Who Represents the Renters?[*]

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Abstract

Owning a home profoundly shapes Americans' economic and political lives and preferences. A wide body of housing policy research suggests that homeowners receive favorable treatment from public policy at all levels of government. We know virtually nothing, however, about the descriptive representation of renters and homeowners. This paper combines a novel data set of over 10,000 local, state, and federal officials with administrative data on property records to assess the descriptive representation of renters and homeowners in the United States. We find that renters are starkly underrepresented by a margin of over thirty percentage points. This underrepresentation persists across a variety of institutional and demographic contexts, and presents normatively troubling implications for democratic governance at all levels.

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Introduction

For most Americans, homes represent their most valuable asset (Pew Research Center 2011). Access to homeownership profoundly shapes individuals' wealth and relationship with their community (DiPasquale and Glaeser 1999), and helps drive massive racial disparities in wealth (Krivo and Kaufman 2004; Pew Research Center 2011). The growing inaccessibility of homeownership due to rising housing costs has been the subject of considerable study and concern among scholars (Schleicher 2013; Hsieh and Moretti 2019; Schuetz 2019; Einstein, Glick and Palmer 2020) as well as state, local, and national policymakers.

The effects of homeownership go beyond economics and community ties—homeownership also appears to have a striking impact on political participation and attitudes. Homeowners are markedly more likely than renters to vote and attend local political meetings (Fischel 2001; Hall and Yoder 2018; Einstein, Glick and Palmer 2020). They are substantially more opposed to new housing in their communities, often seeking to defend their property values and exclusive access to public goods (Trounstine 2018; Marble and Nall 2017; Einstein, Glick and Palmer 2020, though see Hankinson (2018)).

Research on housing policy suggests that state, local, and federal policies reflect the economic and political interests of these highly participatory homeowners. Restrictive zoning and land use firmly favors existing homeowners over renters (Fischel 2001; Rothstein 2017; Trounstine 2018; Einstein, Glick and Palmer 2020). Decades of national policy—from federal government redlining to mortgage deductions in the tax code—have similarly prioritized homeowners over renters (Hoyt and Rosenthal 1990; Rae 2004; Dreier, Mollenkopf and Swanstrom 2004; Miller 2018; Thurston 2018). While the majority of American adults are homeowners, most Americans rent at least at some point in their lives (Schuetz 2018). What's more, homeownership appears to be on the wane, at least among younger Americans. Only 37 percent of Millenials (Americans aged 21 to 37) own homes; this figure is eight percentage points lower than the homeownership rates of their Generation X and Baby Boomers counterparts at the same age (Choi, Zhu and Goodman 2018). The bulk of evidence on housing policy suggests that this (sizable) group's interests are largely marginalized.

While the prioritization of homeowner interests in housing policy has been well-documented, there is virtually no evidence on the (under)representation of renters among political elites more generally. An ample body of research on descriptive representation shows that politicians are disproportionately white, male, and from economically advantaged backgrounds (Lawless and Fox 2010; Carnes 2013; Shah 2014), but characteristics such as homeownership, which are difficult to measure, have not been studied.

The underrepresentation of these groups shapes important political outcomes in a number of ways. Representatives who share your characteristics may be more responsive to your requests and concerns (Butler and Broockman 2011; Broockman 2014). They may also lead underrepresented groups to feel empowered, increasing their trust in and engagement with politics (Gay 2002). Personal background can profoundly shape representatives' policy priorities (Burden 2007). Reflecting its political importance, descriptive representation is a valued policy goal for many organizations and political actors, who push for the recruitment of more diverse candidate pools and the creation of legislative districts that favor the election of under-represented minorities, among other initiatives. Despite its centrality to local, state, and federal politics, homeownership remains entirely absent from these conversations about descriptive representation. The overrepresentation of homeowners could dramatically shape critical local, state, and federal policy outcomes. At the local level, homeowning politicians might have strong incentives to maintain exclusionary land use regimes that limit the development of new housing. At the state- and federal-level, homeowning politicians may overestimate the benefits of tax programs that benefit homeowners, rather than renters.

The representational effects of homeownership may extend beyond legislative settings to other branches of government. Governors and other executives may use their agenda-setting powers and their powers overseeing bureaucracies to favor policies that help homeowners. Similarly, homeownership may affect how judges decide cases and interpret laws around land disputes, evictions (Desmond 2016), and other matters. If the vast majority of officials share a common trait that affects their social and economic position in society, then we might worry that, consciously or unconsciously, this common identity will affect their priorities and decisions.

This paper thus asks a simple questions: to what extent are local, state, and federal political representatives renters? In which kinds of places are renters more likely to be descriptively represented?

To answer these questions, we assemble a novel dataset of over 10,000 local, state, and federal office holders. We merge these individuals with voter files and administrative property records data to learn whether or not they own homes. We find that, at all levels of government, homeowners are dramatically overrepresented in public office. Over 80 percent of senators, judges, members of congress, mayors, city councillors, state senators and representatives, and governors are homeowners. The overrepresentation is especially striking among mayors and city councillors, who represent urban districts featuring more renters than the country as a whole: mayors and city councilors are over thirty percentage points more likely to own or live in owner-occupied homes than the residents of their cities. These representation gaps are similar in size to the underrepresentation of women in Congress.[1]

1 Homeowner Politicians

Substantial evidence from previous scholarship suggests that homeowners should be overrepresented among public officials. This is true both because voters exhibit a higher *demand* for representatives who are homeowners (demand-side factors) and homeowners are more likely to run for office (supply-side factors).

Starting with voter preferences, as we noted in the introduction, homeowners participate in politics at a much higher rate. We might expect their influence to be especially pronounced in low turnout, local elections (Hajnal 2010; Oliver, Ha and Callen 2012; Trounstine 2013; Anzia 2014) in which disproportionately high homeowner participation has been well-documented (Oliver, Ha and Callen 2012; Hall and Yoder 2018; Einstein, Glick and Palmer 2020). Given voters' tendency to select candidates who share their social and economic identities (Kaufmann 2004; Carnes 2013)—especially in local contests where partisan cues are often less salient (Kaufmann 2004)—we should expect high homeowner turnout to yield more homeowners in public office.

Homeownership may help make a candidate more attractive to voters more generally, especially

[1] See Rutgers Center for American Women in Politics `https://www.cawp.rutgers.edu/facts` for more details on the gender gap at different levels of office.

in local elections. As longtime residents (DiPasquale and Glaeser 1999) with sizable immovable community assets (Fischel 2001), they may appear more invested in the community. And, homeownership is correlated with other characteristics that voters find attractive, like being married and having children (Teele, Kalla and Rosenbluth 2018).

On the supply side, homeownership may shape whether an individual views holding political office as attractive in the first place. For one, owning a home offers a prospective office-holder resources and stability. Such economic security is a critical prerequisite for running for higher office (Carnes 2013).

Holding a valuable, immovable, debt-financed asset may also generate political interest, especially in local politics (Fischel 2001; Hall and Yoder 2018; Trounstine 2018). Homeowners worried about local land use policies or the allocation of public goods may find themselves motivated to run for local office to safeguard their wealth.

In addition, homeowners, on average, have lived in their communities longer than renters (DiPasquale and Glaeser 1999). This longevity may spur political interest via several pathways. First, moving frequently decreases political participation (Ansolabehere, Hersh and Shepsle 2012). We might therefore expect renters not to have as great interest in running for or holding public office–highly costly forms of political participation. Second, living in a location for a longer period of time may also make one more invested or interested in local political outcomes. These differences in political engagement may similarly lead to more homeowners running for and holding public office.

Moreover, locational longevity may lead to individuals becoming embedded in local social networks. Strong neighborhood and social ties spur greater political trust, interest, and participation (Huckfeldt 1979; Putnam 2007). These informal networks may lead homeowners to seek political office. More formally, homeowners are also more likely to join homeowners' or neighborhood associations—political institutions expressly created for the purpose of protecting homeowners' interests (Kruse 2005; Trounstine 2018). These formal networks provide fertile grounds for prospective local political candidates.

Many of the mechanisms described above most obviously shape representation at the local level. We do not, however, anticipate the overrepresentation of homeowners to be limited to local politics.

Indeed, the effect of homeownership on prospective office seekers' resources, political interest, and engagement should shape their propensity to run for all political offices, though their effects may be especially pronounced in local contests. What's more, local offices often serve as a stepping stone to state and national positions (Fox and Lawless 2005; Lawless and Fox 2010). Factors that affect the representativeness of local offices should have downstream consequences for the composition of public officials at higher levels of government.

While this overrepresentation will, we expect, persist across a variety of contexts, there are also good reasons to anticipate that some types of communities might be more amenable to electing renters. Perhaps most obviously, places with more renters should, all else equal, elect more renters. Fraga (2018) compellingly shows that minority turnout increases in places where minorities comprise a larger share of the population. As pivotal electoral groups, they are more likely to be recruited and to feel that their voices will impact political outcomes. This higher turnout among renters—in concert with their greater numbers—should lead to the election of more renters.

City institutional context may also affect the election of renters. A robust literature in urban politics debates the effects of at-large versus district-level city council elections. At-large contests tend to favor majority interests (Meier et al. 2005; Mullin 2009), while neighborhood-level elections enhance the representation of minority groups, at least when they are residentially segregated and in sufficient numbers (Trounstine and Valdini 2008). Non-partisan electoral contests and off-cycle election timing depress turnout (Schaffner, Streb and Wright 2001; Anzia 2014), and may consequently favor advantaged interests with a higher propensity to vote–in this case homeowners.

Rapidly increasing housing prices may politically motivate renters. Rapid demographic changes can provoke perceptions of threat (Green, Strolovitch and Wong 1998; Hopkins 2010; Enos 2018), and recent evidence reveals that the housing preferences of renters in high-cost cities—who may perceive their economic positions to be under sizable threat—are distinct from their counterparts residing in cooler housing markets. Renters in these cities express considerably greater opposition to the construction of new housing (Hankinson 2018). Anzia (2018) suggests that, in the case of senior citizens, cohesive group interests are critical to group influence. We might therefore expect renters to mobilize and elect their fellow renters more in cities facing escalating housing prices.

2 Data

To assess the descriptive representation of homeowners and renters, we assemble a national-level data set of over 10,000 public officials at all levels of government. These officials include all federal district court judges,[2], members of Congress, governors, and state legislators.[3]. We also collected information about 1,618 mayors and city councillors from 173 cities over 75,000.[4]

In addition, we collect election data from the California Elections Data Archive (CEDA)[5], which records the results of all state and local elections in California between 1996 and 2018. One significant advantage of this dataset is that it includes not only the names of candidates who won, but also the names of those who ran and lost. In what follows, we use the latter set of names to estimate the homeownership rate of *candidates* for public office, in addition to elected public officials.

To determine each public official's residential address, we merge our dataset with a nationwide voter file from L2. These data contain over 190 million unique voter records from county-level voter registries across the country. For each public official, we determine the set of individuals residing within their district that share a name, using an exact match for last name and a fuzzy string match for first and middle name.[6] Where available, we also match on year of birth and gender. Following this procedure, we identify the residential address of 82% of the officials in our dataset.

Often, this matching procedure produces multiple, equally likely matches—particularly for public officials who represent large cities/districts and officials for whom we lack additional identifying information like middle names and birthdates. To further disambiguate, we conduct a second-stage manual validation, eliminating potential matches based on obvious discrepancies in age or gender.[7]

Next, we match each address with a second dataset of parcel-level tax records from CoreLogic, a

[2]Federal Judicial Center `https://www.fjc.gov`

[3]Klarner, Carl, 2018, "State Legislative Election Returns, 1967-2016", `https://doi.org/10.7910/DVN/3WZFK9, HarvardDataverse,V3,UNF:6:pV4h1CP/B8pHthjjQThTTw==[fileUNF]` and 2018 update.

[4]These cities were randomly selected from all cities over 75,000. We opted to focus on big- and mid-sized cities because: (1) information about their local representatives is more readily available on city websites and (2) these cities are disproportionately home to renters. Indeed, this second point is especially important. If we want to understand the political representation of renters, we need to study places where renters actually live.

[5]Center for California Studies, `https://www.csus.edu/center/center-california-studies/`

[6]The fuzzy string match minimizes Jaro-Winkler distance, modified by a large list of common English nicknames.

[7]We are still in the process of conducting this more labor-intensive second stage of matching.

real estate data analytics firm. These data are collected from over 3,100 county tax assessor's offices, and include information on property characteristics, assessed values, owners' names, latitude, and longitude. To determine whether a housing unit is owner-occupied, we take two approaches. As a first pass, we compare each property's physical address with the owner's listed mailing address. If they match, then we classify the property as owner-occupied. This is a more reliable method than attempting to match the names of owners with the names of public officials, because in many cases only one member of the household is listed as an owner, or the names in the CoreLogic dataset are misspelled, or the home is owned through an LLC.[8] Because this procedure is likely to overestimate the number of renters, we conduct a final stage of manual validation, identifying records where the public official and owner share a last name. We code these officials as homeowners even if the property and mailing addresses differ. In total, we find a perfect match (matched one-to-one with a property record) for 63% of our public officials.

We define a politician as a homeowner wherever we are able to affirmatively link them to a single property record of an owner-occupied home, or, if the politician matches to multiple records and all of the matched records are owner-occupied homes. In this latter case, we are not sure which property record matches to the politician, but are reasonably confident that one of the records does. If a politician matches to multiple property records, but only some of them are for owner-occupied homes, then we use the percent of the records that are owner-occupied as the probability that the politician is a homeowner. For example, if there are three property records for voters with the same name and birth year as the politician, but only two are owner-occupied homes, then we estimate the probability that the politician owns a home at .667.

This procedure is likely to generate many affirmative matches, but also a large number of false negatives, where we find that politicians do not own homes because we cannot match them to the property tax data. There are many possible reasons for failed matches, including alternate names and nicknames, property owned by the politicians spouse or by a trust, or lack of information to determine between multiple possible matches. Furthermore, in the case of some governors and mayors who have an official city or state-owned residence through their office, the home that they

[8]Note that this procedure is likely to bias *against* our findings, as it will classify officials as renters if they send their mail to a P.O. Box or to a second home in Washington, DC.

own may not be considered owner-occupied for tax purposes. All of these factors jointly mean that our figures almost certainly undercount the true proportion of homeowners among public officials.

While these data allow us to learn a great deal about the representation of homeowners, there are important analytical limitations. First, these observational data will not allow us to separate supply-side and demand-side explanations for the overrpresentation of homeowners. Even if we do find that homeowners are dramatically overrepresented among candidates and elected officials alike—a result that, at first glance, militates in favor of a supply-side explanation–it could be that voters' preference for homeowners deters renters from running.

Second, the models we present below are all predictive. From these data, we can descriptively understand which types of places are likely to experience the greatest overrepresentation of homeowners—an important quantity of interest for scholars and policymakers alike. We cannot, however, use these data to determine whether city institutional configurations causally drive homeowner representation, for example.

3 Results

We begin by examining homeownership rates across different categories of offices. We matched 10,591 public officeholders across seven categories of offices. Figure 1 presents the results.[9] We classify officials into three categories of homeownership: Yes, Maybe, and No. The "maybe" category includes both officials who matched to zero property records and officials who matched to multiple property records, some of which are owner-occupied and some are not. Further manual validation is needed to resolve these cases. We conducted a preliminary manual validation on a subset of these officials, which reduced "maybes" from 30 percent to 10 percent (see Table A2). Of the "maybe" cases that we were able to resolve with validation, 95 percent were homeowners, and 5 percent were renters. This suggests that the results presented here are significantly undercounting owners, and that most of the "maybe" category will be matched to properties when the validation is complete.

Across all categories of public offices, including city councils, the U.S. Congress, governors, state legislatures, and district court judges, the vast majority are homeowners. In every category, at least

[9] Also see Table A1.

93% of officeholders either own a home or are likely to do so, and a large majority were definitively matched to property records.[10]

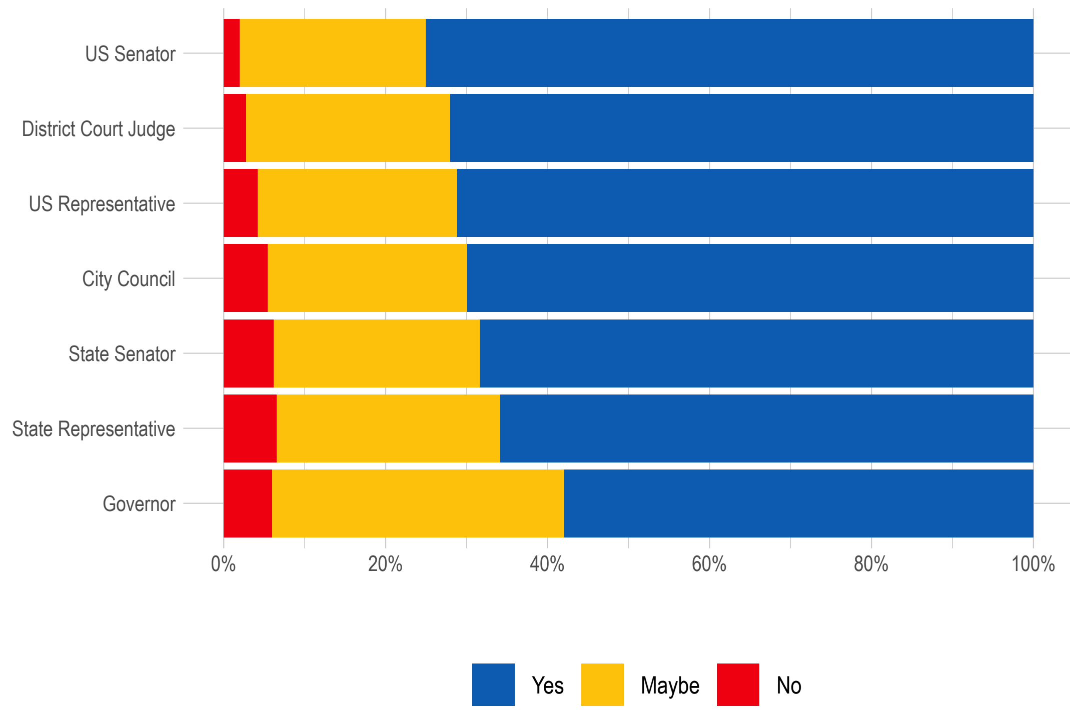

Figure 1: Homeownership Rates by Office Category

3.1 Local Officials

We matched 1,618 city councilors and mayors across 173 cities to voter files and property tax records. Overall, we were able to positively identify 1,131 of them as homeowners (70%), and a further 399 (25%) as possible homeowners. Only 88 (5%) could not be matched. We expect that many of the possible homeowners and non-homeowners do in fact own homes, but due to data limitations (see above), we are not able to match them. Based on our estimated probability of owning a home, we estimate that 83% of city councilors are homeowners. In contrast, the overall homeownership rate (weighted by population) for our sample cities is only 51%. Mayors and city councilors are 32 percentage points more likely to own or live in owner-occupied homes than the

[10] We expect that the slightly lower rates of governor homeownership is due to official gubernatorial residences. If the governor is registered to vote at the governor's mansion instead of their personal home, we are less likely to successfully match them to their personal property.

residents of their city.

There is little variation in homeownership across the local officials in our sample. Table 1 splits the sample by race and gender. While white mayors and city councillors appear slightly more likely to own homes than blacks, Hispanics, or local officials of other groups, most of the variation comes from the "maybe" category, where the matching is imprecise. There is no variation by gender or whether the official is elected to a city council district or at large. However, there is some variation across positions; we were able to match 80% of mayors to homes, compared to 69% of city councilors. However, the percentage of people in each office for which we were not able to make any match is similarly low (2% and 6%, respectively), suggesting that with additional validation this gap may close.

		Homeowner?		
		Yes	Maybe	No
Race	White	0.75	0.20	0.05
	Black	0.63	0.30	0.07
	Hispanic	0.61	0.35	0.04
	Other	0.62	0.35	0.03
Gender	Men	0.70	0.25	0.05
	Women	0.70	0.24	0.05
Title	City Councilor	0.69	0.25	0.06
	Mayor	0.80	0.18	0.02
District Type	At-Large	0.72	0.22	0.06
	District	0.69	0.26	0.05
All		0.70	0.25	0.05

Table 1: City Councilor Homeownership by Characteristics

Figure 2 presents city-level results for all of the cities in our sample with at least 10 city councilors. While there is considerable variation in the number of imperfect matches, the low level of non-owners is strikingly low across all of the cities in our sample.[11] In 36% of the cities in our sample, either every city councilor or all but one is a homeowner.

In Figure 3 we compare the probability that a local official is a homeowner to the percentage

[11]The number of "maybes" (partial matches) is higher in some states than others, due to the size of the state and variation in the voter file.

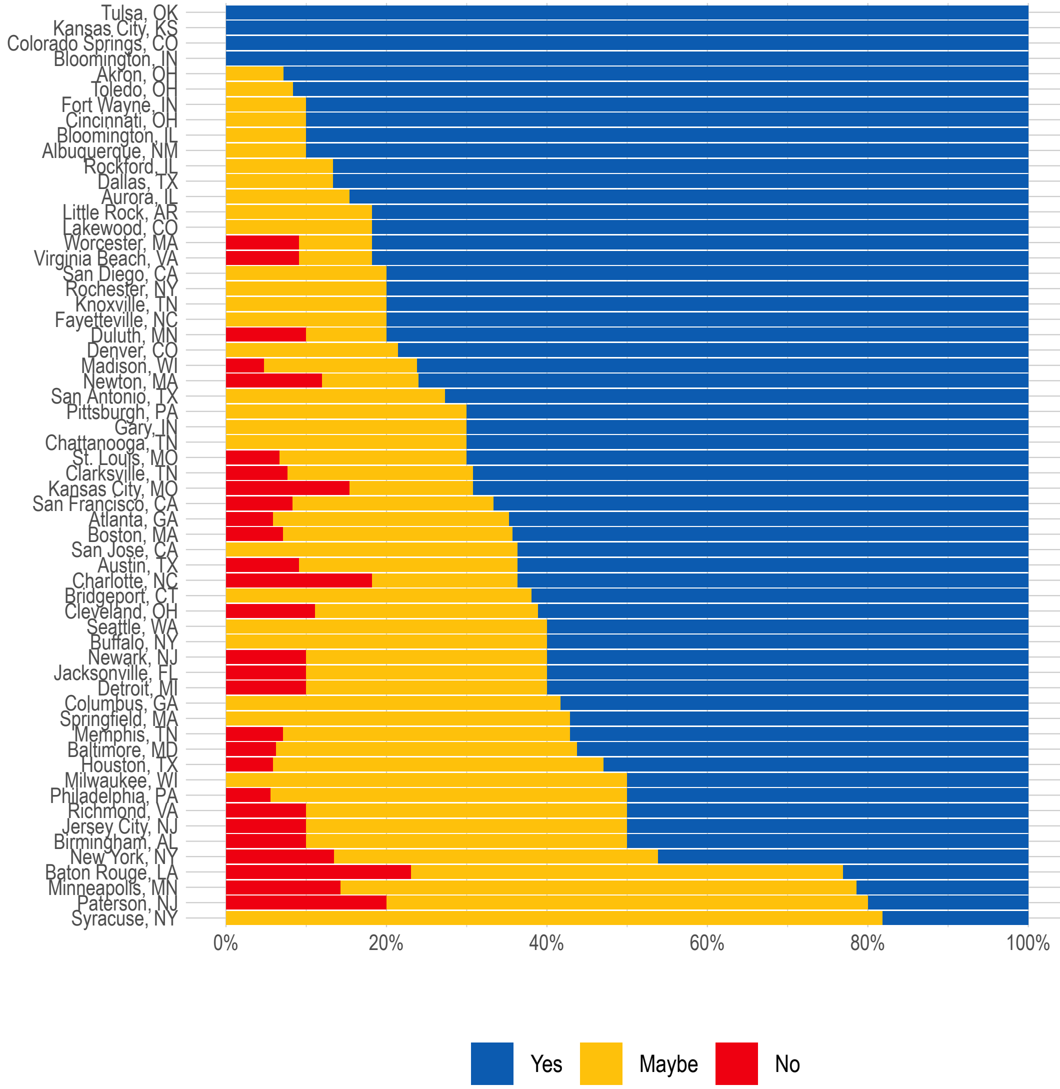

Figure 2: Homeownership Rates in City Councils (councils with 10 or more members only

of the city population living in owner-occupied housing.[12]. In almost every city, local official homeownership far exceeds that of the general population. The few cities below the line appear to be due to matching difficulties (places with high numbers of "maybes," rather than places where most city councilors were not matched to homes). In Table 2 we estimate a set of linear models predicting the percentage of homeowners elected to city government and average homeowner probability as a function of the share of the population in owner-occupied housing, city population

[12]City demographics from the 2017 American Community Survey (ACS).

(logged), city council size, and change in median housing price.[13] We find a positive relationship for both measures of local official ownership on the population in owner-occupied housing, but not on city size, council size, or change in housing prices. Homeowners are vastly overrepresented among local elected officials across cities of all sizes.

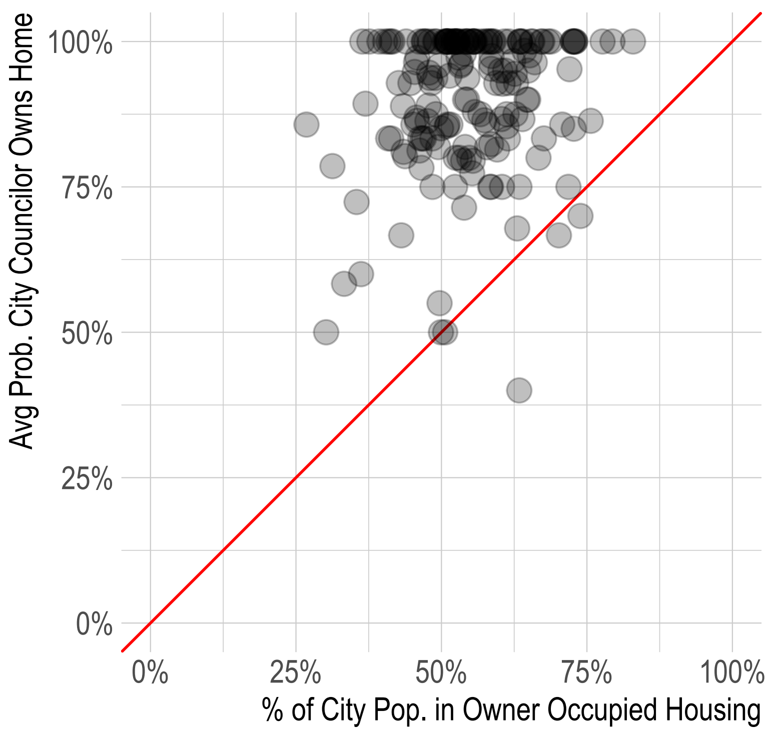

Figure 3: City Council Home Ownership and Residents in Owner Occupied Housing

One notable exception to this general finding is Minneapolis, Minnesota, where we could only affirmatively match eight out fourteen city councilmembers to owner-occupied homes—even after two rounds of manual validation. It is likely that between four and six members of the council (including the mayor) are renters. And the city council elected in 2017 is otherwise historically diverse on characteristics like age, gender identity, and country of origin.[14] It is perhaps no coincidence that this city council recently passed an ambitious comprehensive plan aimed at increasing the supply of affordable housing by upzoning all residential neighborhoods to allow two- and three-family

[13] All census variables are from the 2017 American Community Survey, 5-year estimates. Median housing price change is the percent change in median housing price from the 2017 ACS to the 2012 ACS.

[14] http://www.startribune.com/long-night-for-minneapolis-incumbents-as-challengers-shake-up-race/456000313/

	% Owners	Prob. Owner
% Pop. Owner Occ.	0.465***	0.181*
	(0.154)	(0.098)
City Pop (log)	-0.018	-0.020
	(0.023)	(0.014)
Council Size	-0.002	0.000
	(0.003)	(0.002)
Median Housing Price Change	-0.120	-0.026
	(0.132)	(0.083)
Intercept	0.836***	1.071***
	(0.298)	(0.189)
Num. Obs.	173	173

* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Table 2: OLS Models Predicting Home Ownership by City Councilors

homes.[15]

[15] http://www.startribune.com/minneapolis-city-council-approves-2040-comprehensive-plan-on-12-1-vote/502178121/

3.2 Mechanisms

The under-representation of renters could stem from two bottlenecks: candidate recruitment or voter preferences in elections. By comparing candidates for city council who lost their election with those who won, we can estimate (1) the share of renters among candidates for public office, and (2) the probability that voters will elect renters, conditional on running.

Table 3 reports this comparison for the 2,289 city council candidates in the CEDA dataset from 2017-2018. There is only a modest difference between the homeownership rate of candidates and elected city councilmembers, which suggests that renters are no less likely to be elected to office, conditional on running. The largest gap is at the candidate recruitment stage; renters are significantly less likely to run for city council than homeowners.

		Homeowner?		
		Yes	Maybe	No
Group	All Californians	0.55		0.45
	Candidates	0.69	0.14	0.17
	Elected	0.75	0.13	0.12

Table 3: City Council Candidate Homeownership (California, 2017-2018)

While these results indicate that candidate recruitment is a central driver of the underrepresentation of renters, they do not inform whether the supply- or demand-side factors we outlined at the outset of this paper are primarily responsible. Prospective candidates who are renters may be opting not to run because they lack the resources, political interest, or active recruitment that drives candidacy–all supply-side reasons. Or, they could be strategically choosing not to enter a race because they anticipate voters' preferences for homeowners.

4 Directions for Future Research

This paper reveals that renters are dramatically underrepresented at all levels of American politics—even in places where we might have expected them to be dominant political forces. We cannot directly connect this underrepresentation with policy outcomes—though local, state, and federal housing policy are certainly consistent with a strong homeowner bias.

In future research, however, we can further unpack whether the overrepresentation of homeowners is driven by supply- or demand-side factors. In particular, we plan to use survey experiments to evaluate whether voters perceive homeownership to be an advantage in elected office. Moreover, we will collect data on campaign materials to evaluate how often candidates flag their homeownership status. Both of these efforts will illuminate the extent to which voters value homeownership in a candidate.

Regardless of its origins, the underrepresentation of renters among elected officials is troubling, and affects the kinds of issues discussed on the local and national stages. To see this in practice, we need look no further than the media furor generated over Congresswoman Alexandria Ocasio-Cortez's struggles to pay Washington, D.C. area rents in 2018. After being elected to Congress, Ocasio-Cortez—one of the four percent of members of Congress who we could not identify as a homeowner[16]—was candid about the struggles she faced as an elected official who was also a renter in an interview with the *New York Times*:

> Ms. Ocasio-Cortez said the transition period will be "very unusual, because I can't really take a salary. I have three months without a salary before I'm a member of Congress. So, how do I get an apartment? Those little things are very real." She said she saved money before leaving her job at the restaurant, and planned accordingly with her partner. "We're kind of just dealing with the logistics of it day by day, but I've really been just kind of squirreling away and then hoping that gets me to January."[17]

Ocasio-Cortez's status as a renter offers her unique credibility to forcefully address the housing challenges facing her fellow renters. It also likely informs her policy preferences on housing issues (Burden 2007). The virtual absence of renters at all levels of governments means that there are few elected officials who will either make renters a top priority, or have the personal credibility to voice renters' struggles.

[16]Her listed residential address is an apartment owned by her father.
[17]`https://www.nytimes.com/2018/11/07/nyregion/ocasio-cortez-congress-washington.html`

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A Appendix

	Yes	Maybe	No
US Senator	0.75	0.23	0.02
District Court Judge	0.72	0.25	0.03
US Representative	0.71	0.25	0.04
City Council	0.70	0.25	0.05
State Senator	0.68	0.25	0.06
State Representative	0.66	0.28	0.07
Governor	0.58	0.36	0.06

Table A1: Homeownership Rates by Office Category

City	Before Validation	After Validation
Boston, MA	9 Homeowners, 4 Maybe, 1 Renter	13 Homeowners, 1 Maybe
Denver, CO	11 Homeowners, 3 Maybe	13 Homeowners, 1 Maybe
St. Louis, MO	21 Homeowners, 7 Maybe, 2 Renters	26 Homeowners, 1 Maybe, 3 Renters
Minneapolis, MN	3 Homeowners, 9 Maybe, 2 Renters	8 Homeowners, 4 Maybes, 2 Renters

Table A2: Estimated City Council Homeownership Rates Before and After Manual Validation