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THE CANADIAN HOMEVOTER: PROPERTY VALUES AND MUNICIPAL POLITICS IN CANADA

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ABSTRACT: *In The Homevoter Hypothesis, William Fischel argues that concern for property values influences the attitudes and behavior of homeowners toward municipal politics. Local government has the greatest impact on the value of property of any order of government, and is the primary political avenue through which homeowners act to protect their investment. We examine the applicability of Fischel's theory to Canada, a country in which little research has been conducted on municipal voters. Using data from government and academic sources, three testable implications of the homevoter hypothesis are examined. Results reveal that the theory is congruent with the behavior and attitudes of Canadian municipal voters. Homeownership leads to increased turnout in municipal elections, the attitudes of homeowners differ from those of renters with respect to policies that are perceived to have a relationship with property values, and homeowners are particularly opposed to municipal amalgamations.*

In *The Homevoter Hypothesis,* William Fischel (2001) introduces the concept of *homevoters*—homeowners who participate in local affairs in order to protect and enhance the value of their homes. The purchase of a home is the largest investment that most people make in their lifetimes, and Fischel argues that a desire to maximize property values and protect their investment from uninsurable risks related to municipal politics makes homeowners uniquely interested in the public policies of local governments (2001, p. 4). According to *The Homevoter Hypothesis* (HH), the imperative of protecting home values also influences the way that homeowners participate in and form attitudes toward politics.

Of the three tiers of government, local government has the largest impact on property values; municipal responsibilities for issues such as taxation rates, zoning, or infrastructure placement can significantly affect the value of one's home (Etsy, 1996; Fischel, 1985; Monkkonen, 1996; Oates & Schwab, 1988). Although a house can be insured against unexpected events such as fire or flood, its value cannot be insured against factors such as unaesthetic local development or fluctuations in local taxation rates. As such, municipal government is the primary political avenue through which homeowners aim to protect their investment (Fischel, 2001; Sonstelie & Portney, 1978). Fischel argues that owners have no other option; financial recourse is unavailable once a municipal government has set a policy. Homeowners thus will participate more, and have different attitudes toward local affairs than will renters.

Interest in the HH is widespread in the United States, where the theory has undergone a number of direct empirical tests. The literature on the topic generally is supportive of the theory (Brunner & Sonstelie, 2003; Brunner, Sonstelie, & Thayer, 2001; Dehring, Depken & Ward, 2008; Hilbert &

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Mayer, 2006; Holian, 2011), though the HH has met with some skepticism (Lang, 2005; Steinacker, 2005; Wyckoff, 2003). On balance, however, the central tenets of Fischel's theory have been generally accepted.

The aforementioned studies, however, are limited to U.S. data and cities. We therefore examine the question of whether Fischel's theory is applicable outside of the United States. More specifically, we consider whether different regulatory and institutional environments found outside of that country change the way that homeowners interact with or form attitudes toward municipal politics.

Canada provides an excellent setting in which to test the validity of the HH outside of the United States. The two countries have different municipal regulations and legal contexts. Due to the fragmented nature of U.S. metropolitan areas, Canadian municipalities are generally larger in geographic size than their American counterparts. Canadian cities also tend to have greater functional scope, but they are subject to more intervention from provincial governments than are U.S. municipalities from state governments (Sancton, 1993, p. 5; Siegel, 1997, p. 129).[1] For reasons elaborated upon below, homeownership thus may conceivably have different effects upon municipal politics in these two countries

To test the HH, we combine information from three data sources. Scholars who study local elections in Canada rarely have the benefit of individual-level data similar to those available from the Canadian Election Study.[2] To overcome this limitation, we utilize data from several sources, including the 2008 General Social Survey,[3] the 1978–1979 Urban Concerns Survey,[4] and data graciously provided by David Siegel and Joseph Kushner about attitudes toward municipal amalgamations that occurred in Ontario in 1998. Using information from multiple sources allows us to overcome the relative dearth of available data about local politics and voters in Canada.

We consider the following three testable implications of the HH: (1) homeownership leads to increased turnout in municipal elections, (2) the attitudes of homeowners differ from those of renters with respect to policies that are perceived to have a relationship with property values, and (3) homeowners are particularly opposed to municipal amalgamations. The data suggest that the homevoter hypothesis is indeed congruent with the behavior and attitudes of Canadian voters.

THE HOMEVOTER HYPOTHESIS

The ideas behind the HH stem from the work of economist Charles Tiebout (1956), who proposed the notion that municipalities within a region compete with one another not only to attract businesses, but also residents. Municipal governments offer a varied range of goods and services at differing taxation rates, and individuals place personal valuations on various services and have differing abilities to pay (Tiebout, 1956). Each citizen arrives at an optimal tax/service ratio and seeks a municipality that accommodates his or her needs. Tiebout's model assumes that residents have perfect information and the ability to move effortlessly between municipalities should they see fit.

Tiebout suggests two methods through which residents can respond to municipalities. The first is the idea of *exit*, whereby residents sell their home to leave a jurisdiction in order to achieve an optimal tax/services ratio in some other municipality. The second option for residents is to use *voice*, which involves becoming involved in local affairs in order to influence policy and achieve a more optimal tax/services ratio without relocating.[5] Whereas Tiebout focuses upon *exit* as a homeowner's primary option in the face of undesirable municipal policies, Fischel emphasizes the importance of *voice*. Fischel points out that *exit* is far from effortless and can indeed have negative economic repercussions for homeowners (2001, p. 12). Selling one's home can not only be difficult, but owners might incur a financial loss if outsiders are unwilling to enter a jurisdiction with unappealing conditions (Fischel, 2001). Additionally, Fischel acknowledges that the decision to relocate is influenced by personal attachment to a community (p. 12). Bonds that individuals create within a community can act as a strong force against relocation.

The HH thus recognizes the importance of *voice* as a tool for homeowners to employ in response to the risks stemming from municipal politics. While homes can be insured against events such as fire and theft, they cannot be insured against what Fischel calls "adverse neighborhood effects" (2001, p. 9); property values can be negatively impacted by unfavorable zoning, unaesthetic development

or other changes to government policies. Owners have an incentive to minimize this uninsurable riskiness. The *voice* approach is one means by which to minimize risk, maintaining property values and providing owners with the option to exit in a less costly manner should they choose to sell their home.

This risk shapes the attitudes and behavior of homeowners, increasing the likelihood that they will use their voice. Fischel suggests that owners pay closer attention to local politics than do renters, and are acutely aware of how local amenities, public services and taxes affect the value of their homes. These residents weigh the costs and benefits of local policies that affect property values, and make political decisions that they believe will protect or enhance their investment.[6] Homeowners are more likely to support policies and local expenditures that enhance property values than those which do not (Oates, 1969; Peterson, 1981; Wildasin, 1979). This financial motivation also leads homeowners to be more involved in municipal politics (Fischel, 2001, p. 5).

This is not to suggest, however, that renters have no stake in municipal politics. Indeed, municipalities provide many valuable services unrelated to property value. However, while every residence has a *use value*, only those which are owned have any *exchange value* (use value is the utility derived from consuming a good, while exchange value determines the amount of money one receives upon selling a home; Logan & Molotch, 1987). Only for homeowners are both of these factors of concern; owners are able to enjoy the use of a home while they own it *and* capitalize on their investment when they choose to sell it (Englehardt & Mayer, 1998). In contrast, the attitudes and behavior of renters are not influenced by concern for property values, so they benefit only from the use value of their home (DiPasquale & Glaeser, 1999). This difference influences the way in which renters and owners select a place of residence, and leads these two groups of voters to develop different attitudes and behavior toward municipal politics (Fischel, 2001, p. 12).

Canada presents an attractive option for evaluating Fischel's theory in a non-U.S. context. Though there are exceptions, Canadian municipalities tend to be larger in geographic size and functional scope, are more heavily regulated and come under much more government scrutiny than their American counterparts (Sancton, 1993).[7] The relationship between citizens and municipal governments thus differs between these two countries.

These differences in particular are relevant because the size of municipalities and the responsibilities of municipal governments are important components of Fischel's theory. The large size of Canadian municipalities reduces the feasibility of *exit*, meaning that the importance of *voice* as a tool to protect property values increases. Having a large geographic area under a single government reduces the variation in tax and service levels, removing potential options for residents seeking more optimal personal conditions. This suggests that the differences between owners and renters might be heightened in Canada.

Canadian municipalities also come under much more regulation and scrutiny than do their U.S. equivalents. For the most part, state governments are much less interventionist than are their counterparts in Canada, where provincial and regional governments exert significant influence over local governments (Sancton, 1993). Most provincial governments dictate the type of services their municipalities must provide and, in some provinces, municipalities are obligated to provide redistributive services that may have an impact upon property values, such as social services and public housing.[8] If municipalities have control over such policy areas, it could magnify the effect of homeownership upon local political attitudes and behavior. Conversely, voters who view municipalities simply as "creatures of the provinces" may decide that influencing provincial governments is the best way to pursue policies conducive to maximizing property values.

This, however, is not to suggest that Canadian municipal elections are unimportant. While provincial governments heavily regulate the activities of municipal governments in Canada, elected mayors and councils have a wide amount of discretion over policy areas such as planning, infrastructure and property taxation. These items are largely settled locally, free from provincial interference.[9] Simply put, municipal elections matter, as do the preferences of local homevoters.

In addition to providing an empirical test of the HH, this study addresses a significant gap in the Canadian voting literature. Canadian scholars have focused almost exclusively upon data from federal and provincial elections (see Blais, Gidengil, Nadeau, & Nevitte, 2002; Blake, Elkins, &

Johnston, 1985; Clarke, Kornberg, & Scotto, 2009; Gidengil, Nevitte, Blais, Everitt, & Fournier, 2012), while municipal elections are largely ignored. In one of the few studies of local elections in Canada, Cutler and Matthews argue that "municipal elections are the poor cousins in the study of elections and voting behavior" (2005, p. 359). According to Andrew Sancton, one of Canada's leading scholars of urban politics, "the harsh reality is that we know very little about municipal voting behavior" (2011, p. 193). Taylor and Eidelman similarly lament the fact that "significant gaps" exist in the study of Canadian municipal voting behavior (2010, p. 971).

The conclusion reached by these scholars is striking: Despite decades of advance in the field of Canadian electoral behavior, decidedly little research has been conducted on political behavior at the local level. The research that has been conducted tends to focus upon the determinants of turnout (Kushner & Siegel, 2006; Milner, 1997), uses aggregate level data (meaning that differences between renters and owners cannot be explored without avoiding ecological issues; Kushner, Siegel, & Stanwick, 1997), or considers a single city (Cutler & Matthews, 2005; Stanwick, 2000; Winn & McMenemy, 1973). In contrast, this study explores the impact of homeownership upon both behavior and attitudes, employs individual-level data and, for the most part, includes respondents from across the entire country. This work thus represents a significant step forward in the study of municipal voting behavior and attitudes in Canada.

EXPECTATIONS

The analysis that follows evaluates three testable implications of the HH. Specifically, we consider the following propositions with respect to Canadian voters: (1) homeowners are more likely to turnout in municipal elections than are renters, (2) owners and renters have different attitudes toward local policies that affect property values and, (3) homeowners are less supportive of municipal amalgamations than are renters. Exploring these propositions individually is insufficient to provide compelling support for the applicability of the HH to Canada. By testing these three implications together, however, and employing data from a variety of sources, we are able to provide a thorough assessment of the importance of homeownership in Canadian municipal politics.

Proposition 1 (P1): Homeownership Increases Turnout in Municipal Elections

The HH suggests that ownership provides a motivation to be attentive toward and participate in municipal elections that renters lack (Fischel, 2001). U.S. studies suggest that, relative to renters, homeowners pay closer attention to local issues (Carroll & Yinger, 1994; Martinez-Vazquez & Sjoquist, 1988), participate more in community affairs (Burkhardt, 1981), and are more likely to vote in municipal elections (Holian, 2011; Moomau & Morton, 1992; Rossi & Weber, 1996). After controlling for a variety of factors known to influence turnout, we expect to find that homeownership exhibits an independent, positive relationship with turnout in Canadian municipal elections.

Proposition 2 (P2): Homeownership Influences Attitudes Toward Municipal Policies Related to Property Values

The HH contends that the purchase of a home makes homeowners acutely aware of the effect of local policies upon the value of their property (Fischel, 2001, p. 4). Owners should support policies that positively impact home values, and oppose those which are perceived to decrease home values (Fischel, 2001, p. 96). U.S. findings consistent with this theory have been found with respect to school voucher programs and the construction of football stadiums (Brunner et al., 2001; Brunner & Sonstelie, 2003; Dehring et al., 2008). We test the applicability of this proposition to Canada by considering attitudes toward the construction of new social housing near one's residence—this is the first study to employ social housing in a test of the HH.

Existing literature suggests that property owners have an aversion to the construction of public housing near their property and in some cases have even attempted to create financial or regulatory

barriers to halt development (Alvarez & Brehm, 2002; Dear, 1991; Fort, Rosenman, & Budd, 1993; Koebel, Lang, & Danielson, 2004; Stein, 1992). Some of the reasons provided by homeowners for such opposition include a reputation of public housing for poor maintenance, the perception that crime accompanies affordable housing, and a sense that such development is atheistically unpleasing—factors that are intrinsically related to property value (Tighe, 2010). While both renters and owners may suffer from these negative factors (if they eventually occur), only owners will suffer from a potential loss of properly value. Even if social housing is well maintained, aesthetically pleasing, and crime-free, there may be direct fiscal effects upon homeowners. If public housing brings in new, poorer residents that cost more in additional services than they provide in terms of additional tax revenue, homeowners could find themselves footing a larger share of the local tax bill. Owners therefore should be relatively unsupportive of the construction of social housing in their neighborhood.

Proposition 3 (P3): Homeowners Are More Likely Than Renters to Oppose Municipal Amalgamations

Canadian municipalities, including those in Ontario, Quebec, and Nova Scotia, have experienced multiple rounds of amalgamation and annexation. Shortly after the 1995 election of Mike Harris's Progressive Conservative administration, the number of municipalities in Ontario was decreased by roughly 50% (Siegel, 2005). In each instance, the boundaries of municipalities were expanded, either through the acquisition of land from other municipalities or through the merger of two or more local governments.

There are three reasons to expect homeowners to be relatively opposed to amalgamations. First, Fischel argues that smaller municipalities make it easier for homevoters to monitor local political conditions (2001, p. 93). In a larger, consolidated municipality, local political dynamics may be more complex and have more numerous inputs from various sectors, including renters and the business community. Smaller municipalities make political information more accessible and reduce the effort required to monitor threats to home values.

Second, *ceteris paribus*, increases in population brought about by mergers decrease the potential influence of individual voters. The population of a municipality is a significant determinant of the amount of influence power homeowners are able to wield; it is easier for individual homeowners to influence local affairs in municipalities with fewer residents (Fischel, 2001, p. 92). Fischel provides two points in support this argument. First, high levels of local homogeneity can allow homevoters to maintain political focus on policies that maintain or enhance home value (2001, p. 228). Municipal consolidation can lead to increased heterogeneity with respect to homeownership and a fragmented local political agenda, with competing interests fighting over previously uncontested policy areas. Second, smaller municipalities provide homevoters with greater access to elected representatives (Fischel, 2001, p. 92). Homevoters in smaller municipalities are more able to dominate representatives' time and ensure that the actions of local decision makers correspond with their preferences.[10]

Municipal consolidation is also of particular relevance if homeowners in one part of a municipality have different preferences than those from elsewhere within the same merged municipality (Bish, 2001). If owners are more interested and invested in municipal politics than are renters, they should be particularly opposed to this loss of influence as it makes it more difficult to protect their home values by influencing municipal policies.

The third reason owners should be particularly opposed to amalgamation is that mergers make exit a less viable option for residents, and decrease the pressure upon municipalities to compete with one another. *Exit* is a less viable option in large municipalities, as relocation implies moving further away than was previously required (Bish, 1971; Bish & Ostrom 1974; Ostrom, Tiebout, & Warren, 1961). As the *exit* option becomes less feasible, the pressure upon municipalities to compete with respect to the efficiency of local services diminishes. While service efficiency affects all residents, only owners worry that this factor might influence the exchange value of their home. As such, homeowners should be relatively unsupportive of municipal amalgamations, and in fact, they should favor the fragmentation of existing municipalities (Fischel, 2001, p. 228).[11]

DATA AND METHODOLOGY

As there has been very little research conducted at the individual-level on municipal voters in Canada, data relevant to the HH are scarce. Consequently, we combine three sources of data to test our propositions. Individually, the data sets are insufficient for our analysis. Together, however, they allow for a thorough exploration of the impact of homeownership upon municipal political attitudes and behavior in Canada.

P1 is tested using data from the 2008 General Social Survey (GSS). The GSS was administered by Statistics Canada and contains information from over 20,000 respondents, on a range of social issues. Crucially, it contains questions on voter turnout at the municipal, provincial and federal levels, as well as information on homeownership and a number of important control variables. These data are used to evaluate the relationship between homeownership and municipal turnout.

P2 is evaluated by comparing renters and owners with respect to attitudes toward the construction of new social housing in one's neighborhood. The 1978–1979 Urban Concerns (UC) Survey was conducted by York University's Institute for Behavioral Research to study opinions on a variety of issues relevant to Canadians living in large urban centers. The data set contains questions on support for public housing, an issue which has clear implications for property value. While the data are somewhat dated, it is the most recent of its kind and has an abundant sample size of over 11,000 cases. Additionally, we have no reason to expect the relationship between attitudes toward social housing and property values to have changed since the 1970s. Although there have been institutional changes (such as amalgamations) made to Canadian municipalities since the data were collected, these changes should not influence attitudes toward the issue of public housing, which many associate with poverty and crime (Tighe, 2010).[12]

As an important side note, UC data are also useful here in that they confirm that property values are indeed important to homeowners. The survey includes an open ended question that asks owners to list up to two reasons why they decided to buy, rather than rent their residence. Almost half (48.4%) of participants responded that they saw ownership as a good investment or as a way to build equity. This result does not mean, however, that the other 51.6% of respondents do not see homeownership as an investment—it simply means that this was not one of the two reasons at the top of their head when surveyed. If allowed the opportunity to provide more than two reasons why they own their residence, these individuals may have expressed this belief. UC data thus are helpful in that they support Fischel's assumption that property values are an important consideration for home owners.

P3 is tested using data collected by David Siegel and Joseph Kushner. During the 1990s, through a series of forced and voluntary means, the Ontario government pursued an agenda of consolidation, whereby they aimed to significantly reduce the number of municipalities within the province. When the Progressive Conservative Party came to power in 1995, Ontario had more than 800 municipalities, but by the year 2000 that number had been reduced to just over 400 (Siegel, 2005). Siegel and Kushner interviewed roughly 1,500 residents of three Ontario municipalities (Central Elgin, Chatham-Kent, and Kingston) three years after amalgamations occurred within their respective communities, with the goal of assessing levels of satisfaction with this consolidation. We use this information to explore the relationship between homeownership and support for amalgamation (these data are also used briefly to supplement our test of P1).

RESULTS

Municipal Turnout

The first step in our evaluation of the HH's applicability to Canada is to confirm the presence of a relationship between ownership and municipal turnout. Before doing so, however, we employ Kushner and Siegel's data to study an important precursor to voter turnout: attentiveness. Their data set contains a series of three knowledge questions related to municipal politics—respondents are asked to list the name of the mayor, the previous mayor, and their ward number. On average, owners were able to correctly answer 1.66 questions, while the corresponding value for renters is 1.39.[13]

TABLE 1

Homeownership and Voter Turnout

		Federal Turnout *Model 1A*	Provincial Turnout *Model 1B*	Municipal Turnout *Model 1C*
Homeownership		**0.10 (0.01)****	**0.10 (0.01)****	**0.13 (0.01)****
Female		0.01 (0.01)	0.02 (0.01)**	0.04 (0.01)**
Low income	*Base = medium income*	−0.01 (0.01)	−0.01 (0.01)	−0.04 (0.01)**
High income		0.02 (0.01)*	0.01 (0.01)	0.00 (0.01)
University education		0.09 (0.01)**	0.07 (0.01)**	0.05 (0.01)**
Non-European ethnicity		−0.04 (0.01)**	−0.06 (0.01)**	−0.07 (0.01)**
Lived in current city > 10 years		0.04 (0.01)**	0.05 (0.01)	0.12 (0.01)**
Under 45	*Base = 45–64*	−0.11 (0.01)**	−0.11 (0.01)**	−0.14 (0.01)**
65 and older		0.11 (0.01)**	0.09 (0.01)**	0.15 (0.01)**
Atlantic	*Base = Ontario*	−0.00 (0.01)	0.01 (0.01)	−0.05 (0.02)**
Quebec		0.06 (0.01)**	0.08 (0.01)**	−0.07 (0.01)**
West		−0.00 (0.01)	−0.01 (0.01)	−0.06 (0.01)**

Note: Entries report marginal effects and standard errors (in parentheses). $N = 10{,}266$ for all models.
$^{*}p < 0.05$; $^{**}p < 0.01$.

If we assume that knowledge is a proxy for attentiveness, this difference confirms that Canadian homeowners are indeed relatively attentive to local affairs.

The next question is whether this attentiveness translates into greater participation in municipal politics. A cross-tabulation of voter turnout and ownership from the GSS reveals that municipal turnout among renters is 55.9% ($n = 4{,}113$), as compared to 71.5%[14] for owners ($n = 13{,}599$).[15] However, turnout is known to be related to a variety of other factors, many of which co-vary with homeownership. To ensure that the observed relationship is not the result of some spurious factor, we consider the link between homeownership and turnout, controlling for several widely known correlates of voter turnout (namely gender, age, income, education, ethnicity and region).[16] We also include a variable to control for the amount of time that respondents have lived in their community, because individuals who have resided in their city for a shorter period of time are known to have low rates of participation in municipal politics in particular (Verba, Schlozman, & Brady, 1995; DiPasquale & Glaeser, 1999).[17]

Table 1 shows the marginal effects of our explanatory variables upon the probability of voting, using GSS data. To ensure that ownership has an effect unique to the municipal level (the level of government with the greatest potential to influence property values), we consider models with turnout in federal, provincial *and* municipal levels respectively as dependent variables.[18] Table 1 contains the results of this analysis, showing the marginal effects of our explanatory variables upon the probability of voting, holding all other variables at their mean values. Results are based upon logistic regression, where turnout is our dependent variable.[19]

The results in Table 1 are wholly compatible with *P1*—homeownership displays a positive and statistically significant relationship with voter turnout in municipal elections. Model 1C reveals that the probability of voting in municipal elections is 13 percentage points higher for owners than it is for renters. The effect of homeownership is greater than gender, income, education, ethnicity and region, and less than only age and duration of tenure in a city.

Complicating matters slightly, however, is the fact that Models 1A and 1B suggest a relationship between homeownership and turnout at the federal and provincial levels. This finding is not anticipated by the HH, and actually contradicts U.S. findings.[20] If homeownership is indeed picking up on some unnamed latent variable related to turnout, this finding poses a potential problem. If federal and provincial policies have relatively little impact upon property values, the HH has no reason to expect turnout rates among owners to be high in these elections.

Fortunately, Table 1 suggests that this variable does indeed have an effect unique to the municipal level. Models 1A, 1B, and 1C reveal that the magnitude of the effect of ownership is 10 points at the federal and provincial levels, as compared to 13 points for municipal elections. These differences

TABLE 2

Homeownership and Turnout: Difference-in-Differences Specification

		Municipal–Provincial	Municipal–Federal
Homeownership		**0.02 (0.01)***	**0.02 (0.01)***
Female		0.02 (0.01)*	0.03 (0.01)**
Low income	*Base = medium income*	−0.01 (0.01)	−0.02 (0.01)*
High income		0.04 (0.01)**	0.03 (0.01)*
University education		−0.01 (0.01)	−0.02 (0.01)*
Non-European ethnicity		−0.03 (0.01)**	−0.03 (0.01)**
Lived in current city > 10 years		−0.02 (0.01)	−0.02 (0.01)*
Under 45	*Base = 45–64*	−0.02 (0.01)*	−0.04 (0.01)**
65 and older		−0.05 (0.01)**	−0.04 (0.01)**
Atlantic	*Base = Ontario*	−0.15 (0.01)**	−0.13 (0.01)**
Quebec		−0.05 (0.01)**	−0.05 (0.01)**
West		0.07 (0.01)**	0.07 (0.01)**
Constant		−0.14 (0.01)**	−0.13 (0.02)**
Pseudo *R*-squared		0.0291	0.0277
N		10,266	

Note: Entries report marginal effects and standard errors (in parentheses).
*$p < 0.05$; **$p < 0.01$.

are significant at 95%.[21] Homeownership thus increases turnout by a greater amount in municipal elections than it does at the other levels.

We conduct an additional test to more firmly establish that homeownership has an effect particular to the municipal level. A difference-in-differences specification is employed, where two new variables have been calculated, based upon the difference in turnout at the municipal level and the federal and provincial levels respectively. The municipal-provincial variable, for example, is calculated by subtracting the value of the provincial turnout dummy from the municipal turnout dummy. By regressing these difference variables onto homeownership and our control variables, we are provided with an indication of the excess effect of homeownership upon turnout at the municipal level, relative to that of the federal or provincial levels. This method also allows us to account for the possibility of omitted variable bias (see Card & Krueger, 1994).[22]

The entries in Table 2 show the predicted effects of homeownership and our control variables upon the probability of belonging to each category of our two difference variables. Results are based upon an OLS regression model, and can be interpreted as marginal effects. The results in Table 2 are compatible with our contention that ownership has an effect upon turnout that is unique to the municipal level. Homeownership has the effect of increasing turnout by 2 percentage points at the municipal level, relative to both the federal and provincial levels.[23] Table 2 thus provides further support for *P1*.

To put this finding into context, it is important to note that turnout generally is lower at the municipal level than it is in federal or provincial elections. According to the GSS sample, turnout rates in the elections just prior to the administration of the survey were 80.9% federally, 81.7% provincially, and 68.6% municipally. Table 2 suggests that the decline in turnout when shifting to the municipal level *is lower among owners than it is among renters*. As such, while both renters and owners are less likely to vote municipally than federally or provincially, the difference between the turnout rates of renters and owners is greatest at the municipal level. Combined with the results from Table 1, these results suggest that homeownership exhibits a significant and unique relationship with turnout in Canadian municipal elections.

Support for New Social Housing

We evaluate *P2* by considering opinions toward public housing. UC respondents were asked whether they believe that the construction of new public housing would have a negative, neutral or

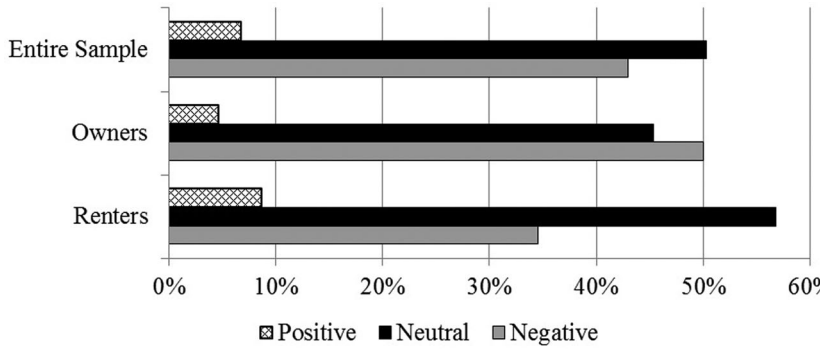

FIGURE 1

Homeownership and Opinions Toward Public Housing

positive impact on their neighborhood. Once again, the cross-tabulation of our variables of interest indicates a strong relationship. Among homeowners, 51.8%, 44.8%, and 3.4% ($n = 4{,}925$) viewed new social housing as negative, neutral, or positive, respectively. The corresponding values for renters ($n = 4{,}021$) are 32.0%, 42.8%, and 25.2%. While these values suggest a clear difference between these two types of residents (owners are much less supportive of social housing), we must isolate the effect of ownership upon attitudes by controlling for other variables which may account for the observed result.

To that end, Figure 1 shows rates of positive, neutral and negative opinions toward new social housing, where values have been determined using post-estimation after an ordered logistic regression model.[24] This approach expresses the predicted distribution of attitudes for owners and renters, controlling for the effect of several relevant factors, and keeping values for controls at their means.[25] *P2* receives support if owners have more negative attitudes toward social housing than do renters.

In general, residents have a tendency to view the construction of new social housing unfavorably. Figure 1 reveals, however, that homeowners are particularly unsupportive. Owners are 15.4 percentage points more likely than renters to have a negative opinion of new social housing; while 50% of owners view it negatively, the same can be said of only a third of renters. Owners are also less likely to have a positive option of new social housing—the difference here is 4.0 percentage points.[26] UC data thus are congruent with *P2*. Assuming that public housing has a negative impact upon property values, or is perceived by respondents to have such an effect, the finding that homeowners are relatively unsupportive of social housing is compatible with Fischel's contention that concern for property values is a significant factor in the formation of attitudes toward municipal policies.

Attitudes Toward Municipal Amalgamation

To test *P3* we examine opinions toward the municipal amalgamations that occurred in Ontario in 1998. We employ Siegel and Kushner's data, which were collected from residents of Kingston, Chatham-Kent, and Central Elgin. At the time of the survey, Kingston and Chatham-Kent each had a population of approximately 100,000, while Central Elgin stood at roughly 11,000 (Siegel & Kushner, 2003).[27] Homeownership rates in these municipalities very closely resembled those at the provincial and national level—the rate of ownership in these areas combined was 63.8%, as opposed to 64.3% in Ontario and 63.6% in Canada as a whole.[28]

Survey respondents were asked if their opinions toward amalgamation were positive, negative, or neutral. Rates of negative, neutral, and positive attitudes respectively among owners ($n = 1{,}162$) are 54.2%, 23.5%, and 22.3%, while the corresponding values for renters ($n = 250$) are 32.0%, 42.8%, and 25.2%.[29] Owners thus are much more likely than renters to view the amalgamations negatively, while renters are most likely to have a neutral attitude.

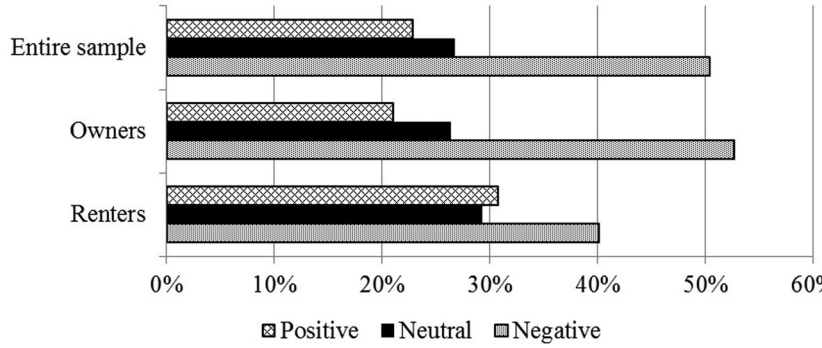

FIGURE 2

Homeownership and Opinions Toward Amalgamation

Again, however, we must isolate the effect of homeownership by controlling for the effect of other factors related to our outcome variable. Figure 2 shows opinions toward amalgamation for a pooled sample of respondents from the three municipalities, as well as for owners and renters separately.[30] Values have been determined using post-estimation after an ordered logistic regression model, controlling for several relevant factors, and holding values of those controls at their means.[31]

Respondents have a generally unfavorable opinion of amalgamation. Among the entire sample (including renters, owners, and individuals from all three municipalities), 50.4% of respondents view amalgamation negatively, 26.7% have a neutral opinion, and only 22.8% think amalgamation has had a positive impact upon their community. The question here, however, is whether homeownership is related to support for amalgamation, and the data suggest that owners are particularly unsupportive of this generally unpopular policy.

Post-estimation results suggest that owners are 12.5 percentage points more likely to view amalgamation negatively and 9.6 points less likely to have a positive opinion. As determined above, however, renters are less likely than owners to participate in municipal elections. If this lack of participation is related to a decreased interest in local politics, these individuals might be less likely to have strong opinions about significant municipal issues such as amalgamation debates. In other words, they could be more likely to report a neutral opinion on the issue, and the pattern above may be an artifact of differences in political interest. The data suggest, however, that this is not the case; neutral opinions are only about three percent more likely among owners than renters. Additionally, the fact that renters have higher rates of positive opinions suggests that apathy toward municipal politics cannot explain differences between renters and owners.[32] As such, the results in Figure 2 are compatible with *P3;* homeownership is negatively associated with support for amalgamation.

It is interesting to note that Canada and the United States have experienced different policy outcomes with respect to amalgamation. While cities in many Canadian provinces have undergone a wide-ranging consolidation agenda, Fischel contends that a growth in homeownership rates in the United States has prevented large-scale municipal amalgamations in that country (2001, p. 207). This divergence between public opinion and policy in Canada may be attributed to the legal environment in which Canadian municipalities operate. Municipal amalgamations were protested vociferously in a number of Canadian jurisdictions (Garcea & LeSage, 2005; Sancton, 2000; Vojnovic, 2000), but nevertheless went forward because it is provincial governments who have the legal authority to create, destroy, and reborder municipalities as they see fit (Siegel 1997, p. 129). In the United States, most state governments do not posses similar legal authority and are prevented from redesigning municipal borders. Regardless of the difference in policy outcomes between the two countries, our data support *P3*, and suggest that Canadian homeowners are relatively opposed to amalgamation.

CONCLUSION

Our findings confirm that homeownership is an important factor in Canadian municipal politics. Ownership results in increased levels of participation, even after controlling for a battery of factors known to affect turnout. It also influences attitudes toward public policy; owners are less likely than renters to support the construction of new public housing and are particularly opposed to municipal amalgamations. The data thus are congruent with our three propositions, and with the homevoter hypothesis. The fact that our expectations have found such compelling empirical support allows us to state with confidence that homeownership is an important factor in the calculus of voters at the local level in Canada.

Aside from improving our understanding of the motivation of municipal voters, this study suggests that homeownership may have an impact upon the type of policies adopted by Canadian municipalities. We have shown that homeowners vote in greater numbers than renters, and their overrepresentation could potentially leave renters with little influence at the local level. Certain policies, such as the placement of public housing, as just one example, could be formulated with little input from, or with minimal concern for the attitudes of, renters. While our data do not allow us to consider the relationship between ownership and vote choice, the behavior of candidates during campaigns might also reflect undue influence of homeowners. Municipal policies thus could be tailored to a specific segment of the electorate, to the detriment of individuals who do not fit within this category. Improving our knowledge of the role of homeownership can help us further understand the dynamics of local policy in Canada.

The results of this study also represent a noteworthy step toward understanding the motivation and behavior of Canadian municipal electors, and suggest that scholars should be more attentive toward municipal elections. There are qualitative differences between municipal elections and those at the federal and provincial level, and the effects of these differences upon voters' attitudes and behavior are worthy of examination. Local governments have responsibilities that differ significantly from those of their provincial and federal counterparts, municipal elections are generally contested by individuals rather than parties (Vancouver and Montreal are two noteworthy exceptions), and voter turnout in these elections tends to be much lower than at the federal and provincial level. The motivation and calculus of voters thus can differ substantially for each order of election. We have shown that homeownership is a significant factor in municipal politics, and further research may reveal other factors that influence this distinctive type of election.

Until now, however, this variable has all but been ignored in the Canadian political behavior literature. While the Canadian Election Study contains a question on homeownership, this variable is not addressed in the most comprehensive or influential research based upon Canadian Election Study data (Blais et al., 2002; Clarke et al., 2009; Gidengil, 1992; Gidengil et al., 2012). It is conceivable, however, that homeownership does influence attitudes relevant to federal or provincial politics. For instance, owners may be relatively supportive of the downloading of services from the provinces or federal government to municipalities if they feel that their influence is greater at the municipal level. They may also be more likely than renters to be in favor of policies such as certain aspects of the federal government's "economic action plan," which included large capital projects (which may influence property values) and tax credits for home renovations (Government of Canada, n.d.). A simple cross-tabulation of homeownership and support for the incumbent Conservative Party using data from the 2011 Canadian Election Study shows ownership to have a strong relationship with vote choice.[33] Among renters, 30.5% voted for the party, as compared to 41.6% of homeowners (this difference is significant at the 99% confidence level). While this relationship may or may not be spuriously related to other factors, the impact of homeownership upon all orders of political life is certainly worthy of greater attention than is currently the case.

For now, we can state with confidence that homeownership has important implications for municipal political behavior and attitudes. Our data are compatible with Fischel's homevoter hypothesis, and suggest that owners are more active in municipal politics and favor policies which they believe will maintain the value of their investments. In a world of uninsurable riskiness, Canadian homeowners appear to be utilizing municipal government as a means by which to protect their largest asset.

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APPENDIX A: SURVEY QUESTIONS AND CODING

General Social Survey Data

Turnout at municipal, provincial and federal levels (yes = 1), gender (female = 1), income in lowest third of population, or highest third of the population, university education (yes = 1), lived in community for 10 years or greater (yes = 1), age (younger than 45, 45–64, 65 and older), region of residence (Atlantic, Quebec, Western vs. Ontario), ethnic or cultural group of respondent (non-European = 1)

Urban Concerns Data

Attitude toward the potential impact new social housing (negative = −1, neutral = 0, positive = 1), homeownership (own = 1), university education (yes = 1), gender (female = 1), income in lowest third of population, or highest third of the population, age (younger than 45, 65 and older vs. 45–64), region of residence (Atlantic, Quebec, Western vs. Ontario), ethnic or cultural group of respondent (non-European = 1)

Siegel and Kushner Data

Attitude toward amalgamation (negative = −1, neutral = 0, positive = 1), homeownership (own = 1), gender (female = 1), lived in community for 10 years or greater (yes = 1), age (younger than 45, 65 and older vs. 45–64), municipality of residence (Chatham-Kent, Elgin vs. Kingston)

APPENDIX B: RAW REGRESSION RESULTS

TABLE B1

Homeownership and Opinions Toward Public Housing: Ordered Logistic Regression

Homeowner		**−0.67 (0.05)****
University educated		−0.07 (0.07)
Female		0.11 (0.05)**
Non-European ethnicity		0.38 (0.10)**
Low income	*Base = medium income*	0.45 (0.06)**
High income		−0.32 (0.06)**
Under 45	*Base = 45–64*	−0.28 (0.06)**
65 and older		0.35 (0.08)**
Atlantic resident	*Base = Ontario*	0.18 (0.07)**
Quebec resident		0.8 (0.07)**
Western resident		0.23 (0.06)**
Cut 1		−0.44
Cut 2		2.71
Psuedo-R^2		0.0638
N		7,523

Note: Entries show coefficients and standard errors (in parentheses).
**Coefficent significant at 99% level.

TABLE B2

Homeownership and Opinions of Amalgamation: Ordered Logistic

Homeownership		**−0.51 (0.14)****
Female		0.04 (0.11)
Lived in community for > 10 years−0.19 (0.12)		
Under 45	*Base = 45–64*	0.11 (0.12)
65 and older		−0.07 (0.16)
Elgin resident	*Base = Kingston*	−0.25 (0.12)*
Chatham-Kent resident		0.01 (0.14)
Cut 1		−0.57
Cut 2		0.66
Psuedo-R^2		0.0122

Note: Entries show coefficients and standard errors (in parentheses).
*Coefficient significant at 95% level; **Significant at 99% level.

ENDNOTES

1 It should be noted that Canadian municipalities also have discretion over levels of service to property, not just property tax rates.

2 Cutler and Matthews's (2005) study of the 2002 Vancouver election is one exception However, the data set does not contain a homeownership variable.

3 Data available from Statistics Canada, General Social Survey, 2008 [Canada]. Cycle 22: Social Networks. Main file. Ottawa, ON: Statistics Canada, Data Liberation Initiative. 2010. Retrieved October 10, 2012.

4 Data available from York University, Institute for Behavioural Research, Urban Concerns Survey [1978–1979, Canada]. Toronto: York University, Institute for Behavioural Research. 1982. Retrieved on October 10, 2012.

5 See Hirschman (1970) for more on exit vs. voice.

6 It should be noted that, because of taxation, some homeowners may not see increasing home values as a benefit. Because most municipalities tax property, an increase in the assumed resale value of a home could increase the municipal tax burden of a homeowner. Following Fischel, however, we assume that that the benefits of increased property values outweigh the drawbacks, at least in the eyes of homeowners.

7 Home financing regulations present another interesting difference between the two countries, albeit one which we do not anticipate, should influence our results here. In the United States, federal policy actively encourages homeownership, leading to looser regulations regarding mortgages and borrowing. In Canada, mortgages issued by federal regulated lenders to borrowers who have less than a 20% down payment must be insured, but there is no similar requirement in the United States. Homeowners in the United States also have the ability to deduct mortgage interest on their principal residence from their taxable income, while there is no such incentive for Canadian borrowers (Canadian Housing and Mortgage Corporation, 2012). Canadians also tend to have shorter amortization periods and access to variable-rate and short-term rate lock-ins. Despite these differences, however, owners in the two countries should still share the goal of maximizing their property value, and we anticipate that municipal governments will be an important avenue by which to pursue this goal.

8 The service responsibilities of American municipalities vary greatly, with some municipalities and counties providing minimal servicing and some providing social services, such as mental health services, welfare, and family and elder services. There is less variation in Canada in this regard, and most large Canadian municipalities provide redistributive services such as social housing (Menzel, 1996; Duncombe, 1977).

9 Provincial governments play a role with infrastructure development in cities. This, however, is largely a funding role with local authorities mainly being responsible for placement and technical details.

10 It is significant to note that Fiscel also argues that the influence of homevoters in the United States is the main reason behind the collapse of the advance of the municipal consolidation era (1910–1930). Homevoters, Fischel argues, "seemed to have appreciated that smaller units of government were more likely to protect their interests" (2001, p. 228).

11 There is reason to believe that some homeowners may view amalgamation favorably, largely because of the potential for increased economies of scale and the prospects of decreasing service inequality throughout a newly amalgamated municipality. Slack and Bird (2013) have found evidence of decreased service inequality in some amalgamated Canadian cities and increased economies of scale in some service areas. However, these were not primary reasons given for amalgamation by the provincial government—the oft-stated goal of the Conservative Provincial Government was clearly to reduce the size of government and save money. As such, other potential benefits may not have been at the forefront of voters' minds during this period. Additionally, many of these benefits, participarly economies of scale, require many years to be realized. We believe, instead, that homevoters would prefer to retain control of local political agendas to maintain their ability to direct local affairs and guard against unaesthetic development. For homevoters, a trade off calculation between a reduction in local costs and a reduction of local influence is easy to decide. Control is of the upmost importance.

12 At the very least, our findings are internally valid, and allow us to show that, at the time of the survey, homeownership had an impact upon attitudes toward social housing. Once again, however, we do not expect the relationship between these two factors to be different now than at the time of the survey.

13 These values differ from one another at $p < 0.05$.

14 Survey responses to voter turnout questions are known to be biased upwards (Silver, Anderson, & Abramson, 1986). Respondents can feel pressure to report having voted, even if they have not. However, there is no reason to expect responses to the question about municipal turnout to be *differently* biased than those related to provincial or federal turnout. Similarly, there is no reason to expect this bias to be different for renters than it is for owners. As our aim is to explore the impact of homeownership upon voter turnout at each level of government, rather than to estimate actual turnout rates, this type of response bias is not problematic here.

15 This difference is significant at the 99% level.

16 The survey questions used for all parts of this study are listed in Appendix A.

17 All variables, with the exception of age and income, are coded as dummies. As life cycle effects are known to influence turnout rates (Johnston 1989, 1992), age is coded according to three categories: Under 45, 45 to 64, and 65 and older. We similarly include two dummies for income as a check of monotonicity. This coding scheme is also used for the analyses of *P2* and *P3*.

18 The turnout variables are based upon reported behavior in the most recent election at each level. To be consistent with subsequent parts of this study, only those respondents who reside in urban centres are included in this analysis. The substantive conclusions remain unchanged, however, when rural voters are included.

19 Results are weighted using a national household weight.

20 Kingston, Thompson, & Eichar (1984) conclude that homeownership has no relationship with turnout at the national level in the United States.

21 The coefficients and standard errors for the ownership variables were used to calculate z-scores comparing the magnitude of the effect of the variable across models, and thus determine if the impact of ownership upon turnout at the municipal level differs significantly from that of the provincial and federal levels. This effect is indeed significant at $p < 0.05$.

22 In this instance, omitted variables could be problematic if some unobserved variable increases turnout and is correlated with homeownership. The difference in differences specification employed in Table 2 controls for these factors (as presumably, any such factors would apply to turnout at all three levels), and confirms that homeownership does have an effect unique to the municipal level.

23 The (uncontrolled) differences in turnout rates between owners and renters at the federal, provincial and municipal levels are 12.1, 11.9, and 15.6 percentage points, respectively. The difference at the municipal level differs from those of the other levels at $p < 0.01$.

24 Ordered logistic regression is the appropriate specification for these analyses because of the nature of the central dependent variable—the impact of public housing (negative, neutral, positive). The structure of this variable is ordered, with more than two categories and with indeterminate distances between the categories. For dependent variables of this type, ordered logistic regression is appropriate (Borooah, 2002).

25 Controls include age, gender, income, education, ethnicity, the length of time lived in the community and region. Raw regression results for this model are found in Appendix B. Results are weighted using a national household weight.

26 All differences are significant at the 99% confidence level.

27 In recognition of the limitations that come with working with a geographically concentrated subset of the population, we limit our conclusions based upon these data to these municipalities alone. At the same time, however, we have no reason to expect that these conclusions would not to hold in other Canadian municipalities.

28 These values are based upon data from the 1996 census (the census closest to the amalgamations in 1998) (Statistics Canada, n.d.). As census data were collected prior to amalgamation, the census areas used to determine the ownership rate for these amalgamated towns are: Yarmouth, Belmont, and Port Stanley (for Central Elgin); Kingston, Kingston Township, and Pittsberg Township (for Kingston); and the County of Kent and City of Chatham (for Chatham-Kent).

29 All differences are significant at the 99% confidence level.

30 We pool respondents to maximize sample size, but note that our conclusions remain unchanged when municipalities are considered separately.

31 Controls include age, gender, the length of time lived in the community and municipality. Education, ethnicity, and income (included as a controls in earlier sections of this study) were not recorded by Siegel and Kushner. The raw results of this model are found in Appendix B. This data set does not include weights.

32 All differences are significant at the 99% confidence level.

33 Data available from the Canadian Opinion Research Archive (2011).

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