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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 30 percentage points—a gap that persists across a variety of institutional and demographic contexts. Public officials are substantially more likely to own single-family homes that are more valuable than other homes in their neighborhoods. Collectively, these findings suggest deep representation inequalities that disadvantage renters at all levels of government.

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In 2021, residents in Cambridge, MA, elected Burhan Azeem to the city council. Azeem stood out for being one of the only renters on the city council, despite that fact that 65% of Cambridge housing units are occupied by renters. Azeem's status as a longtime renter provided him with a front-row seat for experiencing the Greater Boston area's escalating housing crisis. Despite his annual salary of \$86,000 per year, Azeem struggled to find a place to live. In winter 2022, when he arrived at a home he had rented, he discovered another person already moved into what he thought was his room—the result of a miscommunication between two landlords. Azeem was left in the unenviable position of having to find a new apartment within a few weeks, an experience he described as a “horrific, horrific process.” His direct experience as a renter in Cambridge shapes his views on housing policy and advocacy: “I think there's a misconception about how bad it is. I could save 50 percent of my salary for probably another 10 or 20 years and I wouldn't come close to being able to buy an apartment in Cambridge. And I think there's a lot of policy things we can do.”¹

A wealth of public opinion evidence shows that homeownership affects policy preferences. Homeowners are markedly more opposed to new housing in their communities, often seeking to defend their property values and exclusive access to public goods (Einstein et al., 2019; Marble & Nall, 2020; Trounstein, 2018; although see Hankinson 2018). What's more, these views are far more likely to be heard: homeowners are substantially more likely than renters to vote and attend local political meetings (Einstein et al., 2019; Fischel, 2001; Yoder, 2020).

These disparities in participation and representation profoundly shape American housing policy. 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 (Einstein et al., 2019; Fischel, 2001; Rothstein, 2017; Trounstein, 2018). Decades of national policy—from federal government redlining to mortgage deductions in the tax code—have similarly prioritized homeowners over renters (Dreier et al., 2004; Hoyt & Rosenthal, 1990; McCabe, 2016; Miller, 2018; Rae, 2004; Thurston, 2018).

The overrepresentation of homeowners makes it difficult to reform these housing policies. Politicians are reluctant to overturn housing policies preferred by their most vocal constituents—frequently ignoring or marginalizing concerns from renters (Einstein et al., 2019; Levine, 2021; Trounstein, 2018). Moreover, policy choices themselves shape future opportunities for participation and mobilization. The effect of public housing on participation is illustrative; public housing serves as a political space (Rodriguez, 2021)—one that can mobilize renters and, more broadly, constituencies supportive of affordable housing.

The substantive importance of these policy choices cannot be overstated. 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 & Glaeser, 1999; McCabe, 2016), and helps drive massive racial disparities in wealth (Krivo & 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 (Einstein et al., 2019; Hsieh & Moretti, 2019; Schleicher, 2013; Schuetz, 2019) as well as state, local, and national policymakers.

Many of the pieces of this puzzle have been well documented: we know that homeowners participate more, and that their preferences have largely been reflected in American housing policy at the local, state, and national levels. We have virtually no evidence, however, on a key component of the representation of housing policy preferences: how common are politicians like Burhan Azeem? How many politicians with recent and direct experience as renters are representing their communities? An ample body of research on descriptive representation shows that politicians are disproportionately white, male, and from economically advantaged backgrounds (Carnes, 2013; Lawless & Fox, 2010; Shah, 2014), but characteristics such as homeownership, which are difficult to measure, have not been studied.

The underrepresentation of these groups shapes important policy outcomes. Representatives who share your characteristics may be more responsive to your requests and concerns (Broockman, 2014; Butler & Broockman, 2011)—which can shape policy congruence between constituents and representatives. They may also lead underrepresented groups to feel empowered, increasing their trust in and engagement with politics and policy institutions (Gay, 2002). Personal background can profoundly shape representatives' policy priorities (Burden, 2007) and constituency service activities (Lowande et al., 2019). Reflecting its importance in politics and policy, 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 underrepresented minorities, among other initiatives.

This paper thus asks a simple question: To what extent are local, state, and federal political representatives renters? And in which kinds of places are renters more likely to be descriptively represented? In doing so, we hope to further explicate the mechanisms by which high levels of homeowner participation in politics lead to policy outcomes biased on favor of homeowners. As is often said, "personnel is policy" (e.g., Faulkner, 2016). The housing experiences of public officials have the potential to shape their views and priorities on housing policy. By examining the homeownership and renting patterns of public officials, we can better understand who is making decisions on housing policy and how personal experiences may be an asset for—or a barrier to—policy change.

To answer these questions, we assemble a novel data set of over 10,000 local, state, and federal officeholders. Critical decisions about land use, eviction protections, subsidized housing, and mortgage and tax policy—among many others—are made at all three levels of government, and across the legislative, judicial, and executive branches. Local, state, and federal officials of all types are jointly responsible for housing policy. Zoning and permitting decisions are usually made at the local level, under laws passed by the state legislatures. Laws protecting renters and homeowners, regulating mortgages, providing tax incentives or deductions, and many other aspects of housing policy are made by both the US Congress and state legislatures, and enforced by the federal and state executive branches and judiciaries. Consequently, we examine an expansive population of politicians and officials, rather than any one set of actors affecting housing policy. Furthermore, by looking at a wide range of officials, we can examine whether the homeownership levels we measure are consistent across all types of politicians or vary across institutions.

We merge data on these individuals with voter files and administrative property records to learn whether or not they own homes. We find that, at all levels of government, homeowners are dramatically overrepresented in public office. At least 80% of senators, federal judges, members of Congress, mayors, city councilors, state senators and representatives, and governors are homeowners. The overrepresentation is especially striking among mayors and city councilors, who represent urban districts featuring more renters than the country as a whole: mayors and city councilors are over 30 percentage points more likely to own or live in owner-occupied homes than are the residents of their cities. These representation gaps are similar in size to the underrepresentation of women in Congress.² We also compare the type and value of the homes owned by public officials to those of their neighbors; officials are more likely to own single-family homes that are significantly more valuable than the median home in their neighborhood. These results reveal that the day-to-day lives of representatives insulate them from the kinds of struggles that Azeem and millions of other renters face in America on a day-to-day basis. Concerns about rent payment, leases, and evictions feel distant to most political representatives—making it all the less likely that the interests of renters will be equitably accounted for in policy decision-making.

Homeowner Politicians

Substantial evidence from previous scholarship suggests that homeowners are likely to be overrepresented among public officials. This is true both because voters may prefer representatives who are homeowners and homeowners are more likely to run for office. Indeed, we know that homeowners participate in politics at a much higher rate, as they are eager to protect the most valuable asset they own and their exclusive access to local public goods (Einstein et al., 2019; Fischel, 2001; Trounstine, 2018). Moreover, homeowners tend to be longtime residents of their communities (McCabe, 2016); as less frequent movers, they are more likely to be familiar with voting procedures in their community (Ansolabehere et al., 2012) and more invested in long-term community politics and policy (McCabe, 2016). Public policy choices have further exacerbated these participatory disparities by making it more challenging for renters and affordable housing residents to organize (Rodriguez, 2021; Michener & SoRelle, 2022). Given voters' tendency to select candidates who share their social and economic identities (Carnes, 2013; Kaufmann, 2004)—especially in local contests where partisan cues are often less salient (Kaufmann, 2004)—we should expect high homeowner turnout relative to renters to yield more homeowners in public office.

We anticipate that high homeowner turnout will yield more homeowner candidates at all levels of politics. But their influence may be especially pronounced in low-turnout, local elections (Anzia, 2014; Hajnal, 2010; Oliver et al., 2012), in which disproportionately high homeowner

participation has been well documented (Einstein et al., 2019; Hall & Yoder, 2018; Oliver et al., 2012; Ornstein, 2019; Yoder, 2020).

Homeownership may also shape whether an individual views holding political office as attractive in the first place. For one thing, owning a home offers a prospective officeholder resources and stability (McCabe, 2016). 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 & Yoder, 2018; Trounstein, 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, as with voting, homeowners' longevity in a community may spur them to participate in politics by running for office. Locational longevity may lead to individuals becoming embedded in local social networks. Strong neighborhood and social ties spur greater political trust, interest, and participation (Putnam, 2007). These informal networks may lead homeowners to seek political office. Homeowners are also more likely to join formal networks like homeowners' or neighborhood associations—political institutions expressly created for the purpose of protecting homeowners' interests (Trounstein, 2018). These organizations 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. What's more, local offices often serve as a stepping stone to state and national positions (Fox & Lawless, 2005; Lawless & 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.

Finally, policy choices that favor homeowners should further exacerbate the overrepresentation of homeowners among both voters and office-seekers. A wide body of research on American public policy shows that policy can serve to increase trust in government and an individual's sense of efficacy—or it can upend this feeling of trust and security, and reduce engagement with government. For example, studies of Social Security (Campbell, 2002) and the GI Bill (Mettler, 2005) show how benefits from those policy programs increased political participation among recipients—in part because of an increased sense of trust and efficacy in government. In contrast, negative and punitive interactions with Medicaid bureaucracy (Michener, 2018) and the carceral state (Weaver & Lerman, 2010) diminish trust in government, leading to lower levels of participation.

It is not hard to imagine how such interactions might extend to housing policy. Renters could experience, among other things, indifference or unhelpfulness from public housing bureaucrats; hostility at public meetings where the voices of renters are often dismissed or marginalized (Einstein et al., 2019; Levine, 2021); and eviction as a consequence of code enforcement. All of these might serve to make renters feel their voices are unlikely to matter in government proceedings—diminishing their propensity to participate in politics as voters or officeholders. What's more, housing policy has eroded organizing spaces for renters (Rodriguez, 2021), further cementing the connection between public policy and the political marginalization of renters.

Data

To assess the descriptive representation of homeowners and renters, we assemble a national-level data set of over 10,000 public officials serving at all levels of government in 2019.³ The best empirical evidence on this question to date, from Yoder (2021), shows a striking overrepresentation of homeowners among California state and local officials; these data, however, are limited by region and officeholder. Our national database of officials builds on this analysis,

including all federal district court judges,⁴ members of Congress, governors, and state legislators.⁵ We also collect information on 1,800 mayors and city councilors from the 190 largest cities by population.⁶

In addition, we collect election data from the California Elections Data Archive (CEDA),⁷ which records the results of all state and local elections in California between 1996 and 2018. One significant advantage of this data set 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 data set with a nationwide voter file from L2. For each public official, we determine the set of individuals residing within their district that share a name, using an exact match for the last name and a fuzzy string match for first and middle names.⁸ Where available, we also match on birthdate and gender. Following this procedure, we identified a unique residential address for 84% of the officials in our data set.

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.

Next, we match each address with a second data set of parcel-level tax records from CoreLogic, a 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. First, 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 data set are misspelled, or the home is owned through an LLC.⁹ 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 60% 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 percentage of the records that are owner-occupied as our estimated 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 public officials 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 official's spouse or by a trust, or lack of information to distinguish between multiple possible matches. Because there is no reason to believe that renters are more likely than homeowners to have common names or nicknames, it is unlikely that renters are systematically overrepresented in the set of failed matches. Furthermore, in the case of some governors and mayors who have an official city or state-owned

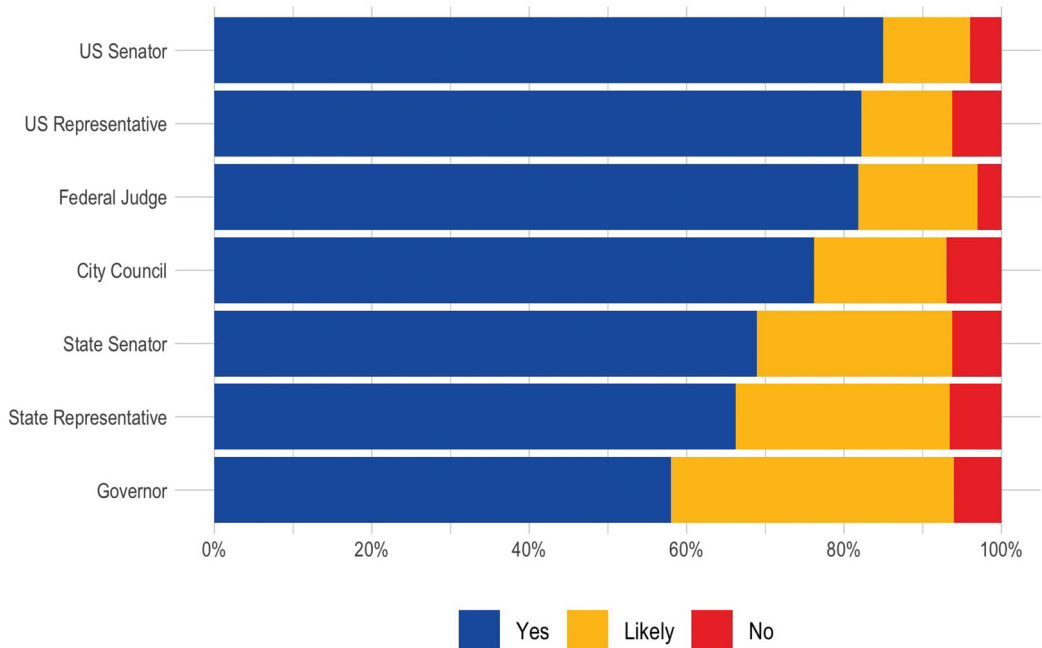


Figure 1. Homeownership rates by office category.

residence through their office, the home that they own may not be considered owner-occupied for tax purposes. All of these factors jointly suggest that our figures almost certainly *undercount* the true proportion of homeowners among public officials.

Although these data allow us to learn a great deal about the representation of homeowners, there are important analytical limitations. These observational data will not allow us to separate supply-side and demand-side explanations for the overrepresentation 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.

Results

We begin by examining homeownership rates across different categories of offices. We matched 10,800 public officeholders across seven categories of offices. [Figure 1](#) presents the results,¹⁰ classifying officials into three categories of homeownership: Yes, Likely, and No. The “likely” category includes officials who matched to multiple property records, some of which are owner-occupied and some of which are not. For each of these officials, we conducted a manual validation (see [Appendix A](#) for details), which reduced “likelies” from 30% to 10%. Of the “likely” cases that we were able to resolve with validation, 95% were homeowners, and 5% were renters. This provides further suggestive evidence that the results presented here are significantly undercounting owners.¹¹

Across all categories of public offices, the vast majority are homeowners. At least 93% of officeholders in each category either own a home or are likely to do so, and a large majority were definitively matched to property records.¹²

Local Officials

We matched 1,800 city councilors and mayors across 190 cities to voter files and property tax records. Overall, we were able to positively identify 1,372 of them as homeowners (76%), and a

Table 1. City councilor homeownership by characteristics.

		Homeowner?		
		Yes	Likely	No
Race	White	0.80	0.14	0.06
	Black	0.74	0.18	0.08
	Hispanic	0.67	0.27	0.07
	Other	0.68	0.22	0.09
Gender	Men	0.75	0.18	0.07
	Women	0.79	0.14	0.07
Title	City councilor	0.76	0.17	0.07
	Mayor	0.83	0.14	0.04
District type	At large	0.79	0.14	0.06
	District	0.75	0.18	0.07
All		0.76	0.17	0.07

further 303 (17%) as likely homeowners. Only 125 (7%) could not be matched. Based on the fraction of matches to owner-occupied homes in the CoreLogic data set, we estimate that 89% of city councilors are homeowners. In contrast, the overall homeownership rate (weighted by population) for our sample cities is only 51%. In other words, mayors and city councilors are 38 percentage points more likely to own or live in owner-occupied homes than the residents of their city. See Appendix [Figure B1](#) for a breakdown by city; in 36% of the cities in our sample, either every city councilmember or all but one is a homeowner.

Perhaps the overrepresentation of homeowners is just a manifestation of other well-documented patterns of descriptive representation, like the underrepresentation of women and non-white residents in local public office (Trounstine & Valdini, 2008). To explore some of these potential drivers, [Table 1](#) splits the sample by race, gender, and local-level institutional features. Although white mayors and city councilors appear slightly more likely to own homes than Blacks, Hispanics, or local officials of other groups, most of the variation comes from the “likely” category, where the matching is imprecise. There is no significant difference in homeownership rates 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 83% of mayors to homes, compared to 76% of city councilors.

Property Values and Housing Types

Having found that the vast majority of officeholders are homeowners, we now turn to comparing the value of their properties to those in their communities. Here, we restrict our data to only the homeownership officeholders that we were able to match to a single residence. We begin by comparing housing types. Overall, 79% of the officeholders in our sample live in single-family homes, 10% in multifamily homes, and 11% in homes where we could not identify the type. In comparison, nationally, the 2017 American Community Survey estimates that about 67% of homes are single family. [Figure 2](#) illustrates this pattern for each individual city where we were able to match at least 10 city councilors to a property. In every city, city councilors owned single-family homes at much higher rates than residents of their cities as a whole.¹³

The properties owned by officeholders are also more valuable than those of their immediate neighbors. In [Table 2](#) we compare the value of single-family homes owned by officeholders to the median assessed value of the single-family homes in the officeholder’s ZIP code.¹⁴ Overall, the average homeownership officeholder’s property is worth 50% more than the median value in their ZIP code. This suggests that public officials are not just wealthier than their communities as whole, but wealthier than their immediate neighbors as well. Interestingly, the ratio of officeholder home value to median value increases with the level of public office; city councilors and state legislators have lower ratios, and federal officials and governors have higher ratios.

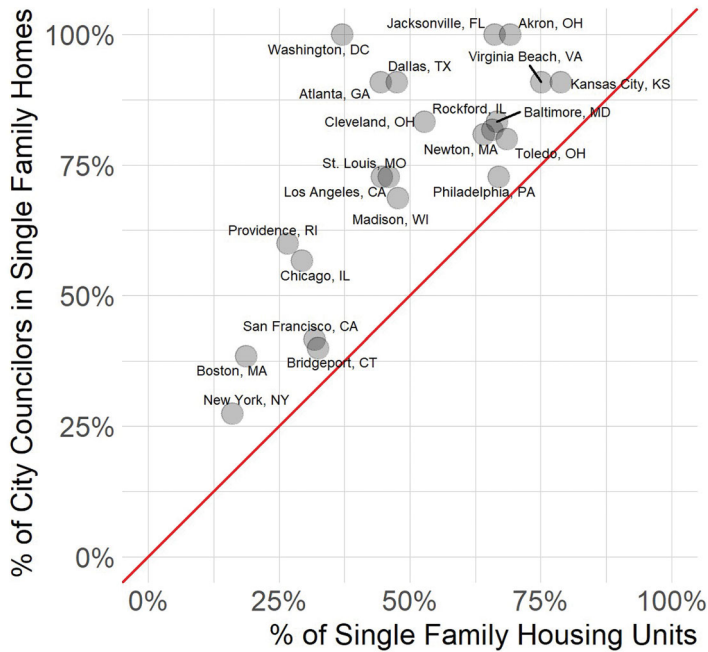


Figure 2. Comparison of single-family home ownership by city councilors to single-family units in city.

Table 2. Ratio of officeholders' home value to median single-family home value in the same ZIP code.

	Median ratio	N
City councilor	1.31	852
State representative	1.43	1,936
State senator	1.62	759
Federal judge	1.76	479
US representative	1.87	237
US senator	1.98	54
Governor	2.60	15

The disproportionate share of public officials who own single-family, relatively high-value homes may help to explain the reification of single-family homeownership in public policy decisions at every level of government (McCabe, 2016). Indeed, homeownership—especially of single-family homes—is one of the rare policy areas where consensus stretches across partisan lines (McCabe, 2016).

Mechanisms

The underrepresentation 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 (a) the share of renters among candidates for public office, and (b) 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 data set 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.

Table 3. City council candidate homeownership (California, 2017–2018).

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

Although 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. Another possibility is that parties, interest groups, and other organizations that work to recruit candidates to run for office target homeowners, potentially because they think homeowners are more likely to win or homeowners are more likely to have other desirable characteristics. Additionally, homeowners may be embedded in different political and social networks that increase their likelihood of being recruited to run or launching a successful campaign. The CEDA data only allow us to assess the success of candidates who make it to the election; we cannot observe potential candidates who choose not to run, or unsuccessful candidates who drop out before the election. Regardless of the exact mechanisms, however, these results suggest that, in least in California city councils, the pattern we observe for candidate homeownership is primarily driven by who runs for office, not by the inability of renters to win elections.

Discussion

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. It is important to note that this underrepresentation of renters is not simply a by-product of the underrepresentation of the working class (Carnes, 2013). Among households that earn less than the median income, a majority own their homes. And 20% of households earning more than the median income are renters.¹⁵ Even if public officials were drawn exclusively from this second group, we would still expect to observe a substantial share of renters, especially among the council members of large cities.

The underrepresentation of renters among elected officials is troubling, and affects the kinds of policies 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, DC, area rents in 2018. After being elected to Congress, Ocasio-Cortez—one of the 4% of members of Congress whom we could not identify as a homeowner—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.... 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.”¹⁶

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.

Notes

1. <https://www.bostonmagazine.com/property/2022/04/28/burhan-azeem-cambridge-housing/>
2. 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.
3. The voter files and deeds records on which we rely were only available as a 2019 snapshot. Consequently, we analyze a snapshot of officials rather than a panel.
4. Federal Judicial Center: <https://www.fjc.gov>
5. Klarner, Carl, 2018, “State Legislative Election Returns, 1967–2016,” <https://doi.org/10.7910/DVN/3WZFK9>, HarvardDataverse,V3,UNF:6:pV4h1CP/B8pHthjQThTTw==[fileUNF] and 2018 update.
6. We opted to focus on large- and mid-sized cities because these cities are disproportionately home to renters.
7. Center for California Studies, <https://www.csus.edu/center/center-california-studies/>
8. The fuzzy string match minimizes the Jaro–Winkler distance, modified by a large list of common English nicknames. See [Appendix A](#) for details.
9. Note that this procedure is likely to bias *against* our findings, as it will classify officials as renters if their mailing address is a post office box or a second home in Washington, DC.
10. Also see [Table B1](#).
11. Additional evidence that our procedure is undercounting homeowners comes from cross-checking our results against financial disclosures from Members of Congress. For each of the 11 US senators and 77 US representatives that we could not uniquely match to an owner-occupied home in CoreLogic, we examined their 2019 annual disclosure to see if they listed either real property or a home mortgage. Ten senators and 60 representatives listed one or the other, meaning there are currently only 17 US representatives and one US senator whom we cannot confidently say own property. Although the undercounting may not be as extreme for other offices, the results we present in Figure 1 are certainly conservative estimates. House financial disclosures are available at <https://disclosures-clerk.house.gov/PublicDisclosure/FinancialDisclosure>, and Senate financial disclosures are available at <https://efdsearch.senate.gov/search/home/>.
12. We expect that the slightly lower rate 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.
13. [Table B3](#) in [Appendix B](#) illustrates that this pattern is consistent across all office types, with the exception of governors, who are often difficult to match to properties due to official governors’ residences.
14. Note that when we restrict our attention to officeholders whom we can uniquely match to owning a single-family home, the sample size decreases from 10,800 to 4,332. See also Figure B2 in [Appendix B](#).
15. The US Census Bureau’s report on Quarterly Residential Vacancies and Homeownership, First Quarter 2021, <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>.
16. <https://www.nytimes.com/2018/11/07/nyregion/ocasio-cortez-congress-washington.html>

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Disclosure Statement

No potential conflict of interest was reported by the author(s).

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Appendix A. Administrative records linkage procedure

We link public officials to their most likely property records from CoreLogic in two stages. First, we identify records in the L2 voter file that best match each public official through the following process:

- Keep only exact matches on last name.
- Keep only exact matches on district (e.g., congressional district for members of Congress, city for city council members).
- If available, keep only exact matches on gender, year of birth, and month of birth.
- When the exact matching does not yield a unique record, we narrow the matches further with a fuzzy match on first and middle name, selecting the record that minimizes a modified Jaro–Winkler distance (details below).

Fuzzy string matching relies on specifying a distance metric between two strings. The Jaro–Winkler distance metric is edit based, counting the number of insertions or deletions that must be made to one string in order to produce the other, placing extra weight on the first few characters of each string. One disadvantage of this approach is that the Jaro–Winkler metric is ignorant of common nicknames. For example, the string “Robert” has a larger Jaro–Winkler distance to the string “Bobby” than it does to “Ron,” although a human would recognize that the first two are more likely to represent a match. Our augmented Jaro–Winkler distance treats nickname pairs as distance 0, incorporating a data set of over 1,400 common nickname pairs (available here).

In the second stage, we link each L2 record with properties in CoreLogic based on their street address. We keep only exact matches on house number, street name, and ZIP code. If there are multiple matches based on those fields, we disambiguate with address prefixes/suffixes (e.g., the “N” in “N Main St.”) and unit numbers for multifamily buildings.

For any officials who did not match to a unique property record through this automated process, we conducted the following second-stage manual validation:

1. There are some property records in the CoreLogic data set that are incorrectly labeled as “absentee owner,” a fact that becomes clear after merging with the L2 data set. Wherever the last name of the listed owner matches the last name of the public official from L2, we recode that official as a homeowner. We similarly record as homeowners those officials whose listed residence is owned by a holding company or LLC. For example, Representative Elissa Slotkin’s home is owned by “SLOTKIN-HOLLY ASSOCIATES.”
2. Because of the year mismatch between the CoreLogic and L2 data sets, there are some public officials who own homes that were under construction when the CoreLogic data were reported. In those cases, the CoreLogic data set lists the property as owned by the home construction company, and we code these public officials as homeowners.
3. As part of this manual validation stage, we also attempt to find whatever additional information is available about each public official to help uniquely identify them in the L2 data set. This information includes birth-dates, middle names, maiden names, and the names of spouses. Where the L2 records do not match public information, we update the L2 record. For example, Senator Bill Cassidy’s birth year is incorrectly listed as 1958 in the L2 records, instead of 1957.

Appendix B. Additional descriptive statistics

Table B1. Homeownership rates by office category.

	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 B2. Homeowning city councilors by housing type.

	Single-family home	Multifamily home	Unknown
Akron, OH	11	0	0
Atlanta, GA	10	1	0
Baltimore, MD	10	0	2
Boston, MA	5	6	2
Bridgeport, CT	6	5	4
Chicago, IL	17	10	3
Cleveland, OH	10	2	0
Dallas, TX	10	0	1
Jacksonville, FL	14	0	0
Kansas City, KS	10	1	0
Los Angeles, CA	8	3	0
Madison, WI	11	5	0
New York, NY	11	26	3
Newton, MA	17	3	1
Philadelphia, PA	8	3	0
Providence, RI	6	3	1
Rockford, IL	9	1	1
San Francisco, CA	5	4	3
St. Louis, MO	16	3	3
Toledo, OH	8	2	0
Virginia Beach, VA	10	1	0
Washington, DC	12	0	0

Cities with fewer than 10 homeowning city councilors are excluded.

Table B3. Homeowning officeholders by housing type.

	Single-family home	Multifamily home	Unknown
City council	0.81	0.13	0.07
Federal judge	0.76	0.11	0.13
Governor	0.59	0.15	0.26
State representative	0.79	0.09	0.11
State senator	0.80	0.08	0.12
US representative	0.79	0.12	0.09
US senator	0.82	0.08	0.10

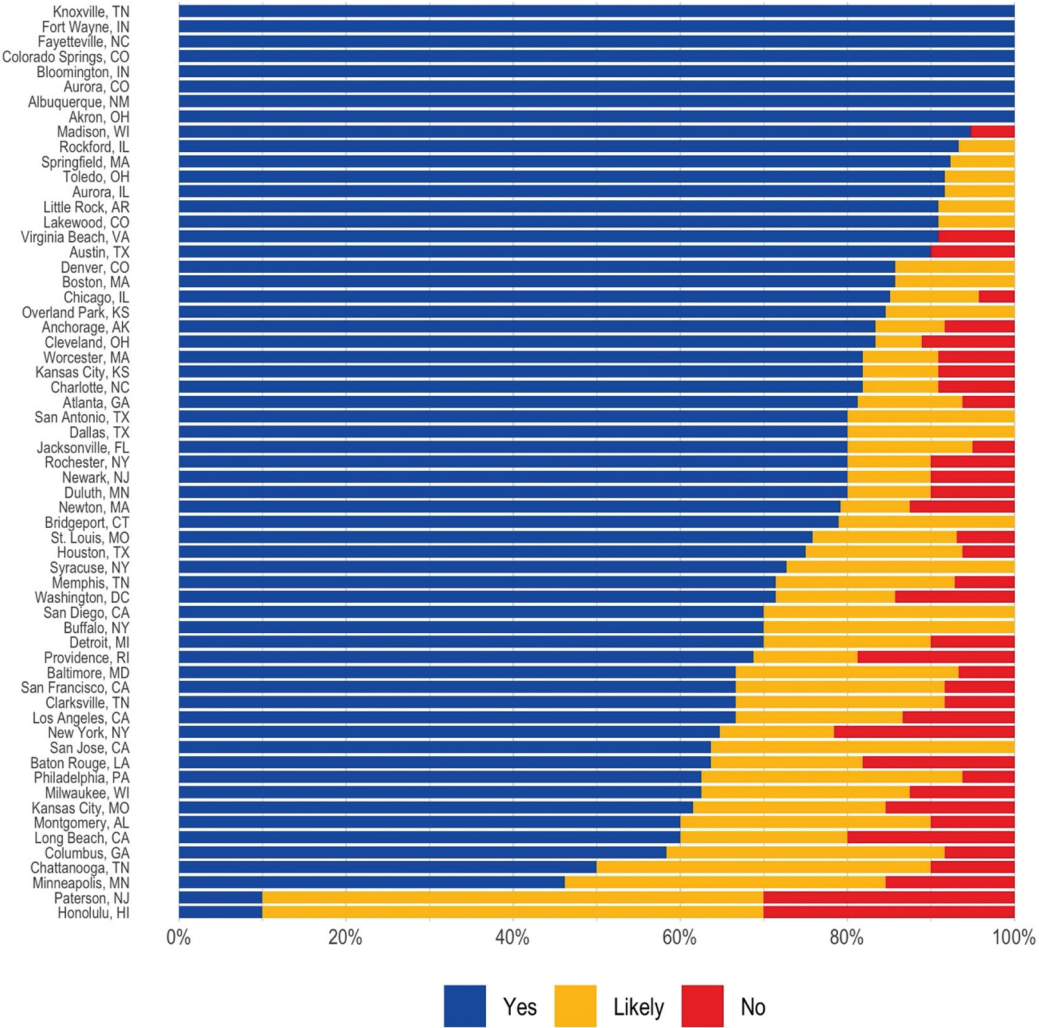


Figure B1. Homeownership rates in city councils (councils with 10 or more members only).

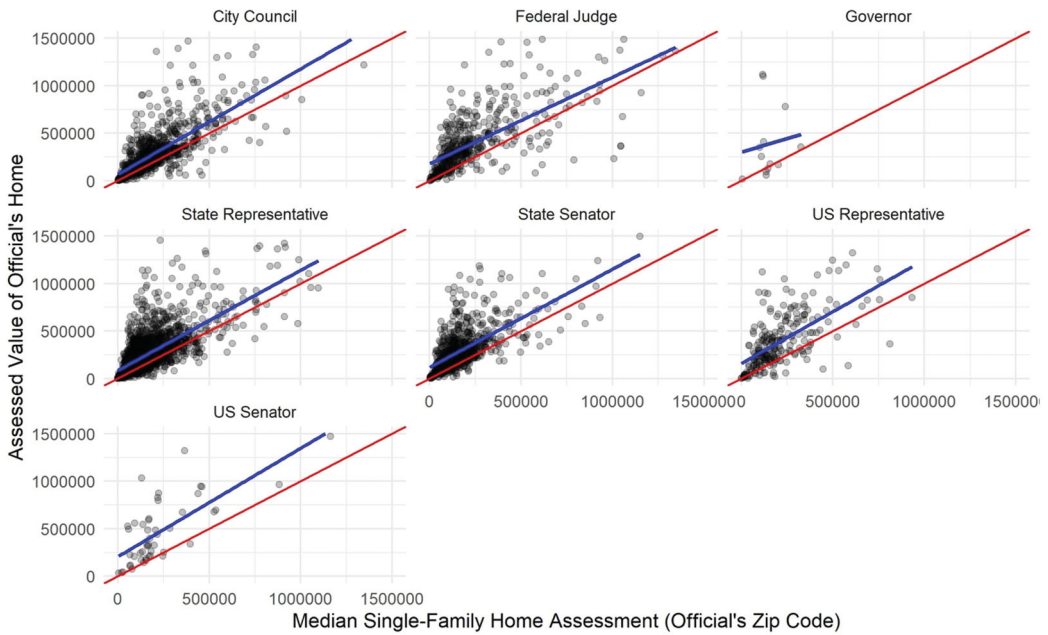


Figure B2. Comparison of homes owned by officeholders to the median single-family home in the same ZIP code.

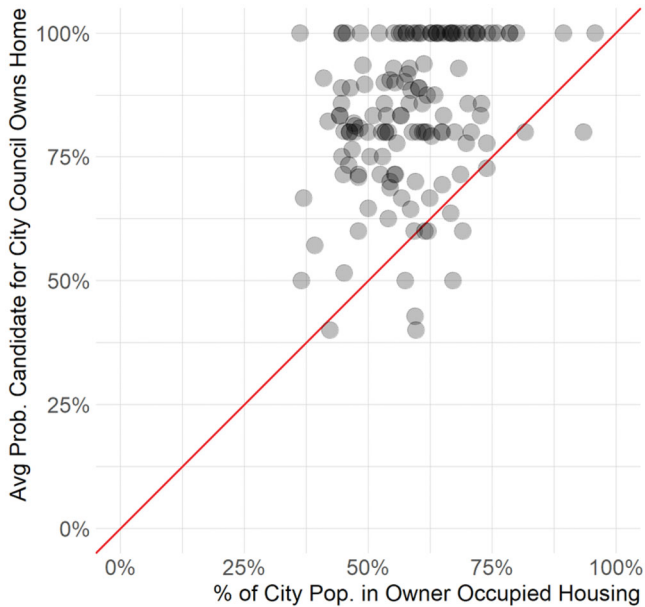


Figure B3. The homeownership rate of candidates for city council (California Elections Data Archive, 2017–2018) is systematically higher than their city's overall homeownership rate.