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–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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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; McCabe 2016), 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 2019) 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 effect on political participation and attitudes. Homeowners are markedly more likely than renters to vote and attend local political meetings (Fischel 2001; Einstein, Glick and Palmer 2019; Yoder 2020). They are more opposed to new housing in their communities, often seeking to defend their property values and exclusive access to public goods (Trounstine 2018; Einstein, Glick and Palmer 2019; Marble and Nall 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 2019). 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; McCabe 2016; Miller 2018; Thurston 2018).

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. 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) and constituency service activities (Lowande, Ritchie and Lauterbach 2019). 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. 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. At least 80 percent of senators, federal 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] 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.

[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.

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 demand-side factors, we know that 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; Anzia 2014) in which disproportionately high homeowner participation has been well-documented (Oliver, Ha and Callen 2012; Hall and Yoder 2018; Ornstein 2019; Einstein, Glick and Palmer 2019; Yoder 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 in local elections. As longtime residents (McCabe 2016) 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 (McCabe 2016). 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 (McCabe 2016). 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 (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 (Trounstine 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 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.

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. 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,[2] members of Congress, governors, and state legislators.[3]. We also collect information about 1,618 mayors and city councillors from 173 cities over 75,000.[4]

[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 these cities are disproportionately home to renters.

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. 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 a unique residential address for 84% 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.

Next, we match each address with a second dataset 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 dataset are misspelled, or the home is owned through an LLC.[7] Because this procedure is likely to overestimate the number of renters, we conduct a final stage of manual validation, identifying records where the

[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. See Appendix A for details.

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

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 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 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 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 own may not be considered owner-occupied for tax purposes. All of these factors jointly suggest that our figures almost certainly under-count 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. 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.[8] We classify 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 percent to 10 percent. Of the "likely" 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 under-counting owners.[9]

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.[10]

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 further 303 (17%) as likely homeowners. Only 125 (7%) could not be matched. Based on our estimated probability of owning a home, 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%. Mayors and city councilors are 38 percentage points more likely to own or live in owner-occupied homes than the residents of their city.

[8] Also see Table B1.

[9] Some strong evidence that our procedure is under-counting 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. 10 Senators and 60 Representatives listed one or the other, meaning there is currently only one US Senator and 17 US Representatives that we cannot confidently say own property. Though the under-counting 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#Search` and Senate Financial Disclosures are available at `https://efdsearch.senate.gov/search/home/`

[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.

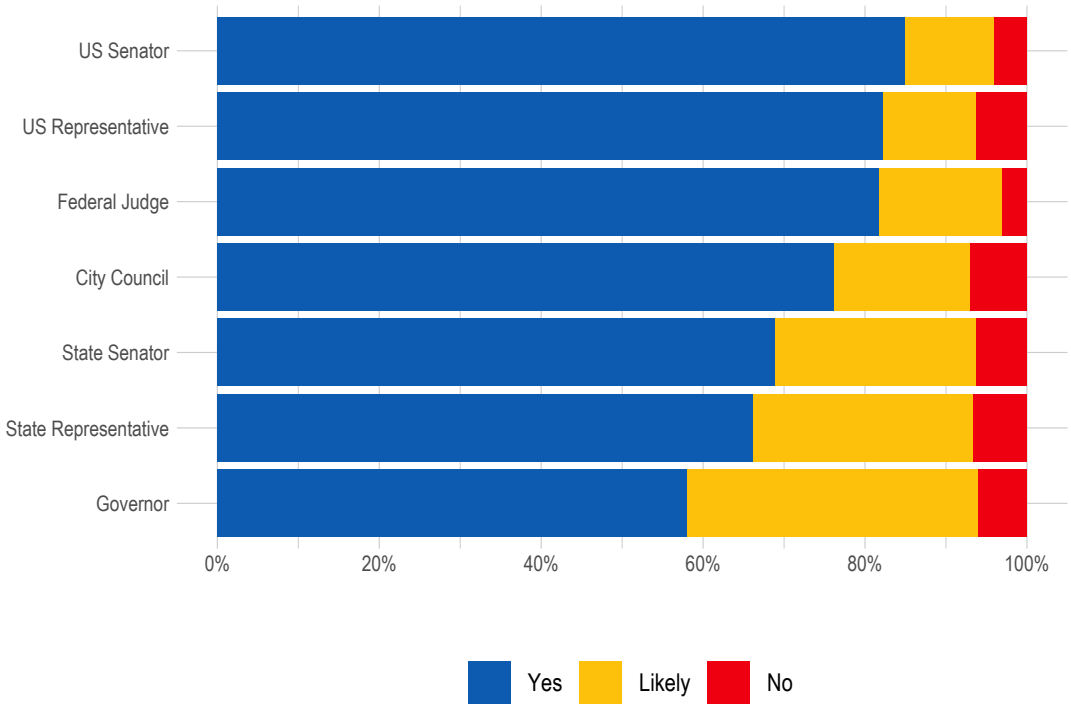

Figure 1: Homeownership Rates by Office Category

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 "likely" 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 83% of mayors to homes, compared to 76% of city councilors.

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. Moreover, in almost every city, the proportion of local officials who are homeowners dramatically exceeds the proportion of

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

		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

Table 1: City Councilor Homeownership by Characteristics

residents who own homes.

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 only to the home-owning 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. Table 2 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. Figure 3 illustrates this pattern for each individual city where we were able to match at least ten city councilors to a property. In every city, home-owning city councilors owned single-family homes at higher rates than exist in their cities as a whole.

The properties owned by officeholders are also more valuable than those of their immediate neighbors. In Table 3 we compare the relative value of homes owned by officeholders to the median assessed value of the single-family homes in the officeholder's ZIP code. Overall, the average home-

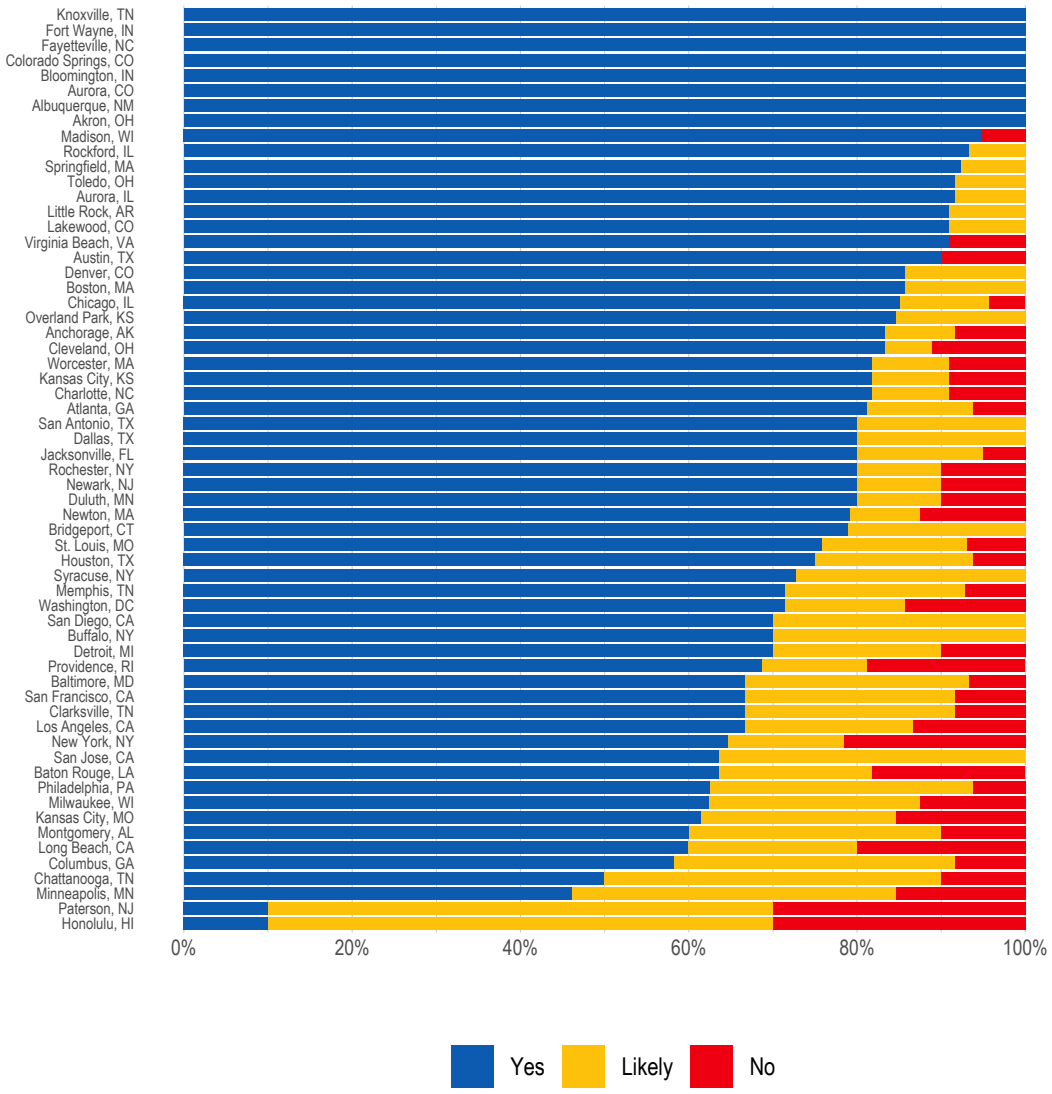

Figure 2: Homeownership Rates in City Councils (councils with 10 or more members only

owning officeholder's property is worth 50% more than the median 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 4 illustrates this pattern for each office category.

The disproportionate share of public officials who own single-family, relatively high value homes

Table 2: Home-owning 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

Table 3: Ratio of Officeholders' Homes to Median Single Family Home in the Same ZIP code

	Median Ratio	N
City Council	1.31	852
State Representative	1.43	1936
State Senator	1.62	759
Federal Judge	1.76	479
US Representative	1.87	237
US Senator	1.98	54
Governor	2.60	15

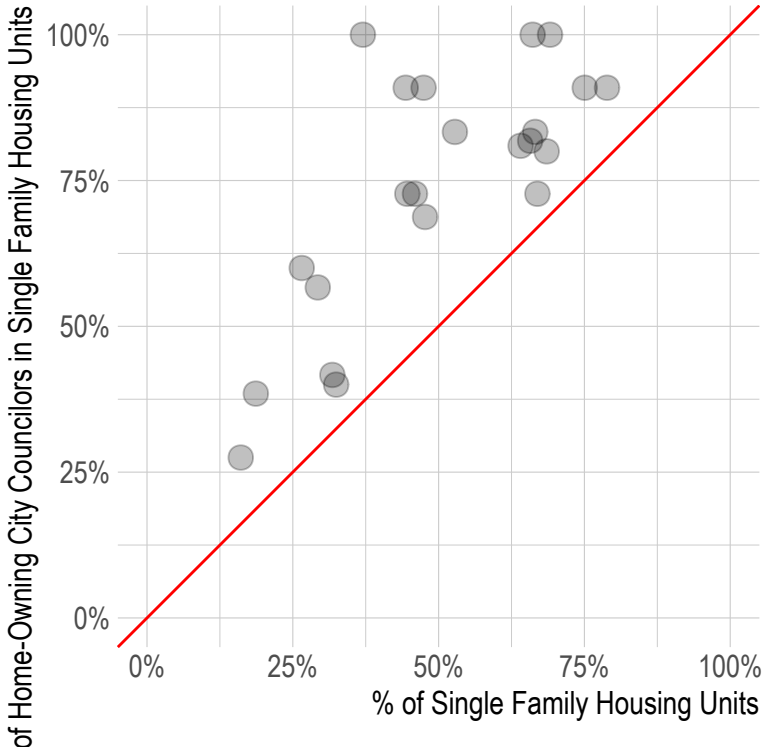

Figure 3: Comparison of Single Family Home Ownership by City Councilors to Single Family Units in City

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).

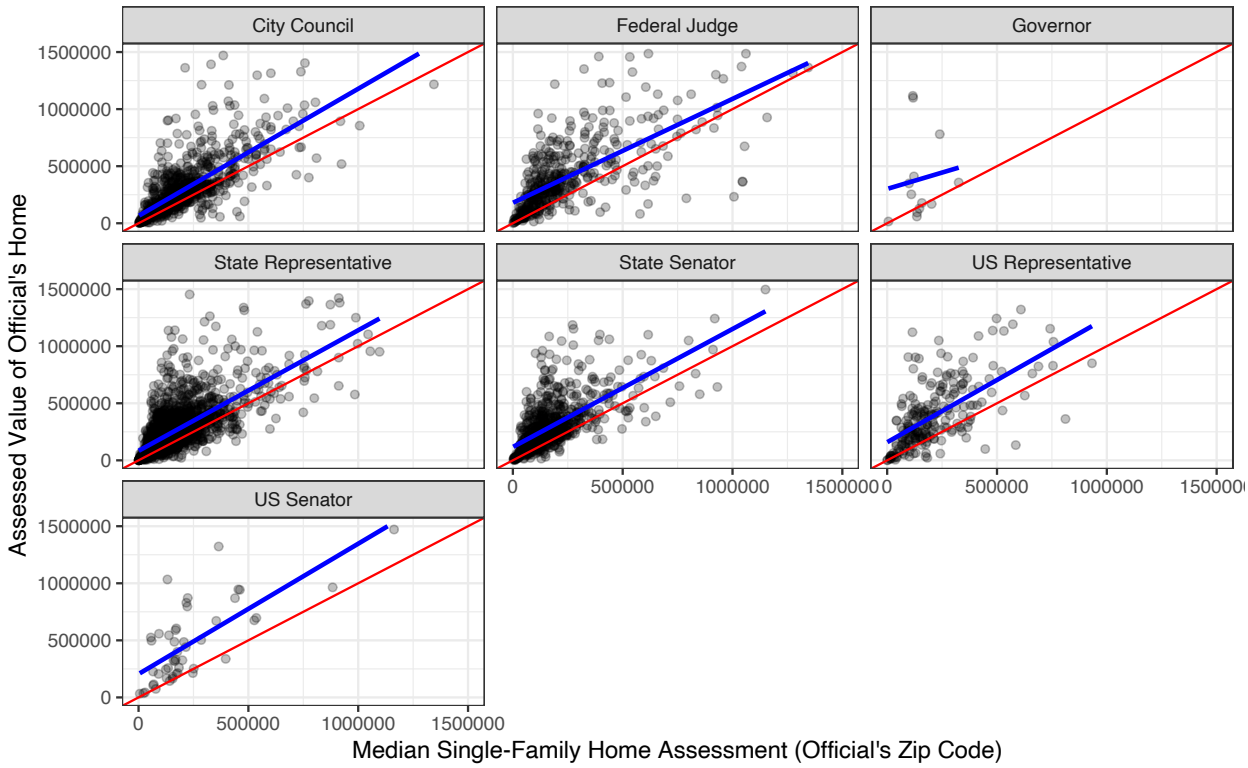

Figure 4: Comparison of Homes Owned by Officeholders to the Median Single-Family Home in the Same Zipcode

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 4 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	Likely	No
Group	All Californians	0.55		0.45
	Candidates	0.69	0.14	0.17
	Elected	0.75	0.13	0.12

Table 4: 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.

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. There is so little variation in the representation of renters, that we cannot use these data to evaluate the policy effects of dominance of homeonwers.

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[12]—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."[13]

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.

[12]Her listed residential address is an apartment owned by her father.

[13]`https://www.nytimes.com/2018/11/07/nyregion/ocasio-cortez-congress-washington.html`

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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 an larger Jaro-Winkler distance to the string "Bobby" than it does to "Ron", though 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 dataset of over 1400 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 that 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 dataset that are incorrectly labeled as "absentee owner", a fact that becomes clear after merging with the L2 dataset. 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 dataset, there are some public officials who own homes that were under construction when the CoreLogic data was reported. In those cases, the CoreLogic dataset 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 dataset. This information includes birthdates, 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.

B Additional Descriptive Statistics

	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 B1: Homeownership Rates by Office Category

Table B2: Home-owning 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 home-owning city councilors excluded.