
North America Series

October 1998

Who Rents America? Owners, Tenants, and Taxes

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Land Tenure Center

AN INSTITUTE FOR
RESEARCH AND EDUCATION
ON SOCIAL STRUCTURE,
RURAL INSTITUTIONS,
RESOURCE USE,
AND DEVELOPMENT

UNIVERSITY OF WISCONSIN —
MADISON

**WHO RENTS AMERICA? OWNERS, TENANTS,
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by

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WORKING PAPER, NO. 22

NORTH AMERICA SERIES

**Land Tenure Center
University of Wisconsin–Madison**

October 1998

Prepared for the North American Program of the Land Tenure Center of the University of Wisconsin–Madison. This publication was partially supported by the College of Agricultural and Life Sciences, University of Wisconsin-Madison, and by grants from the Ford Foundation, the Otto Bremer Foundation, and the W. K. Kellogg Foundation.

All views, interpretations, recommendations, and conclusions expressed in this paper are those of the authors and not necessarily those of the supporting or cooperating institutions.

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ABSTRACT

The American bias that privileges owners over tenants has its roots in early US history, in the colonial practices of limiting suffrage to property owners and in the formation of a Constitution that protected the propertied minority from the propertyless majority. While the property test for suffrage eventually disappeared, the property bias persists, just as other barriers of gender, national origin, poverty, religion and race remain pervasive in our society. The impacts of this bias are felt not only by tenants but also by their landlords and is exercised through community organizations dominated by owners as well as common practices of zoning and tax policy. Three recent property tax bills of the New Jersey legislature illuminate the tenuous status of renters in tax policy. Even the most cursory review of recent survey data reveals the degree to which the stigma of rentership is inappropriate. The author argues the America's renters are its owners too, and planners should foster policies that enforce greater equity among renters and owners.

WHO RENTS AMERICA? OWNERS, TENANTS, AND TAXES

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I. INTRODUCTION

In June 1995 an exciting small conference was held at the University of Wisconsin, Madison, entitled, *Who Owns America? Land and Resource Tenure issues in a Changing Environment*. Organized by the Land Tenure Center and sponsored by a broad range of interests, including the Ford Foundation and the W.K. Kellogg Foundation, interest in the topic was sufficient to generate a book (Jacobs 1998), a second conference in June 1998, *Who Owns America? II: How Land and Natural Resources are Owned and Controlled*, cosponsored with the Lincoln Institute of Land Policy of Cambridge, Massachusetts, and a simultaneous announcement that there will be a *Who Owns America? III* in Cambridge in the year 2000. The title of this paper, presented at the second conference was composed with tongue in cheek. At the first conference I could find only one paper that even attempted to answer the question (Echeverria 1995). One might ask, "Does it matter? Does anybody really own it? Is America for sale?" My point is that we give too much importance to ownership. What about renters? Is not America theirs too? So I have in mind something of a critique of the theme of ownership. What does it mean to own America? What difference does it make? What is the importance of ownership to planning and urban policy?

First of all the question seems open to the claim that whomever has title to the land has made the country theirs. Nobody owns America in this sense, although much of our history constitutes a battle over this proposition. The country is owned by its citizens, past, present and future. But we do not have the same ownership rights over the country that we have over other forms of property. We cannot legally sell it or destroy it. Why not? Because it is common property. The dirt we sit on may not be commonly held, but whatever makes it American dirt is a shared quality. It's not American because of its latitude and longitude, but because that latitude and longitude is legitimized, protected and given value by a constitution, a history and a government that makes that dirt American. So perhaps a better question is, "Who is at home in America and what has the ownership of property got to do with it?"

Secondly, the question has an empirical ring. It suggests that there is a finite answer. I can do a search, make a list, and know who's on it. There are several things wrong with that suggestion. One, making the list is not easy. As John Gaventa's research on corporate ownership in Appalachia showed, it can take years of rigorous research just to track through the layers of corporate and sometimes international chains of ownership for a single property (Gaventa 1982). Two, the country is so big, the list so long, and ownership changing so fast, that no list could more than approximately be up to date. This was made clear in the valiant efforts of a group of researchers in the US Department of Agriculture in the late 70s (Lewis 1978, Wunderlich 1979). Three, these limitations suggest that such a research agenda is inefficient as a problem solving agenda, and that again, a better question might be what social problems are rooted in the patterns of ownership in America. This line of criticism, however, is largely moot. A cursory review of

topics at the *Who Owns America?* conferences reveals that nearly all papers are problem oriented and not unduly restrained by the lack of a comprehensive ownership database.

Thirdly, the main question, “Who owns America?,” is acquiescent to the inappropriate weight given to ownership in our society. While it may recognize that ownership is important and perceived to be very different from not-owning, which I will call renting for short, it fails to invite challenges to its exaggerated importance, its abuses, and its false claims of superiority as a test of good citizenship. I argue that the difference between renting and owning is greatly and meanly aggrandized in our society, promoting and perpetuating inequality in our institutions and national life.

I am going to make my argument through four sets of evidence. The first examines the history of the relationship of property to taxation, representation, and suffrage. The second reviews contemporary research findings that suggest that the early historical inequities of property ownership and privilege are still with us in many ways. The third looks at three policy problems regarding renters and the property tax, which manifest the problem in policy and represent avenues for change. The fourth reviews survey data that shed light on the popular misperceptions of renters and owners.

II. THE HISTORICAL BIAS OF OWNER SUPERIORITY IN AMERICA

There is an interesting nexus between landed property, taxation and representation. Our current theory and practice of property tax law says that the property tax is a tax against the thing, the land and improvements, not the person, the owner. This disembodiment of the property and the person was not the case when the English first employed the property tax. The British concept of apportioning taxes according to ability to pay or “substance,” from which our system derived, “was widely accepted as early as the fourteenth or fifteenth century” (Fisher 1996, p. 12). But the concept of taxing things rather than people was not generally accepted until perhaps the 17th century. That was because the concept of a person of substance without land was virtually inconceivable or at least nearly impossible in 17th century society. The practice then was to use the measure of property as a measure of a person of substance and to levy taxes on that basis. Hence, lists of property were kept of the number and quality of holdings. As the modern concept of a person of substantial income without a large property basis became a more common economic phenomenon, these lists took on a life of their own as the taxes came to be regarded as a tax on the things themselves that were on the list, rather than the persons who owned them (Fisher 1996).

There are two important points here. One, the property tax was not always an *in rem* (against the thing) tax. Hence, perhaps it need not be. Ownership and the tax are historically disconnected ideas. Ownership was simply a characteristic of being a person, used as an indicator of stature. Two, if you think hard about it, even under the *in rem* concept of taxing the thing, the practice of billing the owner is not necessarily the logical conclusion. If nobody owns the “thing” it is meaningless to speak of taxing it. Things cannot pay. Only if the thing is valued enough by someone to make exclusive claims for it being his or hers can it be meaningful to talk about taxing it, in which case it seems to me that to speak of taxing the thing and not the person is an unsatisfactory description. Ultimately the tax falls on a person: perhaps the owner, perhaps the

tenant. In commercial property leasing, at least in New York and New Jersey, a “net” lease in which the leasee or tenant is responsible for paying the taxes is quite common.

Representation is also tied up in this tangle, as everyone who has heard even the most superficial story of the American Revolution knows—taxation without representation, the Boston tea party and all that. Unfortunately “all that” is neither so simple nor so righteous as the story most often told. Class distinctions up to the revolution in the later quarter of the 18th century commonly excluded from the privileges of citizenship: Catholics, various non-English Europeans, African Americans, Native Americans and the poor. Political historian Rogers Smith tells us,

The colonists also maintained English class hierarchies in legislating the political rights of even their British members. The “one outstanding and universal requirement” for suffrage was some type of landed property qualification, which disfranchised servants and laborers. Colonial America thus remained in many ways a medieval political world, with power structures defined by titles to estates more than commitments to self governance. (Smith 1997, p. 58)

Only five of the thirteen colonies relaxed that requirement to include personal property as well as real property. In general, the colonial laws “indicated that the ‘proper’ electorate ought not go much beyond free, white, Protestant adult native, English-born, or naturalized male property owners” (ibid., p. 58). Once again, the point seems to loom out that property, like nationality, race, gender, and religion, was a characteristic of the person, a mark of who the person was. Ownership of property for most Catholics, all slaves and most freed slaves, all women, various ethnic groups, and native Americans did not give them any special rights, certainly not citizenship and the vote.

In the period of confederation (1776-1789) most white males had property and thus could vote. That was still only about one in six inhabitants (Smith 1997). Nonetheless, states increasingly made efforts to replace land with either personal property or tax paying as the new test for suffrage. Smith suggests that,

[T]he new property tests are better seen as signs of America’s eagerness to become a more commercial society. Defenders of the new tests argued that they marked voters as proven contributors to the public weal and sufficiently propertied to act responsibly on financial issues, even if they did not provide republican proofs of economic self-sufficiency. For many Americans excited by liberal visions of commercial prosperity, those warrants sufficed. Indeed, at times Americans described property as “an interest in its own right,” rather than a precondition for independent republican citizens. (ibid., p. 100)

We see here the development of property as a divided concept, representing roughly urban and rural interests. Rural interests saw property as the yeoman farmer’s source of work and character—personal, cared for, and productive property. Urban interests saw property as something to be bought and sold for a profit, a commodity, with a life (read market) of its own, “an interest in its own right.” In her elegant history of property and the making of the American Constitution, Jennifer Nedelsky shows us how James Madison and the Federalists defined the problem of good government as having two objectives, protecting the rights of people and protecting property. The problem with this definition, which prevailed in the constitution, was that those who owned property could be counted upon to protect persons because they were persons

too. But those who owned no property could not be counted upon to protect property, as it was presently distributed (Nedelsky 1990). The problem, to paraphrase Nedelsky, was how could we have liberty and justice for all, but only property for some (Nedelsky 1990)? The solution of the Madisonian framework was to use property as a boundary or barrier to government, to structure government and institutions so that it did not redistribute property, by assuring that the propertyless majority would not be the government. The argument of property as the source of autonomy was used to make the landed minority autonomous from the majority and their potential control of the vote.

The property test for suffrage gradually fell away. In 1828 fourteen states still had either taxpayer or property ownership as a test for suffrage. But in 1830 only six of the 29 states and territories still had property requirements, although these six were important states: Rhode Island, Connecticut, New Jersey, Virginia, Tennessee, and South Carolina (Henretta et al. 1993). By 1860 only South Carolina retained similar restrictions. Today property ownership is no longer a barrier to citizenship or the right to vote and participate fully in elections. The legal barriers that used gender, national origin, poverty, religion, and race are all down as well. But as *de facto* barriers to political and social and economic participation these hurdles remain pervasive in our society.

III. THE PROPERTY BIAS TODAY

I am going to offer evidence that the property bias is alive and persistent today by looking at the views of tenants, the views of landlords, survey research, and institutional structures that all seem to support the claim.

As to tenants' opinions, they have been carefully documented in two particularly good studies, one in the early 80s by Allan David Heskin (1983) focusing on Southern California, and another in the early nineties by Capek and Gilderbloom (1993) focusing on Santa Monica and Houston. Most recently, Goetz and Sidney (1994), in a study of neighborhood development and the politics of property in Minneapolis, documented how conflict between property owners and lower income tenants led to the dominance of community organizations by property owners who espoused an "ideology of property." The ideology consisted of these five propositions;

1. Too great a concentration of rental housing contributes to neighborhood decline.
2. Renters are transient and have little stake in the neighborhood.
3. The pursuit of affordable housing for renters benefits only the tenants assisted, while the neighborhood suffers from greater concentration of poverty.
4. Property owners (including homeowners, landlords, and business owners) because of their financial investment and because they are less transient than renters, have a greater stake in the viability of a neighborhood. Therefore,
5. [T]he pursuit of benefits for property owners helps the entire neighborhood by halting middle class flight and attracting new investment and new stakeholders into the neighborhood.

They conclude, after observing these conflicts in two Minneapolis neighborhoods, that some of the ideology is based on observable discrepancies between the inner city and the suburbs and

observations on tenant mobility. But there are also contrary facts. Goetz and Sidney note that a study by Cummings with Landis in California “shows no relationship between the existence of subsidized housing and nearby property values” (ibid., p. 331). Rohe and Stegman (1994) also conducted an important study of the impact of homeownership on political and social involvement in Baltimore. Looking at a group of homebuyers before and after their purchase of a home, they compared them with a control group of continuing renters and found that,

[C]ompared to the continuing renters, the home buyers are less likely to neighbor and they are more likely to participate in neighborhood and block associations but not other types of community organizations. Moreover, home buyers who perceived more neighborhood problems or who emphasized economic rather than social reasons for buying were no more likely to participate in social and political affairs [than renters].

Tenants themselves, and those speak for their political interests, tend to put the case in moral terms. Matt Shapiro, President of the New Jersey Tenants Organization, in responding to actions of the State Legislature regarding a tax rebate bill I will describe a little later, put their case this way:

Some people would prefer it if tenants remained ignorant of their rights as taxpayers. They don't want them to become angry and perhaps vote against those who act against them. Tenants ought to know their place and be grateful for whatever protections they are given. After all they're just tenants. . . .

Prejudicial attitudes like these have kept tenants down throughout history. They've led to a federal tax code that clearly discriminates against renters, and a common portrayal of tenants as transients who don't care about their communities because they don't pay property taxes.

Well, it's all a big lie. Tenants do care about their communities, tenants pay property taxes through their rent, and with the exception of very small two- or three-unit buildings where the owner lives in one of the units, tenants pay all the property taxes (as well as every other cost). (Shapiro 1997)

Interestingly enough, while the traditional conflict has been seen as tenant vs. landlord, there is some evidence that the prejudice against renters is also felt by their landlords. Richard L. Michaux, past chairman of the National Multi Housing Council is on a campaign to change the biases in the language we use to discriminate between renters and homeowners. He quotes a local paper carrying a typical front page story

about the proposed renovation of “an affordable apartment *complex* of 104 *units* where *tenants* pay ...” The article went on to note that “*residents* of nearby *homes* would very much like to see these *units* improved.” (Michaux 1996, p. 26)

Notice the language. Some people live in units in complexes. They're called tenants. Other people live in homes in neighborhoods or communities. They're called residents. Why? According to Mr. Michaux, who is also chairman and CEO of Avalon Properties in Alexandria, Virginia,

These words project an image of apartment living as second-class to home ownership and of apartment dwellers as less fortunate than “residents” of “homes” who live in “communities,” an image that is not accurate today. . . .

[D]evelopers are competing with home ownership, which is promoted by no less than federal and state governments. The biases toward home ownership present challenges for the apartment industry to show that we are providing first-class housing for first-class citizens. (Michaux 1996, p. 24)

Not only is the industry trying to change the language, it is changing the designs of the buildings and site plans to make apartments look more like traditional single-family housing, putting several apartments in what looks like a large manor house or city row-housing. “‘It just says home’ is how one New Jersey developer put it. ‘I have a home with my own front door. I have a garage and can use my garage door opener and take my groceries in without walking through a parking lot’” (Shatzman 1998, p. 83).

These efforts to change the language and the look of apartment living are not so much an attempt to right an old moral injustice as they are an attempt to respond to new market forces, namely the large number of new “renters-by-choice,”—renters who can afford to be homeowners but choose not to be. Are renters characterized and stigmatized by their own personal traits, by a habit of language and style of architecture, or is there an institutional structure that creates and perpetuates these insidious distinctions?

There are institutional structures that create and perpetuates these distinctions. They go back to our Constitution, and beyond, and its determination of the structure of Congress and the rights of individuals against the interference of government. One of the more obvious manifestations is in the preferences given to homeownership in our practices of zoning. Even the classic defense of zoning by the Supreme Court in *Village of Euclid v. Ambler Realty Co.* (272 US 365, 1926) displayed this bias in declaring that “very often the apartment house is a mere parasite, constructed in order to take advantage of the open spaces and attractive surroundings created by the residential character of the district” (Berger and Williams 1997, pp. 813-15). One of the manifestations of the property bias that has engaged planners less directly is in the preferences given to property in our tax system. Capek and Gilderbloom (1992, p.18) described it as follows:

Second-class citizenship is underscored by legal and governmental practices that take place on an everyday basis. The political economy within which tenants are situated is organized around a tax structure that vastly favors homeownership. In the United States, homeowners can deduct mortgage interest and local property taxes from what they owe in federal taxes, a privilege that increases with income. They pay no capital gains tax if their money is reinvested into a new home within two years. Landlords have traditionally possessed the additional benefit of depreciation write-offs as well as numerous other incentives for turning over property quickly and engaging in speculative purchases. Tenants bear the brunt of these “gifts” to other social groups, paying a larger percentage of their income for housing that is documentably worse than that of homeowners. As Barnes (1981:16) points out, their rent pays not only for “profit for banks, insurance companies, real estate agents,” but also for a parade of present and past landlords who have sold and engaged in refinancing. In 1990, the federal government provided

homeowners with a \$47 billion subsidy in the form of mortgage and tax write-offs as well as protection against capital gains taxes.¹

To illustrate this engagement in a struggle for tenant equity in the tax structure, consider the following three recent examples, from New Jersey: 1) a property tax deduction from state income taxes, 2) a property tax rebate bill, 3) a property tax freeze bill.

Property tax deductions from income taxes. In contrast to the federal government which does not recognize tenants as property tax payers, some states do. From 1985 to 1990 new Jersey was one of them, allowing renters as well as owners to claim a tax deduction for property taxes paid through rent. The program was eliminated in 1990 and restored in 1996. The monetary reward for most households is very small. The program provides a \$36 savings for a family with \$60,000 income and a property tax bill of \$3000. A family earning \$100,000 with a property tax bill of \$7,500 would save \$207. In other words, with roughly double the income and property taxes, one gets nearly **six times** the savings in income taxes. An interesting case of progressive rate schedules favoring the rich.

Tenants are permitted to attribute 18% of their rent to property taxes. Hence, for a renter with an income of \$100,000 to similarly claim a property tax of \$7,500 (as 18% of the rent) would have to be paying \$41,660 a year in rent, or \$3472 per month. While putting the renter on a par, tax-wise, with the homeowner, this renter would be paying more than 40% of his income for housing, a very high price for tax equity. But at least we can say in New Jersey that the principal that renters are credited with paying property taxes through their rent is made clear in this law, which is not the case in federal income tax law.

The Tenant Property Tax Rebate Act of 1997. The question of who is credited with paying the taxes is less clear in the Tenant Property Tax Rebate Act of 1997. A 1976 New Jersey law of the same name and its 1991 amendments also recognized that tenants, like homeowners, pay property taxes through their rent. This act provided rebates to tenants when a property tax reduction resulted from a revaluation or reassessment each year that the landlord realizes a property tax savings using 1990 as the base year. Last year, 1997, the legislature proposed, debated, and passed amendments that, in the eyes of tenants, radically altered the law. It exempted owners from passing the savings on to the tenants if the owners owned fewer than four units. It also exempted situations where the tax deduction was a result of a landlord's tax appeal. It also limited the rebate to tenants to one year, the year of the initial reduction. The benefit in subsequent years would go to the owner.

The bill was supported by the landlords' New Jersey Apartment Association, The New Jersey Department of Community Affairs, and the New Jersey League of Municipalities, and opposed by the New Jersey Tenants Organization. The New Jersey Tenants Organization galvanized opposition to the bill which, in their view, gutted the original legislation. They poured lots of energy and resources into their opposition and lost by a few votes. One of the reasons they cite for failing was an inability to get tenants behind their movement because there was so much

¹ This capital gains provision has, of course be recently revised, doubling the dollar benefit and relaxing other constraints.

violation of the legislation to begin with. Many tenants had been in a position to get a rebate but never knew that their landlords had gotten one.

Meanwhile, it would seem that landlords are taking the offensive in anticipation of a similar issue, that of takings. The following paragraph appeared last year in a new lease form in New Jersey

11. *Condemnation.* Governments and governmental authorities have a right to take or “condemn” private property for public use provided fair compensation is paid. If the whole or any part of the Apartment or building is taken by government in this fashion, the Term of the Lease shall terminate as of the date title passes to government. Tenant shall have no claim against Landlord for the value of any unexpired portion of the Term of this Lease. All compensation paid by government for the taking shall be the property of the Landlord without apportionment. Tenant hereby assigns (transfers) to Landlord any interest Tenant might have in any such award of compensation. (Forest Realty Management, Inc. 1997)

What this means is that landlords are fearful of the encroachment of tenants on the landlord’s traditional concept of ownership. Laws that recognize that tenants pay property taxes through their rent, like the two New Jersey acts discussed above, reinforce an old principle in the law that users of property become invested in that property whether it is theirs in title or not. As Oliver Wendell Holmes wrote 100 years ago, “A thing which you have enjoyed and used as your own for a long time . . . takes root in your being and cannot be torn away without your resenting the act and trying to defend yourself, however you came by it” (Youngman 1997, p. 98).

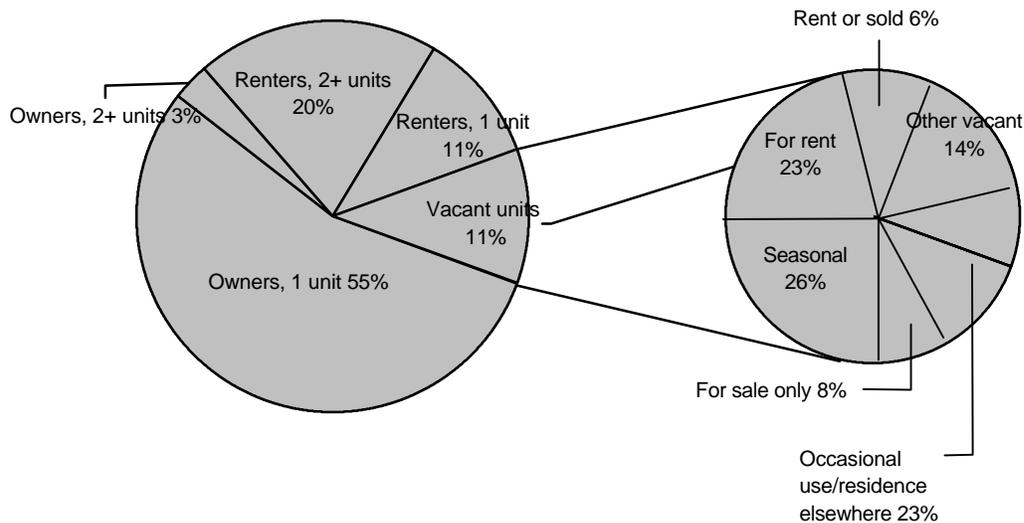
The Homestead Property Tax Reimbursement Act of 1998. In a third New Jersey case, the Homestead Property Tax Reimbursement Act of 1998, the question of whether the renter pays a property tax never arose. This act, passed last year with no opposition, freezes the property taxes of low income elderly and disabled who have owned their homes for more than ten years. Low income was defined as \$17,550 for singles and \$21,519 for couples. Made possible by surplus state income from the Casino Revenue Fund, the act would reimburse an estimated 200,000 owners for any property tax increase they suffered in the estimated amount of \$21 million in FY1999, increasing to \$160 million by 2008. The Act’s only critics were those who observed it to be a political gimmick in an election year. One editorial said, “Pandering to New Jersey seniors is shrewd election-year politicking, but it’s no solution to the state’s property-tax mess. Our elected leaders need to look to the next century, not just the next vote” (Home News and Tribune 1997). While the Act got considerable press coverage, there was never a mention of the tenants interests. Why not relieve the poor elderly and disabled tenants of tax increases as well? The New Jersey Tenants Organization basically said they were so exhausted and defeated in their previous lost battle on the tax rebate, that they couldn’t afford to mount a campaign on this one.

IV. CONCLUSION: WHO RENTS AMERICA?

We have seen that the origins of the property tax were a tax on wealth, not the thing. Land as property gradually became the index of this wealth as well as the mark of political rights. As the property test for suffrage fell away, property interests formed new institutions for its protection. Property “took on a life of its own.” The stigma of being propertyless persists in tenancy in

contemporary society, in community politics, in real estate markets and in our tax structures. The struggle against property bias goes on.

Figure 1. Occupancy and units in building



Now that we have established the significance of the question, “Who Rents America?” let us briefly look at some numbers. Roughly speaking there are about 100 million housing units in the US. About two-thirds of them are owner occupied and about one-third are renter occupied. Figure 1 above presents a graphic picture of the occupancy of owners and renters from the 1995 American Housing Survey. Thirty-one percent of the units are occupied by renters. A large portion of renters, about a third, reside in single family housing. The other two thirds are in buildings of two or more units. The vacancy rate of 11% sounds high until you realize that nearly half of those are seasonal and occasional use units and a quarter are vacant units for rent. These figures don’t really tell us very much about ownership however. What is the difference between owning and renting? Most owners, it seems, have mortgages on their homes. So if the mortgaged homeowner doesn’t pay the mortgage, she’s out. And if the renter doesn’t pay the rent, he’s out.

Not so different. The number of Americans who own their homes free and clear is only about 25%. Table 1 presents rates for mortgage free ownership, mortgaged ownership and rentership, for the total population, African Americans, and Hispanics, and also by geographic area: central cities, suburbs, and non-metropolitan locations. Mortgage free ownership is lowest for African Americans and Hispanics, 16% and 15% respectively, and their rentership rates are the highest, over 50%. Mortgage free ownership is highest in non-metropolitan areas where rentership is lowest.

Table 1. Homeownership and rentership in the US, 1997

	Mortgage free homeownership	Mortgaged homeownership	Home rentership
Total population	25%	40%	34%
African American	16%	28%	55%
Hispanic	15%	28%	57%
Central city	18%	32%	50%
Suburb	24%	48%	28%
Non-metropolitan	38%	36%	26%

Note: the split between owner-occupied and renter-occupied units is based on 1997 data. The proportion of mortgage free units is based on the 1995 American Housing Survey. Rows may not add to 100 due to rounding.

In an ideal world, would all of these renters be owners? A recent study by David Varady and Barbara Lipman (1994) of renters in a National Association of Realtors data set of 2000 renters helps to put a face on these renters and their wants. They identified six types of renters, distinguished by their potential interest in homeownership. The six renter groups are shown in Table 2.

Table 2. Typology of renters by Varady and Lipman (1994)

Families moving up the housing ladder	17%
African American renters	15%
Struggling blue collar workers	11%
Lifestyle renters	21%
Recent college graduates	26%
Elderly lifecycle renters	10%

The first three groups were highly motivated and working toward the goal of homeownership (43%). The latter three groups, the majority (57%) were not (ibid.)! Are they, the 57% majority, then second class citizens by choice? Or are they simply tainted by a poorer but substantial minority? Or is something else going on here?

In this paper I have tried to persuade you that something else is going on. We give too much social significance to ownership. Nobody owns America the way we own other things in life. Yet, historically we are the inheritors of a property bias in society with roots that go back perhaps forever, that has its legacies just as other strong biases of gender, race and nationality do, in spite of our efforts to outlaw them. Our laws, however, still embody and perpetuate the property bias, particularly in the tax system—in the subsidies given to owners but denied to renters and in many of the property tax laws which deny renters some or all of their stake in their communities. That stake in communities was prohibited in colonial times, overpowered by the Federalists who designed a government to protect themselves from the propertyless majority, and continues to be contested in the plans, markets and governmental regulations of today.

Who rents America? In truth, nobody rents America. Its renters are its owners too and planners should foster and give wings to plans and policies that achieve equity for renters.

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