5.1
American Voters: Age Composition of Renters and Homeowners

| | Renters | Own Home |
|---|---|---|
| 18-25 | 22% | 3% |
| 26-40 | 37% | 24% |
| 41-55 | 24% | 37% |
| 56-65 | 8% | 16% |
| over 65 | 9% | 20% |

5.2
American Voters: Age Composition of Homeowners with Mortgages and Homeowners without Mortgages

| | Pay Mortgage | Mortgage Paid |
|---|---|---|
| 18-25 | 3% | 2% |
| 26-40 | 31% | 11% |
| 41-55 | 44% | 26% |
| 56-65 | 14% | 20% |
| over 65 | 8% | 41% |

5.3
American Voters: Homeownership Rates for each Age Group

| | 18-25 | 26-40 | 41-55 | 56-65 | over |
|---|---|---|---|---|---|
| Mortgage Paid | 10% | 12% | 21% | 40% | 66% |
| Pay Mortgage | 24% | 60% | 64% | 49% | 23% |
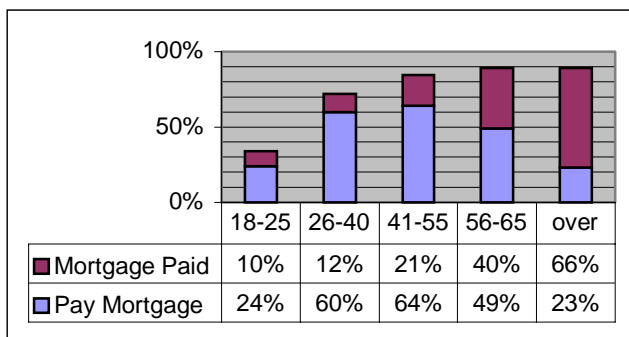
*Age*

The poll results reveal several interesting findings about the relationship between age and housing tenure for American voters. Figure 5.1 suggests that renters tend to be younger than homeowners: 59% of the renters in the study are below the age of 40 while only 27% of the homeowners in the study are younger than 40 years old. Figure 5.2 illustrates the relationship between age and mortage paying among homeowners. From this figure it is clear that most of the respondents who own homes and do not pay mortgages are older than 56 years (61%). Figure 5.3 is revealing in at least two ways. First, it suggests that homeownership rates for voters tend to peek as people reach midlife: homeownership rates do not change substantially past the 41-55 year age group. Second, the figure suggests that the likelihood that a voter pays a mortgage generally decreases past the 41-55 year age group.
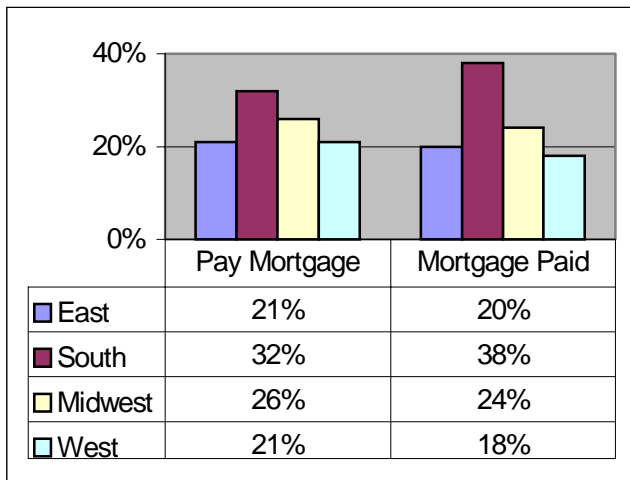
6.1
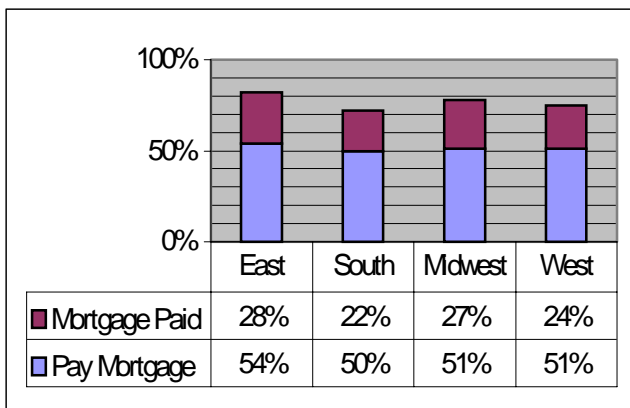American Voters: Regional Composition of Renters and Homeowners
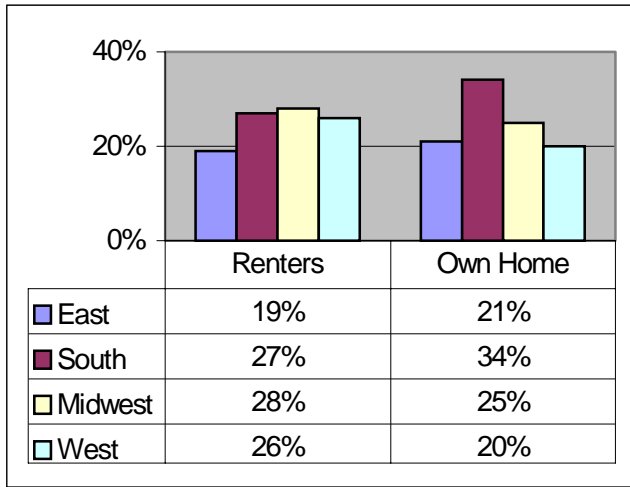
| | Renters | Own Home |
|---|---|---|
| East | 19% | 21% |
| South | 27% | 34% |
| Midwest | 28% | 25% |
| West | 26% | 20% |

6.2
American Voters: Regional Composition of Homeowners with Mortgages and Homeowners without Mortgages

| | Pay Mortgage | Mortgage Paid |
|---|---|---|
| East | 21% | 20% |
| South | 32% | 38% |
| Midwest | 26% | 24% |
| West | 21% | 18% |

6.3
American Voters: Homeownership Rates within each Region

| | East | South | Midwest | West |
|---|---|---|---|---|
| Mortgage Paid | 28% | 22% | 27% | 24% |
| Pay Mortgage | 54% | 50% | 51% | 51% |

## Regional Composition

This section explores the regional distribution of voters by housing tenure. The survey findings presented in Figure 6.1 suggest that there are more home owning voters in the South than any other geographic region—34% of the homeowners surveyed reside in Southern states. The region that is found to contain the largest percentage of renters (28%) is the Midwest. Figure 6.2 shows that the South has a substantially larger percentage of the nation's voters who own homes (without mortgages) than any other region. The percentage of the population falling into this category is 38%—a 14% advantage over the Midwest, the region with the second highest percentage of homeowners without mortgages. Figure 6.3 reveals that homeownership rates are remarkably consistent across regions for American voters. In each region, homeownership rates exceed 70%, while mortgage payers comprise 50% or more of the voting population for each region.

7.1

American Voters: Neighborhood Composition of Renters and Homeowners
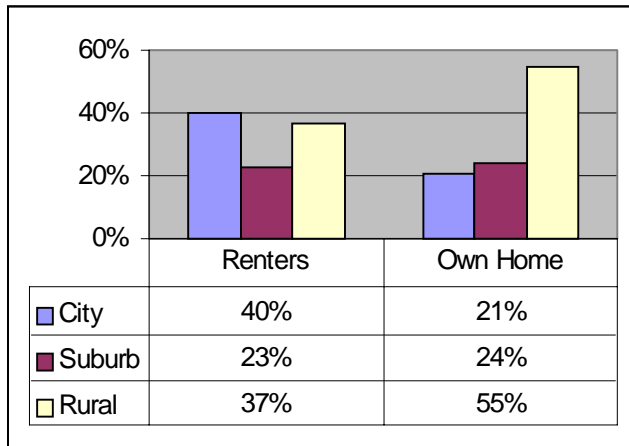


| | Renters | Own Home |
|---|---|---|
| City | 40% | 21% |
| Suburb | 23% | 24% |
| Rural | 37% | 55% |

7.2

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



| | Pay Mortgage | Mortgage Paid |
|---|---|---|
| City | 22% | 19% |
| Suburb | 24% | 24% |
| Rural | 54% | 57% |
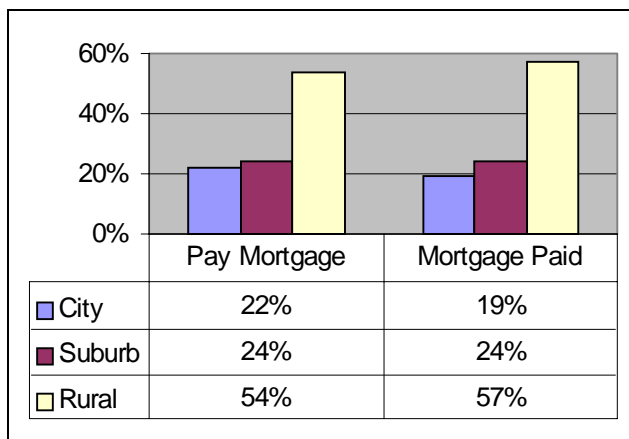
7.3

American Voters: Homeownership Rates within each Neighborhood Type



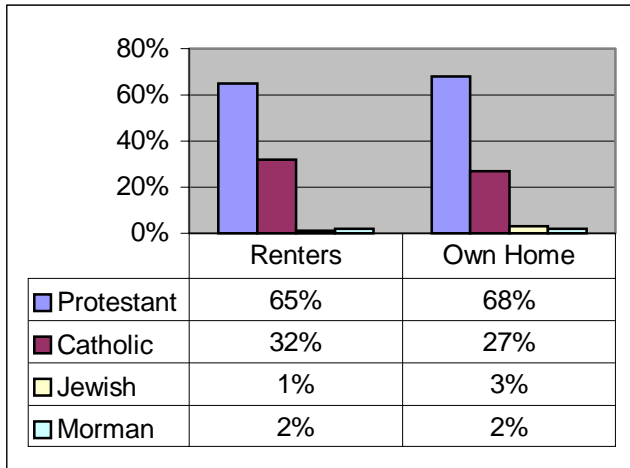| | City | Suburb | Rural |
|---|---|---|---|
| Mortgage Paid | 22% | 28% | 32% |
| Pay Mortgage | 46% | 53% | 54% |
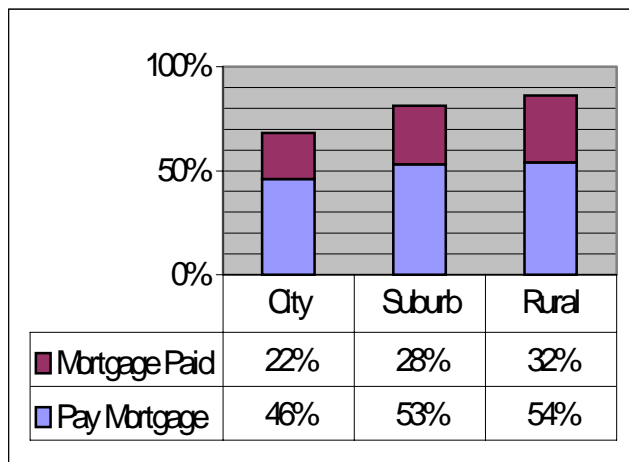
*Neighborhood Type*

This section looks at the types of neighborhoods that voters tend to live in according to their housing tenure. The survey results show that a clear majority (55%) of voters who own homes live in rural areas. Renters, on the other hand, are disproportionately found in urban areas. While only 21% of the study's homeowners are found to live in urban settings, 40% of the renters are city dwellers. Figure 7.2 finds that there are no meaningful cross-neighborhood differences between homeowners paying mortgages and homeowners without mortgages. Figure 7.3 reveals that homeownership rates vary substantially across neighborhood types. In rural neighborhoods the homeownership rate for American voters is 86%, nearly 20% more than the homeownership rate for the study's urban voters.
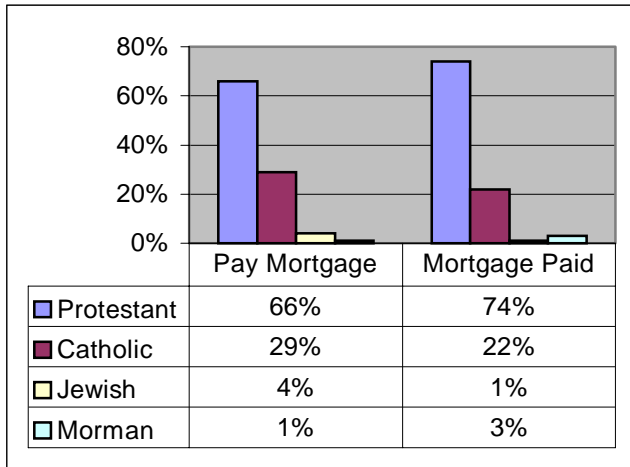
8.1
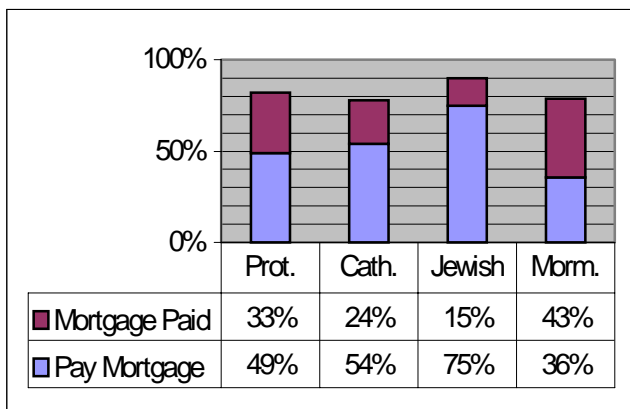American Voters: Religious Composition of Renters and Homeowners

| | Renters | Own Home |
|---|---|---|
| ☐ Protestant | 65% | 68% |
| ☐ Catholic | 32% | 27% |
| ☐ Jewish | 1% | 3% |
| ☐ Morman | 2% | 2% |

8.2
American Voters: Religious Composition of Homeowners with Mortgages and Homeowners without Mortgages

| | Pay Mortgage | Mortgage Paid |
|---|---|---|
| ☐ Protestant | 66% | 74% |
| ☐ Catholic | 29% | 22% |
| ☐ Jewish | 4% | 1% |
| ☐ Morman | 1% | 3% |

8.3
American Voters: Homeownership Rates for each Religious Group

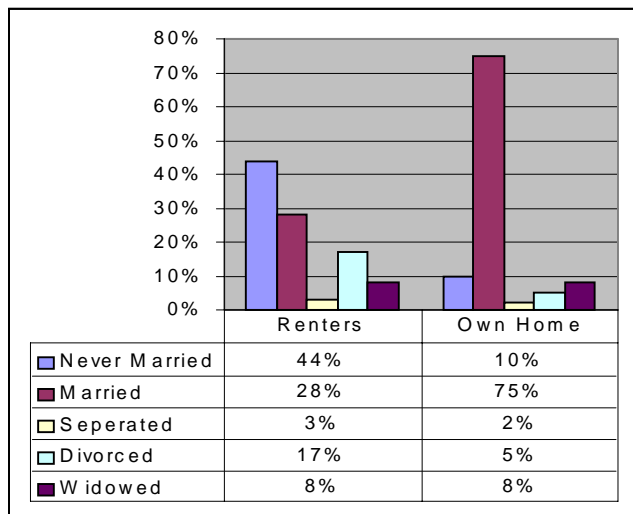| | Prot. | Cath. | Jewish | Morm. |
|---|---|---|---|---|
| ☐ Mortgage Paid | 33% | 24% | 15% | 43% |
| ☐ Pay Mortgage | 49% | 54% | 75% | 36% |

*Religious Composition*

This section addresses the religious composition of voters by housing tenure. Figure 8.1 illustrates that Protestants comprise the single largest religious group among voters who own homes and voters who renter. Protestants make up 65% of th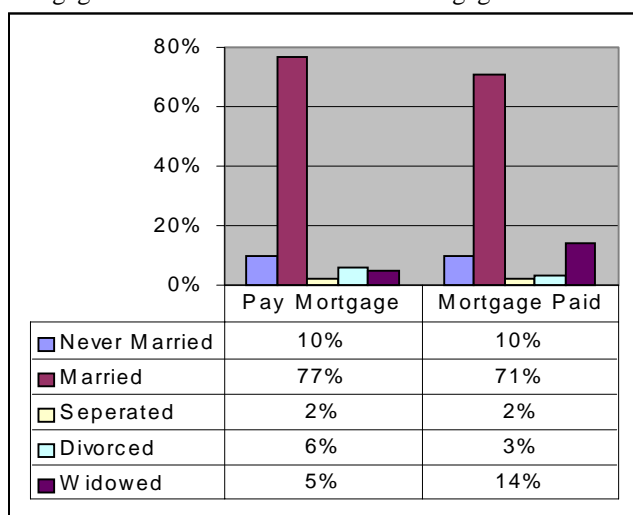e renters and 68% of the homeowners in the study. It is worth noting that Jewish citizens represent only 1% of the renters, but 3% of the survey's homeowners. Other interesting religious differences appear in Figure 8.2, which shows that that Mormons represent only 1% of homeowners paying mortgages, but 3% of the homeowners that do not pay mortgages. For Jewish homeowners the relationship is in the opposite direction. Figure 8.3 reveals another substantial difference between the study's religious groups. Here we see that the homeownership rate for Jewish voters is 90%, with 75% of Jewish voters paying mortgages. In sharp contrast, only 36% of Mormon voters pay mortgages.
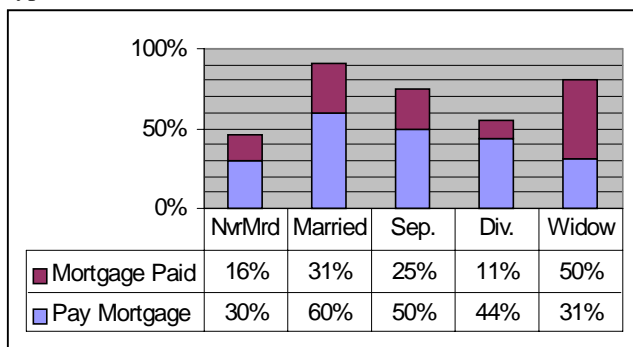
9.1
American Voters: Marital Composition of Renters and Homeowners

| | Renters | Own Home |
|---|---|---|
| Never Married | 44% | 10% |
| Married | 28% | 75% |
| Seperated | 3% | 2% |
| Divorced | 17% | 5% |
| Widowed | 8% | 8% |

9.2
American Voters: Marital Composition of Homeowners with Mortgages and Homeowners without Mortgages

| | Pay Mortgage | Mortgage Paid |
|---|---|---|
| Never Married | 10% | 10% |
| Married | 77% | 71% |
| Seperated | 2% | 2% |
| Divorced | 6% | 3% |
| Widowed | 5% | 14% |

9.3
American Voters: Homeownership Rates for each Marital Type

| | NvrMrd | Married | Sep. | Div. | Widow |
|---|---|---|---|---|---|
| Mortgage Paid | 16% | 31% | 25% | 11% | 50% |
| Pay Mortgage | 30% | 60% | 50% | 44% | 31% |

## *Marital Composition*

One of the most striking socio-demographic findings appears when the marital status of voters is compared by housing tenure. Figure 9.1 illustrates that three out of four homeowners (75%) in the study are married. In contrast, the largest marital group among renters is the group representing single people who have never been married—44% of the renters in this study. Figure 9.2 shows that married people make up the bulk of both homeowners paying mortgages (77%) and homeowners without mortgages (71%). Not surprisingly, widows comprise the second largest group of homeowners without mortgages (14%). Figure 9.3 suggests that married voters are nearly twice as likely to own homes than voters who have never been married. Only 46% of voters who have never been married own their homes, while 91% of married voters own their homes.

## Part Two:
### Political Comparisons

Part Two of the report focuses attention on the political differences between voters in different housing categories. At the most basic level, this part of the study illustrates the comparative political composition of renters and homeowners. Beyond these broad housing categories, the study goes on to research the comparative political composition for voters in more refined housing categories (i.e., homeowners with mortgages, homeowners without mortgages, renters without rent control, and renters with rent control). At both levels of analysis, the study finds important political differences between voters in different housing groups.

The political analysis furthermore investigates any meaningful political differences between voters who live in homes of different values. Lastly, it considers homeownership rates within each of the relevant political categories, showing the percentage of Americans voters who are partisans, ideologues, and homeowners. This level of analysis reveals the substantial political influence that homeowners enjoy across political lines.

The key political terms addressed in this section include: likelihood to vote; partisan identification; partisan voting intentions (Congress 2000); Bill Clinton's approval rating; Al Gore's approval rating; ideology; and the issues that voters consider to be the most important issues facing the nation. Not surprisingly, the findings reveal that there are often substantial differences in the political attitudes of voters by housing tenure. Moreover, the findings offer strong evidence to suggest that homeowners—in particular homeowners with mortgages—comprise a vital voting block in contemporary American politics.
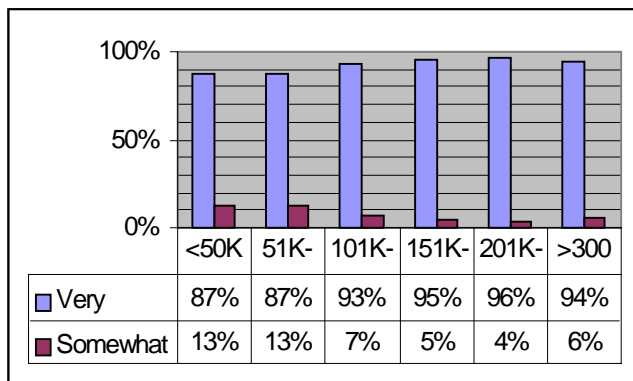
10.1
American Voters: Likelihood to Vote for each General Housing Type (Owners and Renters)

| | Owner | Renter |
|---|---|---|
| Very | 91% | 78% |
| Somewhat | 9% | 22% |
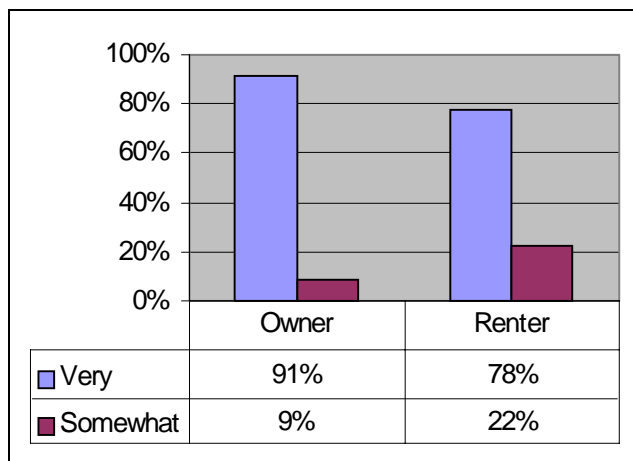
10.2
American Voters: Likelihood to Vote in each Specific Housing Type (Owners with Mortgages, Owners without Mortgages, Renters without Rent Control, and Renters with Rent Control)

| | Mrtg | NoMrtg | Rnt | RntCnt |
|---|---|---|---|---|
| Very | 92% | 89% | 83% | 69% |
| Somewhat | 8% | 11% | 17% | 31% |
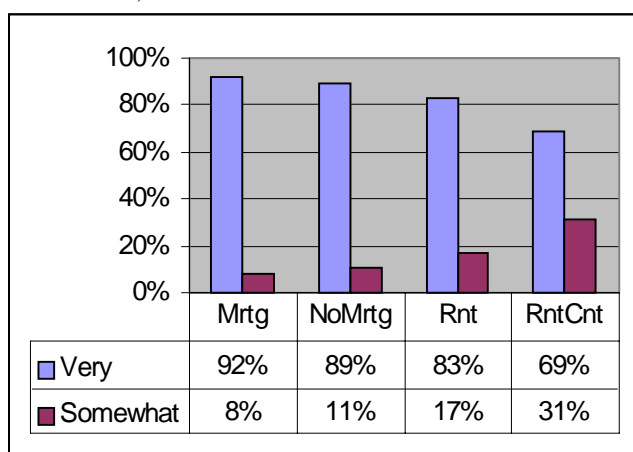
10.3
American Voters: Likelihood to Vote for each Housing Price Range

| | <50K | 51K- | 101K- | 151K- | 201K- | >300 |
|---|---|---|---|---|---|---|
| Very | 87% | 87% | 93% | 95% | 96% | 94% |
| Somewhat | 13% | 13% | 7% | 5% | 4% | 6% |

*Likelihood to Vote*

The findings reported in this section consider voter likelihood for each housing category. Keep in mind that the study only considers people who are at least somewhat likely to vote. The findings presented in Figure 10.1 suggest that homeowners are more likely to vote than renters. Of the likely voters who own homes, 91% report they are very likely to vote in the year 2000 elections. In contrast, only 78% percent of renters in this category identify themselves as very likely to vote—representing a 13% gap. Figure 10.2 suggests that homeowners with mortgages are the housing group most likely to vote, at a rate of 92%. In contrast, only 69% of renters with rent control identify themselves as very likely voters. Figure 10.3 suggests that there is a modest relationship between voting likelihood and home values.

10.4
American Voters: Homeownership Rates by Voting Likelihood

| | Very | Somewhat |
|---|---|---|
| Mortgage Paid | 29% | 26% |
| Pay Mortgage | 53% | 35% |
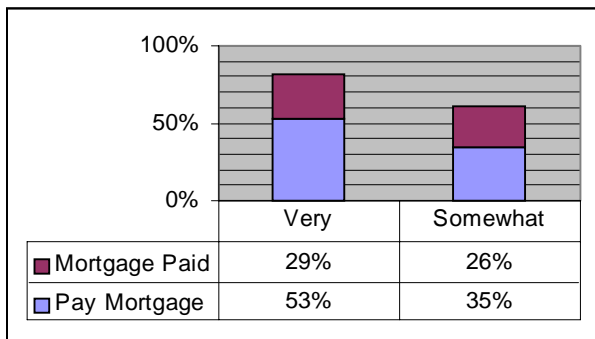
Generally speaking, people residing in more expensive abodes are more likely to vote than people in less expensive homes. Lastly, Figure 10.4 illustrates that the vast majority of people in this country that are very likely to vote are homeowners (82%). Moreover, the study finds that over half (53%) of all the people who report that they are very likely to vote are mortgage payers. Together the findings suggest that homeowners are generally more active political participants than renters and that they represent a far larger voting block than renters. In particular, homeowners with mortgages are found to be the most politically active housing group and they represent the single largest voting block among the housing groups.
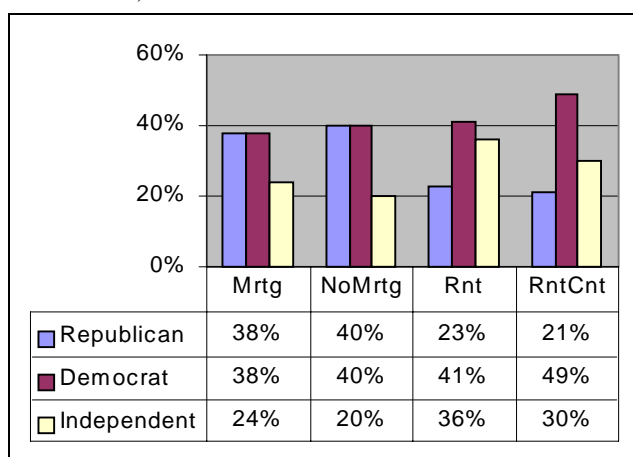
11.1
American Voters: Partisan Composition for each General Housing Type (Owners and Renters)

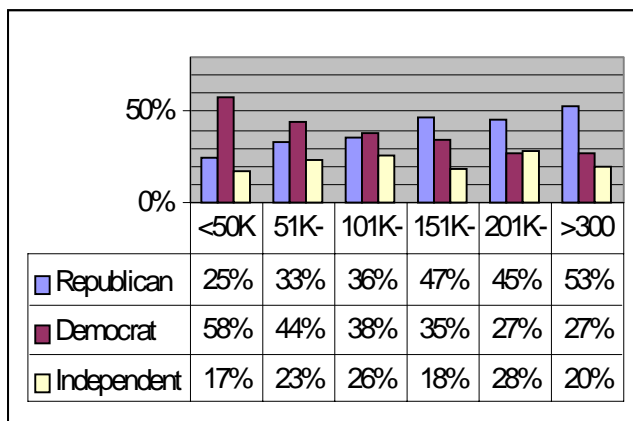| | Owner | Renter |
|---|---|---|
| Republican | 38% | 23% |
| Democrat | 39% | 43% |
| Independent | 23% | 34% |
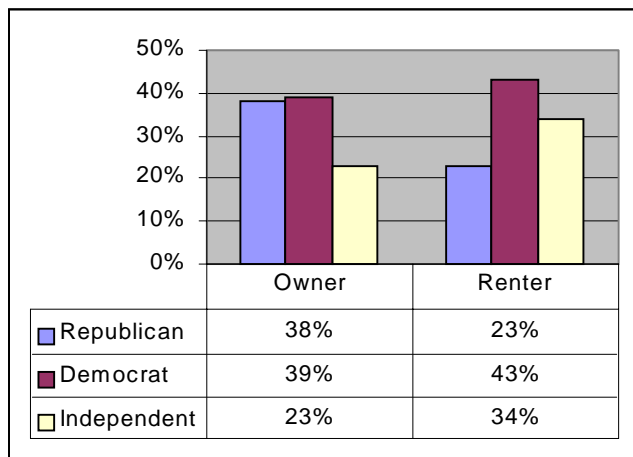
11.2
American Voters: Partisan Composition for each Specific Housing Type (Owners with Mortgages, Owners without Mortgages, Renters without Rent Control, and Renters with Rent Control)

| | Mrtg | NoMrtg | Rnt | RntCnt |
|---|---|---|---|---|
| Republican | 38% | 40% | 23% | 21% |
| Democrat | 38% | 40% | 41% | 49% |
| Independent | 24% | 20% | 36% | 30% |

11.3
American Voters: Partisan Composition for each Housing Price Range

| | <50K | 51K- | 101K- | 151K- | 201K- | >300 |
|---|---|---|---|---|---|---|
| Republican | 25% | 33% | 36% | 47% | 45% | 53% |
| Democrat | 58% | 44% | 38% | 35% | 27% | 27% |
| Independent | 17% | 23% | 26% | 18% | 28% | 20% |

*Party Identification*

While figures 10.1-10.4 suggested that homeowners are generally more active political participants than renters, the findings presented in the remainder of this section further suggest that homeowners generally participate in the political process in a manner that is distinct from renters. Figure 11.1 shows that among American voters, homeowners are far more likely to be Republicans than renters (38% to 23%), while renters are more likely to be Democrats than homeowners (43% to 39%). Breaking housing tenure into more specific groupings, Figure 11.2 reveals that homeowners with mortgages and without mortgages are similar in terms of partisan identification, while renters with rent control are more likely to be Democrats than any of the other housing groups. Not surprisingly, the

11.4
American Voters: Homeownership Rates for Partisans

| | Republican | Democrat | Ind. |
|---|---|---|---|
| ■ Mortgage Paid | 33% | 29% | 23% |
| ■ Pay Mortgage | 55% | 49% | 50% |
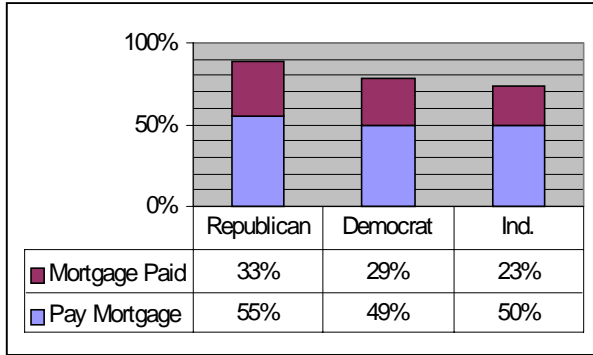
value of the home one lives in is strongly related to party affiliation. Only 25% of the voters living in homes valued under $50,000 identify with the Republican Party, while 53% of the voters living in homes valued over $300,000 identify with the Republican Party. Democratic Party support, on the other hand, is found to be inversely related to home value (i.e., the more expensive the home the less likely a voter is to identify with the Democratic Party). Figure 11.4 shows that homeowners comprise a clear majority of the voters in each of the major partisan groups (88% of U.S. Republican voters own homes, 78% of U.S. Democratic voters own homes, and 73% of U.S. independent voters own homes). Moreover, mortgage-paying homeowners comprise a majority, or near majority, of each of the groups (55% of U.S. Republican voters, 49% of U.S. Democratic voters, and 50% of U.S. independent voters page mortgages).