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Financial Threats and Self-Undermining Rhetoric

Job loss. Concerns about job security. Skyrocketing health care bills. Inadequate retirement savings. Concerns about Social Security and Medicare. Tuition bills. Unrelenting college loan payments.

Americans face no shortage of threats to their financial well-being. These threats reflect financial constraints that they presently face or worry that they could face in the future. Some reflect threats to income, during either one's working years or one's golden years. Others reflect concerns about the high and growing cost of goods such as health care and higher education. To varying degrees, these threats affect people throughout both the lower and middle reaches of the income distribution. They impact people who are objectively poor, along with many who enjoy the trappings of a middle-class lifestyle, including a house, a salary, a college degree, and a level of income that permits at least some discretionary spending.

Consider the situation of the average American household today. While the incomes of the richest Americans have exploded since the late 1970s, those in the lower and middle parts of the income distribution have grown much more modestly.[1] At the same time, many Americans are also more likely to experience heightened risk with respect to the economic resources they do have. When it occurs, job loss is more potent because it is more likely to result in long-term unemployment that lasts over six months. Health care involves high out-of-pocket costs,

particularly as employers continue to pass along more health
care costs to employees (even after the 2010 health care reform).
Retirement accounts are less secure because they are increasingly
tied to the stock market as opposed to being a defined benefit.
And workers who are just starting out incur far more educational
debt in advance of a job market that increasingly doles out
job insecurity. Taking a wide lens, almost half (44%) of all
American families have less than three months of savings to
cushion themselves against financial shocks.[2] Or, to state matters
more starkly, almost half of Americans are now one financial
shock away from poverty.

This book examines the political consequences of these threats
to Americans' financial well-being and in particular why they
might not motivate people to become politically active even
though we have good reason to expect that they would. Echoing
the book's title, I collectively refer to such threats as *American
insecurity* — or, in some cases, simply *economic insecurity*. These
labels capture a broad set of areas of life that presently impose
constraints on Americans' financial well-being or that they fear
could impose constraints in the future. In this book I will be
focusing primarily on four threats: involuntary job loss, health
care costs, retirement, and higher education costs. These four by
no means capture the full range of financial threats that Americans
face, but as I will discuss throughout the book they turn out to
be particularly illuminating cases. Relative to many other issues
that are often grouped under the label of "economic insecurity,"
explaining political inaction on these four issues turns out to
require a new theoretical approach.

Americans have certainly taken note of these forms of insecu-
rity. In 2007, on the eve of the Great Recession, almost two-
thirds of Americans reported that the United States offered less
economic security than it did just ten years earlier. And a majority
expressed concern about how their family would maintain security
going forward, including holding a steady job, having health
insurance, and retiring comfortably.[3] By the summer of 2009, after
Americans had endured the worst financial crisis since the Great
Depression as well as taxpayer-funded bailouts of the financial

and automotive sectors, almost every single American expressed concern.[4]

Politically speaking, they have also taken note. As millions express concern about losing their job, losing health insurance, incurring major health care expenses, having inadequate retirement savings, and affording a college education for their children, they also express widespread support for public policies that would address such concerns and, in many cases, view them as important issues.

From the perspective of political action, this last point is absolutely critical. It is typically the case that as people consider issues to be more important, they are more likely to take action on them. This means that they become more motivated to do things such as contacting their representatives, attending meetings and rallies, spreading the word about an issue, and donating money to organizations advocating policy change in such issue domains. This fairly intuitive argument about the root of political action is found in both much popular writing on the subject as well as several streams of scholarly writing. It can be found in work on individual political participation and interest-group formation by both political scientists and psychologists.[5] It can also be found in work on campaign strategy and political communication that focuses on the optimal strategies for political elites such as candidates and interest-group leaders.[6]

Indeed, in several other domains, these issue-importance judgments motivate action to a great extent. For example, those who find guns to be a highly important issue are more motivated to become active when gun-related issues are on the political agenda (or to place them on the agenda in the first place). Parallel arguments apply to those concerned about the environment, abortion, and several other issues that affect a broad set of the population.[7] And, absent strong personal motivation on the part of a powerful officeholder or bureaucrat, such large-scale political pressure is often necessary for previously unrepresented groups to make their case in the public square.

That's the landscape as it stands. We would expect issue importance to be a critical catalyst for action when it comes

to issues that reflect financial threats that people face. Yet in many cases it hasn't been.[8] To be sure, this does not mean that there are no organizations or activists seeking to represent people facing aspects of economic insecurity. There are. Nor does it mean that Congress has failed to enact any laws whatsoever that would bolster the foundation of Americans' economic security. It has (at times). Rather, my claim is that on issues that reflect financial constraints that people are facing or worry that they could face in the future, there is an identifiable lack of large-scale political participation that (a) is politically consequential, (b) goes against our expectations, and (c) motivates the need to identify heretofore unrecognized barriers to collective action. To help see why, consider the following examples of organizations' recent experiences.

When Barack Obama took office in January 2009, America's health care system was broken in several respects. Tens of millions were uninsured, costs of insurance and out-of-pocket expenses were skyrocketing, health care emergencies were a leading cause of personal bankruptcy, and average health outcomes were no better than those in other countries that spent a fraction of what the United States spent.[9] For millions of Americans, this was a very important issue that directly impacted their financial situation. During the campaign Obama made reform a priority, and once he moved into the White House it remained at the top of his agenda.

One of the major organizations also determined to see reform was Health Care for America Now (HCAN). Formed in 2008, HCAN was a coalition of progressive groups (including labor unions, community organizing networks, netroots groups, and constituency groups that represent broad social cleavages) that organized grassroots activity to support health care reform during Obama's first term. One part of their effort involved activism at the state and local levels targeted at key members of Congress, including wavering Democrats and potential Republican allies like Iowa's Chuck Grassley and Maine's Olympia Snowe. A focal goal all along was an ill-fated proposal for a public insurance option that promised to boost competition in the insurance market and ultimately reduce health insurance costs. Although its efforts did

not garner the same degree of national media attention as the Tea Party, HCAN did organize several rallies at many congressional offices around the country as well as a few larger rallies in Washington, D.C.

By the time Obama signed the Patient Protection and Affordable Care Act in March 2010, HCAN had half a million people on its mailing list. All of them had become members after taking some action on the organization's website (such as signing petitions to Congress).[10] Some had also made monetary donations to the group. But who were the members? The answer, it turns out, is that they were overwhelmingly middle- to upper-middle-class professionals who, by virtue of their occupations, likely had decent health insurance. Of course, this does not mean that they were immune to insecurity stemming from the possibility of health care–related emergencies, particularly in the event of job loss. But it does mean that the membership of one of the major groups organizing citizens in support of the public option was *mostly composed of those who arguably needed it the least*, even though health care reform was broadly seen by many as an important issue at this time.

This pattern is even more striking given the wider political context. The fight for health care reform occurred in the aftermath of the worst financial crisis to hit the United States since the Great Depression. Major political and economic institutions, from banks to insurance companies to automobile manufacturers to the government agencies charged with regulating them, were implicated. Even as late as the fall of 2009 polls found that a majority of Americans supported a public health insurance option that would compete with private insurers.[11] One might have expected that this backdrop would set the stage for the ideal political opportunity to mobilize people on these issues. Despite this, the challenges were still immense, and while HCAN was certainly instrumental in helping pass health care reform and ensuring that many previously uninsured people would enjoy greater health security, the fact remains that the public option did not end up being part of the reform. While I am not claiming that a wider membership would necessarily have led to a different fate

for the public option, I am arguing that a larger (and potentially more impactful) mobilization effort was theoretically possible and could have led to a different outcome. Moreover, I would argue we had reason to expect a wider membership based on past work showing the motivational role of issue importance.

A second example has to do with the cost of college. At a time when higher education is an increasingly important investment, young people (and their families) are also being saddled with ever-escalating amounts of debt in advance of a turbulent labor market. Tuition has outpaced inflation since the 1980s and the average amount of student debt has almost doubled in the past ten years.[12] The share of delinquent borrowers has followed a similar trajectory, reaching 25% in 2008 at the beginning of the Great Recession and climbing to over 30% by 2012 as the recovery was slowly underway.[13] In the face of such grim statistics, to what extent have we observed mass mobilization of the people who are personally affected (and thus presumably most concerned)? The answer is not much. Even activists themselves have claimed that mobilization is missing, which is why they tried to start such a movement as part of Occupy Wall Street in fall 2011. Scholars examining the representation of issue constituencies have come to the same conclusion. In fact, in his recent study of issue representation in Washington, D.C., Matt Grossmann identified proponents of college-loan forgiveness as a good example of an unrepresented single-issue constituency.[14]

This missing mobilization is not for lack of trying, however. Consider MoveOn.org, a pioneer of Internet-based political advocacy.[15] MoveOn's membership, like HCAN's, is mostly composed of middle- to upper-middle-class professionals. Many of the younger members have recently attended college, and most of the older members have children who are in college or about to enter college in the near future. It would be reasonable to claim, therefore, that the membership is both personally affected by and extremely concerned about the cost of college. Despite this, when MoveOn tried to fund-raise to support issue campaigns related to student loan debt in the wake of the 2008 financial crisis, the effort largely fell flat. There was only one reasonably

successful fund-raiser, an outcome that paled in comparison to fund-raising efforts to garner support for noneconomic insecurity issues around the same time.

It is no surprise, therefore, that it remains extremely difficult to discharge student loan debt when you file for personal bankruptcy,[16] that there are websites containing an ever-increasing number of stories of young people facing large loan payments and low wages,[17] and that there is a general lack of political pressure to attack the root cause of the issue: skyrocketing tuition. To be sure, there have been several recent proposals to help make college affordable, such as those by President Obama in August 2013 to make information about such costs more accessible to future college students, but there is no evidence of a large-scale participatory movement that is putting pressure on lawmakers for more changes (including, for example, Obama's other proposals to address college costs that would require congressional approval, which were largely pronounced dead on arrival as soon as they were announced).

Two more examples reflect the experiences of other multi-issue groups trying to mobilize people based on economic insecurity concerns.[18] One is Democracy for America (DFA), a political action committee launched in 2004 by Howard Dean. Founded "on the idea that the grassroots are the key to the Democratic Party's success," its primary goal is to elect progressive candidates and to address a variety of issues that directly or indirectly reflect what it sees as the "master problem": income inequality. Direct issues are those that often relate to financial threats that people face. Indirect topics, such as campaign finance reform, are important issues that typically do not reflect such threats.

DFA boasts over one million members across the country—people who are on its email list and who have taken some action online and/or with a local organization. In its first ten years, members have contributed over $31 million to help achieve DFA's candidate and issue campaigns, donated $5.8 million directly to candidates advocated by DFA, and made 8.9 million phone calls in support of important political goals. Its membership mostly spans the middle of the income distribution. Statistically speaking,

it is quite likely that many of them personally face the possibility of involuntary job loss, retirement concerns, and other forms of economic insecurity.

Again it's instructive to look at which members are most likely to become active on issues that reflect such insecurity. By and large these are people who are connected to the issue but whose connections are not the result of direct experience at that moment. They might have a family member or a friend who is personally affected, or perhaps they themselves were affected in the past, but they are less likely to see themselves as directly affected in the present or near future. This does not imply that those directly affected at that moment do not consider such threats to be important political problems. Indeed the opposite is often the case. But, it does mean that they were often not the ones who became most active on these particular issues.

My final example concerns another multi-issue group: Americans for Democratic Action (ADA), founded shortly after the death of Franklin Roosevelt. ADA's overarching goal is to "keep the New Deal dream … alive for generations to come." It is a multi-issue organization that works on a range of economic insecurity–related issues, such as student loan forgiveness, health care costs, and the effect of international trade agreements on job security, as well as many non–economic insecurity issues such as voting rights, immigration, energy, and the environment. It is also well-known for its congressional rankings.

ADA describes its lobbying philosophy as "based on democratic action—motivating our grassroots members to lobby their Senators and Representatives as constituent-activists." Being able to secure donations of time and money from individual members is thus a core piece of how it impacts the political process. It boasts approximately fifteen thousand dues-paying members as well as a list three times as large of people who are spending time on work related to issues they, and ADA, care about.

Again it's instructive to look at who the members are and, in particular, who is most easily activated on issues that reflect financial threats. By and large, ADA's members are well-educated, upper-middle-class individuals who are reasonably well-off

financially. They may personally care about a variety of economic insecurity issues, but at the same time it is less likely that they feel personally threatened by them. To be sure, ADA has devoted substantial resources (especially over the past ten years) to mobilizing people who are personally affected. Mostly, this involves trying to convince them to spend time sharing their stories with other ADA members and with influential members of Congress. Sometimes such efforts are successful, but by and large this strategy has proven challenging. The organization typically finds that it is difficult to persuade this group to spend scarce resources becoming active on issues that reflect these financial threats.

Having large numbers of people who are willing to spend time and/or money advocating on a cause they think is important is a critical way for such issues to gain space on the political agenda and help persuade lawmakers and bureaucrats to act. In the four cases just mentioned, we have examples of organizations that are trying to mobilize people based on economic insecurity concerns yet facing particularly high barriers (especially among those personally affected). As it turns out, the barriers that the four groups experienced are not at all unique to them but, as I will argue in this book, are symptomatic of a larger theme.

Stepping back and noting the paucity of large-scale political action on many issues reflecting financial threats, Jacob Hacker recently wrote:

> America's leaders could have responded to these forces [of economic insecurity] by reinforcing the floodwalls that protect American families from economic risk. Instead, lacking strong political pressure to address new and newly intensified risks or to shore up dwindling protections, for years these leaders have acted in ways that have further eroded the floodwalls that protect families.[19]

These examples and observations set the stage for the two major questions that motivate this book: Is there something that makes people less willing to become politically active on important issues pertaining to financial threats relative to nonfinancial issues? And,

if so, what is the source of such heightened barriers to collective action?

BARRIERS TO COLLECTIVE ACTION

Addressing these questions means taking on one of the most foundational topics in the study of political participation: why people join and support political organizations advocating political change. By "political organizations," I mean any group that might mobilize individual citizens in support of "public interest claims either promoting or resisting social change that, if implemented, would conflict with the social, cultural, political, or economic interests or values of other constituencies or groups."[20] Most of the time this will refer to interest groups whose primary goal is to influence policy rather than put forth candidates for elective office, but the definition is broad enough to include any organizations (including campaigns and political parties) that seek to mobilize individuals to spend scarce resources on politics.[21]

The process by which a large and geographically diffuse set of people with a shared political concern, such as the cost of health care or college, becomes an organized political force is complex. At minimum, it requires individuals who are voluntarily willing to spend scarce resources of time and/or money even though their individual contribution is unlikely to have a large effect on the outcome. And it requires such action even though the rewards are uncertain and, if ultimately successful, the benefit is often a public good that all citizens would enjoy regardless of whether they personally contributed to the group's success. After all, everyone can benefit when consumer protection legislation is enacted, when the water and air are cleaner, and when the government is less corrupt. In cases like these, persuading people to support advocacy efforts, whether via interest groups, political parties, or individual campaigns, requires ensuring that they do not wish to free-ride off of others' efforts.[22]

The barriers to collective action are clearly formidable. What factors help overcome them? One of the most important is

organizational. Mobilizing a large and diffuse set of people typically requires at least a minimal amount of coordination and direction. When campaigns and parties are involved, that is often already in place. In other cases it requires both entrepreneurs who are willing to start the group[23] and (typically) patrons such as governments, foundations, or large donors that are willing to lift it off the ground.[24] Political organizations also need structures that will actually facilitate mobilizing a widespread membership base.[25] In the past, such efforts were often coordinated via labor unions and voluntary membership federations, both of which enjoyed the political and financial resources to act as ambassadors for broad sets of shared interests. Labor unions, in addition, often had the power to compel membership among individuals who might benefit from their collective bargaining. Nowadays, the ranks of union members have thinned considerably,[26] and substantially fewer citizens are members of voluntary membership federations like the American Legion, Elks, Masons, and Eagles.[27] The result is that, although such groups remain active in politics, the erosion in their membership means that they are less equipped to fulfill those broader roles. In their place have arisen other organizations (often called citizen groups) that cannot compel membership and that typically mobilize individuals with shared issue concerns via large mailing lists.[28] Nowadays it is also common for such groups to operate mostly via the Internet because of the lower organizational costs of doing so and the possibility for instantaneous communication with members.[29]

Having organizations in place is one thing. Collective political action also requires having a large number of people who are able and willing to spend scarce resources of time and money supporting the cause. On the temporal side, there might be meetings to organize, rallies to attend, legislators and bureaucrats to contact, door-to-door canvassing to conduct, and so on. On the monetary side, organizations frequently ask members for donations. The groups with members who have more discretionary time and money than others are in a vastly superior position to "afford" political action, thereby increasing the likelihood that they become organized.[30]

In addition, the question of motivation arises. Potential supporters need a reason why they should voluntarily spend resources helping to achieve a shared political goal. One way forward is for organizations to offer "selective benefits" that are available only to those who contribute.[31] In the realm of large and geographically diffuse groups whose primary goal is political advocacy, the most common type of selective benefit involves appealing to the heightened satisfaction that comes from supporting a cause that you believe in.[32] This is precisely why issue importance is thought to be so critical. If organizations can activate people's issue concerns, as well as convince them that an opportunity for change actually exists,[33] then people are more likely to act.

Past work thus paints a rich picture of the barriers to collective action on broad-based issues such as those related to economic insecurity. Everything in this book rests upon that important foundation. But this suite of factors—a lack of organizations mobilizing people, a lack of resources on the part of potential group members, and a lack of motivation—would not appear to fully explain the barriers to collective action in the four examples earlier in the chapter. Moreover, from a theoretical perspective this list cannot explain why it might be more difficult to mobilize people to spend time and/or money on these sorts of issues relative to other important issues that do not pertain to financial threats.

To be sure, I am not the first to suggest that economic insecurity issues might be disadvantaged in the political realm. Many scholars have noted the almost complete absence in the lobbying community in Washington, D.C. of any groups whose primary goal is to represent people facing economic insecurity.[34] Indeed, in their monumental study of the policy agenda, Frank Baumgartner and his colleagues observe a "relative paucity of issues relating to the … economic security of working-class Americans."[35] This conclusion stands in contrast to the policy attention paid to many other broad-based issues such as the environment, gun rights, abortion, and good government.[36]

Findings like these might suggest that the root of inaction stems from the lack of organizations mobilizing people. Without such organizations, it might simply be the case that people do not have

a concrete sense of the political possibilities. Perhaps there is no hook, no story, no narrative that connects people's insecurity with a realistic sense of political change. Such a conclusion would suggest that my focus on individuals' decisions to become politically active might make sense in theory but is misguided in practice because we do not have good examples of people being recruited to participate in the first place. At some level, I wholeheartedly agree with this argument: large-scale political activism requires some form of organization to help define the political landscape and engage in the costly act of actually mobilizing people.

At the same time, I argue that focusing just on the lack of organizations misses a critical element. One reason is because we do have examples in which candidates running for office and/or interest groups advocating for policy change have tried to mobilize people on these issues (such as HCAN, MoveOn.org, DFA, and ADA), even if in most cases they are multi-issue in orientation and thus not organized specifically around concerns related to one or more economic insecurity issue(s). Nevertheless, in these cases mobilization attempts were met with stiff headwinds, even during times when the possibility for political change seemed greatest and even when concern about the issues (and thus issue importance) was arguably quite high. Those examples by no means run the full gamut of what political advocacy on economic insecurity issues might look like. But they do help demonstrate why there might be other barriers to collective action at work beyond just an insufficient number of prominent advocacy organizations.

With these examples in mind, in this book I reexamine the psychological basis for voluntary, collective political action. By "collective political action," I mean action that is oriented toward the provision of public goods that benefit people who share goals even if they do not individually contribute to the achievement of them.[37] I highlight the voluntary aspect to signal that I am talking about political organizations that do not have the power to coerce (like the state) or make membership compulsory (like many labor unions).

My reexamination of the psychological basis entails identifying barriers to collective action in an entirely new place: political

rhetoric. This refers to the actual content of written or spoken language that political entrepreneurs use to achieve desired goals. Focusing on political rhetoric means identifying barriers that are distinctly *communicative* in nature: they stem from what gets communicated when organizations and elites try to mobilize individual citizens around issues that reflect financial constraints that they are or could be facing in their own lives.

SELF-UNDERMINING RHETORIC

At a fundamental level, political rhetoric can be powerful because it can bring to mind considerations that people might not otherwise be thinking about. It can alter how people interpret issues and actions, causing them to see things in a new light or evaluate a candidate in an entirely new way. It can also inform people about issues and events of which they were previously unaware. Political rhetoric can thus open some possibilities while at the same time foreclose others.

In this book I refer to a particular class of rhetoric as *self-undermining*. Political rhetoric is self-undermining when it brings to mind thoughts that subvert the accomplishment of one or more of its primary goals. Consider the following examples.

During 2010, the Republican candidate for Senate in Delaware, Christine O'Donnell, filmed an ad in which she declared, "I am not a witch." The purpose was to alter people's attitudes of her and in particular to deflect attention away from previous comments that she had dabbled in witchcraft when she was younger. But this rhetoric turned out to be self-undermining. The reason was because in order for people to evaluate the statement "I am not a witch," they first had to think about her being a witch, which meant that she directed attention toward the issue at the precise moment in which she intended to do the opposite. In the end, the ad likely led people to pay more, rather than less, attention to her past. Another example comes from Richard Nixon, when he uttered the words "I am not a crook" the year before resigning the White House amid the Watergate break-in scandal. Here again

the purpose was to alter the public's evaluation of him, but the rhetoric arguably had the opposite effect by first leading people to think about him as a crook. In both of these cases, political rhetoric was designed to achieve a single goal: change people's attitudes about a candidate and an officeholder, respectively.

In many other cases political rhetoric is designed to achieve multiple goals at once. It is possible for these goals to conflict with one another. When that happens, it might be self-undermining because advancing one goal might undermine the achievement of another. For example, prior to the 1990s advocates of gun control framed their issue in terms of crime prevention.[38] The goal of this rhetoric was not only to alter the public's attitudes toward legislation that would curb gun ownership but also to convince supporters of gun control to become active on the issue. The problem, as Kristin Goss explains, is that these goals conflicted with one another. On the one hand, rhetoric that emphasized crime prevention was a good strategy for heightening concern about guns and gun violence because it tapped into something that many people already knew about and something that they generally wanted to curtail. But on the other hand, such rhetoric also failed to communicate that gun control was a problem for which they personally (as opposed to law enforcement officials) should take responsibility. It thus failed to convince them that they should spend time and money becoming active on the issue. Note that if all the gun control advocates had been trying to do was achieve the first goal—to heighten concern about guns and the need for laws that would control access to them—then rhetoric focused on crime prevention would have been perfectly adequate. It was only with respect to the second goal that the crime prevention frame communicated a message that undermined its purpose.

As it turns out, situations like this one regarding gun control are not uncommon. And, more to the point, an analogous kind of "undermining" is precisely what can happen when political actors try to mobilize people to become active on economic insecurity issues.

To see why, note that many people who view aspects of economic insecurity such as the threat of job loss, health care costs, retirement, and college costs to be important political problems are

also personally susceptible to them. This means that mobilizing them around these issues also entails reminding them of financial constraints that they are, or could be, facing in their own lives.

Such rhetoric can be successful for conveying that a politician or interest group shares one's concern about an issue, which could certainly lead the recipient to hold a positive impression of the candidate or organization. But as a device for convincing people to donate money to a cause, it turns out to be self-undermining because it also reminds people about other things on which they presently have to spend money or could have to spend money in the future. In other words, it actually *reduces* their willingness to spend money on a political donation.

This attribute helps explain why issue importance might not motivate action on economic insecurity issues in the way that it does with other broad-based issues that do not concern financial constraints. If a politician or group leader were trying to mobilize a set of people who were concerned about global warming, for example, they could convey shared concerns and ask for money without having the rhetoric that advances the former goal undermine the achievement of the latter goal. It is the fact that economic insecurity issues concern people's financial constraints that makes mobilization on those issues more difficult.

To some, what I've just argued might not sound like anything having to do with the rhetoric per se. Perhaps it simply reflects the fact that people concerned about the issues do not have much income. If that were the case, I would just be echoing other resource-based models of political participation.[39] However, the story turns out to be far more nuanced than that because the people concerned about economic insecurity issues often are *not* objectively poor. In fact, they may be far from it, as I discuss in Chapter 2. What matters is just that they happen to be facing insecurity in some domain of their life.[40] So if an issue comes along that they care about and does not remind them of a personal financial constraint, then they may be perfectly willing to support it. Their unwillingness to act on economic insecurity issues reflects how rhetoric about such issues affects whether they *subjectively* perceive that they can afford to spend money on politics.

This distinction is critical. Past work on political participation implicitly treats objective resources and the subjective perception of affordability as equivalent. It is presumed that those with higher income are better able, ceteris paribus, to afford to participate and are thus more likely to do so. At the heart of my argument about *why* rhetoric about economic insecurity issues can be self-undermining is the fact that these are not equivalent and can diverge in important ways from one another. The key reason for this divergence is that our perceptions of what we can afford are context dependent. Information that is salient when people are deciding whether to spend resources on politics affects the decisions that they ultimately make. That's why the same people who may be less willing to spend money on political action related to economic insecurity issues are perfectly willing to do so on other issues that they consider important but do not remind them of a personal financial constraint.

As an illustration, consider the following hypothetical example involving two people who both consider skyrocketing tuition bills an important political issue. One has an annual household income of $100,000 but also $20,000 in tuition bills for his children's elite college. The other's annual household income is $60,000, but his children have a scholarship to attend a local public college (and so, perhaps, his main concern about the cost of higher education comes from the experiences of nieces and nephews). I would expect that the higher-income individual would be *less* likely to donate money on this issue despite having higher objective resources (even after paying tuition bills) because the very nature of the issue reminds him of a personal financial constraint. A different pattern would emerge on a separate issue that both people found equally important, such as gay marriage, but did not remind either of personal financial constraints. In this case I would follow standard resource-based explanations for political behavior and expect that (ceteris paribus) the person with higher household income would be more likely to donate.

Thus far I have focused on why self-undermining rhetoric makes people less willing to spend money. But will they at least be more motivated to spend time contacting representatives,

attending meetings and rallies, and reading up on the issues? With one exception, I expect the answer to be "no." While economic insecurity issues often refer to financial constraints that people are facing in their own personal lives, which makes spending money on politics seem less affordable, they can make spending time on politics seem less affordable as well. Whether or not that happens hinges on whether people are in the labor force.

Those in the labor force, whether they work full-time, part-time, or are unemployed but looking for work, are more likely to think about and evaluate their time in economic terms. For them, being reminded of a financial constraint also reminds them of a temporal constraint. The result is that not only will they bristle at the idea of spending money on economic insecurity issues, but they will *also* do so for spending time.

An altogether different pattern emerges among those not in the labor force, a group that is largely composed of retirees but also includes homemakers, students, and disabled people. People outside the labor force are not as used to evaluating their time in economic terms, which means that rhetoric that reminds them of a personal financial constraint does not also bring to mind thoughts of a temporal constraint. Thus while it will still be difficult to persuade them to donate money for advocacy on these issues, they can be more easily persuaded to spend time. A divergence thus arises for these people. As I will discuss at various points throughout the book, this can help explain why senior citizen mass-membership organizations like AARP face an easier task than do organizations that seek to mobilize other constituencies.

Overall, these patterns mean that while some parts of the issue constituency will be mobilized to spend time on advocacy related to economic insecurity issues, a large subset will not. The result is diminished political voice relative to the set of people who care about the issues. In these cases, rather than having the power to mobilize people, rhetoric about issues that people care about but remind them of personal financial constraints will often have the opposite effect. From a broader perspective, the existence of such self-undermining rhetoric highlights the possibility that the kinds

of considerations that underlie public opinion can diverge from
those that underlie political behavior.[41]

Before continuing, it is worth clarifying my use of the term
"issue." In this book I have chosen to focus on the following
issues: the threat of job loss, health care costs, retirement insecurity
(including pensions, Social Security, and Medicare), and college
costs. When I argue that trying to mobilize people based on their
financial constraints involves self-undermining rhetoric, I am only
referring to this set of economic insecurity issues. This means that
I aim to make a clear distinction between (for example) "health
care costs" and "health care." The former refers specifically to
the issue of costs whereas the latter can refer to a whole set
of issues related to costs but also other aspects of the quality
of service delivery, amount of research on diseases, and so on.
One could certainly avoid talking about health care costs and
instead focus on the desire to improve research funding for
particular diseases, but note that this rhetorical strategy would
involve shifting the conversation to an entirely different issue.
Thus my claim is not that mobilizing people around "health
care" writ large involves self-undermining rhetoric, but rather that
mobilizing people around "health care costs" involves this extra
barrier. Analogous arguments could be made for the other issues
on which I focus.

IMPLICATIONS FOR POLITICAL VOICE

What implications does self-undermining rhetoric have for po-
litical voice on economic insecurity issues? On the one hand,
it might not be much of a concern if it turned out that such
rhetoric could be easily avoided (as it arguably was for Christine
O'Donnell and Richard Nixon). Indeed, there are many cases in
which it is relatively easy for speakers to avoid mentioning topics
or considerations that would undermine their purpose. In the gun
control example mentioned earlier, advocates eventually switched
to an alternative frame (children's safety) that communicated
more precisely why ordinary citizens outside the law enforcement

community needed to become personally involved on the issue. The result was far more mobilization on the issue, especially among women's organizations.[42]

Self-undermining rhetoric arguably has greater political consequences when it is not so easily avoided. Consider economic insecurity issues. One aspect that separates these issues from many others is that for many people who care about them the issues are fundamentally personal. Thus it is difficult to talk about them without also reminding people about such constraints in their own lives. To be sure, these issues can be framed in multiple ways just like any other political issue,[43] but even alternative frames do not change this basic attribute.[44] This is why the power to mobilize people based on their financial constraints faces a particularly high hurdle, even if people find them to be so critically important.

Senior Citizens, Social Security, and Medicare

The experiences of senior citizens with respect to Social Security and Medicare stand in stark contrast to that of people concerned about health care costs and student loans. Organizations such as AARP, the Alliance for Retired Americans (formerly the National Council of Senior Citizens [NCSC]), the National Committee to Preserve Social Security and Medicare, The Seniors Coalition, and the Gray Panthers have been successfully mobilizing individual senior citizens to spend time on politics for decades. I discuss several examples here.

First consider the work of the NCSC. Leaders from the Democratic National Committee and organized labor launched the NCSC in 1961 as an outgrowth of both a senior citizen campaign organization to elect John F. Kennedy as well as the 1961 White House Conference on the Aging.[45] In the first half of the decade it steadily built a network of local groups in congressional districts across the country that were the linchpin of its influential effort to champion Medicare. Members of these groups would target congresspeople on the fence by sending them letters and holding rallies near their local offices. In his book on the history of the labor movement in the United States, David Greenstone

contends that these efforts helped put "intense popular pressure
on the Democratic Party in Congress," which was reflected in his
interviews with representatives who noted that these grassroots
efforts "made a considerable impression."[46]

NCSC also provided important grassroots advocacy leading
up to the extremely generous amendments to Social Security in
1972. These amendments grew out of a proposal to fundamentally
change Social Security by raising the wage base that was used
to calculate benefits, increasing the size of those benefits, and
tying future benefit increases to changes in the cost of living. It's
not hard to see why senior citizens would be strongly in favor,
and the NCSC once again organized grassroots efforts across the
country in districts where congresspeople were on the fence. Some
have argued, for example, that such campaigns were effective in
persuading Senator Hubert Humphrey from Minnesota to submit
a proposal that would make the 20% increase immediate.[47]
Other efforts came via the NCSC's newsletter to members, *Senior
Citizens News*, which among other things would include a list
of opponents and proponents of age-related legislation like this
one.[48] This list was feared on the Hill because of its potential to
spark grassroots action, as noted by William Hutton, executive
director of the NCSC:

> When we have one of these issues we notify [legislators] that we
> intend to list the names of the co-sponsors in the next issue of
> the *Senior Citizens News*. You'd be surprised at the influence
> this has—when it comes down close to our editorial deadline
> we have [legislators] calling us frantically sometimes way past
> working hours. They don't want to be left off [the list] because
> the old folks back home pay attention.

A second example of senior citizen activism on insecurity-
related issues stems from the work of AARP. Forty million
members strong, AARP is one of the most powerful interest groups
in Washington, D.C., and the largest senior organization by far.
Since its founding in 1958, it has regularly lobbied in support
of wide-ranging political goals related to retirement security,
such as the Medicare prescription drug plan and Social Security

expansions, as well as other issues that more broadly affect the
elderly's quality of life, such as public transit subsidies. AARP also
offers a seemingly endless array of benefits that are available only
to members—things like supplemental health insurance, travel
discounts, life insurance, and product discounts. The central role
of these material benefits is arguably how the organization draws
its strength, as most members initially join to take advantage
of AARP-sponsored product discounts. This is what led Alan
Simpson, a former Republican senator from Wyoming, to quip
that the "AARP is a group of people bound together only by a
common love of travel discounts."

Regardless of where you stand on Simpson's characterization,
AARP is a perfect example (along with the NCSC and others) of
how retired Americans do seem willing to devote time to economic
insecurity issues that directly affect their lives. This pattern is
perfectly consistent with what I mentioned in the previous section:
people outside the labor force can be mobilized to spend time (but
not money) on important issues.

ARE THESE ISSUES TOO DIFFICULT?

Turning back to the earlier examples from HCAN, MoveOn, and
others, one might still argue that perhaps they had such a difficult
time because there was no broader narrative on these issues. When
it comes to senior citizens, there is a common starting point: Social
Security and Medicare. Both of these are popular programs that
have encouraged senior citizens to see themselves as a deserving
political group.[49] Perhaps on these other issues people simply do
not have a concrete sense of the types of risk-reducing goals that
are both feasible and beneficial.

One possible reason for this would be because government
involvement in some areas of social welfare policy can appear
invisible (or "submerged") to the mass public, in which case
people may not be aware of the degree to which the government is
actually involved. Visible policies are those that are administered
relatively directly by government, such as Social Security (in

which the federal government sends checks to recipients). Less visible policies are those that operate through the tax code and/or as subsidies to private organizations. The latter was a key feature of both health care and higher education policy for many years via subsidies to insurance companies and private lenders, respectively.[50] In areas of submerged policy, it is reasonable to suspect that people may not have a good sense of how the government could meaningfully help.

Another reason why people may not have a concrete sense of an appropriate government response could be that certain topics are especially difficult to understand and form opinions on. We typically label issues as "easy" when they are not very technical, have been on the political agenda for a long time, and are about ends rather than means.[51] Difficult issues are missing one or more of these attributes. At first blush, economic insecurity issues seem like they could be quite difficult. For example, recall Republicans' outcry at the tens of thousands of pages that contained the Affordable Care Act and its regulations. Paying for health care can be a difficult issue. Even if the ends are obvious to many—lower costs, healthy citizens, universal insurance—the means (economic, political, if not technological) may not be.

Despite these two possible concerns, there is good reason to believe that many Americans do have concrete ideas about what direction they would like to see public policy take to address job loss, the cost of health care, retirement insecurity, and college costs. Recent surveys provide some evidence. At a general level, Leslie McCall finds that majorities of Americans since the late 1980s have favored more, rather than the same or less, government spending to improve and protect the nation's health (60–80% of Americans), Social Security (50–60%), and education (60–80%).[52] Beyond this general orientation toward government action, a nationally representative survey conducted by Benjamin Page and Lawrence Jacobs also signals a set of politically viable options.[53] Their results are both plentiful and illuminating, and I highlight only a few particularly relevant ones here. With respect to jobs and unemployment, they find that 80% of Americans support using tax dollars to help pay for retraining

programs for people who have lost their jobs. Such programs have the potential to reduce long-term unemployment and thus reduce the sting of job loss. With respect to the cost of health care, 64% of Americans favor national health insurance that would be financed by tax money and pay for most forms of health care. With respect to retirement security, 64% of Americans agree that it should be the responsibility of all employers to provide retirement benefits coverage, and 66% believe that Social Security should ensure a minimum standard of living to all contributors. Lastly, with respect to the cost of higher education, 77% think the government should make sure that everyone who wants to attend college can do so, and 70% support the idea of using tax money to provide a college education to those who cannot afford it. Taken as a whole, this collection of findings suggests broad support for particular types of interventions around which people could be mobilized.[54]

By acknowledging that some economic insecurity narratives do exist, this book focuses on how people might respond to being mobilized on them. In other words, while I will certainly devote substantial time to discussing the types of political organizations that might mobilize people on these issues, the majority of the book will focus on individual citizens' attitudes and decisions. This allows me to distinguish between two types of situations: one in which there is a set of people who are ripe for political mobilization and are simply "waiting" for the right political entrepreneur or organization to come along versus one in which there is some unsatisfied prerequisite that we expect to blunt people's responsiveness to such mobilization attempts. Put differently, to what extent are we observing a "political powder keg" versus "political mobilization [that] has been truncated at an earlier stage"?[55] The communicative barriers to collective action that I identify imply the latter.

What about Voting?

Thus far, I have given several examples of what individual political action on economic insecurity issues might look like. Yet readers may have noticed the conspicuous absence of one form of political activity: voting. This might strike some as puzzling, given that

voting is often thought to be the most fundamental act of political participation (and the most common). After all, don't voters "throw the bums out" when the economy is doing poorly? And isn't that behavior consistent with common notions of what it means for citizens to exercise large-scale political pressure?[56]

The answer is yes—both vote choice and turnout decisions are indeed linked to people's subjective evaluations of the economy.[57] These evaluations, in turn, are related to several insecurity-related factors, including how people perceive inflation,[58] how people evaluate their personal financial situation,[59] and the rate of income growth and unemployment in one's local county.[60] In addition, in some cases, how people evaluate their personal financial situation can directly influence who they vote for,[61] and links between insecurity and turnout emerge when people perceive that the government is responsible for high inflation and unemployment.[62] These correlates have natural extensions to campaign rhetoric, as challengers during poor economic times have an incentive to build their campaigns around it.[63] Putting these pieces together, it seems reasonable that voting might reflect concerns about economic insecurity in some people's minds.

The foregoing considerations notwithstanding, there are several reasons why I do not focus on voting in this book. The major one is that, from the perspective of individual citizens wishing to convey issue concerns, voting provides only a blunt communicative tool. The limits of the choice set, long intervals between voting opportunities (relative to other forms of political action), and the parties' desire to appeal to broad constituencies mean that voting often communicates relatively little precise information. Moreover, citizens frequently choose candidates for several reasons other than specific issue concerns, including partisanship, candidate attributes, and a generalized sense of satisfaction or dissatisfaction with the status quo (that could be related to a host of noneconomic factors). Even the simple act of turning out can be hard to interpret, as turnout is such a low-cost activity that for many people (though certainly not all) requires only a modicum of time and effort.[64] These attributes of voting can help explain the coexistence of two patterns: candidates and parties increasingly

focusing their campaign rhetoric on economic insecurity issues and the economy more generally,[65] yet at the same time elected officials doing very little to stem the growing insecurity tide.[66]

While I believe that focusing on expenditures of time and money is thus appropriate from a communicative point of view, some readers may wonder about the ability of such expenditures to have a broader political impact. Such concerns naturally grow out of an environment in which extremely wealthy Americans are able to make large contributions of money and time to try to influence the outcome of elections. Set in contrast to such activities, it is sometimes hard to imagine that individual citizens' small donations of time or money (even collectively) could really add up to much. In Chapter 3 I'll address this point in detail by examining the political impact of large organized groups that rely upon such donations to achieve their goals (in which the political impact is measured in terms of policy outcomes, amount of media attention, and amount of congressional testimony).

For the moment, however, I address this potential concern by underscoring how this book stands in conversation with a common argument about change in American politics. I quoted Jacob Hacker earlier in the chapter, who noted that heightened economic insecurity has been allowed to proceed in part because citizens have not demanded it to be otherwise. What would it look like for the citizenry to demand such change? Part of the answer rests in the decisions that they could make in the voting booth, but again voting is a blunt communicative tool that occurs only once every few years. An alternative, note Hacker and his coauthor Paul Pierson, is the development of "continuing, organized capacity to mobilize middle-class voters" that can "sustain momentum in Washington after elections are over" and "inform and motivate citizens to weigh in as needed."[67]

The broad flavor of their argument is not unique. Similar arguments frequently appear in books and articles written about this and similar topics. Collectively, such arguments involve a call for the citizenry writ large to participate more and demand change. Of course, this argument does not presume that *everyone* has to be involved at all times. But it does mean that enough need to

be involved on a given issue such that if lawmakers were to act in ways that are contrary to the wishes of such a group, then they should expect to be the target of an outside (and/or inside) lobbying campaign.

I take such arguments in favor of organized mass participation seriously and see this book as being in direct conversation with them. Once we believe that it is important the immediate question arises regarding the conditions under which it will occur. As I mentioned earlier in this chapter, scholars have already offered many answers to this question when discussing barriers to collective action, My book identifies a heretofore-unidentified barrier that arises when we are examining the possibility for large-scale action on issues that remind people about financial constraints that they face.

OCCUPY WALL STREET

Among readers familiar with the recent history of social welfare politics in the United States, my assertion about heightened barriers to collective action on economic insecurity issues might stretch the bounds of plausibility. After all, in the midst of the recovery from the Great Recession, thousands of protesters gathered in the fall of 2011 to call attention to the severe concentration of economic gains and the perceived undue influence of corporate interests on government decision making. There is no doubt that Occupy Wall Street, at least for a time, brought the issue of inequality to the forefront of political conversation. News articles referring to inequality nearly quadrupled in October 2011 relative to such coverage in prior months.[68] Terms like "the 1%" and "the 99%" seemed to become key parts of the political vernacular. The slogan "We are the 99%," which embodied the movement, became commonplace. So how does the occurrence of Occupy Wall Street jibe with my key argument? Several responses present themselves.

First, from a public opinion perspective, there is evidence that Occupy participants distinguished between inequality and various

aspects of insecurity. Consider the results from a representative survey of people who attended the Occupy May Day rally in 2012 (82% of whom had visited the Occupy camp at Zuccotti Park at least once during the fall of 2011).[69] Among other things, researchers asked people to state the main issues that had led them to support Occupy. The question was open-ended, and their explicit use of the plural "issues" in the question encouraged respondents to state more than one issue if they so chose. The top three issues mentioned were inequality/the 1% (48% of respondents), money in politics/frustration with Washington politics (26% of respondents), and corporate greed (19% of respondents). We should not be surprised that inequality was the mostly commonly mentioned issue, as it was arguably the trademark of the entire Occupy movement. Yet it might be more surprising that various attributes of insecurity were mentioned far less frequently—17% mentioned student debt, 12% mentioned health care, and 12% mentioned jobs.

To be sure, Americans' concerns about income inequality are often correlated with support for policies that would reduce insecurity in these domains. For example, McCall and Kenworthy find that in 1987, 1996, and 2000, those who were more dissatisfied with the level of inequality were also more likely to support increased support for government spending on health and Social Security.[70] Yet when they examine aggregate trends over time, they do not find that changes in support for such policies that would insure against income loss actually track concern about inequality, leading them to conclude that "it does not appear that Americans were looking for assistance of this kind ... as a remedy for their growing dissatisfaction with the level of inequality in American society."[71] Their findings, along with the Occupy data, call into question the idea that thoughts and concerns about income inequality might immediately make salient thoughts related to insecurity as well.[72]

A second way to interpret Occupy Wall Street is to see whether economic insecurity issues were likely to remind participants of a financial and/or time-based constraint. This is hard to ascertain precisely given the available data, but at a general level it seems

reasonable to conclude that an overwhelming number of partic-
ipants were probably *not* experiencing high levels of insecurity.
Only 10% of the participants reported being unemployed, and
fully 71% of those employed had professional jobs. Moreover,
over one-third (36%) reported household incomes of $100,000
or more, while less than one-quarter of the New York City
population had such incomes. To be sure, some did have student
loan or medical debt, but the broad socioeconomic data make it
less clear that servicing that debt posed a real financial burden for
them.

Lastly, regardless of where one stands on the relationship be-
tween the distribution of income, job security, and public opinion,
and despite the increased media attention during the fall of 2011,
as of this writing it does not appear that Occupy made a long-
lasting impression on national policy. Whereas President Obama
explicitly mentioned inequality six times in his campaign speech
in Osawatomie, Kansas, in December 2011, he never explicitly
mentioned it during his 2012 State of the Union address the
following month. Moreover, it does not appear that concern about
inequality fueled people's vote choice in the 2012 presidential con-
test. In separate analyses, researchers have found that perceptions
of Mitt Romney—that he cared more about the wealthy than the
poor and that his presidency would have increased the differences
between rich and poor people—had much larger effects on vote
choice than general concerns about income inequality.[73] These
data suggest a highly personified interpretation of the election
outcome and not an interpretation in which Occupy sparked and
sustained a national prioritization of reducing income inequality.

SCOPE OF THE BOOK: WHY THESE ISSUES AND NOT OTHERS?

The four forms of economic insecurity that I focus on in this
book—the threat of involuntary job loss, health care costs,
retirement insecurity (including pensions, Social Security, and
Medicare), and college costs—are important and widespread

sources of insecurity but by no means are the only ones. I choose to focus on them for two reasons. The first is empirical—the fact that all four affect a wide portion of the American public and can greatly influence people's financial and psychological well-being. The second is that they turn out to be particularly illuminating cases theoretically. There is reason to believe that the usual suite of explanations for collective (in-)action is insufficient to explain inaction in these cases. I believe HCAN, MoveOn.org, DFA, and ADA are cases in point, as are other pieces of evidence that I will present throughout the book. I argued earlier that the standard set of organizational and individual-level barriers to collective action were insufficient to explain why these groups faced such difficulty at the precise moment of high political opportunity (and given that fact that many of the potential contributors are far from objectively poor and thus, in principle, had at least some discretionary income that could be devoted to achieving important political goals).

The fact that many of the people facing financial threats stemming from job loss, health care costs, retirement insecurity, and college costs are far from objectively poor (but are threatened to become poor as a result of these insecurities) *is precisely why I focus on them*. If instead I had chosen to focus on issues that primarily affect very low-income individuals, and if they happened to be politically inactive on those issues, then it is likely that conventional theories of political participation could adequately explain this inaction. This point helps motivate why I do not focus on the broad set of issues that affect people living at or near the poverty line, including inadequate and/or precarious access to housing, child care, clothing, transportation, food, and other necessities. As Mani et al. write, "The poor must manage sporadic income, juggle expenses, and make difficult trade-offs. Even when not making a financial decision, these preoccupations can be present and distracting."[74] The objective budget constraints they face are both very binding and very salient. It is thus not surprising that past work investigating poor people's movements considers such constraints to be a primary barrier to collective action when focusing on how organizations such as

the National Welfare Rights Organization and the Association of Community Organizations for Reform Now were able to recruit dues-paying members.[75] Given these constraints, it seems unlikely that communicative barriers to collective action arising from self-undermining rhetoric create an additional barrier in these cases. After all, the presence of self-undermining rhetoric that creates a wedge between objective resources and subjective perceptions of affordability is less critical when objective resource constraints are so binding (and salient) to begin with.

In addition to poverty, some researchers studying economic insecurity have focused on other adverse events that relate to one's family and wealth circumstances, such as divorce and separation, death of a loved one, having the value of one's home or investments decline, and/or spending a substantial sum of money helping out an extended family member.[76] In the realm of the rising costs of necessities, still others have focused on increasing housing prices.[77] The reason I do not focus on these issues is again theoretical but in a different way than with poverty-related issues. I have evidence that when it comes to job loss, health care costs, retirement insecurity, and college costs, a non-trivial number of Americans have politicized the issue—that is, come to see it as something that should be a priority of the government. This is an important precondition for mobilizing political action. With the available data (particularly that discussed in Chapters 2 and 6) I do not have similar evidence for these other issues.[78] I should note, however, that if such politicization were to occur then I would expect self-undermining rhetoric to present a barrier to mobilization on these issues as well.

To summarize, I chose to focus on a set of issues that reflect widespread threats to people's financial well-being and for which there is reason to believe that past explanations for collective (in-)action are inadequate. As a result, it is useful to examine whether an entirely different type of barrier might be politically consequential.[79]

The book unfolds as follows. Chapter 2 describes in greater detail the objective situation facing Americans in the four major areas of financial threat that I focus on: job insecurity, health

care costs, retirement, and the cost of college. Afterward I begin to investigate the politics of such threats among the mass public. I cover to what extent people consider these important political issues. I also examine the extent to which the people who consider such issues important are facing them in their own daily lives, as opposed to a situation in which their concerns are reflective of what others are facing. The data for Chapter 2 are drawn from several sources, including time series data from Gallup beginning in the early 1950s as well as American National Election Study data from the past three decades that (broadly) match the time frame in which the objective situation in these four areas has become more insecure.

Whereas Chapter 2 focuses on public opinion, Chapters 3–6 examine the extent to which people are willing to become politically active. Chapter 3 discusses the types of political organizations that we might expect to mobilize people around these issues and how these have changed over time. Chapter 4 then directly builds on Chapter 1's discussion of self-undermining rhetoric. I present in more detail my theory about why economic insecurity rhetoric can be demobilizing (and why rhetoric about other issues that do not relate to people's financial constraints is not self-undermining in the same way) and why we should expect divergent patterns of behavior with respect to spending money versus time. This discussion will draw upon well-replicated findings in political science, behavioral economics, and consumer psychology.

The expectations that I put forth in Chapter 4 lead to two broad political footprints that I investigate in Chapters 5 and 6. Chapter 5 provides the most direct test. Here I present the results of a series of experiments that show how economic insecurity issues can demobilize the very people who care about them yet are personally affected by them. The experiments all involve real political organizations trying to persuade people to donate money or time to politics. They provide behavioral evidence for the patterns discussed earlier as well as psychological evidence for why these issues can be so demobilizing. They also provide more precise tests of the hypotheses than what is afforded by the HCAN, MoveOn, DFA, and ADA examples mentioned earlier in this chapter.

The primary virtue of the experiments in Chapter 5 is that they permit causal conclusions about how people respond to solicitations that try to mobilize them around particular issues. Because of practical limitations, as well as budgetary constraints, they cannot provide evidence of demobilization across a broader period of time or across all four economic insecurity issues. With that in mind, in Chapter 6 I examine patterns of political participation more broadly across time and space. Here I directly compare people's likelihood of becoming active based on which political issues they consider most important. The data for this analysis are drawn from the same source used in Chapter 2: American National Election Study data from the past three decades. These data provide new evidence of how the set of voices heard in the public square is constrained in ways that were previously unexamined.

Chapter 7 concludes the book by identifying the prospects for political change in the face of communicative barriers to collective action. I begin to address this question by identifying several of the most well-known historical and recent moments in which there was large-scale mobilization on some economic insecurity issues. This discussion, in concert with the empirical findings in this book, helps clarify the prospects for political action (and policy change) on these issues. Having spent much of the book identifying the set of people that are unlikely to become politically active, I then use the findings from the book to identify three types of people that *are* most likely to become active. I also talk about the implications of having this (narrower) set of people active as opposed to the full range of people that find the issues to be important.

I conclude the book by reiterating how self-undermining rhetoric is a broad concept that can apply in many different situations beyond those considered herein. Sometimes it will be avoidable, but other times it will not be, and it is these latter situations in which we expect political voice to be most threatened. One situation relates to the same sorts of issues discussed in this book but focuses attention outside the United States. This includes the potential political response to increasing job insecurity in other Western democracies. Another example focuses on an issue

that could remind people of a temporal constraint rather than a financial constraint: commuting times. Here we would expect that self-undermining rhetoric could erect heightened barriers to collective action on this issue in congested metropolitan areas around the country. A third example identifies how retrospective information (i.e., about a political organization's past successes) could harm efforts to recruit new members to spend money or time supporting them. These three examples along with this book's broader findings focus our attention on identifying new ways in which political rhetoric erects barriers to political opportunities that people might otherwise believe are available.