and Strauss, 2013). Women overall have less financial security in their later years due to lower pay, interrupted career paths for child care and longer life spans (Trewin and Curatola, 2010). Since women live longer than men, often they enter their 'golden years' with fewer resources, having to get by for more years on less savings.

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Stevens, Mathers and Beard (2013) note that worldwide, women comprise the majority percentage of adults over the age of 50, with 53% in 2011 and 59% of adults over 70, with the expectation for those numbers to grow by 2050.

The almost 5 year gap between men and women's life expectancy further compounds the problem women face when they are not on the promissory note. Not only are women less likely to appear on the promissory note, they are more likely to outlive the male with whom they share a mortgage.

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Data: United States. Available online:

<http://data.worldbank.org/indicator/SP.DYN.LE00.FE.IN>;

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