

**Do Private HOA Members Engage in Public Life?  
Evidence from Voting Behavior**

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Updated June 14, 2016

**Abstract**

Homeowners associations (HOAs) are a popular way for residents to secure targeted and exclusive services in their immediate communities. Local governments and developers support their proliferation, since they can reduce the public burden of infrastructure and services and facilitate more cost-effective large-scale development. Given that HOAs are often defined by their exclusivity and private nature, how publicly engaged are their members? Do they exert influence over policies or decisions that affect circumstances outside their exclusive residential neighborhoods? We test this by estimating the likelihood of voting among HOA- and non-HOA registrants in a large metro area of Florida, one of the most HOA-saturated states. We possess information on voting behavior for the universe of Florida registrants, over a range of elections; we focus here on the 2012 primary and general presidential elections. Preliminary results show that HOA members are more likely to vote in general elections and that, with less conclusive evidence, they are less likely to vote in primary elections. Furthermore, where the HOA effects are significant, they are comparable in scale to those produced by voter characteristics—this suggests that the institutional identity of the voter can be just as important as the individual demographics in predicting voter participation.

## I. Introduction

In municipalities across the country, homeowners associations (HOAs) are increasingly becoming the principal way in which new housing is developed and built. HOAs are found in planned developments, gated communities, condominiums and cooperatives, and they require that members pay binding fees in order to receive exclusive services and amenities. Local governments find them appealing, since they can often offload infrastructure and service responsibilities onto the developer and the association. While HOAs are expected to supplement the services provided by the public sector, evidence suggests that they instead often substitute for them (Cheung 2008) and that their existence can exacerbate citywide segregation (Meltzer 2013). Both empirical evidence and media-portrayed anecdotes suggest that HOAs play a role in exclusive and fragmented communities. Given this, how engaged are HOA members with their larger communities? Do they exert influence over policies or decisions that affect circumstances outside their exclusive residential neighborhoods? Although states and municipalities have facilitated the proliferation of HOAs without much hesitation, there is little empirical evidence on how they affect civic life more broadly. The results from our analysis will help local governments, policymakers, and even homebuyers, understand how HOAs, and other similar “private governments,” influence quality of life outside their borders.

To shed light on these questions, we consider the voting behavior of HOA members, in a host of local, statewide and national elections. We know that voting turnout is “linked to the political and social structure of the local community” (Bullock 1990, pg. 797), and we consider HOAs a useful context within which to test this assumption. We rely on a rich dataset on parcel-level HOA membership and on voter registration and participation for a sample of metro areas across Florida, one of the most HOA-saturated states. Theoretically, the impact of HOA membership on voting behavior is ambiguous. Membership in an HOA could mean withdrawal from public engagement if the association largely meets the residents’ local needs. Alternatively, HOA membership could coincide with a stronger demand for public action more generally and can even set up a mechanism for forming voting blocs; both would result in more influence over public decision-making.

Preliminary results show that HOA members are more likely to vote in general elections and that, with less conclusive evidence, they are less likely to vote in primary elections. These results are consistent across three diverse counties in the Tampa metro area. Where the HOA effects are significant, they are comparable in scale to those produced by voter characteristics, suggesting that the institutional identity of the voter can be just as important as the individual demographics in predicting voter participation.

This paper proceeds in the following way. The following section discusses the background of HOAs and our understanding of how the organizations and their members interact with public life. Section III describes our data sources and compilation procedures, as well as our estimation strategy. Section IV presents the results from our analysis, and Section V concludes.

## **II. Homeowners Associations and public engagement**

HOAs have proliferated during the past three decades and are representative of a broader trend in the privatization of services at the local level. HOAs are appealing to homebuyers because they value the amenities that their assessments fund. They also may value a sense of increased local control over their community, as HOAs are governed by the homeowners themselves. For many HOAs, this increased control is accompanied by exclusivity, which can create both physical and social barriers between the HOA development and the broader community. Private developers and local governments view HOAs as a cost-effective way to provide local services, evade the costly and time-consuming nature of local regulations, and produce large-scale communities (McKenzie 2005; Cheung and Meltzer, 2013). Therefore, local governments often facilitate the development of HOAs, especially if it means new infrastructure or neighborhood services. HOAs have proliferated dramatically over the past half-of-a-century. Starting from less than 500 in 1962, there are an estimated 338,000 of them across the country in 2015, governing more than twenty-five million housing units (Foundation for Community Association Research, 2015). This growth is largely based in new construction; as of 2012, more than 60 percent of new construction included some version of an HOA. (Foundation for Community Association Research, 2012).

HOAs operate within the context of larger general-purpose governments, which poses unique questions with respect to how they (and their members) interact with the public institutions and services outside the associations' borders. HOA members pay both HOA fees and local municipal taxes; therefore they are dually burdened and served by their private association and the larger local government. However, both theoretical expectations and empirical evidence document circumstances where HOAs substitute for public goods, such that the association provides services and amenities in lieu of (and not in addition to) the local municipality (Helsley and Strange 1998, 2000a, 2000b; Cheung 2008; Scott 1967; Gordon 2003). Indeed, HOA members can consider their association as important a governing entity as their larger municipal government (Dilger 1991). The implication of this framework is that HOA members will then withdraw from public engagement more generally, since their needs are being met by the private HOA. Reich describe this as the “secession of the successful” (1996), a phenomenon that is associated with the political, social and economic fragmentation of HOA members and non-HOA residents. Most explicitly, HOA membership could lower the perceived value of voting (or taste for civic engagement more generally; Gordon 2003) and therefore a reduction in political participation, or voting.<sup>1</sup> And, the degree of withdrawal could depend on the type of election; for example, HOA members are likely to be less concerned with municipal issues (if their HOA is indeed providing enough local governance for them) and more inclined to participate in statewide or federal elections. In an extreme scenario, HOA members could withdraw from any political engagement, at any governmental level.

The political response of HOA members, however, could manifest itself in the opposite way. It is also possible that these members use their association as a means of organization, incentivizing increased public engagement and even powerful voting blocs (Dilger 1991; McKenzie 1998). HOA members are geographically clustered, which provides logistical convenience for canvassing and campaigning. They are also often aligned on core issues, such as taxation and protection of land use rights, which can reduce the costs of unification and naturally engender political mobilization (Purcell 2001; Groves 2006). This response is consistent with

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<sup>1</sup> The “secession” of HOA members could be observed in other, less formal disengagement, like a decline in participation in local community groups and other civically minded activities (such as throwing trash away, reporting disorder etc.). We focus, instead, on the more formal mechanisms of public engagement, and therefore will likely pick up more severe (or upper bound) cases of public withdrawal.

Fischel's "homevoter hypothesis" (2001), which predicts that homeowners will be politically active and vote in the interest of growing their property values. Therefore, Fischel's framework not only predicts increased public engagement by the HOA members (who are largely homeowners), but, specifically, engagement around issues that affect the value of their homes. There is also evidence to suggest that voters will be opposed to more redistributive policies at a state or local level than at the national level, and this preference could be reflected in different voting behavior across state/local and federal elections (Cashin 2001). This aversion to redistribution should be even more pronounced in HOAs, since membership is theoretically voluntary and therefore redistribution cannot be "coerced" as it is in general purpose governments (Ellickson 1982).

### *Empirical evidence*

The ability to test questions related to HOA membership and political participation is limited due to the fact that there is no centralized or public repository of HOA membership. A few studies have looked at the relationship between various forms of residential community associations (RCAs) and political leanings and voting tendencies. McKenzie (1998) looks at the proliferation of common interest developments (CIDs) in California during the early-to-mid 1990s and, as a peripheral part of his exploratory analysis, finds an association between higher concentrations of CIDs and more conservative political preferences (as expressed through voting behavior). His analysis, however, is based on data aggregated to county levels, which could obscure more variation at finer geographies. Groves (2006) looks at HOAs in St. Louis and similarly finds that HOA membership is associated with the tendency to vote in particular elections, especially those that pertain to local tax issues. He also finds that HOA membership, aggregated to a vote reporting district level, is associated with higher rates of voter participation more generally, and that the nature of that participation varies depending on the size of the HOA.

Finally, Gordon (2003) studies Planned Unit Developments (PUDs) in California during the 1990s and finds that both voter registration and voter turnout is positively associated with the presence of PUDs. Like the two studies above, Gordon's data are at an aggregated geography, the census block group level. Like McKenzie (1998), Gordon also finds that areas with

concentrated PUDs also tend to be more politically conservative (Walks (2010) also finds this among Canadian gated communities). However, after controlling for selection bias and other neighborhood correlates, Gordon does not find a significant relationship between the kind of voting behavior and the prevalence of PUDs.

Overall, HOAs members do seem to exhibit different political leanings and tendencies to register and vote, compared to non-HOA members. The variation in actual voting behavior is less clear, and varies depending on the context and the methods. In addition, studies to date have been limited in their ability to identify a causal link between HOA membership and political participation, either due to geographic imprecision or cross-sectional data. We are in a position to improve upon the research along both dimensions, by relying on a longitudinal micro dataset of *individual HOA members and their voting histories*, in the context of both local/state and federal elections.

### III. Empirical Strategy

#### *Data*

We combine two micro datasets, on HOAs and voter registration and histories, to create our analytical sample. The data, in its entirety, covers virtually all of the 67 counties in Florida. Due to the immenseness of the statewide dataset and the burden of processing (described below), we focus on part of one metro area (Tampa-St. Petersburg-Clearwater), reflecting three of its four counties (Pinellas, Hernando and Hillsborough; Pasco is omitted), for the current analysis.<sup>2</sup> These counties are identified in Figure 1 and some basic descriptive statistics for them presented in Table 1. The counties vary with respect to size and density: Hillsborough is the largest in terms of population (it is the largest county in the Tampa MSA), but it is not as dense as Pinellas. Hillsborough also has the youngest population, compared to the other counties and to the MSA (and state) overall. Therefore, it is not surprising that Hillsborough would have larger

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<sup>2</sup> While we have in our possession voting data for all 67 counties and HOA data for nearly all of them, the processing of the voter data, in particular, is time-consuming. It requires point-level matching between voter addresses and the “closest” parcel shapefiles. The analysis and results presented here will be replicated for a broader set of counties in the project’s next steps.

households on average (likely due to more children). The counties are overwhelmingly white, with Pinellas and Hernando exceeding the typical representation across the MSA and state. Hillsborough is the most racially diverse county and also has the highest share of Hispanic residents. Hernando exhibits the smallest share of residents with a college degree, but also boasts the highest homeownership rate. Therefore, the counties in our sample represent both the typical features of the broader Tampa and Florida landscape, but also some pockets of diversity.

To identify HOA members (and distinguish them from non-members), we access a novel dataset of HOAs in Florida. We first obtain a propriety list of HOAs from Sunshine List, a private Florida-based corporation that compiles the location and creation date of every HOA in the state, along with the addresses of HOA board officers. While they collect information on the (near) universe of HOAs in the state,<sup>3</sup> they augment a subset of the HOA board members with property-assessor-linked information on their actual address of residence (versus, a mailing address for the HOA). We prefer the augmented data, because we can feel more confident that the addresses pertain to residents in the HOA, rather than a management office or other non-resident mailing address, both of which could be located outside of the actual HOA. Therefore, we retain only the property-assessor-linked observations; even though they constitute a smaller sample of HOAs, their locations are measured with less error.<sup>4</sup>

To geographically situate these HOA board members, we then use a statewide geographic information system (GIS) map of housing parcels. We geocode the reported address of the officers onto the electronic parcel map, obtained from the Florida Department of Revenue. We then make the assumption that board officers live within their HOA, and that the other parcels in the same subdivision as that board officer must also be part of the same HOA. Overlaying a subdivision map on top of the parcel layer, we are then able to determine all of the parcels in

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<sup>3</sup> Since there is no census of HOAs, it is impossible to know their actual number. Sunshine List uses publicly available data on incorporated entities to compile their comprehensive list and supplements this information with property assessor data from county-specific tax rolls.

<sup>4</sup> This is an important issue because many board members can report any address in their incorporation documents. Thus, in practice, many members report the address of their management office or of their HOA boardroom. Alternatively, if board members live part-time in the HOA, they might report their primary address, which might even be out of state. By using the property-linked set of addresses, we reduce the chances of these errors; in addition, since this clearly will underestimate the true extent of HOAs in the state, any significant results we find in the regressions will represent a lower bound of the impact of HOA membership on voting behavior.

each subdivision, and hence, in each HOA. We note that our count of HOA parcels will likely be biased down, since we will not include in the HOAs subdivisions without any reported board members.

The second major data set we use consists of information on the universe of registered voters and their voting history, obtained from the Florida Board of Elections. We pulled this data in June of 2015, and therefore the reported addresses reflect either the address at the time of initial registration or an updated address (if the registrant submitted an address change request). In addition to the registrant's address, the data contains information on his/her age, gender, race/ethnicity, registration date, political party affiliation, voter status, and whether or not he/she voted in national, state and local elections between September 2006 and May 2015. We geocode the registrants' addresses, so that they can be mapped onto parcels and then assigned to the HOA and non-HOA parcels. We also drop all residents who register after the date of a particular election (in the current analysis, this year is set to 2012). In order to retain the addresses that correspond with the registrants at the time of a particular election (versus a recently updated address that potentially postdates the observed elections), we exploit information on the property sale history of the registrant's assigned parcel. That is, we retain only properties that do not sell between the resident's date of voter registration and the date of a particular election. We further restrict the sample to owner-occupied, single-family properties to make sure that we are not missing any unobserved turnover in renters that could have changed their registration address since their original one. In Florida, this is well proxied by looking at properties that claim the state homestead exemption. By filtering the data in this way, we will surely undercount the number of voters, but, again, reduce any error in measuring the impact of HOA membership on voting behavior.

The three counties that comprise the sample for the current analysis range with respect to the number of owner-occupied voters and their personal and property characteristics (see Table 2). The variation is less pronounced in terms of voter demographics: all of the counties are similar in terms of their gender breakdown, but Hillsborough is the most diverse racially/ethnically (this is consistent with overall patterns for the county). There are slightly more Republican and older voters in Hernando county, but the voting rates are highest in Pinellas and Hillsborough counties.

There is, however, heterogeneity with respect to properties: Pinellas has the highest valued properties, but Hernando has the biggest properties and Hillsborough the newest ones. The proportion of voters living in HOAs also varies across the counties, with Hillsborough displaying the highest share and Hernando the lowest.

This table also shows unadjusted differences between HOA- and non-HOA voters. Across all of the counties (albeit to different degrees), HOA registrants are less likely to be Black or Hispanic (and so are their surrounding neighborhoods) and more likely to be Republican. Their homes are also valued higher, newer and bigger. HOA members live in neighborhoods with higher median incomes and larger shares of high-school and college-educated residents. The relative age distributions of the surrounding neighborhoods vary, but HOAs consistently reside in neighborhoods with a slightly higher share of residents in the 50-64 year-old range.

### *Estimation*

For the current analysis, the dependent variable is the probability of voting, conditional on being registered. We currently disaggregate the elections into general and primary contests and, for now, consider those in 2012.<sup>5</sup> We plan to run separate analyses for local and federal elections, because overall turnout and determinants of voter participation vary across them (Hajnal and Lewis 2003; Bullock 1990). Since our dependent variable is binary, taking on the value of 1 if the resident voted and 0 otherwise, we rely on a probit estimation model. The general form of the regression equation is as follows:

$$Prob(Vote_{i,n} = 1 | HOA_i, X_i, Tract_n) = \Phi(HOA_i\beta' + X_i\gamma' + Tract_n\lambda')$$

Here,  $HOA_i$  includes a dummy variable for whether or not the resident lives in an HOA (1 if he/she is in an HOA and 0 otherwise). In certain specifications, we also interact this dummy with a measure of HOA size (i.e. the number of properties in the HOA), in order to test for different voting tendencies across different institutional contexts. The vector,  $X_i$  contains

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<sup>5</sup> Specifically, we look at voter participation in the 2012 Presidential primary and general elections. Future analyses will not only include more elections across time, but also local elections. We expect that voter behavior will vary depending on the type of election.

variables on the resident's race, age, gender, political affiliation, and on the property's age, value (which, in the absence of reported earnings, is a good proxy for the registrant's income) and size. Finally, we include a vector, *Tract<sub>n</sub>*, which includes a series of neighborhood characteristics, such as median household income, percent Black, percent Asian, percent Hispanic, percent with at least a high-school or college education, and age distributions. We opt to include census tract variables instead of fixed effects, since including fixed effects in probit specifications can produce biased and inconsistent estimates (Greene 2007). We make the reasonable assumption that the included variables are correlated with the likelihood to vote, the likelihood to be an HOA member and with other correlates not included in the model that could vary across tracts. We note that we do replicate the model with fixed effects in a linear OLS specification and the results are substantively the same (see Appendix A).<sup>6</sup>

#### IV. Results

We present here the results from the probit regressions, and run each county separately (this mitigates against any bias due to unobserved heterogeneity across counties that cannot be absorbed by census variables; again, we are limited in our ability to include fixed effects in the nonlinear models). Each table presents results for primary and general elections, and displays the coefficients and the marginal effects (which are evaluated at the mean).

Table 3 displays the results for Pinellas county. The first two columns show the models where residents are voting in the general election and the third and fourth columns show the results for the primary elections; all four models include only voter- and property-level controls. We first consider the covariates, which are largely consistent across the models. Females are more likely to vote, as are older and Black registrants (compared to white ones); Hispanics and Asians are less likely to vote. The likelihood of a Republican voting is larger than that for Democrats (although both are more likely to vote than Independents, the omitted category). And party affiliation is generally more predictive for primary elections than general ones. As for the

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<sup>6</sup> One exception is the result for Pinellas' primary election model, which produces a significant and positive coefficient. We did attempt to run conditional logit models, which do allow for fixed effects, but the models did not converge. We are still investigating how to overcome this obstacle in order to estimate conditional models in the future.

property characteristics, those living in larger and newer homes are more likely to vote; registrants in higher valued homes are more likely to vote in the general election, but not in the primary one (both coefficients are positive, but the latter one is insignificant). We also note that the marginal effects from the voter-level characteristics are much larger than those from the property-level ones.

Now, we turn to the HOA coefficients, which are not consistent across the type of election. HOA membership does not significantly predict the likelihood of voting in the primary election; furthermore, the coefficient is negative, controlling for the voter- and property-level characteristics. The opposite is true for the general election models: HOA is positively and significantly associated with the likelihood of voting. Specifically, residing in an HOA increases the probability of voting by .01 (for context, about 79 percent of HOA owner-occupied residents voted in the general election; this is compared to 25 percent in the primary election). This marginal effect is also at the same scale as those produced by the voter-level characteristics.

The next four columns include tract-level covariates, to control for heterogeneity across the HOA communities that could be correlated with both the likelihood to vote and the tendency to locate in an HOA. Most notably, the inclusion of these variables does not alter the HOA coefficients in a meaningful way. The results are also robust to controlling for HOA size (which are displayed in the final four columns of the table); however, there is not significant contribution from the HOA size variable, which is insignificant and very small in magnitude in for both elections.

We turn now to the results for Hillsborough county, which is contains a slightly smaller sample of registrants. The results are displayed in Table 4 and are sequenced in the same way as those for Pinellas county. The registrant- and property-level coefficients display similar signs, magnitudes and significance levels to those observed in Pinellas county. There are some exceptions for the primary election models, such as no significant gender effect and the tendency for registrants residing in older properties to vote. The HOA coefficients are still significant and positive for the general election models, and insignificant for the primary models (although they are now positive). Similarly, the HOA coefficients remain stable as tract-level covariates are added. In the final models, which allow the probability to vary across HOA size, the primary

election models display two changes: the HOA coefficients change to negative (although they are still insignificant), and there is a significantly positive (albeit small) coefficient on the HOA-size interaction term. Specifically, among voters in HOAs, the likelihood of voting increases by less than one-tenth of a percent with a marginal increase in the number of HOA units.

Finally, we turn to Hernando county (displayed in Table 5), which is the smallest of the three counties in the analysis. Once again, the registrant- and property-level characteristics show similar signs, magnitudes and significance levels, with the exception of the coefficient on Asian, which is less precisely estimated.<sup>7</sup> While the HOA effects display similar signs (positive for the general elections and negative for the primary elections), the coefficients are not significant for the general election models and only marginally significant for the primary ones (in both cases, their magnitudes are slightly smaller). This pattern is consistent when tract-level covariates are added (in fact, the primary election results lose any significance). In the final specification, which controls for HOA size, the HOA effects are once again precisely estimated (and still negative): being in an HOA decreases the likelihood of voting in the primary election by .015. As in Hillsborough county, while the size effect is significantly positive, it is very small in magnitude.

In sum, there are a few important take-aways from our preliminary analysis. First, the consistency in voting results across counties, even in the presence of varying (albeit geographically proximate) socio-demographic characteristics, is stark. This suggests something more institutionalized or generalizable about the structure or norms around HOAs and their interaction with the political system. Second, there appear to be different effects for different types of elections. This could be driven by differences in the registrants that tend to vote in primary versus general elections, as well as differences in what role the HOA would play in each. For example, the mobilization of HOA voting blocs may be less justified in primary elections, especially if the within-party seat is not highly contested (Florida is a close primary state, i.e. one can only vote for their registered party). Alternatively, there could be issue-related referenda on the ballots during the general elections that are not incorporated into primary

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<sup>7</sup> This could be due to the fact that the share of Asian registrants in Hernando is very small, and therefore provided less variation off of which to identify.

elections, which would in turn draw more HOA members. Already we have evidence that HOA membership can induce different political responses, and this is something we plan to unpack further in future analyses. Finally, where the HOA effects are significant, they are comparable in scale to those produced by registrant characteristics, suggesting that the institutional identity of the voter can have an independent and comparable influence (and, in the case of property-level characteristics, the influence of HOA status is larger).

## V. Conclusion

The empirical evidence on local voter participation shows that the structure of municipal government matters in predicting turnout (Hajnal and Lewis 2003; Wood 2002; Alford and Lee 1962). These findings provide a compelling context for understanding the influence of HOAs on voter participation, since they are often considered “private governments”, perhaps conferring even more direct influence over their members than the general-purpose government. The response from HOA members, in terms of their political engagement, is theoretically ambiguous; however it is certain that any response on the part of the HOA members could mean economic, political and social implications for the municipality at large. If HOAs, and the institutional structure and services they provide, act as substitutes for the public sector, then members could opt out of public engagement; if their service needs are being met by the HOA, then they would instead dedicate their political capital to the association’s governance activities. If, however, HOAs recognize that local, state and federal policies matter for their individual livelihood and quality of life, then their public engagement could increase. This outcome is even more likely in the context of HOA-wide mobilization, a process that is made easier by the geographic, economic and social proximity of the HOA members.

Like the theoretical predictions, our preliminary results are mixed. We find that HOA members are more likely to vote in general elections and that, with less conclusive evidence, they are less likely to vote in primary elections. The increase in voter participation for the general elections could reflect successful mobilization campaigns; more over, these voting blocs could be less robust for primary elections, where the contests are perhaps less competitive. These results are consistent across three diverse counties in the Tampa metro area, and when controlling for

individual-, property- and neighborhood-level characteristics. Where the HOA effects are significant, they are comparable in scale to those produced by voter characteristics, suggesting that the institutional identity of the voter can be just as important as the individual demographics in predicting voter participation (property characteristics are consistently the least important determinants).

As we move forward with the project, we plan to expand and augment the analysis in several ways. First, we will expand the sample beyond the current set of counties to include at least three large metro areas in the state. Second, we will incorporate more elections, and assess the impacts for local and federal elections separately. Third, we will augment the analysis to include more municipal controls and to look at changes in voter participation over time (rather than relying solely on the cross-section in the current analysis).

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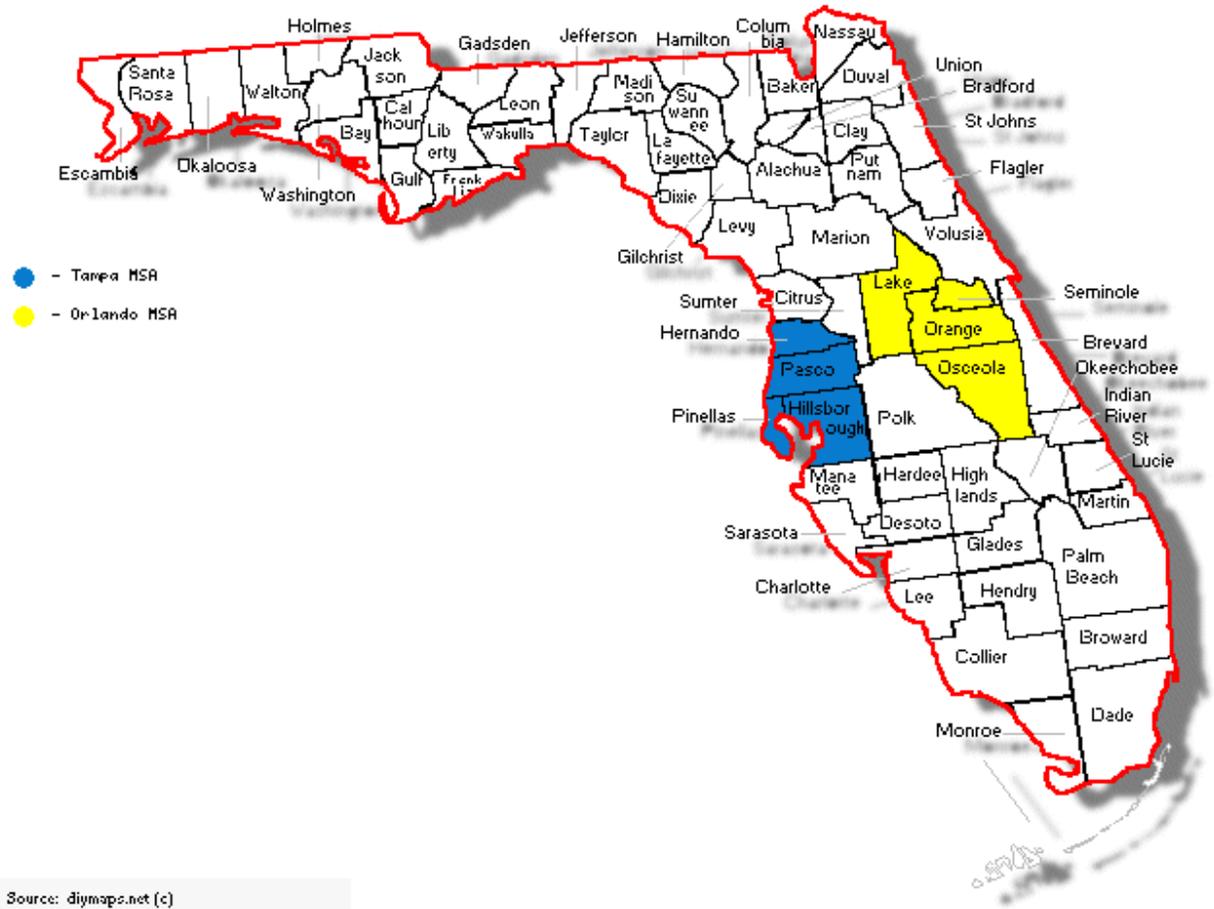
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**Figure 1: Map of Florida Counties**



**Table 1: Summary Statistics for Sample Counties**

<b>Variable</b>	<b>Pinellas</b>	<b>Hernando</b>	<b>Hillsborough</b>	<b>Tampa MSA</b>	<b>Florida</b>
Total population	916,542	172,778	1,229,226	2,783,243	18,801,310
Total population, 2000	921,482	130,802	998,948	-	15,982,378
Population density	3,347.5	365.7	1,204.9	1,107.4	350.6
% Female	52.0	52.2	51.3	51.6	51.1
% Children under 18 years old	17.8	19.8	23.9	21.2	21.3
% Persons 65 and older	21.2	25.8	11.8	17.2	17.3
% White	82.1	89.5	71.3	78.8	75.0
% Black or African American	10.3	5.1	16.7	11.8	16.0
% Asian	3.0	1.1	3.4	2.9	2.4
% Hispanic or Latino	8.0	10.3	24.9	16.2	22.5
% BA Plus	28.3	15.7	29.8	17.6	25.9
% Owner-occupied units	67.4	80.5	60.9	67.2	67.4
% Renter-occupied units	32.6	19.5	39.1	32.8	32.6
% Vacant housing units	17.4	15.1	11.6	14.9	17.5
Avg. HH size	2.18	2.33	2.62	2.39	2.47

**Table 2: Summary Statistics for Sample Voters**

<b>Variable</b>	<b>All owner-occupier voters</b>			<b>HOA Members</b>			<b>non-HOA Members</b>		
<b>PINELLAS COUNTY</b>									
	Obs	Mean	Std. Dev.	Obs	Mean	Std. Dev.	Obs	Mean	Std. Dev.
Voted in General Elec. 2012	329914	0.7563304	0.4292962	39721	0.7868382	0.4095462	290193	0.7521546	0.4317623
Voted in Primary Elec. 2012	329914	0.2402414	0.4272306	39721	0.2532162	0.4348592	290193	0.2384654	0.4261459
Female	329914	0.5295441	0.4991271	39721	0.523149	0.4994701	290193	0.5304194	0.4990747
Asian	329914	0.0234546	0.1513425	39721	0.0293799	0.1688711	290193	0.0226436	0.1487646
Black	329914	0.0705729	0.2561105	39721	0.0184789	0.1346769	290193	0.0777035	0.2677048
Hispanic	329914	0.0334026	0.1796859	39721	0.0311674	0.1737721	290193	0.0337086	0.1804784
Party = DEM	329914	0.3558533	0.4787718	39721	0.2797261	0.4488702	290193	0.3662735	0.4817863
Party = REP	329914	0.3841153	0.4863861	39721	0.4644395	0.4987401	290193	0.3731206	0.4836346
Just value of parcel	329914	199114.2	210828.8	39721	275038.9	215750.7	290193	188721.8	208001.3
Total living area	329873	1879.715	896.3088	39721	2472.403	1004.296	290152	1798.577	848.8836
Year built	329873	1986.287	9.27904	39721	1993.017	7.011836	290152	1985.365	9.170967
Voter birth year	329914	1960.787	17.81894	39721	1961.102	17.46261	290193	1960.744	17.86676
Lives in an HOA as of 2012	329914	0.120398	0.3254269						
<b>HERNANDO COUNTY</b>									
	Obs	Mean	Std. Dev.	Obs	Mean	Std. Dev.	Obs	Mean	Std. Dev.
Voted in General Elec. 2012	80189	0.7036875	0.4566333	2620	0.769084	0.4214993	77569	0.7014787	0.4576123
Voted in Primary Elec. 2012	80189	0.1761464	0.380947	2620	0.2026718	0.4020667	77569	0.1752504	0.3801836
Female	80189	0.5340259	0.498844	2620	0.5347328	0.4988874	77569	0.534002	0.4988457
Asian	80189	0.0078066	0.0880097	2620	0.0080153	0.0891855	77569	0.0077995	0.0879703
Black	80189	0.0331716	0.1790857	2620	0.0156489	0.1241364	77569	0.0337635	0.180621
Hispanic	80189	0.0623278	0.2417514	2620	0.0305344	0.1720852	77569	0.0634016	0.2436855
Party = DEM	80189	0.3524922	0.4777492	2620	0.3099237	0.4625502	77569	0.35393	0.4781909
Party = REP	80189	0.4056043	0.4910117	2620	0.4549618	0.4980625	77569	0.4039371	0.4906883
Just value of parcel	80189	102655.2	60085.62	2620	134974.3	95861.33	77569	101563.6	58184.91
Total living area	80189	2666.908	996.1523	2620	2968.661	1193.348	77569	2656.716	987.2056
Year built	80189	1992.348	10.23072	2620	1995.465	8.95459	77569	1992.243	10.25459
Voter birth year	80189	1956.594	18.44257	2620	1950.428	17.0884	77569	1956.803	18.45074

Lives in an HOA as of 2012	80189	0.0326728	0.1777799
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HILLSBOROUGH COUNTY									
	Obs	Mean	Std. Dev.	Obs	Mean	Std. Dev.	Obs	Mean	Std. Dev.
Voted in General Elec. 2012	184180	0.7664024	0.4231202	30654	0.8012005	0.3991033	153526	0.7594544	0.4274162
Voted in Primary Elec. 2012	184180	0.1925888	0.3943338	30654	0.1929275	0.3946031	153526	0.1925211	0.3942813
Female	184179	0.5260317	0.4993232	30654	0.5210739	0.4995638	153525	0.5270217	0.4992709
Asian	184180	0.0251982	0.156727	30654	0.0406472	0.1974748	153526	0.0221135	0.1470532
Black	184180	0.1205886	0.3256494	30654	0.0980622	0.2974036	153526	0.1250863	0.3308178
Hispanic	184180	0.1258008	0.3316257	30654	0.1054675	0.3071598	153526	0.1298607	0.3361513
Party = DEM	184180	0.3933055	0.488485	30654	0.3395642	0.4735691	153526	0.4040358	0.4907061
Party = REP	184180	0.3727929	0.483549	30654	0.4252626	0.4943908	153526	0.3623165	0.4806711
Just value of parcel	184180	178167.5	170255.4	30654	232888.1	201341.5	153526	167241.6	161131.7
Total living area	184156	2227.986	985.1826	30653	2659.462	939.6951	153503	2141.825	971.3262
Year built	184155	1997.995	9.670082	30653	2003.831	5.903243	153502	1996.83	9.852259
Voter birth year	184180	1962.54	16.99031	30654	1963.091	16.48589	153526	1962.43	17.08717
Lives in an HOA as of 2012	184180	0.166435	0.3724717						

**Table 3: Probit Regression Results, Pinellas County**

VARIABLES	(1) Gen. Elec.	(2) Marginal Eff.	(3) Pri. Elec.	(4) Marginal Eff.	(5) Gen. Elec.	(6) Marginal Eff.	(7) Pri. Elec.	(8) Marginal Eff.	(9) Gen. Elec.	(10) Marginal Eff.	(11) Pri. Elec.	(12) Marginal Eff.
Lives in an HOA	0.0348*** (0.00824)	0.0104*** (0.00243)	-0.00340 (0.00822)	-0.000958 (0.00231)	0.0267*** (0.00833)	0.00797*** (0.00247)	-0.00493 (0.00832)	-0.00139 (0.00234)	0.0349*** (0.0106)	0.0104*** (0.00313)	-0.00770 (0.0106)	-0.00216 (0.00298)
HOA size * lives in HOA									-4.48e-05 (3.57e-05)	-1.35e-05 (1.07e-05)	1.55e-05 (3.71e-05)	4.38e-06 (1.04e-05)
Female	0.101*** (0.00497)	0.0306*** (0.00150)	0.0117** (0.00517)	0.00330** (0.00146)	0.101*** (0.00497)	0.0306*** (0.00150)	0.0118** (0.00518)	0.00333** (0.00146)	0.101*** (0.00497)	0.0306*** (0.00150)	0.0118** (0.00518)	0.00333** (0.00146)
Asian	-0.319*** (0.0151)	-0.106*** (0.00544)	-0.333*** (0.0205)	-0.0812*** (0.00422)	-0.291*** (0.0152)	-0.0959*** (0.00541)	-0.320*** (0.0206)	-0.0785*** (0.00429)	-0.291*** (0.0152)	-0.0960*** (0.00541)	-0.320*** (0.0206)	-0.0785*** (0.00429)
Black non-Hispanic	0.199*** (0.0103)	0.0559*** (0.00269)	0.112*** (0.0107)	0.0328*** (0.00326)	0.192*** (0.0130)	0.0541*** (0.00340)	0.0575*** (0.0140)	0.0165*** (0.00412)	0.192*** (0.0130)	0.0540*** (0.00340)	0.0575*** (0.0140)	0.0165*** (0.00412)
Hispanic	-0.0989*** (0.0130)	-0.0308*** (0.00419)	-0.263*** (0.0169)	-0.0663*** (0.00376)	-0.0907*** (0.0131)	-0.0281*** (0.00418)	-0.259*** (0.0169)	-0.0655*** (0.00378)	-0.0907*** (0.0131)	-0.0281*** (0.00418)	-0.259*** (0.0169)	-0.0655*** (0.00378)
Registered Democrat	0.237*** (0.00635)	0.0696*** (0.00181)	0.436*** (0.00760)	0.129*** (0.00231)	0.239*** (0.00636)	0.0699*** (0.00181)	0.436*** (0.00762)	0.129*** (0.00232)	0.238*** (0.00636)	0.0699*** (0.00181)	0.436*** (0.00762)	0.129*** (0.00232)
Registered Republican	0.342*** (0.00623)	0.0996*** (0.00175)	0.705*** (0.00724)	0.210*** (0.00220)	0.340*** (0.00624)	0.0990*** (0.00175)	0.705*** (0.00725)	0.210*** (0.00220)	0.340*** (0.00624)	0.0990*** (0.00175)	0.705*** (0.00725)	0.210*** (0.00220)
Voter birth year	-0.0193*** (0.000143)	-	-0.0273*** (0.000159)	-0.00769*** (4.33e-05)	-0.0193*** (0.000144)	-	-0.0273*** (0.000161)	-0.00769*** (4.39e-05)	-0.0193*** (0.000144)	-	-0.0273*** (0.000161)	-0.00769*** (4.39e-05)
Just value of property	6.40e-08*** (2.06e-08)	1.93e-08*** (6.22e-09)	1.39e-08 (1.84e-08)	3.91e-09 (5.19e-09)	-3.66e-08* (2.18e-08)	-1.10e-08* (6.56e-09)	-4.86e-08** (2.01e-08)	-1.37e-08** (5.65e-09)	-3.64e-08* (2.18e-08)	-1.09e-08* (6.56e-09)	-4.87e-08** (2.01e-08)	-1.37e-08** (5.65e-09)
Living area square footage	6.87e-05*** (4.77e-06)	2.07e-05*** (1.44e-06)	5.59e-05*** (4.62e-06)	1.58e-05*** (1.30e-06)	6.17e-05*** (4.83e-06)	1.86e-05*** (1.46e-06)	5.19e-05*** (4.74e-06)	1.46e-05*** (1.34e-06)	6.15e-05*** (4.84e-06)	1.85e-05*** (1.46e-06)	5.20e-05*** (4.75e-06)	1.46e-05*** (1.34e-06)
Year property built	0.00617*** (0.000305)	0.00186*** (9.20e-05)	0.00180*** (0.000319)	0.000509*** (8.98e-05)	0.00588*** (0.000311)	0.00177*** (9.36e-05)	0.00177*** (0.000326)	0.000497*** (9.17e-05)	0.00587*** (0.000311)	0.00177*** (9.37e-05)	0.00177*** (0.000326)	0.000499*** (9.18e-05)
Tract median hhld income					2.46e-07 (3.07e-07)	7.40e-08 (9.24e-08)	-6.69e-07** (3.12e-07)	-1.88e-07** (8.79e-08)	2.47e-07 (3.07e-07)	7.44e-08 (9.24e-08)	-6.70e-07** (3.12e-07)	-1.89e-07** (8.79e-08)
Tract percent Black					0.0958*** (0.0239)	0.0288*** (0.00719)	0.135*** (0.0254)	0.0382*** (0.00714)	0.0950*** (0.0239)	0.0286*** (0.00719)	0.136*** (0.0254)	0.0382*** (0.00715)
Tract percent Asian					-0.207*** (0.0771)	-0.0624*** (0.0232)	0.135 (0.0841)	0.0380 (0.0237)	-0.212*** (0.0772)	-0.0639*** (0.0232)	0.137 (0.0842)	0.0385 (0.0237)
Tract percent Hispanic					0.0773 (0.0578)	0.0233 (0.0174)	-0.0802 (0.0618)	-0.0226 (0.0174)	0.0765 (0.0578)	0.0230 (0.0174)	-0.0800 (0.0618)	-0.0225 (0.0174)
Tract percent high school plus					0.00410*** (0.000698)	0.00123*** (0.000210)	0.000973 (0.000746)	0.000274 (0.000210)	0.00407*** (0.000698)	0.00122*** (0.000210)	0.000985 (0.000746)	0.000277 (0.000210)
Tract percent BA plus					0.00356*** (0.000431)	0.00107*** (0.000130)	0.00412*** (0.000442)	0.00116*** (0.000125)	0.00355*** (0.000431)	0.00107*** (0.000130)	0.00412*** (0.000442)	0.00116*** (0.000125)
Tract percent 19 and under					0.000399 (0.000939)	0.000120 (0.000283)	0.00330*** (0.000964)	0.000930*** (0.000272)	0.000400 (0.000939)	0.000120 (0.000283)	0.00330*** (0.000964)	0.000930*** (0.000272)

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Tract percent 20-34					0.000827 (0.000843)	0.000249 (0.000254)	0.00216** (0.000874)	0.000608** (0.000246)	0.000828 (0.000843)	0.000249 (0.000254)	0.00216** (0.000874)	0.000608** (0.000246)
Tract percent 50-64					0.000318 (0.000849)	9.57e-05 (0.000255)	0.00268*** (0.000871)	0.000756*** (0.000245)	0.000330 (0.000849)	9.95e-05 (0.000255)	0.00268*** (0.000871)	0.000755*** (0.000245)
Tract percent 65 plus					-0.000501 (0.000606)	-0.000151 (0.000182)	0.00111* (0.000617)	0.000312* (0.000174)	-0.000511 (0.000606)	-0.000154 (0.000182)	0.00111* (0.000617)	0.000312* (0.000174)
Constant	25.88*** (0.643)		48.56*** (0.674)		25.93*** (0.655)		48.35*** (0.689)		25.96*** (0.656)		48.34*** (0.689)	
Observations	329,873	329,873	329,873	329,873	329,873	329,873	329,873	329,873	329,873	329,873	329,873	329,873

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 4: Probit Regression Results, Hillsborough County**

VARIABLES	(1) Gen. Elec.	(2) Marginal Eff.	(3) Pri. Elec.	(4) Marginal Eff.	(5) Gen. Elec.	(6) Marginal Eff.	(7) Pri. Elec.	(8) Marginal Eff.	(9) Gen. Elec.	(10) Marginal Eff.	(11) Pri. Elec.	(12) Marginal Eff.
Lives in an HOA	0.0702*** (0.00957)	0.0203*** (0.00272)	0.0125 (0.0101)	0.00300 (0.00242)	0.0622*** (0.00962)	0.0180*** (0.00274)	0.00685 (0.0101)	0.00164 (0.00242)	0.0658*** (0.0125)	0.0190*** (0.00355)	-0.0117 (0.0130)	-0.00279 (0.00307)
HOA size * lives in HOA									-1.89e-05	-5.57e-06	9.72e-05**	2.32e-05**
Female	0.102*** (0.00668)	0.0302*** (0.00198)	-0.00119 (0.00725)	-0.000284 (0.00173)	0.102*** (0.00669)	0.0301*** (0.00198)	-0.00232 (0.00726)	-0.000554 (0.00173)	0.102*** (0.00669)	0.0301*** (0.00198)	-0.00230 (0.00726)	-0.000547 (0.00173)
Asian	-0.166*** (0.0202)	-0.0517*** (0.00665)	-0.324*** (0.0286)	-0.0656*** (0.00477)	-0.163*** (0.0204)	-0.0508*** (0.00668)	-0.306*** (0.0287)	-0.0624*** (0.00488)	-0.163*** (0.0204)	-0.0508*** (0.00668)	-0.306*** (0.0287)	-0.0624*** (0.00488)
Black non-Hispanic	0.213*** (0.0113)	0.0588*** (0.00290)	0.130*** (0.0119)	0.0325*** (0.00314)	0.256*** (0.0125)	0.0694*** (0.00310)	0.136*** (0.0135)	0.0341*** (0.00355)	0.256*** (0.0125)	0.0694*** (0.00310)	0.136*** (0.0135)	0.0341*** (0.00355)
Hispanic	-0.157*** (0.00978)	-0.0484*** (0.00314)	-0.364*** (0.0133)	-0.0753*** (0.00232)	-0.127*** (0.0101)	-0.0386*** (0.00319)	-0.331*** (0.0137)	-0.0691*** (0.00245)	-0.127*** (0.0101)	-0.0386*** (0.00319)	-0.331*** (0.0137)	-0.0691*** (0.00245)
Registered Democrat	0.244*** (0.00867)	0.0705*** (0.00244)	0.469*** (0.0117)	0.118*** (0.00303)	0.246*** (0.00869)	0.0709*** (0.00245)	0.470*** (0.0118)	0.118*** (0.00303)	0.246*** (0.00869)	0.0709*** (0.00245)	0.469*** (0.0118)	0.117*** (0.00303)
Registered Republican	0.386*** (0.00871)	0.109*** (0.00235)	0.766*** (0.0114)	0.200*** (0.00309)	0.383*** (0.00873)	0.108*** (0.00235)	0.765*** (0.0114)	0.199*** (0.00310)	0.383*** (0.00873)	0.108*** (0.00235)	0.765*** (0.0114)	0.199*** (0.00310)
Voter birth year	-0.0170*** (0.000203)	- (5.92e-05)	-0.0247*** (0.000229)	- (5.33e-05)	-0.0171*** (0.000205)	-0.00502*** (5.99e-05)	-0.0246*** (0.000233)	-0.00587*** (5.40e-05)	-0.0171*** (0.000205)	-0.00502*** (5.99e-05)	-0.0246*** (0.000233)	-0.00587*** (5.41e-05)
Just value of property	5.78e-07*** (3.61e-08)	1.70e-07*** (1.06e-08)	1.71e-07*** (2.89e-08)	4.08e-08*** (6.91e-09)	2.38e-07*** (3.93e-08)	6.99e-08*** (1.15e-08)	-3.78e-08 (3.35e-08)	-9.02e-09 (7.99e-09)	2.39e-07*** (3.94e-08)	7.04e-08*** (1.16e-08)	-4.51e-08 (3.37e-08)	-1.07e-08 (8.03e-09)
Living area square footage	2.11e-05*** (5.62e-06)	6.22e-06*** (1.66e-06)	2.68e-05*** (5.46e-06)	6.42e-06*** (1.30e-06)	2.39e-05*** (5.67e-06)	7.04e-06*** (1.67e-06)	3.04e-05*** (5.62e-06)	7.24e-06*** (1.34e-06)	2.37e-05*** (5.68e-06)	6.98e-06*** (1.67e-06)	3.12e-05*** (5.62e-06)	7.44e-06*** (1.34e-06)
Year property built	0.00517*** (0.000381)	0.00152*** (0.000112)	- (0.000418)	- (1.00e-04)	0.00433*** (0.000408)	0.00127*** (0.000120)	- (0.000448)	- (0.000107)	0.00432*** (0.000409)	0.00127*** (0.000120)	- (0.000449)	- (0.000107)
Tract median hhld income					-2.22e-06*** (3.50e-07)	-6.54e-07*** (1.03e-07)	-3.37e-06*** (3.68e-07)	-8.02e-07*** (8.77e-08)	-2.22e-06*** (3.51e-07)	-6.52e-07*** (1.03e-07)	-3.41e-06*** (3.69e-07)	-8.12e-07*** (8.78e-08)
Tract percent Black					-0.0533* (0.0307)	-0.0157* (0.00903)	0.0176 (0.0339)	0.00420 (0.00807)	-0.0530* (0.0307)	-0.0156* (0.00903)	0.0159 (0.0339)	0.00379 (0.00807)
Tract percent Asian					-0.244** (0.112)	-0.0718** (0.0330)	-0.699*** (0.119)	-0.167*** (0.0285)	-0.243** (0.112)	-0.0716** (0.0330)	-0.704*** (0.119)	-0.168*** (0.0285)
Tract percent Hispanic					-0.0919*** (0.0318)	-0.0270*** (0.00935)	-0.237*** (0.0360)	-0.0565*** (0.00858)	-0.0921*** (0.0318)	-0.0271*** (0.00936)	-0.235*** (0.0360)	-0.0561*** (0.00858)
Tract percent high school plus					0.00271*** (0.000658)	0.000798*** (0.000194)	-0.00180** (0.000738)	-0.000430** (0.000176)	0.00271*** (0.000658)	0.000796*** (0.000194)	-0.00176** (0.000738)	-0.000420** (0.000176)

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Tract percent BA plus					0.00561***	0.00165***	0.00659***	0.00157***	0.00561***	0.00165***	0.00663***	0.00158***
					(0.000469)	(0.000138)	(0.000484)	(0.000115)	(0.000469)	(0.000138)	(0.000484)	(0.000115)
Tract percent 19 and under					-0.00264**	-0.000776**	-0.00154	-0.000367	-0.00265**	-0.000780**	-0.00145	-0.000346
					(0.00118)	(0.000347)	(0.00127)	(0.000302)	(0.00118)	(0.000347)	(0.00127)	(0.000302)
Tract percent 20-34					-	-0.00118***	-	-	-	-0.00119***	-	-
					0.00401***		0.00290***	0.000690***	0.00403***		0.00279***	0.000664***
					(0.000991)	(0.000291)	(0.00106)	(0.000253)	(0.000991)	(0.000292)	(0.00106)	(0.000253)
Tract percent 50-64					0.00126	0.000372	0.00677***	0.00161***	0.00123	0.000363	0.00694***	0.00165***
					(0.00123)	(0.000362)	(0.00129)	(0.000307)	(0.00123)	(0.000363)	(0.00129)	(0.000308)
Tract percent 65 plus					-	-0.00148***	-	-	-	-0.00148***	-	-
					0.00502***		0.00255***	0.000608***	0.00503***		0.00247***	0.000589***
					(0.000866)	(0.000255)	(0.000880)	(0.000210)	(0.000866)	(0.000255)	(0.000881)	(0.000210)
Constant	23.32***		55.83***		25.12***		53.47***		25.14***		53.34***	
	(0.828)		(0.904)		(0.882)		(0.965)		(0.883)		(0.967)	
Observations	184,154	184,154	184,154	184,154	184,120	184,120	184,120	184,120	184,120	184,120	184,120	184,120

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 3: Probit Regression Results, Hernando County**

VARIABLES	(1) Gen. Elec.	(2) Marginal Eff.	(3) Pri. Elec.	(4) Marginal Eff.	(5) Gen. Elec.	(6) Marginal Eff.	(7) Pri. Elec.	(8) Marginal Eff.	(9) Gen. Elec.	(10) Marginal Eff.	(11) Pri. Elec.	(12) Marginal Eff.
Lives in an HOA	0.0236 (0.0288)	0.00789 (0.00958)	-0.0545* (0.0302)	-0.0117* (0.00633)	0.0145 (0.0296)	0.00486 (0.00988)	-0.0468 (0.0312)	-0.0101 (0.00655)	0.00993 (0.0305)	0.00333 (0.0102)	-0.0682** (0.0323)	-0.0145** (0.00663)
HOA size * lives in HOA									1.39e-05	4.68e-06	6.76e-05**	1.49e-05**
Female	0.0834*** (0.00975)	0.0281*** (0.00329)	0.0163 (0.0112)	0.00361 (0.00247)	0.0828*** (0.00975)	0.0279*** (0.00329)	0.0169 (0.0112)	0.00372 (0.00247)	0.0828*** (0.00975)	0.0279*** (0.00329)	0.0169 (0.0112)	0.00372 (0.00247)
Asian	-0.0560 (0.0536)	-0.0191 (0.0186)	-0.108 (0.0697)	-0.0226* (0.0137)	-0.0612 (0.0537)	-0.0209 (0.0187)	-0.110 (0.0699)	-0.0229* (0.0136)	-0.0612 (0.0537)	-0.0210 (0.0187)	-0.111 (0.0699)	-0.0230* (0.0136)
Black non-Hispanic	0.236*** (0.0281)	0.0739*** (0.00812)	0.0246 (0.0332)	0.00552 (0.00754)	0.220*** (0.0284)	0.0692*** (0.00831)	-0.0254 (0.0337)	-0.00553 (0.00725)	0.220*** (0.0284)	0.0692*** (0.00831)	-0.0258 (0.0337)	-0.00563 (0.00724)
Hispanic	-0.0946*** (0.0196)	-0.0326*** (0.00688)	-0.364*** (0.0293)	-0.0672*** (0.00436)	-0.0942*** (0.0196)	-0.0324*** (0.00691)	-0.361*** (0.0295)	-0.0665*** (0.00438)	-0.0942*** (0.0196)	-0.0324*** (0.00691)	-0.361*** (0.0295)	-0.0664*** (0.00438)
Registered Democrat	0.248*** (0.0126)	0.0816*** (0.00405)	0.608*** (0.0192)	0.148*** (0.00488)	0.251*** (0.0127)	0.0824*** (0.00405)	0.602*** (0.0192)	0.146*** (0.00488)	0.251*** (0.0127)	0.0824*** (0.00405)	0.602*** (0.0192)	0.146*** (0.00488)
Registered Republican	0.425*** (0.0124)	0.139*** (0.00391)	1.024*** (0.0182)	0.250*** (0.00449)	0.426*** (0.0124)	0.139*** (0.00391)	1.019*** (0.0182)	0.248*** (0.00449)	0.426*** (0.0124)	0.139*** (0.00391)	1.019*** (0.0182)	0.248*** (0.00449)
Voter birth year	-0.0200*** (0.000269)	-0.00673*** (9.02e-05)	-0.0189*** (0.000338)	-0.00418*** (7.26e-05)	-0.0195*** (0.000278)	-	-0.0196*** (9.33e-05)	-0.00432*** (7.55e-05)	-0.0195*** (0.000278)	-	-0.0196*** (9.33e-05)	-0.00432*** (7.55e-05)
Just value of property	1.37e-06*** (1.70e-07)	4.61e-07*** (5.73e-08)	8.71e-07*** (1.76e-07)	1.93e-07*** (3.90e-08)	1.35e-06*** (1.82e-07)	4.56e-07*** (6.12e-08)	7.30e-07*** (1.91e-07)	1.61e-07*** (4.21e-08)	1.36e-06*** (1.82e-07)	4.56e-07*** (6.12e-08)	7.32e-07*** (1.91e-07)	1.62e-07*** (4.21e-08)
Living area square footage	8.48e-06 (9.36e-06)	2.85e-06 (3.15e-06)	2.77e-05*** (1.01e-05)	6.13e-06*** (2.24e-06)	1.18e-05 (9.59e-06)	3.96e-06 (3.23e-06)	2.87e-05*** (1.04e-05)	6.34e-06*** (2.30e-06)	1.18e-05 (9.59e-06)	3.96e-06 (3.23e-06)	2.88e-05*** (1.04e-05)	6.36e-06*** (2.30e-06)
Year property built	0.00278*** (0.000537)	0.000937*** (0.000181)	-	-	0.00338*** (0.000558)	0.00114*** (0.000188)	-	-	0.00338*** (0.000558)	0.00114*** (0.000188)	-	-
Tract median hhld income			0.00252*** (0.000631)	0.000558*** (0.000140)			0.00173*** (0.000651)	0.000381*** (0.000144)			0.00175*** (0.000651)	0.000386*** (0.000144)
Tract percent Black					(1.04e-06)	(3.51e-07)	(1.21e-06)	(2.68e-07)	(1.04e-06)	(3.51e-07)	(1.21e-06)	(2.68e-07)
Tract percent Asian					0.576*** (0.130)	0.194*** (0.0436)	1.191*** (0.148)	0.263*** (0.0326)	0.571*** (0.130)	0.192*** (0.0437)	1.171*** (0.148)	0.258*** (0.0327)
Tract percent Hispanic					0.333 (0.534)	0.112 (0.180)	-0.717 (0.619)	-0.158 (0.137)	0.365 (0.536)	0.123 (0.180)	-0.581 (0.622)	-0.128 (0.137)
Tract percent high school plus					0.219* (0.127)	0.0738* (0.0426)	-0.451*** (0.149)	-0.0995*** (0.0329)	0.213* (0.127)	0.0718* (0.0427)	-0.476*** (0.149)	-0.105*** (0.0330)
					0.00294	0.000991	0.00654***	0.00144***	0.00280	0.000941	0.00587**	0.00130**

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Tract percent BA plus					(0.00205)	(0.000691)	(0.00244)	(0.000539)	(0.00207)	(0.000696)	(0.00246)	(0.000542)
					-0.000913	-0.000307	-0.00100	-0.000221	-0.000863	-0.000291	-0.000766	-0.000169
Tract percent 19 and under					(0.00166)	(0.000557)	(0.00188)	(0.000414)	(0.00166)	(0.000558)	(0.00188)	(0.000415)
					-0.00420*	-0.00141*	-0.00117	-0.000258	-0.00398*	-0.00134*	-0.000228	-5.04e-05
Tract percent 20-34					(0.00237)	(0.000797)	(0.00276)	(0.000609)	(0.00239)	(0.000806)	(0.00278)	(0.000614)
					0.000514	0.000173	-0.000757	-0.000167	0.000761	0.000256	0.000375	8.28e-05
Tract percent 50-64					(0.00230)	(0.000775)	(0.00272)	(0.000601)	(0.00234)	(0.000786)	(0.00276)	(0.000609)
					-0.00164	-0.000553	0.00110	0.000242	-0.00134	-0.000450	0.00248	0.000547
Tract percent 65 plus					(0.00225)	(0.000757)	(0.00261)	(0.000577)	(0.00230)	(0.000775)	(0.00267)	(0.000589)
					0.00181	0.000608	-0.00326*	-0.000719*	0.00197	0.000662	-0.00251	-0.000554
Constant	33.68***		40.10***		(0.00157)	(0.000530)	(0.00186)	(0.000410)	(0.00159)	(0.000537)	(0.00188)	(0.000415)
	(1.154)		(1.376)		31.31***		39.38***		31.31***		39.40***	
					(1.231)		(1.454)		(1.231)		(1.454)	
Observations	80,189	80,189	80,189	80,189	80,189	80,189	80,189	80,189	80,189	80,189	80,189	80,189

Standard errors in parentheses

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Appendix A: OLS Regression Results**

VARIABLES	(1) Pinellas Gen. Elec.	(2) Pinellas Prim. Elec.	(3) Hernando Gen. Elec.	(4) Hernando Prim. Elec.	(5) Hillsborough Gen. Elec.	(6) Hillsborough Prim. Elec.
Lives in an HOA	0.0175*** (0.00269)	0.0139*** (0.00265)	0.0216** (0.00955)	0.00709 (0.00787)	0.0209*** (0.00296)	0.00241 (0.00273)
Female	0.0385*** (0.00148)	0.0135*** (0.00146)	0.0327*** (0.00317)	0.00590** (0.00261)	0.0354*** (0.00194)	0.00548*** (0.00179)
Asian	-0.118*** (0.00493)	-0.0972*** (0.00485)	-0.0561*** (0.0180)	-0.0511*** (0.0148)	-0.0603*** (0.00629)	-0.0716*** (0.00580)
Black non-Hispanic	0.0250*** (0.00396)	-0.0191*** (0.00390)	0.0374*** (0.00914)	-0.0211*** (0.00753)	0.0496*** (0.00364)	0.00225 (0.00336)
Hispanic	-0.0663*** (0.00412)	-0.0987*** (0.00406)	-0.0732*** (0.00666)	-0.0797*** (0.00549)	-0.0691*** (0.00312)	-0.0879*** (0.00288)
Registered Democrat	0.113*** (0.00195)	0.133*** (0.00192)	0.138*** (0.00422)	0.112*** (0.00348)	0.119*** (0.00261)	0.118*** (0.00241)
Registered Republican	0.140*** (0.00188)	0.215*** (0.00186)	0.184*** (0.00408)	0.222*** (0.00336)	0.147*** (0.00259)	0.186*** (0.00239)
Just value of property	1.12e-08 (6.98e-09)	2.26e-09 (6.88e-09)	4.83e-07*** (5.98e-08)	2.46e-07*** (4.93e-08)	-1.03e-08 (1.17e-08)	-6.90e-08*** (1.08e-08)
Living area square footage	8.10e-06*** (1.52e-06)	7.72e-06*** (1.50e-06)	-8.77e-07 (3.15e-06)	2.40e-06 (2.60e-06)	1.03e-05*** (1.77e-06)	1.11e-05*** (1.64e-06)
Year property built	0.000869*** (0.000101)	-0.000869*** (9.96e-05)	0.000640*** (0.000195)	-0.000802*** (0.000160)	0.00143*** (0.000141)	-0.00112*** (0.000130)
Constant	-1.100*** (0.200)	1.854*** (0.197)	-0.790** (0.387)	1.605*** (0.319)	-2.283*** (0.281)	2.249*** (0.259)
Observations	329,873	329,873	80,189	80,189	184,154	184,154
R-squared	0.036	0.056	0.046	0.068	0.045	0.064

Standard errors in parentheses  
 \*\*\* p<0.01, \*\* p<0.05, \* p<0.1