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# Homeownership

## Southern California's New Political Fault Line?

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Homeownership's importance in America's culture and economy raises the possibility that status as a homeowner or renter constitutes a core aspect of personal identity, on par with race and ethnicity. A survey from the socially diverse Los Angeles region provides a unique data set to test the possibility that homeownership exaggerates or mitigates social cleavages, particularly those based on race or ethnicity. The analysis reveals renters as less upbeat than homeowners regarding a variety of opinion measures and distinctly divided in their opinions along racial and ethnic lines. Among homeowners, however, the authors find a confluence of opinion across racial and ethnic lines.

**Keywords:** *homeownership; race; ethnicity; public opinion; Los Angeles; Southern California*

Homeownership occupies a prominent position in America's culture and economy. On a fundamental level, many Americans equate the dream of owning one's home with the American dream itself. In light of the central place of homeownership in Americans' social, economic, and

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psychic well-being, the distinction between owners and renters may prove significant in the landscape of public opinion—either exaggerating or mitigating other social cleavages. A recent public opinion survey provides a unique data set for exploring this possibility.

Controlling for other demographic traits, we examine the impact of homeownership on respondents' perceptions of several policy indicators and respondents' assessments of their community's quality of life. Southern California is the locus of the analysis. The region's highly diverse population of more than 17 million remains relatively segregated by race, ethnicity, and income. Southern California encompasses two distinct housing markets—a very expensive coastal area encompassing Los Angeles and Orange Counties and a comparatively affordable inland area spanning Riverside and San Bernardino Counties.<sup>1</sup> The region's overall homeownership rate of 55%, however, is the lowest of any metropolitan region in the country other than New York's. Analysts fear that rising home prices will speed additional population migration to the most remote reaches of the inland counties, block homeownership in Southern California's more urbanized coastal areas, and undermine a social order based largely on the notion that hard work and ambition are rewarded (Chang 2004; Kotkin, Tseng, and Ozuna 2002).

Race, ethnicity, class, and geography are often-noted divides in Southern California (Bobo et al. 2000; Gilliam 1996; Hahn, Klingman, and Pachon 1976; Hogen-Esch 2002; Pastor et al. 2000; Sonenshein 1993; Valle and Torres 2000), but the possibility of cleavages and convergences among those who have attained the dream of homeownership and among those who have not warrants more careful consideration than it has received to date.

## **The Dream of Homeownership**

Homeownership and the quest to achieve it occupy a central place in America's culture and economy. In contrast to some nomadic cultures that regard homes as "graves for the living," homeownership has deep psychological, social, and financial significance for most Americans (Retsinas and Belsky 2002, 1). Combining America's dual—perhaps dueling—ideological commitment to privatism and equal opportunity, homeownership represents social status and economic success, a reward for hard work, and a means for further economic advancement and personal satisfaction (Myers, Megbolugbe, and Lee 1998, 239; see also Hochschild 1995; Nicolaidis 2002; Veblen 1899/1979). One commentator describes the United States as "essentially a nation of homeowners and people who aspire to be homeowners," (Katz

2002, ix) an assertion supported by study after study. Respondents in one national survey overwhelmingly agreed that people are better off owning than renting a home and that people should purchase as quickly as they can afford to do so, regardless of their marital or family status. Most renters reported that they did so only because they were unable to afford to own and that buying a home was a very important priority in their lives (Rohe, Van Zandt, and McCarthy 2002, 381).

Indeed, homeownership is widely believed to benefit not only the buyers but also the surrounding community and even the nation (see Rohe, Van Zandt, and McCarthy 2002). Home equity provides an important source of household and intergenerational wealth, a protection against inflation, and borrowing power to get through rough times or to pursue educational opportunities or leisure activities (Boehm and Schlottmann 2002; Krivo and Kaufman 2004). Because they move less often and have an economic stake in maintaining the value of their investment, homeowners are—relative to renters—thought to be more committed to their neighborhoods, more likely to participate in voluntary and political activities, and more likely to invest in maintaining upgrading their property (Baum and Kingston 1984; Cox 1982; DiPasquale and Glaeser 1999; Ellen et al. 2002; Gilderbloom and Markham 1995; Rohe and Stewart 1996). Not only are they more interested in politics, but Ramírez (2005, 2006) finds that due to their stability, homeowners are more likely to be contacted and mobilized to vote, because they are seen as the backbone of the community. Other societal benefits attributed to homeownership include economic growth generated by consumer spending (Haurin and Rosenthal 2004), the incorporation of immigrants into the American social and economic mainstream (Alba and Logan 1992; Alba and Nee 1997; Krivo 1995; Myers, Megbolugbe, and Lee 1998; Myers and Park 1999; Painter, Yang, and Yu 2004), and socially desirable behaviors among youth and adults (Ellen and Turner 1997; Essen, Fogelman, and Head 1978; Green and White 1997; Haurin, Parcel, and Haurin 2002; Jencks and Mayer 1990).

In light of the salubrious outcomes attributed to homeownership, it should come as no surprise that an extensive web of public and private policies and programs undergirds the culturally embedded aspiration for homeownership. President Bush's stated commitment to the creation of an "ownership society" is only the most recent example of a nearly eighty-year string of initiatives by the federal government to expand homeownership. Federal tax policy, for example, subsidizes homeownership by allowing deductions for mortgage interest and property tax payments. Government-sponsored enterprises in the mortgage markets including Freddie Mac and

Fannie Mae also support homeownership (Haurin, Parcel, and Haurin 2002). Innovations in the banking and construction industries have also put homeownership within reach for record proportions of Americans. Prior to the New Deal, for example, banks routinely required 50% down payments for mortgages with repayment periods of only three-to-five years. Today's buyers can purchase homes without down payments, acquire variable rate mortgages amortized over thirty years, and finance closing costs (Gabriel and Rosenthal 2004; Retsinas and Belsky 2002, 4). Particularly after World War II, streamlined designs, mass assembly, and other revolutions in the building industry also made homeownership something to which Americans of ordinary means could reasonably aspire (Hise 1997).

During the past decade, public policy, a strong economy, and mortgage innovations have pushed American homeownership to record height of 69% and extended the ranks of homeowners to new segments of the population. In housing markets in some parts of the country, families with incomes of \$30,000 or less can buy a home. Homeownership has surged among female-headed households and among people living alone. Young households of all racial and ethnic groups have advanced into homeownership, and 2004 marked the first time that the majority of minority Americans owned their own homes. In some metropolitan areas, Asian immigrants and longer-settled foreign-born Latinos have advanced into homeownership more readily even than native-born households (Myers and Park 1999; Gabriel and Painter 2003; Retsinas and Belsky 2002).

Nevertheless, a more than 27% gap persists between the homeownership rates of non-Hispanic White households and those of African-American and Latino households (Callis and Cavanaugh 2004). Their comparatively lower economic status has made homeownership more difficult for some minority groups to attain. African-Americans, native-born Latinos, and immigrants are, however, translating gains in education, income, wealth, and occupation into homeownership (Coulson 1999; Gabriel and Painter 2003; Gyourko and Linneman 1996; Haurin, Parcel, and Haurin 2002; Wachter and Megbolugbe 1992). Their success in this regard is assisted or constrained by the particular regional housing market they confront. Limited supply and high prices tend to depress homeownership attainment. Black and Latino households encounter particularly large barriers to homeownership in metropolitan areas where housing construction lags job growth (Myers et al. 2003; see also Gabriel and Painter 2003; Johnson, Moller, and Dardia 2004; Myers and Park 1999).

Aspirants to homeownership encounter formidable challenges in the tight Los Angeles–Orange County housing market, where almost two-thirds

of the residents cannot afford the median-priced home. During the 1990s, well-organized political opposition to new development, restrictive local governmental regulation, and escalating permit fees occurred just as a red-hot stock market presented tempting investment opportunities unrelated to real estate. As a result, developers scaled back residential construction so dramatically that they failed even to keep pace with demand (Fulton 1997; Johnson, Moller, and Dardia 2004; Purcell 2000). While the homeownership rate edged up at the state and national levels between 2000 and 2003, homeownership remained at a dismal 50% in Los Angeles and slid in Orange County from 65.5 to 63.4%. Elsewhere in Southern California, homeownership increased sharply in Ventura, San Bernardino, and Riverside Counties, where land and construction costs remained more affordable and local governments demonstrated greater willingness to issue residential building permits.

The upward march in housing prices across Southern California could erode prospects for a new crop of aspiring homeowners. Those without the means—or the nerves—to jump into the housing market saw homeownership slip further out of reach during the current decade. Between April 2000 and April 2006, median home prices shot up more than 161% to \$508,000 in Los Angeles County, 140% to \$628,000 in Orange County, 128% to \$584,000 in Ventura County, 161% to \$409,000 in Riverside County, and 167% to \$360,000 in San Bernardino County. (Wedner 2006, K10).

Although those fortunate enough to own their homes have seen their home values rise at a head-spinning pace, the dream of homeownership has become more elusive for a growing portion of the region's residents. The trend has proven worrisome to analysts and ordinary Southern Californians alike. In the survey examined here, 58% agreed that the next generation would probably or definitely not be able to purchase a home in the area when they become adults. Homeownership attainment also adds a disquieting feature to Southern California's racial and ethnic landscape: 69% of non-Hispanic White and 60% of Asian-American households own their homes compared to 42% of African-American and 45% of Latino households (Chang 2004, 37). In this context, where growing numbers may be permanently locked out of homeownership, we examine the impact of homeownership on public opinion and whether racial and ethnic identity mediates that relationship.

Previous studies comparing homeowners and renters find the former to have greater levels of personal contentment and residential satisfaction (see Rohe, Van Zandt, and McCarthy 2002). Some researchers have also found homeowners to have greater self-esteem and a stronger perception of control

over their own life (Balfour and Smith 1996; Galster 1987; Lam 1985; Rohe and Stewart 1996; Rohe and Stegman 1994; Rohe and Basolo 1997; Rossi and Weber 1996). This previous research leads us to expect that homeowners and renters differ significantly in their perspectives on broad public policy issues and in their assessments of quality of life in the region. In fact, we suspect that homeownership may operate more powerfully than race or ethnicity on some measures of public opinion. We may find that the opinions of minority homeowners mirror those of non-Hispanic White homeowners—that opinion differences between owners and renters constitute the real social cleavage. However, we expect the findings will validate those of numerous other surveys revealing stark differences in the ways racial and ethnic groups perceive social issues and public policy matters (Bobo et al. 2000; Farley et al. 1993; Hochschild 1995; Hunt 1996; Jaynes and Williams 1989; Sigelman and Welch 1991). In addition, research finding that African-American and Latino households derive less financial benefits from homeownership than do White and Asian households may weaken the impact of homeownership relative to racial or ethnic identity on public opinion (Krivo and Kaufman 2004; see also Parcel 1982; Blau and Graham 1990; and Flippin 2001). We are also cognizant of the prominent role race and ethnicity have played in the history of housing in Southern California (De Graff 1970; Hise 1997; Horton 1995; Nicolaides 2002).

Against the backdrop of national and local homeownership trends, we explore two related questions. First, does homeownership influence public perceptions of policy indicators and of the overall quality of life in Southern California's communities? Second, if homeownership impacts public opinion, does the effect operate similarly across different population groups, or does racial and ethnic identity mediate the relationship between homeownership and opinion? Specifically, we examine whether the opinions of homeowners differ from those of renters—regardless of their race and ethnicity—or if racial and ethnic identity alter the relationship.

The distribution of homeownership by the racial and ethnic identity of the survey respondents is highlighted in Table 1. Homeownership among the non-White respondents varies widely, but they each have a substantially lower probability of owning their home compared to non-Hispanic White respondents ( $p < .001$ ).

These summary statistics underscore the importance of testing for a possible interaction between race and ethnicity and ownership status when examining public opinion differences.

**Table 1**  
**Distribution of Race/Ethnicity and Homeownership**

Race/Ethnicity	Percentage Owners
African-American	38.67
Asian Pacific Islander	53.95
Latino	42.80
Other minority	57.35
White	68.23
Overall average	54.00

## Survey and Method

The analysis relies on a public opinion survey conducted by the Center for the Study of Los Angeles at Loyola Marymount University in cooperation with the Southern California Association of Governments (SCAG). Established in 1965 and charged primarily with long-range transportation planning, SCAG is the nation's largest regional planning body with a jurisdiction crossed by 187 municipalities, six counties, and numerous special purpose districts. The agency publishes an annual "State of the Region" report to highlight Southern California's progress toward a number of inter-related policy objectives articulated in SCAG's "Regional Comprehensive Plan and Guide." To accompany the annual report, SCAG issues a "report card" with grades assigned for those policy indicator areas assessed in the annual report. Widely reported in the local media, the grades follow the traditional academic scale of A through F. The pollsters conducted the survey in the hope of contextualizing the objective data reported in SCAG's annual report with the subjective perceptions of Southern California residents.

Fifteen-minute interviews were conducted by telephone in English or Spanish between May 22 and June 14, 2001, with twelve hundred adult residents in Southern California.<sup>2</sup> Ideally, respondents would have been interviewed statewide or even nationwide rather than focusing only on Southern California (although this is the locus of the two sponsors of the survey). Southern California merits study in its own right because of the region's size, diversity, and cultural and economic impact on the rest of California and the nation, but a geographically wider sample might have captured more variation in homeownership rates and home prices. Respondents were selected using random digit dialing, a technique that randomly selects

**Table 2**  
**Methodology Overview**

Technique	Telephone interviewing
Universe	Adult residents in a six-county area of Southern California
Field dates	May 22 to June 14, 2001
Interview language	English ( $n = 1,140$ ) and Spanish ( $n = 60$ )
Interview length	15 minutes
Sample size	1,200 completed interviews

phone numbers from the active residential phone exchanges. The survey instrument began with screening questions to ensure that the interviewee was at least eighteen years old and to try to correct for selection bias in favor of women and older residents who are more likely to be home and to answer the phone. Table 2 summarizes the survey methodology.

### Measures Included in the Models

We use homeownership, alongside several other demographic traits, to predict individual perceptions of a set of policy indicators and an assessment of the region's overall quality of life. The first set of models probes the relationship between homeownership and the opinion measures, and a second set of models tests whether race or ethnicity mediate that relationship.

#### *Dependent Variables*

The first five dependent variables correspond to the letter grades respondents assigned to policy indicators. For purposes of comparing public perceptions of regional issues with the policy indicators highlighted by SCAG's annual report card, respondents were asked the following question:

For each issue, I'd like you to think about the present conditions and the quality of life in your area and give it a letter grade—like a school report card. Using a traditional academic grading scale, with an A, B, C, D, or F, how would you rate [policy issue] in your area?

We focus on five of the policy issues pollsters asked respondents to assess.<sup>3</sup> They are

1. Jobs and the Economy
2. Housing Cost and Availability
3. Transportation

4. Education
5. Public Safety

For each of these measures, an A grade corresponds to the highest score of four (4), and a grade of F corresponds to a zero (0). A positive sign on the independent variables in each of the estimates represents a more positive assessment, that is, a greater likelihood of assigning a higher grade. Perhaps not surprisingly, housing issues received the lowest grade, barely scraping by with a C– with a mean grade of 1.94.

We use a sixth dependent variable to capture the attitudes of Southern Californians on a more general level, taken from a question asking respondents to rate their community's quality of life.<sup>4</sup> Respondents were asked,

Using a scale of 1 to 10, with 1 being the lowest quality and 10 the highest quality, how would you rate your overall quality of life in your community?

Among all respondents the mean quality of life assessment was 7.51.

### *Independent Variables*

The independent variables we use to predict attitudes are identical in each of the estimates presented. Foremost among these is "Homeowner," coded one (1) if a respondent reports that he or she owns a home and zero (0) otherwise. On housing issues in particular, we expect that homeowners are more content than renters. In addition, we anticipate those respondents who own their homes are generally more satisfied with the policy indicator and with their community's quality of life compared with renters. We therefore anticipate a positive sign for "Homeowner" in each model. However, we are primarily concerned with whether homeownership has any independent effect, regardless of direction.

We control for the independent effects of race and ethnic identity with four dummy variables (0, 1) that flag whether a respondent is "African-American," "Asian/Pacific Islander,"<sup>5</sup> "Latino," or "Other Minority." Non-Hispanic Whites are the excluded group captured in the constant. A distribution of the racial and ethnic identities reported by the survey respondents is summarized in Table 3.<sup>6</sup> We have no firm expectation regarding the sign of the coefficients for each of these demographic variables. Minority groups tend to fare less well than non-Hispanic Whites on various objective measures, and therefore it is plausible that minorities have less favorable assessments of policy indicators and their quality of life. However, some opinion studies have found immigrants to be more optimistic than their

**Table 3**  
**Distribution of Race/Ethnicity in Sample**

Race/Ethnicity	Percentage of Sample
African-American	6.54
Asian Pacific Islander	6.36
Latino	20.52
Other minority	10.66
White	55.91

Note: Other includes those respondents who selected a separate “non-White” category such as Russian or Armenian.

native-born counterparts, suggesting that Latino and Asian respondents, to the extent they are immigrants, might give more positive marks than White or African-American respondents (de la Garza, Falcon, and Garcia 1996). We have also included a measure “Born in United States” to capture those respondents who reported being native-born. A positive sign on this variable would indicate a lower proclivity among immigrants to give positive ratings to the various policy or quality of life measures.

We also control for demographic characteristics that could influence perceptions and opinions. We measure each respondent’s reported household income with the measure “High Income,” which captures those who reported earning \$55,000 or more (just under half the sample reported earning \$55,000 or more). Nearly 25% of respondents declined to report their income. The “Income Missing” measure enables us to retain the observations for these respondents in our analysis. The coefficient on this measure is not directly interpretable, but controlling for this type of response allows us to correctly estimate the relationship for those who do report their income. “Education” is measured as a single categorical variable, ranging from one to eight (1-8) with one signifying elementary education and eight signifying postgraduate education. Levels of income and education are likely to influence attitude formation, but the direction associated with these characteristics may differ depending on the policy indicator at issue. We expect higher levels of education and income to be associated with more favorable quality of life assessments.

The “Unemployed” measure captures those respondents who report that they are not currently employed. We expect this measure to have a significant impact, at least with regard to the “Jobs and Economy” grade. We control for possible gender differences with “Female”; however, we have no prior expectation as to the sign or significance of the variable. We control

for the respondent's age with a variable scaled one to six (1-6), youngest to oldest, with six signifying sixty-five years of age or older.

The final three measures included tap the respondent's life experience in Southern California. The first, "Duration," measures how long individuals have lived in the region. The experiences of longer-term residents may give them a distinct perspective on life in Southern California. This variable is measured on a scale of one to five (1-5), with five being fifteen years or more. "Commuter" measures whether respondents report commuting on a regular basis.<sup>7</sup> Finally, we control for possible opinion differences along geographic lines by including dummy variables isolating the independent effect of residing in one of Southern California's six counties. It is important to control for each geographic region to correctly isolate the shared effect of homeownership, race and ethnicity, and each of the other independent variables *ceteris paribus*, across counties. Los Angeles County serves as the comparison county captured in the constant. Particularly with respect to housing issues, we expect residents of Orange County—where housing prices are even higher than those of Los Angeles—to have more negative assessments than their counterparts in Los Angeles. We expect residents of the relatively more affordable San Bernardino and Riverside Counties to have more positive assessments of housing issues. In the case of Ventura County, where voters recently restricted new development beyond a fixed perimeter, we have no prior expectations regarding how respondents rate housing issues.

In addition to the independent variables just described, the second set of models test for possible interaction effects between a respondent's identity as a homeowner or renter and his or her racial or ethnic identity. The second set of estimates includes interaction variables that capture how the opinions of racial or ethnic minority homeowners differ from those of non-Hispanic White homeowners. The interaction variables also enable us to examine the effect of being a renter who identifies as a member of a minority group.

## **Approach to the Estimations**

The first five dependent variables are respondents' assessments of policy indicators and take one of five unique values. We use ordered probit analysis to test the strength of the relationships because this set of dependent variables take the form of categorical measures—one of six letter grades.<sup>8</sup> In combination with a postestimation analysis, the results of the ordered probit analysis allows us to interpret the substantive impact of possible explanatory variables on the policy indicators in question. The sixth dependent

variable is a continuous measure of respondents' ratings of their community's quality of life. As a continuous variable, the quality of life measure requires ordinary least squares regression.

The reported results include the coefficients and associated standard errors for each estimate. The significance and the direction of each variable representing the respondent's attitudes regarding each policy area and quality of life are indicated in the columns of entries. Because ordered probit coefficients are not directly interpretable beyond sign and significance, we calculate changes in predicted probabilities to make the coefficients contained in the tables more readily interpretable for several of the key variables. Holding all other independent variables at their means, these estimates allow for a direct interpretation of the effects of a given independent variable in changing the probability of granting a higher grade (Long and Freese 2001). We report the average change in the likelihood of granting a higher grade associated with a minimum to maximum change in the independent variable and the average change in predicted probability associated with moving the dependent variable a single unit (i.e., from C to B or B to A, etc.). The resulting values can be interpreted as percentages and are recorded in Figure 1, which accompanies Table 5.

### **Does Where They Stand Depend on Whether They Own?**

Table 4 reports results for our first area of inquiry, the impact of homeownership status on public opinion. The bivariate table displays the unadjusted mean GPA that respondents assigned to each policy indicator (on a 4.0 scale) for renters, owners, and the overall sample. In four of the five areas, homeowners assigned a higher average grade than did renters (the exception being transportation). Although the bivariate relationships fail to control for a host of other variables, this initial inspection of the data strongly suggests homeownership exercises a strong impact on public opinion.

Table 5 reports the first results for the multivariate ordered probit and regression analyses. Each of the models is identical except for the dependent variables. The goodness of fit statistics for each of the estimates indicate the models perform modestly overall. We report chi-square calculations for each estimate, maximum likelihood *R*-squared estimates for the ordered probits, and an adjusted *R*-squared estimate for the regression. The chi-squares each attain statistical significance, but the *R*-squared calculations

**Table 4**  
**Mean GPA of Policy Areas by Homeownership**

	Renter	Owner	Total
Jobs	2.23	2.48	2.37
Housing	1.78	2.06	1.94
Transportation	2.27	2.17	2.21
Education	2.45	2.54	2.50
Public safety	2.51	2.75	2.65

Note: GPA on 4.0 scale where A = 4.0, B = 3.0, C = 2.0, D = 1.0, F = 0.0.

demonstrate that the models capture only a fraction of the variance. This suggests attitudes concerning these policy indicators are complex and not fully captured in the survey instrument. However, the complexity of the opinion measures underscores the substantive significance of those independent variables that do reach statistical significance and indicates the need for additional analysis to help explain more of the overall variation in the models.

The estimates in Table 5 indicate that homeownership affects Southern Californians' assessments of policy indicators and their ratings of their community's overall quality of life. In three of the five policy areas—Jobs, Housing, and Public Safety—homeownership significantly influences opinion. The positive signs on the coefficients accompanying the Homeownership variable in the models of these three policy indicators reveals homeowners as significantly more likely to give a good grade than renters. Indeed, even when not statistically significant, these positive coefficients suggest that homeowners tend to have more positive assessments of every policy indicators under examination. The positive and significant result for homeowners' quality of life assessments mirrors the results for their assessments of the policy indicators.

In addition to highlighting the distinctions between homeowners and renters, the models reflect the continuing significance of race and ethnicity in coloring attitudes and opinions—both between groups on particular indicators and within groups across the indicator areas. African-Americans have significantly lower assessments of jobs and public safety issues but differ little from non-Hispanic Whites in their assessments of other indicator areas. Latinos do not differ significantly from non-Hispanic Whites, although their opinion differences on housing matters nearly reaches statistical significance ( $p \leq .061$ ), with Latinos giving this policy indicator a higher grade

**Table 5**  
**Ordered Probit Estimates of Attitudes in Five Policy Areas and Ordinary**  
**Least Squares (OLS) Estimates on Quality of Life**

Variable	Jobs		Housing		Transportation		Education		Public Safety		Quality of Life	
	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE
Homeowner	0.224*	0.075	0.331*	0.074	0.003	0.074	0.068	0.075	0.167*	0.073	0.329*	0.118
African-American	-0.476*	0.138	-0.088	0.135	-0.184	0.136	-0.185	0.137	-0.402*	0.136	-0.628*	0.219
Asian Pacific Islander	0.207	0.153	0.570*	0.152	0.052	0.151	0.284	0.152	0.056	0.151	0.250	0.241
Latino	0.119	0.098	0.182	0.097	0.098	0.098	0.021	0.098	-0.061	0.097	0.071	0.156
Other minority	-0.312*	0.111	-0.079	0.109	-0.157	0.110	-0.279*	0.111	-0.241*	0.108	-0.080	0.175
High income ( $\geq \$55,000$ )	0.266*	0.080	0.085	0.078	0.013	0.079	0.107	0.079	0.240*	0.078	0.350*	0.125
Income missing	0.238*	0.088	0.020	0.087	0.149	0.088	0.131	0.088	0.084	0.086	0.274*	0.139
Education	0.053*	0.019	-0.021	0.019	-0.088*	0.019	0.002	0.019	0.023	0.019	0.069*	0.030
Unemployed	-0.368*	0.178	0.057	0.178	-0.041	0.177	-0.024	0.188	-0.063	0.172	-0.456	0.275
Female	-0.063	0.066	-0.041	0.065	0.054	0.065	0.037	0.066	-0.064	0.065	-0.035	0.104
Age	0.009	0.024	-0.010	0.024	-0.031	0.024	0.018	0.024	0.024	0.024	0.146*	0.038
Born in United States	0.196	0.106	-0.059	0.104	0.034	0.106	-0.166	0.105	-0.027	0.104	0.197	0.167
Duration	-0.097*	0.038	0.023	0.038	0.025	0.038	-0.024	0.039	-0.072	0.038	0.024	0.061
Commuter	0.054	0.070	-0.035	0.069	0.071	0.070	-0.006	0.070	0.027	0.069	-0.145	0.111
Imperial County	-1.069*	0.363	0.427	0.355	0.225	0.359	0.331	0.358	0.640	0.370	-0.269	0.577
Orange County	0.071	0.086	-0.198*	0.085	-0.160	0.085	0.293*	0.086	0.350*	0.085	0.531*	0.135
Riverside County	-0.014	0.111	0.437*	0.109	0.024	0.109	0.243*	0.110	0.070	0.109	0.392*	0.176
San Bernardino County	-0.181	0.109	0.580*	0.110	0.035	0.110	0.410*	0.111	0.190	0.109	-0.063	0.175
Ventura County	0.062	0.146	-0.366*	0.147	0.005	0.149	0.274	0.145	0.547*	0.150	0.779*	0.234
Constant											5.979*	0.363
Cut 1	-1.702	0.239	-0.984	0.227	-1.843	0.234	-1.556	0.237	-1.822	0.236	0.236	
Cut 2	-0.818	0.231	-0.241	0.226	-1.117	0.231	-0.900	0.233	-1.094	0.230	0.230	
Cut 3	0.363	0.231	0.732	0.227	-0.058	0.229	-0.036	0.232	-0.147	0.228	0.228	
Cut 4	1.575	0.234	1.750	0.230	1.018	0.231	1.002	0.233	0.929	0.229	0.229	
Chi-square		103.50*		111.87*		53.02*		48.37*		90.38*		7.19*
Maximum likelihood $R^2/R^2$		0.036		0.035		0.048		0.045		0.078		0.096
Sample size		1,074		1,083		1,069		1,062		1,107		1,107

\*Significance  $\leq .05$  (two-tailed test).

than their non-Hispanic White counterparts. Asian Pacific Islanders differ significantly from non-Hispanic Whites in the grades they assign to housing issues, and their opinion differences concerning matters of education approach statistical significance ( $p \leq .054$ ). For both policy areas, Asian Pacific Islanders give more favorable grades relative to non-Hispanic Whites. Finally, Other Minority respondents appear to be significantly less satisfied with jobs, education, and public safety issues than their non-Hispanic White counterparts.

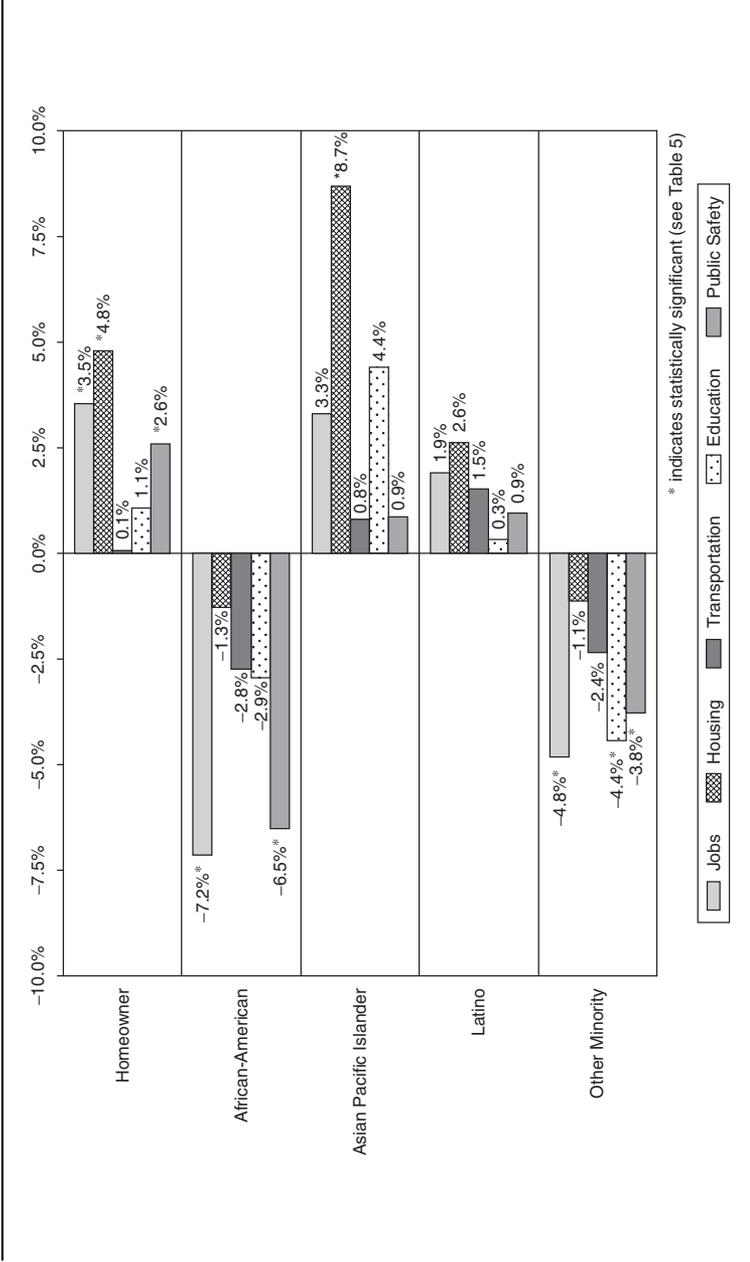
When it comes to assessing the quality of life of their communities, African-Americans have significantly lower assessments than non-Hispanic Whites. None of the other minority groups differ significantly from Whites on this measure. At first blush, it appears that different racial and ethnic groups have substantially different assessments depending on the opinion measure in question.

Figure 1 highlights the substantive effect of the findings by reporting the changes in the predicted probability of assessing a better grade. These results summarize the substantive impact of homeownership on the grades respondents assigned for each policy indicator. Note that the asterisks identify changes in predicted probabilities corresponding to the statistically significant coefficients. To facilitate comparison, we include the calculations for homeowners and those for each of the racial and ethnic groups. As the figure illustrates, the impact of homeownership on attitudes rivals the impact of race and ethnicity. Being a homeowner increases the probability of assigning a better grade for jobs and economic issues by 3.5%, for housing issues by 4.8%, and for public safety by 2.6%.

By comparison, identifying as African-American as opposed to non-Hispanic White reduces the probability of assigning a good grade by 1.3% to 7.2%, depending on the policy indicator area. Those classified as Other Minorities are similar to African-Americans in that they are consistently less likely than non-Hispanic Whites to assign better grades for any indicator area. Asian Pacific Islanders and Latinos tend to have more positive assessments than those of non-Hispanic Whites, particularly with regard to their opinions of housing and education matters.

Referring back to Table 5, the rest of the variables included in the model perform in a reasonable fashion. Those respondents with higher income levels are more likely to assign good grades, and this result is nearly uniform across policy areas (though the measure only attains statistical significance in the Jobs and Public Safety areas). Unemployed individuals give significantly lower grades to the Jobs indicator area, but with that exception, their opinions do not differ significantly from those of the employed.

**Figure 1**  
**Simulated Changes in the Predicted Probability of Assessing a Better Grade Among Homeowners and Race/Ethnic Groups, by Policy Area**



\*Significance  $\leq .05$  (two-tailed test).

More educated individuals appear significantly more likely to approve of the Jobs area but more likely to give poor grades to the Transportation indicator.

Four variables exercising no significant effect in any indicator area include the respondent's age, gender, commuter status, and nativity. These demographic traits do not appear to differentiate Southern Californians from one another. In particular, the absence of significance for the commuter status variable is noteworthy. The general consensus in the professional literature (Gabriel, Matthey, and Wascher 2001) and the popular media alike (Weikel 2001) lead us to expect that commuters have a more pessimistic outlook on quality of life issues (specifically transportation). We did not, however, find this to be the case.

From the standpoint of the policy areas themselves, it is noteworthy that two models show nearly no significant associations—the Transportation and Education estimates. On essentially all the dimensions measured, these two policy areas do not engender the significant differences in attitudes that Jobs, Housing, and Public Safety do. This may be a result of the overall disgust with transportation as an issue that cuts across socioeconomic and racial bounds. We know of no Southern Californian who is happy about freeway gridlock or satisfied with the region's public transit options, and the region consistently ranks among the most congested metropolitan areas in the country (Chang 2004). Similarly, a recent statewide survey found a strong consensus that the education system in Southern California is failing (Baldassare 2005).

Turning to the estimates for quality of life assessments, African-Americans have significantly lower assessments of their community's quality of life compared to the assessments of non-Hispanic Whites. None of the other racial or ethnic groups differ significantly from non-Hispanic Whites. Higher income, older, and better-educated respondents give significantly higher assessments. Finally, relative to Los Angeles County, residents in Orange, Riverside, and Ventura Counties have significantly higher ratings of their community's quality of life.

In short, the estimates contained in Table 5 and summarized in Figure 1 reveal a consistent pattern of homeowners likely to assign more positive grades to each of the policy indicators and to have more favorable ratings of their community's quality of life.

The model for the housing policy indicator deserves further discussion given our focus on homeownership as a possible line of cleavage in Southern California. Although an increasingly unaffordable housing market poses long-term, regionwide challenges, it comes as little surprise that homeowners give higher marks to housing issues. For these respondents,

after all, rising prices translate into rising equity. Respondents reporting income less than \$55,000 are significantly less content with housing issues, perhaps reflecting the dissatisfaction of those for whom homeownership remains beyond reach. The geographic differences are interesting. Residents from the somewhat more affordable Riverside and San Bernardino Counties give higher grades to housing issues than their counterparts in Los Angeles County, whereas residents from the less affordable Orange and Ventura Counties give lower grades to housing issues than their counterparts in Los Angeles. In terms of ethnic and racial differences, that Latinos and Asian Pacific Americans give higher assessments to Southern California's housing issues than non-Hispanic Whites demonstrates that the region's minority groups are not monolithic with regard to housing matters. Although they have lower rates of homeownership than non-Hispanic Whites, Latino and Asian Pacific Islanders have higher homeownership rates than African-Americans (see Table 1).

In light of the opinion differences we observe between homeowners and renters and between the various racial and ethnic groups and given the racial and ethnic disparities in homeownership, we now consider if racial or ethnic identity mediates the observed relationship between homeownership and opinion. We report estimates for this inquiry in Table 6. The interaction terms capture the impact of being both a homeowner *and* a member of a racial or ethnic minority. The goodness of fit indicators for each of the estimates demonstrate the models perform similarly to those contained in Table 5.

The estimates contained in Table 6 are strikingly similar to those indicated in Table 5. With a single exception, none of the interaction terms attains statistical significance. Concerning Jobs issues, homeowners who identify as Other Minority are significantly more likely to give a good grade than their counterparts who rent. With the exception of this group, the introduction of the interaction terms has no significant effect, indicating that homeowners—be they White, African-American, Asian, or Latino—share remarkably similar perspectives on the questions under examination. To put it crudely, homeowners are homeowners, regardless of their race or ethnicity. Renters present a different story entirely.

Among renters, racial and ethnic identity serve as a strong predictor of the opinion measures. The direct effect measures for race and ethnicity in the models summarized in Table 6 capture the effects for renters of each racial and ethnic group. The significant coefficients on these measures stand in marked contrast to the generally similar outlooks of Southern California's homeowners. In the Jobs estimate, for example, the negative and significant coefficients for African-American renters and Other Minority renters reveals

**Table 6**  
**Ordered Probit Estimates of Attitudes on Five Policy Areas and Ordinary Least Squares (OLS) Estimates on Quality of Life—With Interactions**

Variable	Jobs		Housing		Transportation		Education		Public Safety		Quality of Life	
	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE
Homeowner Interactions (Homeowner × Ethnicity)	0.203*	0.099	0.420*	0.099	-0.035	0.098	0.080	0.100	0.175	0.098	0.365*	0.156
African-American × Owner	-0.134	0.277	-0.511	0.270	-0.175	0.272	-0.269	0.274	-0.253	0.272	-0.172	0.438
Asian Pacific Islander × Owner	0.121	0.280	-0.447	0.276	0.034	0.276	-0.084	0.280	0.204	0.278	-0.153	0.443
Latino × Owner	-0.150	0.176	-0.147	0.174	0.230	0.175	-0.070	0.175	-0.075	0.174	-0.169	0.279
Other Minority × Owner	0.579*	0.224	0.108	0.219	-0.074	0.222	0.272	0.223	0.139	0.218	0.243	0.352
Direct effects (Renter × Ethnicity)												
African-American	-0.445*	0.177	0.127	0.176	-0.122	0.176	-0.081	0.180	-0.307	0.176	-0.557	0.287
Asian Pacific Islander	0.139	0.216	0.825*	0.217	0.026	0.213	0.330	0.218	-0.055	0.217	0.337	0.346
Latino	0.169	0.134	0.265*	0.133	-0.007	0.133	0.050	0.133	-0.027	0.132	0.149	0.213
Other minority	-0.647*	0.173	-0.134	0.171	-0.119	0.172	-0.433*	0.172	-0.317	0.167	-0.214	0.272
High income (≥\$55,000)	0.257*	0.080	0.082	0.078	0.025	0.079	0.104	0.080	0.240*	0.079	0.342*	0.126
Income missing	0.225*	0.089	0.022	0.088	0.167	0.088	0.129	0.089	0.078	0.087	0.265	0.140
Education	0.050*	0.019	-0.020	0.019	-0.087*	0.019	0.001	0.019	0.023	0.019	0.068*	0.031
Unemployed	-0.338	0.178	0.071	0.178	-0.054	0.178	0.001	0.188	-0.051	0.172	-0.440	0.276
Female	-0.067	0.066	-0.040	0.065	0.062	0.066	0.036	0.066	-0.065	0.065	-0.039	0.105
Age	0.005	0.025	-0.011	0.024	-0.029	0.024	0.017	0.024	0.023	0.024	0.144*	0.038
Born in United States	0.208	0.107	-0.058	0.105	0.019	0.106	-0.163	0.106	-0.021	0.104	0.205	0.168
Duration	-0.101*	0.038	0.027	0.038	0.025	0.038	-0.024	0.039	-0.076*	0.039	0.024	0.061
Commuter	0.053	0.071	-0.024	0.070	0.066	0.070	-0.002	0.071	0.024	0.070	-0.140	0.112
Imperial County	-1.057*	0.363	0.433	0.355	0.208	0.358	0.337	0.358	0.646	0.370	-0.259	0.578
Orange County	0.065	0.086	-0.206*	0.085	-0.156	0.086	0.289*	0.087	0.350*	0.085	0.525*	0.135
Riverside County	-0.014	0.111	0.432*	0.110	0.038	0.110	0.244*	0.110	0.071	0.110	0.385*	0.177

(continued)

**Table 6 (continued)**

Variable	Jobs		Housing		Transportation		Education		Public Safety		Quality of Life	
	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE	Coefficient	SE
San Bernardino County	-0.199	0.110	0.567*	0.110	0.038	0.110	0.400*	0.111	0.182	0.109	-0.076	0.176
Ventura County	0.085	0.146	-0.370*	0.147	-0.007	0.149	0.279	0.145	0.555*	0.150	0.787*	0.235
Constant											5.968*	0.375
Cut 1	-1.781	0.247	-0.911	0.235	-1.858	0.241	-1.560	0.246	-1.841	0.244		
Cut 2	-0.885	0.239	-0.167	0.233	-1.131	0.238	-0.904	0.241	-1.112	0.237		
Cut 3	0.302	0.238	0.810	0.235	-0.069	0.236	-0.039	0.240	-0.164	0.235		
Cut 4	1.516	0.242	1.832	0.238	1.008	0.238	1.001	0.242	0.913	0.236		
Chi-square	112.91*		118.61*			55.85*		51.61*		92.72*		5.99*
Maximum likelihood $R^2/R^2$	0.1		0.104			0.051		0.047		0.08		0.094
Sample size	1,074		1,083		1,069		1,062		1,107		1,107	1,107

these populations as significantly less likely to assign a favorable grade to this policy area. In the model for Housing, Asian Pacific Islander renters and Latino renters are significantly more likely than White renters to assign a good grade. In the Education area, Other Minority renters are less likely than non-Hispanic White renters to assign a good grade. Finally, the lower proclivity of Other Minority renters compared with White renters to give good marks to Public Safety nearly attains statistical significance ( $p \leq .058$ ). It is worth emphasizing that on housing issues, the same geographic and class distinctions reported in Table 5 remain when the interaction terms are included. Moreover, including separate estimates for homeowners of various minority groups does not mitigate the finding that homeowners are more upbeat than renters concerning housing issues. Renters' quality of life assessments also appear to differ along racial lines, with those of African-American renters compared with those of non-Hispanic White renters approaching statistical significance ( $p \leq .053$ ).

In sum, homeowners, regardless of their race or ethnicity, have higher assessments of the quality of life in their community. For this opinion measure—and for the others discussed above—homeowners' racial or ethnic identity is beside the point. The same cannot be said of renters. This analysis puts a new spin on Leo Tolstoy's wry observation, "Happy families are all alike; every unhappy family is unhappy in its own way." As they survey the Southern California landscape, homeowners are homeowners, but renters are African-Americans, Latinos, Asians, or non-Hispanic Whites—each with their own distinct outlooks and opinions.

## Coalitions and Cleavages

In this article, we analyzed a six-county survey of residents to examine the impact of identifying as a homeowner or renter on assessments of five different policy areas and quality of life ratings. We anticipated that homeownership might serve as a line of cleavage in Southern California due to the region's low homeownership rate, particularly in Los Angeles and Orange County, as well as the declining proportion of residents who can afford to purchase a home in any of the six counties. In ratings of three of five policy areas and in an evaluation of quality of life, the respondent's identity as either a homeowner or a renter has a statistically significant influence on attitudes. In all cases, homeownership was a source of more positive assessments. These results indicate that compared to renters, homeowners see the world through rosier lenses. Interestingly, only in one

instance do minority homeowners exhibit significantly different attitudes than those of White homeowners. Stark differences along racial and ethnic lines do, however, emerge among renters. We are intrigued by the possibility that homeownership leads not only to more positive outlooks but also to a convergence of opinions across racial and ethnic groups. At least on the opinion measures examined here, homeownership trumps racial and ethnic identity, overcoming the distinctions evident among renters of various racial and ethnic groups. Do homeowners simply pack up their racial or ethnic identities to store away with other little-used belongings? The conditions or mechanisms that cause homeownership to exercise a more powerful influence than race or ethnicity on opinions and attitudes is a subject we leave for future analysis.

Understanding the impact of homeownership on public opinion is particularly important in regions of the country with high barriers to homeownership. Nationwide, a median-income, first-time buyer with a 10% down payment is now unable to qualify for a conventional mortgage on a median-priced home. The median-income earner has long been shut out of homeownership in the Boston, Los Angeles, New York, and San Francisco metropolitan areas, and escalating home prices are locking out median-income earners in Chicago, Denver, Seattle, and Washington, D.C. (Tong 2004). It would be interesting to learn how homeownership identity impacts public opinion under various housing market conditions.

In addition, closer examination of public opinion among renters of various racial and ethnic groups could shed light on the prospects and strategies for a broad-based renters' coalition capable of challenging restrictive land-use policies and antidevelopment community politics that contribute to spiraling housing prices and erect barriers to homeownership. Several recent comparisons of metropolitan areas find low levels of homeownership strongly related to low levels of housing construction relative housing demand (Johnson, Moller, and Dardia 2004; Myers and Park 1999; Myers et al. 2003). The most vociferous opposition to new residential development often comes from homeowners seeking to preserve the character of their neighborhoods. Grassroots support for new residential development are generally more muted. The results reported here suggest absent deliberate community organizing, renters are unlikely to coalesce in support of various public policies, including those that would stimulate housing development, promote homeownership, or improve conditions for renters. More broadly, if homeownership comes to be widely seen as finite, a goal to which only the fortunate few can reasonably aspire, other social divisions could deepen into serious rifts.

## Notes

1. The region also includes Ventura County, located north of Los Angeles, where voters adopted an urban growth boundary in 1995. The county still features the highest homeownership rate in the region but has also experienced a decline in housing affordability in the face of rapid price increases.

2. The sample size for each of the six counties included in the data are as follows: Imperial = 10; Los Angeles = 625; Orange = 250; Riverside = 125; San Bernardino = 125; Ventura = 65.

3. Two additional policy indicators included in the Southern California Association of Governments's (SCAG's) report card and on the survey—"energy cost and reliability" and "air quality" conform to the general patterns reported below and are excluded from the analysis for the sake of brevity.

4. The survey instrument made no attempt to define the term "community."

5. The survey allowed for respondents to self-identify as Chinese, Japanese, Korean, Vietnamese, Other Asian, or Pacific Islander. The sample size for each of the individual groups does not, unfortunately, allow us to examine differences that may exist between Asian subgroups on the assessments at issue here, and as a result, we grouped Asian/Pacific Islanders together in a single category for purposes of analysis.

6. The sample frame was all adult residents in the six-county SCAG region. The racial and ethnic distribution of respondents was similar to the adult population as a whole according to data from the Census Bureau for the Southern California area. In addition, our estimation approach takes into account the possibility that the sample is not identical to the universe by controlling for each racial/ethnic group in the two regression models.

7. The commuter variable is not based on a length of time commute but rather on whether the respondent self-identifies as a so-called "commuter." We are interested in whether or not this self-designation might impact their opinions on various policy indicator areas.

8. Because the dependent variables are categorical (A, B, C, D, F) and not strictly speaking continuous, the appropriate method is ordered probit analysis. It is not possible to know the exact distance between A and B, for example, or to be certain that difference is identical to the difference between B and C. For this reason, a categorical analysis such as ordered probit is better suited than ordinary least squares (OLS) analysis, and we report those results here. A set of analyses using OLS are not substantively different, showing the same signs and significance levels indicated in these results. Those estimates are available from the authors upon request.

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