

**The Housing Gap:
A Political Analysis of American Voters by Housing Tenure**

University of Virginia
Center for Governmental Studies¹
Howard R. Ernst

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Introduction

This report explores homeownership as a key political variable to understanding public opinion and voting behavior in the U.S. Given the existing knowledge of public opinion and voting behavior in general, there are several reasons to suspect that political attitudes and participation within the political system are likely to vary by housing tenure. Specifically, there is reason to believe that homeowners are likely to behave more conservatively and to participate more actively in the political process than renters.

Many of the factors that are known to relate to conservative attitudes and active participation favor homeowners. For example, homeowners tend to have higher income levels and higher marriage rates; tend to be older; are predominantly white; tend to have longer lengths of residence; and are more likely to live in suburban and rural areas than renters. Scholarly research suggests that these factors relate positively to conservative political attitudes and active political participation.¹

Beyond socio-demographic considerations, there are additional reasons to believe that homeownership may lead citizens to behave differently in the political realm than renters. This line of reasoning suggests that the act of owning a home may actually lead citizens to adopt more conservative political beliefs and to participate more actively in the political process than they otherwise would have if they did not own a home. This argument claims that homeownership both increases one's stake in the established system and gives citizens a strong financial incentive to participate. Consequently, homeowners

¹ See Downs (1957), Courant et. al. (1980), and Sears and Citrin (1982) for relevant income related studies. See Weisberg (1987), Kingston and Finkel (1987), and Plutzer and McBurnett (1991) for relevant marriage studies. See Olsen (1970), Kinder et. al. (1988), and Beck and Rainey (1990) for relevant race related studies. See Squire et. al. (1987) for a relevant length of residency study. See Putnam (1966) for a relevant location of residency study.

are believed to be more politically active and conservative than would otherwise be expected.²

This report will not attempt to uncover if homeownership “causes” people to behave in ways politically distinct from non-homeowners. As Paul Kingston, a noted social scientist, wrote in 1984 (p. 134) “the decision to buy a house involves self-selection for which one can hardly control statistically by the inclusion of socio-demographic variables.” In other words, statistical procedures are not likely to enable us to determine meaningfully if homeowners are politically distinct from non-homeowners because they own homes or if they became homeowners for reasons that relate to their distinct political attitudes. For this reason, the analysis presented here avoids the problematic task of determining if there is an independent causal relationship between homeownership and political attitudes. Instead, the report presents an in-depth comparative housing profile of U.S. voters based on key socio-demographic and political factors.

The findings presented in this report are based on data collected from a nationwide survey of 1,000 likely voters conducted by John McLaughlin & Associates between March 23-24, 1999. The margin of error for this random sample survey is plus or minus 3.1% at the 95% confidence interval. Please note that unlikely voters and people who are not registered to vote are omitted from this analysis.

For organizational purposes, the report is divided into two main parts. The first part of the study focuses extensive attention on the socio-demographic characteristics of voters by housing tenure. This section explores if homeowners in the study

² See Hahn (1970), Hunter (1975), Lowry and Sigelman (1981), and Fischer (1982) for studies that make similar arguments. See Kingston et. al., (1984) for a study that argues against this relationship.

disproportionately possess the socio-demographic characteristics that are believed to relate to active and conservative political participation. The second part of the report focuses on overtly political factors such as political participation, partisan identification, and ideology.

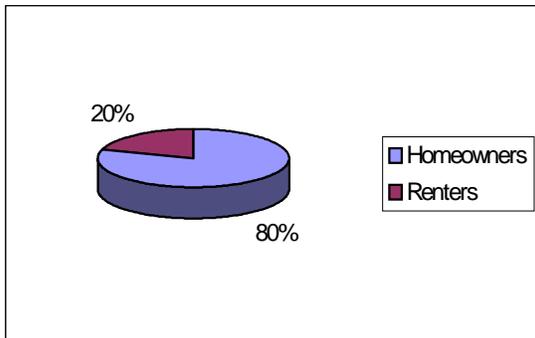
Part One: Socio-Demographic Comparisons

The first part of this report focuses on the socio-demographic composition of homeowners. The key socio-demographic factors considered in this study include: income, race, geographic region, community type, gender, religion, and marital status. First, the analysis reveals the comparative socio-demographic composition of voters who own homes and voters who renters. This section of analysis goes on to analyze the differences that exist between homeowners that pay mortgages and homeowners that do not pay mortgages.

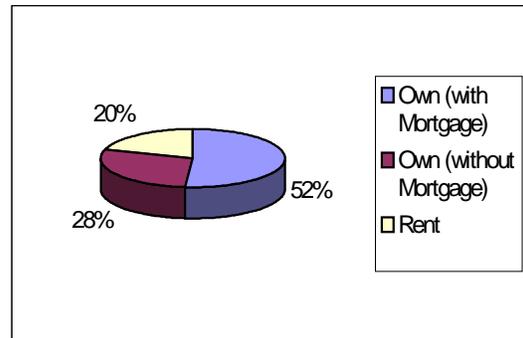
The second area of analysis considered in this section focuses on homeownership rates within each socio-demographic group. While the above mentioned analysis provides comparative socio-demographic profiles of voters in the U.S. by housing tenure, this section enables the study to explore homeownership rates for voters within each of the socio-demographic groups. For example, the first level of analysis might suggest that Mormons comprise a relatively low percentage of the total number of voters in this country who own homes. This would be expected since Mormons comprise a relatively low percentage of the total U.S. voting population. The second level of analysis allows the study to explore if Mormon voters, as a group, are more likely to own homes than other religious groups.

Taken together the two levels of analysis enable the report to explore the relationship between socio-demographic factors and homeownership in many interesting ways. This aspect of the report finds that socio-demographic representation often varies considerably by housing tenure. Likewise, the homeownership rates for socio-demographic groups often vary in interesting and sometimes unexpected ways.

**1.1
American Voters:
Homeowners and Renters**



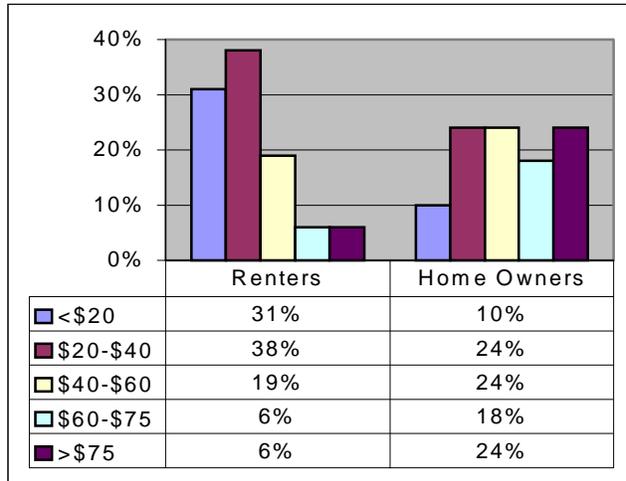
**1.2
American Voters:
Homeowners with Mortgages , Homeowners
without Mortgages, and Renters**



Prior to beginning the socio-demographic analysis of this report it is worthwhile to discuss homeownership rates in general for American voters. Figures 1.1 and 1.2 place the issue of homeownership and mortgage paying into a national perspective. The survey findings reported in Figure 1.1 suggest that 80% of U.S. voters own the homes in which they live. Moreover, Figure 1.2 further breaks down homeownership in this country revealing that not only do a majority of voters own their homes, but that a majority of American voters make mortgage payments. The survey finds that 52% percent of American voters make mortgage payments, while only 20% of American voters rent their primary residence. In other words, more than twice as many voters in this country pay mortgages than rent.

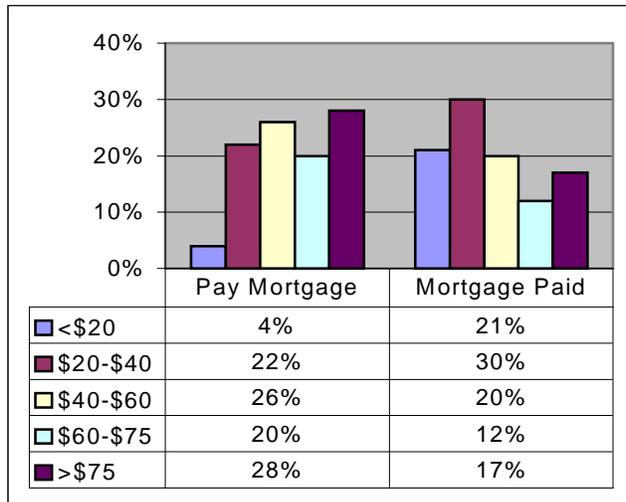
2.1

American Voters: Income Composition of Renters and Homeowners



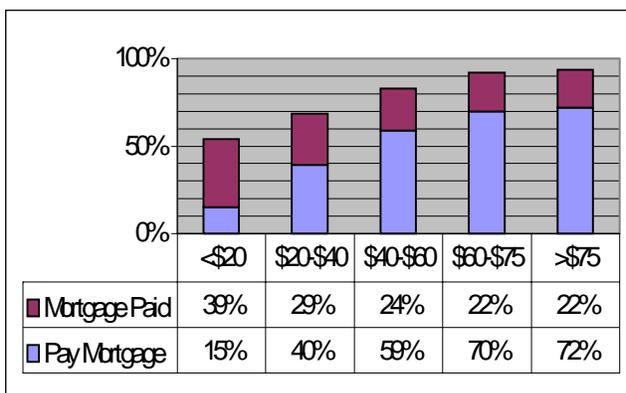
2.2

American Voters: Income Composition of Homeowners with Mortgages and Homeowners without Mortgages



2.3

American Voters: Homeownership Rates for each Family Income Level



Income

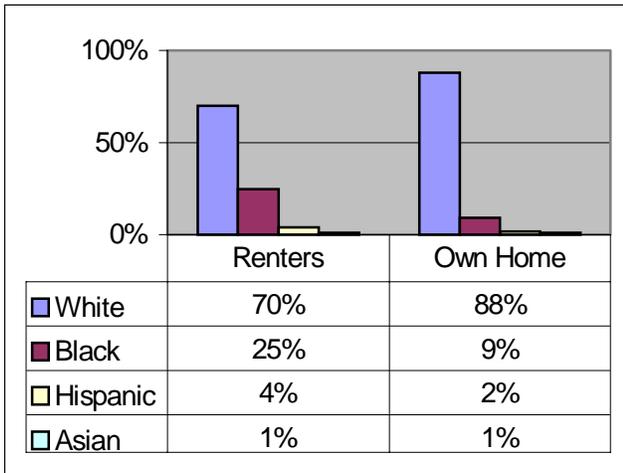
This section of the report explores the income composition of American voters by housing tenure. Figure 2.1 illustrates that homeownership in this country is not limited to high-income earners. The study finds that over half of homeowners (58%) report an annual family income of less than \$60,000.

Renters, on the other hand, tend to be a less economically diverse group.

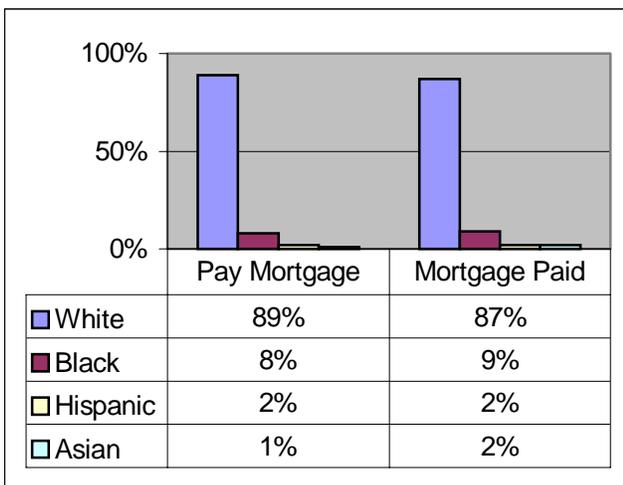
Relatively few renters (12%) report annual earnings of more than \$60,000 and even fewer (6%) report annual earnings of more than \$75,000. Figure 2.2 shows that the percentage of voters who pay mortgages is distributed relatively evenly across income levels.

With the exception of the lowest income earners (those with family incomes of less than \$20,000) no income group represents less than 20% of mortgage holders. Figure 2.3 shows that even for the lowest income group, homeownership rates exceed 50%.

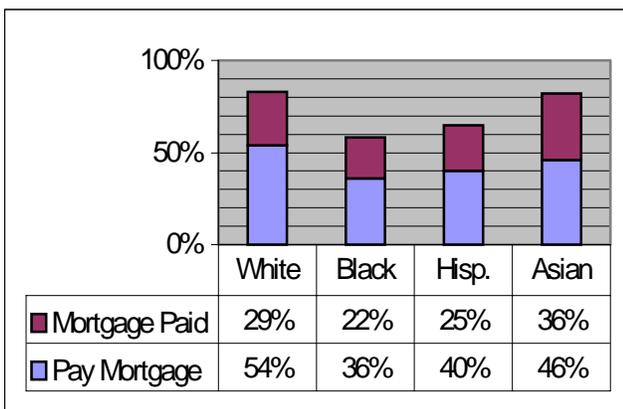
3.1
American Voters: Racial Composition of Renters and Homeowners



3.2
American Voters: Racial Composition of Homeowners with Mortgages and Homeowners without Mortgages



3.3
American Voters: Homeownership Rates for each Racial Group



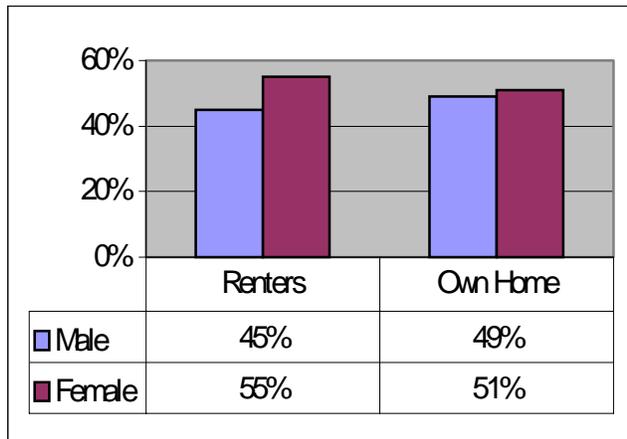
Race

This section explores the racial makeup of American voters by housing tenure. Table 3.1 finds that the bulk of voters who own homes (88%) and who rent (70%) are white. This should come as no surprise, since whites comprise a clear majority of the U.S. voting population. It is

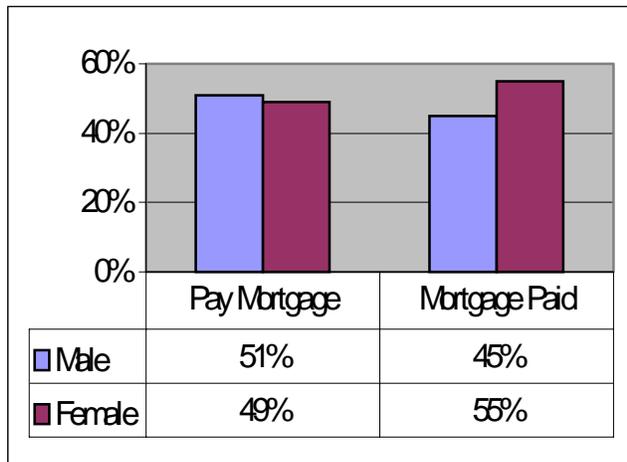
interesting to note, however, that while blacks own only 9% of the homes in the study, they represent 25% percent of the renters. Figure 3.2 suggests that there are no substantial racial differences among homeowners who pay mortgages and those who do not pay mortgages.

Homeownership rates for each racial group, shown in Figure 3.3, suggest that white and Asian voters are most likely to own homes, with ownership rates of 83% and 82% respectively. Blacks voters, the racial group with the lowest homeownership rate, are still more likely to own homes than to rent—58% of blacks in the study report owning their homes.

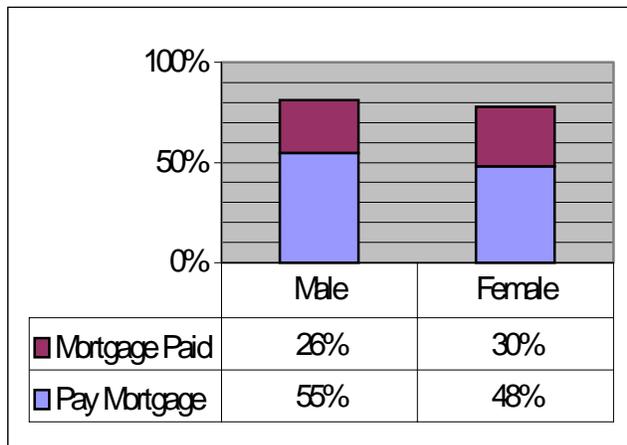
4.1
American Voters: Gender Composition of Renters and Homeowners



4.2
American Voters: Gender Composition of Homeowners with Mortgages and Homeowners without Mortgages



4.3
American Voters: Homeownership Rates by Gender



Gender

This section analyzes the gender composition of American voters by housing tenure. Figures 4.1-4.2 reveal measurable but modest differences in housing tenure by gender. Women, who comprise a majority of the total U.S. voting population, represent a majority of both the voters who rent and the voters who own their homes in this survey.

Interestingly, Figure 4.2 finds that women comprise 10% more of the population that owns homes without mortgages than do men. Perhaps this is at least partially a factor of the longer life expectancy of women, which gives them more time to pay off mortgages. When homeownership rates for each gender are compared (Figure 4.3), the differences are marginal, with neither gender substantially more likely to own homes or to pay mortgages.