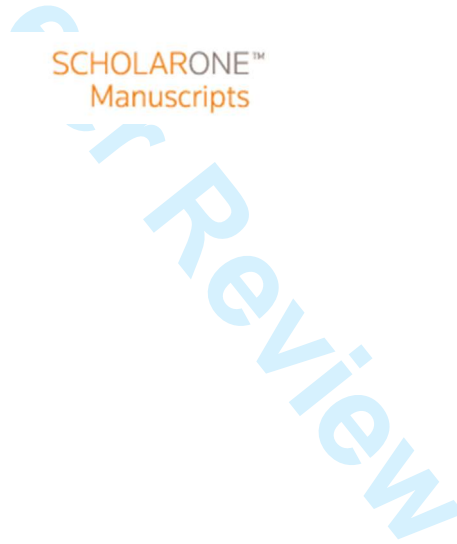


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Economic Insecurity and Political Trust in the United States

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Economic Insecurity and Political Trust in the United States

Abstract:

Extant research demonstrates that citizens' evaluations of national economic performance play an important role in determining trust in politicians and political institutions, while evaluations of their own economic situation play a lesser or even negligible role. Utilizing ANES data and more apposite measures of personal economic privation during an age of globalization and deindustrialization, this paper finds that the extent to which citizens perceive themselves and their families to be economically insecure has a statistically significant and substantial negative effect on political trust. Indeed, the effect at least matches those of macro economic evaluations and party identification. This paper therefore adds a new dimension to our understanding of the economy-trust nexus, and contributes to the small but growing body of scholarship on insecurity's effects on political behavior.

Economic Insecurity and Political Trust in the United States

“Washington, D.C., has become an island. The gap between our citizens and our government has never been so wide” (President Jimmy Carter, 15 July 1979).

“We face a deficit of trust—deep and corrosive doubts about how Washington works that have been growing for years” (President Barack Obama, State of the Union Address, 27 January 2010).

For some time, it has been almost axiomatic that each new prospective president or prime minister in the oldest and most stable democracies will presage his or her term in office by declaring a crisis of confidence in the nation’s governing institutions, quickly followed by a plan to remedy the widespread malaise. Inevitably, political trust remains low, or, more often, falls even further. The next leader repeats the process, and so on ad infinitum. Low trust, then, is not new, and a rich seam of trust research has been mined by political scientists over several decades (Citrin, 1974; Miller, 1974). Little noticed by many academic colliers, however, is that the era of low trust has coincided with a growth in economic insecurity in the world’s most advanced economies. Regardless of the ebb and flow of national economic fortunes, citizens’ job tenure and health and retirement benefits are becoming increasingly insecure as globalization and other developments increase labor-market competition and corporations mothball generous health plans and final salary pension schemes. There has been a Great Risk Shift (Hacker, 2008) in the United States and possibly elsewhere from the broad shoulders of government and corporations onto the narrow shoulders of individuals. Despite these important developments, little social science work has focused on the consequences of the shift in risk for political behavior generally (Hacker et al., 2013) and

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2
3 political trust specifically. This paper represents one of the first attempts to explore these
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5 effects.

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7 They are worth exploring because trust matters. Thinking about its effects in the
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9 round, Hetherington (2007, p. 1) concludes that political distrust “has defined [the] American
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11 political landscape over the last several decades,” from the election of outsider presidents to
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13 handicapping progressive domestic policies to increasing support for recent conservative
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15 foreign-policy interventions (Hetherington & Husser, 2012). Trust’s importance is also
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17 evident at a more micro level. A lack of it undermines presidential approval (Hetherington,
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19 1998), increases voters’ support for non-incumbent and third party candidates (Hetherington,
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21 1999) and elite-challenging initiatives such as a term limits (Karp, 1995), but may, when
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23 combined with high levels of efficacy, increase political participation (Gamson, 1968).
24
25 Distrust also leads citizens to think their political leaders are corrupt (Wroe et al., 2013), and
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27 even influences the extent to which citizens obey the law (Tyler, 1990), pay their taxes
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29 (Scholz & Lubell, 1998) and trust each other (Brehm & Rahn, 1997).
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34 This paper contributes to the scholarly debate on the causes of political distrust by
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36 offering a more nuanced and detailed account of the role of personal economic privation.
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38 Research demonstrates that citizens’ trust in politicians and political institutions is in part
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40 driven by their evaluations of the performance of the national economy, but the conventional
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42 wisdom is that personal economic experiences and evaluations do not play much of a role
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44 (McAllister, 1999; Mishler & Rose, 2001; Dalton, 2004, pp. 64-5, 75; Lawrence, 1997, p.
45
46 112-13; Lipset & Schneider, 1983, pp. 99-101). A key claim of this paper is that the
47
48 conventional wisdom is wrong. It is so because it has relied on a few crude indicators that fail
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50 to capture how individuals’ really perceive their personal economic situation. In particular,
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52 the indicators generally used by political scientists fail to measure accurately an increasingly
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54 important concern of citizens in mature post-industrial democracies: that is, economic
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3 insecurity. Drawing on the innovative work of Jacob Hacker and his colleagues, this paper
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5 utilizes some new insecurity measures to improve our understanding of the trust-economy
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7 nexus. Taking into account a range of other factors, it finds that citizens' perceptions of their
8
9 economic insecurity have a statistically significant and substantial negative effect on their
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11 levels of political trust.
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14 There is compelling evidence that economic insecurity has increased steadily from at
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16 least the mid-1980s and probably from the 1970s, and is now an important concern for many
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18 individuals and families in the US and elsewhere (Hacker, 2008; Hacker et al., 2010, 2011,
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20 2012, 2013; Kalleberg, 2013; Jacobs, 2007; Osberg, 2009; Rockefeller, 2007; Standing,
21
22 2011). It is, indeed, one of the defining economic and political issues of our age, and
23
24 encompasses among other things insecurity in employment, in retirement, in health, in
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26 widowhood or as a single-parent, and in the family wealth that can guard against economic
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28 shocks.
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32 Given its breadth, insecurity is unlikely to have a single cause. The Great Recession,
33
34 which began in the US in 2007 and spread around the world, has exacerbated the problem of
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36 insecurity, but insecurity was high before the recession set in and will persist after the
37
38 recession is over (Hacker et al., 2012, 2013). Indeed, insecurity has a number of interlinked
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40 and interacting causes that are deeply embedded in advanced postindustrial economies.
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42 Deindustrialization (Iversen & Cusack, 2000), technological change (Rehm, 2010; Scheve &
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44 Slaughter, 2004), and de-unionization (Rehm, 2010) have all amplified job insecurity. These
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46 factors are sometimes lumped together under the title of globalization, but it is helpful to
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48 recognize that they are conceptually distinct from, albeit linked to, globalization.
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50 Globalization, which refers to the process of international economic integration (Scheve &
51
52 Slaughter, 2004), can itself drive insecurity in employment by increasing the elasticity of
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54 demand for labor (Rehm, 2010; Scheve & Slaughter, 2004) and by exposing labor to
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3 exogenous shocks (Rodrik, 1998). The causes of other forms of insecurity—in healthcare and
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5 retirement, for example—are less obvious and perhaps more controversial. Hacker (2008)
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7 attributes the rise in insecurity in the United States in these domains to deliberate policy
8
9 choices by governments and employers designed to privatize risk. While the government and
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11 private-sector employers once pooled and spread risk via ‘social insurance’ from the Great
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13 Depression-era onwards, this has been steadily dismantled and replaced with private,
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15 individual provision in the name of ‘personal responsibility’. Globalization, de-unionization,
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17 technological change, and deindustrialization are likely to have exacerbated the privatization
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19 of risk, but the role of government and employers is central; not only was social insurance not
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21 reinforced in response to the threats to economic security posed by macro-economic changes,
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23 it was deliberately dismantled, argues Hacker (2008; see also Kalleberg, 2013; Standing,
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25 2011).
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30 Despite the contemporary prominence of economic insecurity, and compelling
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32 evidence of its growth, we probably know more about the causes of insecurity than its
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34 consequences.¹ What is known about the latter suggests that economic insecurity could be an
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36 important explanatory variable in political behavior generally and trust research specifically.
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38 It has been connected to a range of political attitudes, behavior, and outcomes. Insecurity, and
39
40 specifically job insecurity, has been shown to influence party support, vote choices, and
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42 election results (Marx, 2014; Mughan et al., 2004; Mughan & Lacy, 2002), and is associated
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44 with the size of, and support for, the welfare state (Cusack et al., 2006; Hacker et al., 2013;
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46 Rehm, 2009, 2010, Rehm et al., 2012; Rodrik, 1998). Yet, in the round, “we know strikingly
47
48 little about how the experience of major economic dislocations and worries about them
49
50 affect...attitudes toward the economy and politics,” argue Hacker et al (2013, p. 24).
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54 This paper contributes to this small but growing body of scholarship on the effects of
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56 economic insecurity on political phenomena. Its focus is political trust. It reassesses the link
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3 between citizens' personal economic concerns and level of political trust in the face of
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5 existing research that has either dismissed the importance of such concerns or relegated them
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7 to secondary status behind evaluations of national economic performance. The next section of
8
9 the paper reviews what we know and don't know about the economy and trust, and explains
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11 why the standard measures of people's personal economic experiences and worries need to be
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13 reconsidered. The following two sections briefly introduce some definitional issues and lay
14
15 out the mechanisms via which insecurity may influence political trust. The paper then
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17 presents the data and methods used to test the insecurity-trust relationship, before reporting
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19 the results of the empirical analysis. The final section discusses the importance, implications,
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21 and limitations of the findings.
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27 **The Economy and Trust**

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29 The connection between economics and trust seems intuitive and straightforward: citizens
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31 trust government during economic good times and distrust it during bad ones. One causal
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33 explanation, rooted in democratic theory, is that citizens hold governments to account for
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35 their performance, and economic management is a key performance criteria; where economic
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37 performance is poor, or at least perceived to be poor, it is reasonable to expect that a
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39 government's political support will decline (Alesina & Wacziarg, 2000, p. 156-61; Clarke et
40
41 al., 1993, pp. 999-1003; Keele, 2007, p. 242; Scharpf, 2000).
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45 Economic performance is, however, a broad term that incorporates many different
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47 aspects (Clarke et al., 1989). Objective national-level measures of economic performance
48
49 such as national output, unemployment, and inflation, and objective individual-level
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51 measures such as family or per capita income, changes in income, and employment or job
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53 status are often utilized in trust models. But it also common to use subjective indicators of
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55 performance, such as individuals' perceptions of the wider national economy or their
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3 personal financial situation. The vast array of possible indicators complicates the economy-
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5 trust story. Which are more important and when?
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8 According to some analyses, trust fell in advanced industrial democracies at the same
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10 time as some objective macro measures of economic performance (GDP, inflation, and
11
12 unemployment, for example) were improving. That objective macro trends do not, on their
13
14 face, appear to track with political trust suggests the two are not causally related (Dalton,
15
16 2004; McAllister, 1999). At the micro level, objective economic indicators also seem to be
17
18 unimportant, with several scholars reporting that household income has an insignificant effect
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20 on political trust (McAllister, 1999; Dalton, 2004, pp. 64-5, 75; Hetherington, 1998;
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22 Lawrence, 1997, pp. 112-13; Lipset & Schneider, 1983, pp. 99-101; but see Wroe, 2014).
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26 The general thrust in the literature is that subjective economic evaluations are more
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28 important individual-level determinants of political trust than are objective criteria (Citrin et
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30 al., 1975; Dalton, 2004, pp. 64-5, 75, 114-16; Lawrence, 1997, pp. 112-13; Lipset &
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32 Schneider 1983, pp. 99-101; McAllister, 1999; Whitely et al., 2013). And within the domain
33
34 of evaluations, the conventional wisdom is that citizens' perceptions of the performance of
35
36 the wider economy matter more than citizens' perceptions of their own or their families'
37
38 financial situation (Dalton, 2004, pp. 116-18; Mishler & Rose, 2001). But it also appears to
39
40 be the case that the economy-trust relationship may be asymmetrical. Hetherington and
41
42 Rudolph's time-series analysis (2008) demonstrates that trust declines during economically
43
44 challenging times, but does not increase when perceptions of economic performance
45
46 improve. Overall, it would be incorrect to conclude that subjective assessments of one's
47
48 personal or household situation do not matter, but these effects appear to be modest at best
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50 (McAllister, 1999; Mishler & Rose, 2001; Dalton, 2004, pp. 64-5, 75).
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54 There are, however, several potential problems with the conclusion that subjective
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56 personal economic criteria are unimportant to trust judgments, or of only moderate
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3 importance at best. As noted by Hacker et al. (2013, p. 24), the first was highlighted nearly
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5 thirty years ago by Rosenstone, Hansen, & Kinder (1986, p. 177), and remains relevant today.
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7 They argued that “the frail results produced by survey-based analyses reflect in part the frail
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9 measurement of changing personal economic well-being. While relatively trustworthy
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11 measures of aggregate economic conditions are readily available, the reliability and validity
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13 of individual measures of personal financial security are largely untested” (1986, p. 177). The
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15 key culprit in their measurement error story is the standard ANES question, which asks
16
17 respondents whether they and their families are “financially...better off or worse off than you
18
19 were a year ago.” As well as better off and worse off, respondents are allowed to report no
20
21 change, resulting in a three-item measure that has been adopted as the standard measure of
22
23 personal well-being by surveys around the world. But as Rosenstone et al. conclude (1986, p.
24
25 177), “pinpointing the connection between economic circumstance and political preference
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27 based on this lone item is a perilous enterprise” because it restricts respondents’ response
28
29 variance and thus underestimates the impact of changing economic circumstances.
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34 A second problem is that these broad measures may fail to pick up the most
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36 prominent economic concerns of contemporary citizens. For example, an individual may well
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38 answer that she is “better off” financially than a year ago if she has recently been awarded a
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40 salary increase or if her partner has entered the workforce, but this same person may still feel
41
42 economically insecure if her job is at risk or the value of her house has collapsed. As Mughan
43
44 & Lacy note (2002, p. 533), the economy and politics interact in complex ways, and reducing
45
46 “evaluations to short-term performance judgements alone risks missing important dimensions
47
48 of people’s perceptions of the economy that help to explain facets of political behaviour for
49
50 which the economy’s importance may go unnoticed.” Indeed, such are the trends in advanced
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52 economies that family incomes are increasing at the same time as economic insecurity is
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54 growing (Stiglitz et al., 2009). The story that some scholars tell of an economically satisfied
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3 citizenry (Dalton, 2004; Inglehart, 1997a, 1997b) jars with a large and growing literature that
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5 points not to gains in wealth and security but to greater economic insecurity (Dyner et al.,
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7 2012; Hacker, 2008; Hacker et al., 2012; Jacobs, 2007; Osberg, 2009; Rejda & Haley, 2004;
8
9 Rockefeller, 2007; Stiglitz et al., 2009). The real economic story is that many people are
10
11 hurting financially, primarily because they are increasingly insecure.
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14 15 16 **Theorizing and Measuring Economic Insecurity**

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18 As with many concepts in the social sciences, there is no settled definition of economic
19
20 insecurity, and thus no agreement on how it should be measured. The main definitional
21
22 debate is whether economic insecurity should be conceived as a subjective or objective state.
23
24 One group of scholars argues that insecurity is best rendered as the subjectively-assessed risk
25
26 of economic hardship (Dominitz & Manski, 1997; Scheve & Slaughter, 2004) while another
27
28 conceives it as the extent to which individuals have actually experienced “hardship-causing
29
30 economic losses” (Hacker et al., 2012, p. 5). The lack of consensus regarding the definition of
31
32 economic insecurity has generated a plurality of different measures to capture it (Bossert &
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34 D’Ambrosio, 2013; Dyner et al., 2012; Hacker et al., 2012; Jacobs, 2007; Osberg, 2009;
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36 Osberg & Sharpe, 2009; Rejda & Haley, 2004; Rockefeller, 2007, 2008).
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41 Researchers more interested in charting and explaining trends in the real economy
42
43 generally utilize objective indicators such as income and income volatility (for a review, see
44
45 Dyner et al., 2012), or more complex multidimensional measures, such as the Economic
46
47 Security Index (Hacker et al., 2010, 2011), that weigh experienced losses in income against
48
49 families’ ability to buffer the effects of such losses. Those interested in the individual-level
50
51 psychological, sociological, and political effects of insecurity usually favor subjective risk
52
53 measures (De Witte, 1999, 2005; Mughan & Lacy 2002; Mughan et al., 2004; Slovic, 1999;
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55 Sverke et al., 2002, 2006), largely because different people will assess and respond to risk in
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3 different ways (Bossert & D'Ambrosio, 2013, p. 1018; Dominitz & Manski, 1997; Jacobs,
4
5 2007; Manski, 2004).
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8 Because this study is interested in the political effects of citizens' perceptions of their
9
10 personal economic situation, insecurity is taken to be a subjective construct. The paper
11
12 therefore follows Dominitz & Manski (1997, p. 264) and defines it as individuals'
13
14 "perceptions of the risk of economic misfortune." Future work may seek to explore the effect
15
16 of experienced insecurity on political trust, but insecurity is operationalized here as
17
18 subjectively perceived risk across a range of domains (employment, health, family, and
19
20 wealth). It is, though, worth noting that despite the plurality of measures in the literature, four
21
22 consistent and robust findings emerge regarding insecurity in the United States. Citizens in
23
24 the US are more insecure than their counterparts in other wealthy and mature democracies;
25
26 economic insecurity in the US increased in the late twentieth and early twenty-first centuries;
27
28 it did so at a faster rate than in other OECD nations; and the Great Recession accelerated the
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30 increase (Hacker et al., 2012, 2013; Osberg, 2009; Rockefeller, 2007, 2008).
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36 **Linking Economic Insecurity and Political Trust**

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38 One issue only touched upon so far is the causal connection between insecurity and trust:
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40 why should economic insecurity influence the extent to which individuals trust politicians
41
42 and government? A very basic economy-trust mechanism, already established in the
43
44 literature, is that citizens trust governments that perform well and meet expectations. The
45
46 economy is a key performance barometer; thus, economic underperformance by government
47
48 generates lower levels of trust (Alesina & Wacziarg 2000, pp. 156-61; Clarke et al., 1993, pp.
49
50 999-1003; Keele, 2007, p 242; Scharpf, 2000). But this is a thin causal story. It offers little
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52 insight into individual-level cognitive processes, does not distinguish clearly between micro
53
54 and macro aspects of performance, and ignores the possibility that citizens may make a
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3 different type of evaluation when thinking about their personal economic security compared
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5 to national conditions. Further, it does not offer any insights as to why economic insecurity
6
7 may be as or more important a determinant of trust than other types of underperformance,
8
9 economic or otherwise.
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11 Drawing on Kahneman & Tversky's (1979) groundbreaking "prospect theory",
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13 Hacker (2008, pp. 25-27) and colleagues (2012, p. 4) have noted the deep psychological
14
15 foundations of humans' antipathy toward insecurity. Two aspects of prospect theory are
16
17 particularly relevant to theorizing insecurity and its effects. First, individuals assess financial
18
19 risks and outcomes from a particular reference point, which is usually their current position.
20
21 It is likely therefore that people evaluate potential gains and losses in economic security, real
22
23 and perceived, from this reference point. Thus, while wealth may act as a buffer to insecurity,
24
25 everyone is susceptible to insecurity because threats and losses are assessed relative to
26
27 present circumstances.
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32 Second, and perhaps most important to our understanding of how humans think about
33
34 financial changes and evaluate risks, is the idea of "loss aversion" (Kahneman, 2011;
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36 Kahneman & Tversky, 1979). Of course, the idea that humans are risk averse is hardly new,
37
38 but Kahneman and Tversky were the first to integrate it successfully in a challenge to the
39
40 dominant marginal utility theory paradigm. A key premise of marginal utility theory is that
41
42 people assess gains and losses equally: a dollar loss generates the same unit change (-1) in
43
44 utility as a dollar gained (+1). Kahneman and Tversky discovered that people weigh losses
45
46 more heavily than gains. This asymmetry, or negativity bias, may be an evolutionary
47
48 consequence of natural selection, because "organisms that treat threats as more urgent than
49
50 opportunities have a better chance to survive and reproduce" (Kahneman, 2011, p. 282; see
51
52 also McDermott et al., 2008). Moreover, people quickly grow very attached to items they
53
54 own, which Kahneman and colleagues labeled an endowment effect (1990, 1991). In this
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3 thinking, economic insecurity threatens the core human instinct to avert losses and preserve
4 what we already have (Hacker, 2008, pp. 25-27; Hacker et al., 2012, p. 4).
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8 Negativity bias has been a prominent feature in the work of psychologists and
9 behavioral economists (Baumesiter et al., 2001; Rozin & Royzman, 2001) and is gaining
10 more traction among political scientists (for reviews, see Levy, 2003; McDermott, 2004;
11 Mercer, 2005; Soroka, 2014; and Wilson, 2011). Attitudes, vote choices, and turnout are
12 swayed more by the negative traits of presidential candidates and political parties than by
13 their positive ones (Holbrook et al., 2001; Kernell, 1977; Lau, 1982) and negative economic
14 conditions play a larger role than positive conditions in determining votes for the incumbent
15 president's party in US House elections (Bloom & Price, 1975). In part, this may be
16 connected to media coverage of politics and the economy, which is asymmetrically focused
17 on negative events and attributes, but a poorly performing economy has an important and
18 asymmetrical effect on citizens' sociotropic economic evaluations independent of media
19 coverage (Soroka, 2006). These asymmetries help explain Hetherington & Rudolph's (2008)
20 finding that political trust falls when economic performance is poor but does not recover
21 when the economy improves. They also dovetail with a new research paradigm that locates
22 political behavior in evolutionary theory (Alford & Hibbing, 2004; Arceneaux, 2007; Smith
23 et al., 2007), and particularly the idea that people don't want to be suckers (Hibbing &
24 Alford, 2004).
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45 So, prospect theory and the wider negativity bias literature provide some important
46 insights as to the reasons for insecurity's importance, most notably that humans are
47 psychologically programmed to fear it. But why would Americans blame government for their
48 insecurity, especially given their strong support for small government and economic
49 individualism? One part of the answer is that they advocate these ideas in the abstract, while
50 concomitantly supporting a whole raft of government programs designed to alleviate the
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3 insecurities associated with free markets and the general precariousness of the human
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5 condition. Americans are, in the words of Free & Cantril (1968), ideological conservatives
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7 and operational liberals (see also Feldman & Zaller, 1992).
8

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10 The second part is that government once provided Americans with a greater level of
11
12 protection against insecurity, but withdrew many protections at the same time as insecurity
13
14 was itself increasing due to structural changes in the international economy (Hacker, 2008;
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16 Kalleberg, 2013; Standing, 2011). In this thinking, Americans should therefore blame
17
18 government for their precarity because it stepped aside when it was needed most (Hacker,
19
20 2008, p. 166). It was not inevitable that an ‘age of anxiety’ would replace the ‘age of
21
22 security’ (Kalleberg, 2013, pp. 24, 86), but a result of deliberative policy choices. It is, then,
23
24 not surprising that government’s incremental withdrawal from the post-war social contract
25
26 would generate considerable distrust given the unyielding attachments people develop to
27
28 social and welfare programs that benefit them (Kahneman et al., 1990, 1991; Pierson, 1994).
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34 **Data and Methodology**

35
36 To recap, the aim of the paper is to test the individual-level linkage between economic
37
38 insecurity and political trust. A negative relationship is hypothesized: individuals with high
39
40 levels of insecurity will have low levels of political trust. The reason is that insecurity
41
42 activates deep-seated psychological biases, rooted in human evolution and survival, to avert
43
44 losses and preserve the status quo. Government and the political class are blamed for
45
46 insecurity, because economic precariousness violates citizens’ expectations about the role of
47
48 the state.
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52 Data are from the ANES 2008-09 panel study. Particularly useful is the Survey of
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54 Economic Risk Perceptions and Insecurity, designed by Jacob Hacker, Philipp Rehm, and
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56 Mark Schlesinger, which appeared in two waves of the ANES panel (March 2009 and
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3 September 2009). It includes extensive questions about respondents' subjective assessment of
4 the risk of economic insecurity in four specific domains: employment, healthcare, family, and
5 wealth. Other waves of the survey probe the same respondents' political attitudes, including
6 political trust, and ask the standard range of demographic, political, and economic questions
7 (see DeBell et al., 2010 and Hacker et al., 2013 for more details).
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14 **Variables and Models.** The dependent variable, political trust, is constructed from
15 responses to the following question asked in May 2009 (wave 17): "How often does the
16 federal government do what most Americans want it to do?" The response options are
17 always, most of the time, about half the time, once in a while, and never. This five-point scale
18 represents an improvement over the standard ANES trust-in-government question, which has
19 been criticized for its amorphous, unbalanced categories (Cook & Gronke, 2005, p. 787;
20 Gershtenson & Plane 2007).² Another way in which the panel question differs from the
21 standard but unasked ANES question is that it does not specifically mention the word trust,
22 but instead taps into one of the central dimensions of trust, which is that government should
23 be responsive to the citizenry (Citrin, 1974; Miller, 1974; Miller & Listhaug, 1990;
24 Hetherington, 1998, 2007). Understanding trust as responsiveness has a long history. In his
25 early work, Miller (1974, p. 952) conceptualized trust as "the belief that the government is
26 not functioning and producing outcomes in accord with individual expectations," and later
27 concluded that "an expression of trust in government...is a summary judgment that the
28 system is responsive and will do what is right even in the absence of constant scrutiny"
29 (Miller & Listhaug, 1990, p. 358). More recently, Hetherington defined political trust as "the
30 degree to which people perceive that government is producing outcomes consistent with their
31 expectations" (2007, p. 9). These definitions all tap directly into the idea that trust is at least
32 in part about the responsiveness of government.
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3 Some scholars, however, regard responsiveness as a key element of political efficacy,
4 and specifically external efficacy. To be sure, distinguishing between trust and efficacy,
5 definitionally and operationally, is a long-standing problem for political scientists (Citrin &
6 Muste 1990, p. 467). But efforts to do so sometimes coalesce around seeing efficacy as a
7 system input, and specifically as citizens' perceptions of their (individual or collective)
8 *influence on* the system, and trust as a system output, specifically citizens' perceptions that
9 political agents are *responsive to* the community's demands and interests (Gamson, 1968;
10 Mason et al., 1985; Reef & Knoke, 1990, p. 414). Indeed, one of the discipline's most careful
11 empirical analyses of the trust versus efficacy problem concluded that "the responsiveness of
12 incumbent authorities" to citizens' demands should be taken as a measure of trust, not
13 external efficacy (Craig et al., 1990). In short, and following a rich research tradition, trust as
14 defined and operationalized in this paper is about citizens' perceptions of the responsiveness
15 of the federal government.

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32 The trust variable is coded 1 if the respondent agreed that the federal government does
33 what most Americans want it to do at least half the time (i.e. about-half-the-time, most-of-
34 the-time, or always = 43 percent) and 0 if the respondent said less than half the time (i.e.
35 once-in-a-while or never = 57 percent). The trusting category therefore includes the midpoint.
36 The about-half-the-time and once-in-a-while categories together constitute 90 percent of
37 responses. Only 6 percent selected most-of-the-time or always and only 4 percent said never.³

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45 The key explanatory variables tap respondents' perceived levels of economic
46 insecurity. This paper follows Hacker et al. (2013) and disaggregates perceived insecurity
47 into the four domains of employment, healthcare, family, and wealth. Wave 15 (March 2009)
48 of the ANES 2008-09 panel survey asked respondents whether they were very worried, fairly
49 worried, slightly worried, or not-at-all worried about a range of negative economic outcomes
50 across the four domains.⁴ Four indexes were created to measure the extent to which each
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3 respondent was worried about future-oriented insecurity in each domain. Each index is itself
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5 constructed from respondents' average responses to four separate questions, with scores
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7 ranging from 1 for the least worried to 4 for the most worried. A fifth, composite index
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9 aggregates and averages each individual's scores from all the questions across the four
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11 domains.⁵ Table 1 reports the questions used to construct the indexes, the question means,
12
13 and index means, the Ns, and Cronbach alphas.⁶ The high alpha scores indicate each index is
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15 internally consistent and tapping a uni-dimensional insecurity construct. The distributions of
16
17 the indexes are presented in figure 1. The expectation is that higher levels of insecurity will
18
19 be associated with lower levels of political trust.
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22 [Figure 1 and Table 1 about here]
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25 A number of control variables are also included in the model. Most important are
26
27 three economic variables. The first (labeled Pktbk Retro in table 2) taps individuals'
28
29 retrospective assessment of their personal economic situation and is based on responses to the
30
31 following question asked in wave 19: "During the last three months, how difficult has your
32
33 personal economic situation been—extremely difficult, very difficult, moderately difficult,
34
35 slightly difficult, or not at all difficult?" This question may represent an improvement on the
36
37 standard personal finances question criticized by Rosenstone et al. (1986), in part because it
38
39 offers five rather than three response options but also because it asks more broadly about
40
41 one's personal economic situation rather than the narrower financial situation. The second
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43 economic variable (labeled Socio Pros) is based on a variant of the standard question about
44
45 the future health of the wider economy. Respondents were asked the following question in
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47 May 2009 (wave 17): "What about 12 months from now? Do you think the economy, in the
48
49 country as a whole, will be better, about the same, or worse in 12 months?" As noted above,
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51 prospective evaluations of the general economy have been shown to be important predictors
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53 of a wide range of political behavior. A third economic variable (labeled Socio Retro) also
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3 taps evaluations of the wider economy, but picks up on perceptions of how it performed in
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5 the past. It is built from the following question asked in May 2009: “Now thinking about the
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7 economy in the country as a whole, would you say that as compared to January 2009, the
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9 nation’s economy is now better, about the same, or worse?” In the case of all three economic
10
11 variables, the hypothesis is that perceived improvements in economic performance, whether
12
13 pocketbook or sociotropic, will be associated with higher levels of political trust. Moreover,
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15 prior trust research suggests that prospective evaluations of the wider economy should be the
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17 most powerful predictor and retrospective evaluations of personal economic conditions the
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19 least powerful. Retrospective sociotropic evaluations should fall in the middle.
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23 While much extant research has suggested that income may not play a significant role
24
25 in determining political trust (McAllister, 1999; Dalton, 2004, pp. 64-5, 75; Hetherington,
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27 1998; Lawrence, 1997, pp. 112-13; Lipset & Schneider, 1983, pp. 99-101), more recent work
28
29 has found a relationship (Wroe, 2014). It is anyway important to include income in the
30
31 present analysis because it can act as a buffer to insecurity, and may thus moderate
32
33 insecurity’s effect on political trust. *Ceteris paribus*, higher wages and by implication greater
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35 wealth help protect citizens against the vagaries of risk (Bossert & D’Ambrosio, 2013;
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37 Hacker et al., 2012, 2013; Rehm, 2009; 2010; Rehm et al., 2012, p. 3; Rejda & Haley, 2004).
38
39 Similarly, education should also act as a buffer to insecurity, because it gives more choices
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41 and options not available to the uneducated (Sverke et al., 2006, p. 10; Walter, 2010).
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43 Moreover, education has been shown to be an important independent predictor of political
44
45 trust, with citizens with higher levels of education more trusting than those with lower levels
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47 (Claes et al., 2012; King 1997, pp. 175-6; Schoon et al., 2010; Wroe, 2014), although this
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49 relationship may only hold in mature democracies and the causal mechanisms are
50
51 complicated and contested (Hooghe et al., 2015; Van Elsas, 2014). Education is scored on a
52
53 5-point scale and income on a 19-point scale.
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3 It is also important to control for party identification and political ideology,
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5 acknowledged predictors of trust (Miller, 1974). Republicans and conservatives are generally
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7 more hostile to government than Democrats and liberals, but the sign of the coefficients is
8
9 sensitive to the occupant of the White House and the majority party in Congress (Anderson &
10
11 Guillory, 1997; Anderson & LoTempio, 2002; Keele, 2005). Citizens are more trusting when
12
13 their partisan and ideological soul mates are in charge. As responses to this study's key
14
15 attitudinal variables in the 2008-09 panel were sampled during a time of Democratic
16
17 hegemony in Washington DC, the strong expectation is that conservatives and Republicans
18
19 will be less trusting. Both variables are scored on 7-point scales from strong Democrat to
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21 strong Republican and extremely liberal to extremely conservative. Independents and
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23 moderates are coded at the scales' midpoints.⁷
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27 The model also controls for the usual range of demographic variables, including
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29 religion, race, gender, and age. Religion is scored as a series of dummies, with Protestant
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31 excluded as the reference category. Race is also scored as dummy variables, with White as
32
33 the reference. Gender is scored 1 for male and 0 for female, and age is coded in years.
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36 In sum, there are five trust models, each testing one aspect of the proposition that
37
38 political trust is sensitive to citizens' perceptions of their level of economic insecurity. While
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40 each of the models includes a unique insecurity index variable, all models include identical
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42 control variables.⁸
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46 47 **Analysis**

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49 Because the dependent variable is dichotomous, a non-linear probability model (logit) is used
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51 to estimate the equations. Table 2 presents the log-odds regression estimates and associated
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53 statistics. The log likelihoods and chi-square statistics demonstrate that all the models are
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55 statistically significant.
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[Table 2 about here]

It is immediately apparent that perceptions of future-oriented insecurity are correlated with political trust. The insecurity indexes are statistically significant across all five perceptions models. In two models (family insecurity and wealth insecurity), the indexes are significant at $p \leq .01$, and in two others at $p \leq .05$ (job insecurity and the composite index). The signs are in the hypothesized direction. Americans with high levels of perceived economic insecurity are significantly less trusting than more secure individuals. No other variable reaches statistical significance across all five models.

The size of insecurity's coefficients differs across the models. It is largest in the composite model, and notably smaller in the health model. The smaller effect for health insecurity may be a consequence of the febrile partisan debate over President Obama's Affordable Care Act, which coincided with the collection of these data. The suggested mechanism is that partisan polarization on the healthcare issue crowds out health insecurity's effect on trust and partisanship becomes relatively more important. This finding is supported both by the smaller-than-average coefficient for health insecurity and the larger-than-average coefficient for party identification in the health model. The wider point, of course, is that insecurity's effect on trust is sensitive to different political, social, and economic contexts.

Prospective evaluations of the wider economy are significant in the job, health, and family models but not the wealth or composite models. Retrospective evaluations of the general economy are also significant in three models (health, family, and wealth). Still, it is important to recognize that evaluations of the macro economy's performance do matter in a majority of models. People who are positive about the wider economy, whether regarding its past or likely future performance, are more trusting than those who are pessimistic. In contrast, citizens' evaluations of their personal economic situation do not influence political

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3 trust in any of the five models. And income, theorized as a buffer to insecurity, is also
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5 insignificant across all the models.
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7 Party identification is also a statistically significant predictor of political trust in four
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9 of five models, and the sign is in the hypothesized direction in each case. Unsurprisingly,
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11 Republicans were more likely than Democrats to be suspicious of the political class at a time
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13 of Democratic hegemony in Washington. Surprisingly, ideology is not correlated with
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15 political trust at standard levels of statistical significance—although the signs are in the
16
17 hypothesized direction. Party identification trumps ideology, in these models at least.
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20 Education is statistically significant in two of the models (job insecurity and health).
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22 Controlling for other factors, better educated Americans are more trusting than their less
23
24 educated peers. With only one exception—the vague “other” race category in the wealth
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26 model—none of the other demographic variables are statistically significant in any model.
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29 One problem with the log odds coefficients generated by non-linear regression
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31 techniques is that the magnitude of the effects is not easily interpreted. A secondary analysis
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33 was therefore conducted using the Clarify add-on to Stata (King et al., 2000; Tomz et al.,
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35 2003). The analysis simulated first differences in the expected value of the dependent
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37 variable, trust, holding all other variables in the model constant at their means. Each
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39 explanatory variable of interest was changed, in the first instance, from its lowest to highest
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41 value and the effect of the change on $\Pr(Y=0)$ estimated—that is, the probability of moving
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43 from a trusting to an untrusting classification on the dependent variable given the value
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45 change on the explanatory variable.
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49 Figure 2 plots the magnitude of the first differences effects and also reports the
50
51 precise size of the coefficients. The primary variables of interest are the five insecurity
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53 indexes in the first bloc of variables on the left hand side of the figure and accompanying
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55 table. Changing the score on, for example, the family insecurity index from its lowest (1) to
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3 highest value (4) increases the likelihood of a distrusting outcome by 32 percent, holding all
4 other variables constant at their means. Put differently, if Americans' perceptions of their
5 economic situation shifted from very secure to very insecure, political trust would fall by a
6 third. The first difference scores for all the insecurity indexes are large, with none dropping
7 below 10 percent, and ranging up to 36 percent on the composite index. Equally notable is
8 that the magnitude of the first differences effects of four of the five insecurity indexes (the
9 health index is the one exception) are larger than the effects of all the retrospective and
10 prospective evaluations of the macro economy, when these change from better to worse.
11 Moreover, the insecurity effects dwarf the (incorrectly signed and statistically insignificant)
12 effects of personal economic evaluations.
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25 [Figures 2 and 3 about here]
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28 However, a critic could argue that it is unlikely in the real world that individuals
29 would move from being very worried to not at all worried about some aspect of their security,
30 or from being a strong Democrat to a strong Republican. An alternative, more realistic
31 scenario is to explore the effect of a smaller change. One which allows a robust comparison
32 between variables is the effect on $\Pr(Y=0)$ of moving from -1 standard deviation below the
33 mean to +1 standard deviation above the mean for each X of interest. Figure 3 reports and
34 plots these first difference effects. The insecurity indexes' effects are, of course, smaller than
35 those reported in figure 2, but remain important in and of themselves and relative to the other
36 explanatory variables. Insecurity has the largest effect of any explanatory variable in three of
37 the five models (family, wealth, and the composite), again outgunning the other economic
38 variables and even party identification. Its effect is smaller in the job and health models, but
39 important nonetheless. Of all the economic variables in the job insecurity model, only
40 prospective evaluations of the macro economy have a larger effect on trust, and in the health
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3 insecurity model, its effect is similar to that of retrospective sociotropic evaluations.
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5 Moreover, insecurity's effect dwarfs that of personal economic evaluations in all models.
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7 In sum, the results are stark. The extent to which Americans perceive their economic
8 situation to be insecure, across a range of domains, has an important and large effect on their
9 trust in the political class. This effect is, in the round, larger for economic insecurity than the
10 three other economic variables. The only other variable to match economic insecurity in
11 terms of the magnitude of its effect on political trust is party identification, an unsurprising
12 result given that the Democrats controlled both the White House and Capitol Hill and a
13 deeply partisan and polarized atmosphere dominated DC's political proceedings (Mann &
14 Ornstein, 2012) when the trust responses were solicited in the panel survey. But despite this
15 febrile Washington atmosphere, perceptions of economic insecurity are at least as important
16 as party identification in determining Americans' level of trust.
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32 **Discussion**

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34 Americans who perceive themselves as economically insecure have lower levels of political
35 trust than their more secure peers. And the difference is large. The first differences analysis—
36 whether moving from the lowest to highest value or from -1 standard deviation below the
37 mean to 1 standard deviation above the mean on each explanatory variable—shows that
38 insecurity has the largest effect on trust of any variable in three of the five models. Insecurity
39 at least matches, and by some measures trumps, evaluations of the wider economy's future
40 performance and party identification. Insecurity is considerably more important than citizens'
41 self-assessment of their recent economic circumstances. The latter result is perhaps not
42 surprising given the findings of prior trust research and the criticisms of the questions used to
43 tap citizens' personal finances (Rosenstone et al., 1986), even though the present analysis
44 utilizes a broader question that asked about individuals' economic, not financial, situation and
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3 allowed a more fine-grained response. The inference, however, is not that personal economic
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5 evaluations don't matter—clearly they do, because perceived insecurity is one example of a
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7 personal economic evaluation—but that the traditional questions used by political scientists
8
9 do not measure well the basic economic concerns of citizens in advanced democracies. We
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11 need to think more clearly about the different types of egocentric economic factors that may
12
13 plausibly influence political behavior and outcomes, and then devise carefully tailored
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15 instruments to better measure the concepts we want them to measure. Without better
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17 instruments, political scientists will not be able to tell an accurate and convincing story about
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19 how our part of the world works. Recent improvements in statistical techniques and
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21 computing power are rendered redundant in the face of basic measurement error.
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25 Drawing heavily on the innovative work of Kahneman and Tversky and Hacker and
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27 colleagues, the paper sketched out a psychologically-grounded causal story to explain why
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29 economic insecurity may influence the way in, and extent to, which citizens evaluate their
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31 leaders. To be sure, the empirical analysis, like much social science work, was not able to test
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33 these mechanisms directly (Hedstrom, 2008), but the causal story is consistent with the
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35 empirical results. Key to the story is that economic insecurity activates deep-seated
36
37 psychological biases to avert losses and maintain the status quo. Politicians are blamed by
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39 citizens for their insecurity, because insecurity violates citizens' expectations that the state
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41 will provide security. Insecure individuals do not trust government. Most extant theory
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43 connecting trust to economic factors has relied on a broad-brush story about government
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45 performance. The theory outlined here provides a more nuanced causal mechanism, which
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47 identifies why economic insecurity specifically, as opposed to other types of economic
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49 hardship such as inequality or recession, may drive political distrust. It also fits into an
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51 increasingly important theme of political science research that stresses the importance of
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53 negativity bias (Soroka, 2014).
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3 Although the paper did not seek to assess the contribution of economic insecurity to
4 the ebb and flow of aggregate levels of political trust over time, instead concentrating on
5 individual-level trust, it is at least plausible that insecurity may account for some of the
6 temporal variation. Future work may wish to explore this in more detail. While the downward
7 trend in trust observed in the 1960s precedes the rise in insecurity, the post-sixties' trend
8 broadly fits. Indeed, insecurity appears, at least on its face, to fit better than the usual
9 aggregate economic measures such as GDP, unemployment, and consumer sentiment.
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14 The paper, however, is limited in some respects, as are all papers. One potential
15 limitation is that the categorization of the indexes is somewhat arbitrary, despite the high
16 alphas indicating internal consistency. It would be possible to construct a different set of
17 indexes picking up on different aspects of insecurity, which may generate somewhat different
18 results. In the event, the analysis followed so far as it could the structure and measurement
19 properties set out in Hacker et al.'s 2013 article and Hacker's earlier single-authored and joint
20 work, in order to generate continuity in the growing but still small economic insecurity
21 research portfolio. Still, other researchers may disagree with this categorization of economic
22 insecurity, and offer alternative ways of operationalizing its various elements. This should be
23 welcomed, for it will increase our understanding of the concept of economic insecurity and
24 its political importance. Another limitation is that the paper focused on perceived insecurity
25 and did not explore the effect of experienced or realized insecurity. Above and beyond the
26 limitations of space, one reason for not doing so was that it was not possible to construct
27 internally consistent and uni-dimensional indexes with the available data. Future work may
28 seek to address this omission.
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52 A further potential limitation is that the paper relies on data sampled during a period
53 of great economic turmoil. The asymmetry hypothesis suggests that insecurity's effect will
54 atrophy as the economy improves. However, while it is true that the Great Recession
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3 encapsulates a period of great economic uncertainty and while insecurity increased during the
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5 recession, insecurity was high before the recession's onset and was very probably increasing
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7 from the 1970s onwards (Hacker et al., 2010, 2011, 2012, 2013; Jacobs, 2007; Kalleberg,
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9 2013; Rockefeller, 2007). That economic insecurity has been deeply embedded in American
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11 society for some time and likely will be for some time to come suggests strongly that the
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13 results generated by the empirical analysis are not sui generis but are instead the new normal
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15 in the socio-economic and political life of the United States. Nonetheless, additional work is
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17 required to examine insecurity's effects in a more buoyant economy and over an extended
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19 period of time.
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23 It would also be instructive to explore its effects during periods of unified Republican
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25 control of the presidency and Congress and during divided government. The analysis
26
27 indicated that health insecurity's effect on trust was moderated by the partisan rancor
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29 surrounding the passage of the Affordable Care Act; different political and social contexts
30
31 may also moderate insecurity's influence in interesting ways. In addition, future work may
32
33 seek to estimate economic insecurity's effect on other, more diffuse aspects of political
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35 support (Easton, 1965, 1975; Norris, 1999). We know that job insecurity in Europe is
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37 correlated with lower levels of trust in the judiciary and satisfaction with the operation of
38
39 democracy (Wroe, 2014), but we do not know whether these findings hold in the United
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41 States and with other types of insecurity. Future work could also extend the analysis to cover
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43 other types of economic concerns, with inequality a primary candidate.
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48 A final but related limitation is that the results here may not be applicable outside the
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50 United States. Many observers have commented on America's exceptional nature
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52 (Tocqueville, 1835; Hartz, 1955; Lipset, 1997; Rose, 1989). One pertinent aspect of this is
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54 the relatively small size of its government and, relatedly, the presence of only the most basic
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56 government-funded welfare safety net compared to other mature western democracies with
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3 advanced industrial and post-industrial economies. In this thinking, American citizens are
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5 more insecure and, by extension, more distrusting because government does not protect them
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7 from the vagaries of life. Comparative empirical work has confirmed that Americans are
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9 more, and becoming more, insecure than citizens in other OECD democracies (Osberg, 2009;
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11 Osberg & Sharpe, 2009). Moreover, the US's unique political structure and limited welfare
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13 and social provisions suggest that at least some of this paper's results will not travel. Health
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15 is an obvious example. Despite recent reforms, many millions of Americans lack any health
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17 insurance and millions more are poorly and/or expensively insured. It is difficult to imagine
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19 that health insecurity's effect would be as large in, say, the United Kingdom or France, where
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21 citizens enjoy more comprehensive protection. Conversely, globalization and the Great
22
23 Recession have increased job insecurity across many western democracies, not just in the
24
25 United States. A priori, then, we would expect smaller cross-national differences on jobs than
26
27 on health. On the other hand, that the insecurity-trust relationship is robust even in the
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29 exceptional, hard case of the United States, where citizens revere rugged individualism,
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31 suggests that it may be robust elsewhere too. But more comparative research is needed to
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33 explore these and other relationships; we know surprisingly little hitherto.
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39 In sum, and despite these limitations, the paper offers some unambiguous and
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41 noteworthy conclusions regarding the importance of perceived economic insecurity on
42
43 citizens' political trust. This finding improves our understanding of how trust is generated
44
45 and lost, but it also supports those scholars who are calling for a reassessment of the personal
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47 in the political. For many years, political scientists have downplayed the influence of
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49 personal economic evaluations and circumstances on political phenomena. Hacker and his
50
51 colleagues (2013, p. 45) are right that it is time to bring them back in: "Practitioners of
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53 American politics know that the search for security is a powerful motive, whether harnessed
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3 for good or ill. Scholars of American politics have been much slower to recognize this reality.
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5 This neglect, one regrettable, is now untenable.”
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8

9 10 **Acknowledgments**

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15 anonymous reviewers for their incisive and pertinent comments and helpful suggestions.
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43 **Notes**

44
45 ¹ There is, however, a rich vein of research in psychology and occupational health exploring
46 the consequences of job insecurity on workers and firms. Job insecurity generates stress and
47 other mental and physical health problems, as well as driving down job satisfaction and
48 performance (De Witte, 2005; Sverke et al., 2002; Sverke et al., 2006). It is also the most
49 important factor in generating employee distrust of employers (Ashford et al., 1989, table 3;
50 Sverke et al., 2002, tables 2 and 3). Chung & Mau (2014) provide a comprehensive review of
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4 insecurity's causes and consequences, and identify many challenges and opportunities for
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6 researchers.

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8 ² The standard trust question asks “How much of the time do you think you can trust the
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10 government in Washington to do what is right—just about always, most of the time, or only
11
12 some of the time?” In addition, “never” is recorded if volunteered by the respondent.

13
14 ³ While using the full range of response options will usually generate more precise estimates,
15
16 this is not necessarily the case when the extreme values are very rarely chosen. In such cases
17
18 the signal-to-noise ratio from the extra categories is likely to be very low. This is the case
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20 here. Estimating the models with a 5-point trust variable and an ordered logit generates
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22 coefficients very similar in size to the logit/dichotomous model, but the standard errors are
23
24 somewhat larger. Moreover, the estimated cut points/thresholds are very poorly determined.
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28 ⁴ Hacker et al. (2013) present many useful basic statistics outlining the proportion of the
29
30 American population experiencing and perceiving economic insecurity in each domain, and
31
32 readers are directed there for details.

33
34 ⁵ The composite index is based on 15 questions rather than 16 because one question (on
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36 getting by without your spouse's/partner's income) was used in both the family and wealth
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38 indexes. Responses to this question are included only once in the composite index to avoid
39
40 double weighting it.
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44 ⁶ There is clearly considerable variation in Ns across questions and indexes, which raises the
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46 problem of systematic non-response. The key reason for the difference in Ns is that certain
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48 questions were only asked if respondents met specific criteria. For example, respondents were
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50 only asked question J1 (see table 1) if they were currently employed. All non-employed
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52 respondents are thus excluded from Job index and therefore the Composite index.
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54 Respondents were only asked F4 if they were married or part of an unmarried couple living
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56 together. The un-partnered are therefore excluded from the Family index and the Composite
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4 index too. And so on. In only very few cases—and never more than 25—did respondents
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6 refuse to answer the question. It is the ‘legitimate skips’ that account for the differences in the
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8 size of the index Ns, the low N for the Composite model, and the different Ns in the
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10 regression models, not systematic non-response.
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13 Nonetheless, as an additional check, the Job, Health, Family, and Wealth models were
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15 re-estimated with the 364 respondents who answered all the insecurity questions (and who
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17 are thus included in the Composite model). The results look very similar to the original
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19 regressions. Overall, the results suggest there is no reason to suspect that non-response is
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21 systematic.
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24 ⁷ The paper follows the precedent within the discipline to treat these ordinal variables as if
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26 they were continuous for purposes of tractability and ease of comparison with other papers on
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28 this topic.
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31 ⁸ The syntax files to replicate the empirical analysis are available on the author’s webpage.
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Table 1. Building the Economic Insecurity Indexes

| Index | Question: Are you very worried, fairly worried, slightly worried, or not at all worried about: ¹ | Q. Mean | Q. N ² | Index Mean ³ | Index Alpha | Index N |
|------------------------|--|---------|-------------------|-------------------------|-------------|---------|
| Job | J1. Losing your job? | 2.13 | 1,615 | 2.18 | .77 | 1,188 |
| | J2. Having your retirement benefits cut substantially at your main job? | 2.04 | 2,516 | | | |
| | J3. Having healthcare coverage substantially cut or its costs substantially increased by your employer? | 2.42 | 1,494 | | | |
| | J4. Becoming unable to work for the rest of your life as the result of a disability? | 1.89 | 2,513 | | | |
| Health | H1. Losing your healthcare coverage? | 2.12 | 2,327 | 2.07 | .81 | 2,307 |
| | H2. Having to go into a nursing home when older? | 2.06 | 2,522 | | | |
| | H3. Getting seriously ill and not being able to figure out what your insurance will pay for? | 2.15 | 2,524 | | | |
| | H4. Getting seriously ill and not being able to find the best doctors? | 2.02 | 2,531 | | | |
| Family | F1. Paying your rent/mortgage? | 2.12 | 1,748 | 2.08 | .77 | 1,195 |
| | F2. Needing to help out a member of your extended family if they get in financial trouble? | 2.13 | 2,521 | | | |
| | F3. Having enough money to put food on the table? | 1.84 | 2,519 | | | |
| | F4. Getting by without your spouse's/partner's income if they were no longer around due to death, divorce, or other circumstances? | 2.25 | 1,691 | | | |
| Wealth | W1. Getting out of debt? | 2.15 | 2,513 | 2.51 | .77 | 875 |
| | W2. Having enough money to retire on? | 2.68 | 2,516 | | | |
| | W3. Paying for your children's education? | 2.50 | 1,105 | | | |
| | W4. Getting by without your spouse's/partner's income if they were no longer around due to death, divorce, or other circumstances? | 2.25 | 1,691 | | | |
| Composite ⁴ | (Job Index + Health Index + Family Index + Wealth Index)/4 | | | 2.42 | .92 | 480 |

Notes: ¹ Answers scored 4 if very worried, 3 if fairly worried, 2 if slightly worried, and 1 if not at all worried

² 2,561 respondents started the survey; 2,498 completed successfully

³ Index mean is the average of the 4 questions' means. Only respondents who answered all 4 questions are included in the index mean

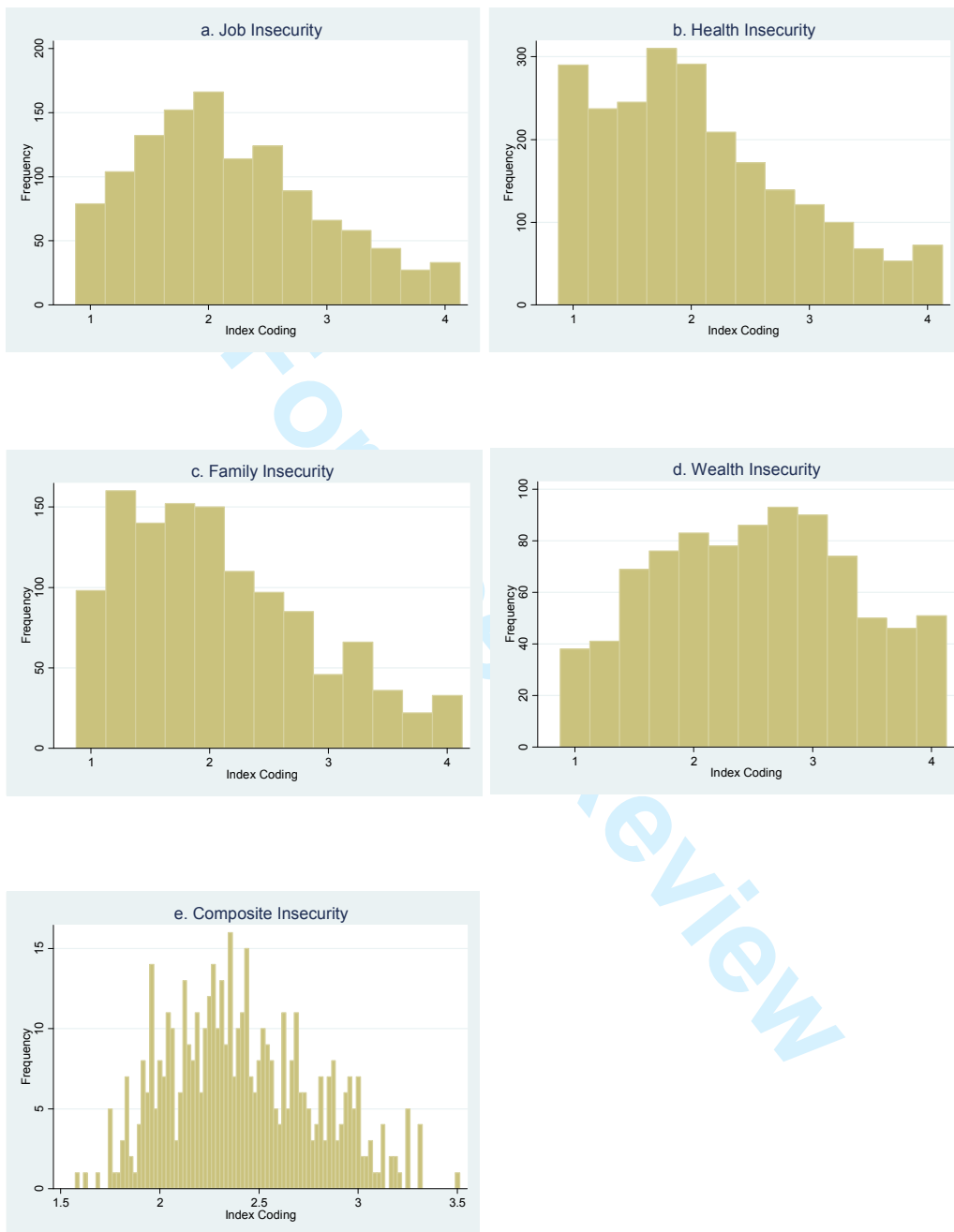
⁴ The composite index excludes W4 so as not to double count responses, which are already incorporated via the family index

Table 2. Explaining Political Trust with Perceptions of Economic Insecurity

| | Job Insecurity Model | Health Insecurity Model | Family Insecurity Model | Wealth Insecurity Model | Composite Insecurity Model |
|--|----------------------------|-------------------------------|-------------------------------|-------------------------------|----------------------------------|
| Insecurity Index (low to high, 4pt scale) | -.294** (.136) | -.158* (.098) | -.515*** (.145) | -.396*** (.152) | -.924** (.415) |
| Econ: Pktbk Retro (not at all diff to ext diff, 5pt scale) | .072 (.093) | .019 (.069) | .085 (.098) | .065 (.106) | -.040 (.130) |
| Econ: Socio Pros (better to worse, 3pt scale) | -.389*** (.147) | -.399*** (.112) | -.289** (.137) | -.067 (.155) | -.026 (.215) |
| Econ: Socio Retro (better to worse, 3pt scale) | -.196 (.149) | -.213* (.111) | -.328** (.136) | -.330** (.160) | -.204 (.210) |
| Party ID (strong Dem to strong Rep, 7pt scale) | -.209*** (.063) | -.214*** (.046) | -.115* (.062) | -.111 (.074) | -.201** (.097) |
| Ideology (ext lib to ext con, 7pt scale) | -.104 (.074) | -.069 (.056) | -.103 (.073) | -.099 (.088) | -.047 (.107) |
| Income (low to high, 19pt scale) | -.010 (.041) | .013 (.025) | -.000 (.039) | .038 (.046) | .036 (.075) |
| Education (low to high, 5pt scale) | .209** (.109) | .190** (.078) | -.017 (.100) | .158 (.121) | .228 (.169) |
| Religion (ref=Prot) | | | | | |
| Catholic | -.037 (.232) | -.310 (.191) | .042 (.227) | .090 (.254) | .308 (.314) |
| Jew | .368 (.435) | .141 (.347) | .572 (.568) | .580 (.480) | .892 (.631) |
| Other | -.325 (.359) | -.412 (.264) | .041 (.324) | .350 (.301) | .167 (.493) |
| None | -.328 (.272) | -.148 (.240) | .146 (.327) | .310 (.397) | .000 (.467) |
| Race (ref=White) | | | | | |
| Black | -.571 (.399) | -.287 (.329) | -.517 (.457) | .405 (.460) | .032 (.569) |
| Hispanic | -.034 (.422) | -.126 (.355) | -.210 (.489) | .162 (.525) | .227 (.744) |
| Other | .484 (.460) | .437 (.458) | .709 (.441) | 1.146** (.530) | .978 (.618) |
| Gender (male) | .257 (.197) | .198 (.148) | .265 (.194) | .179 (.232) | .382 (.293) |
| Age (in years) | .007 (.009) | .005 (.006) | -.004 (.008) | -.007 (.011) | -.004 (.018) |
| Constant | 1.255 (.931) | .938 (.731) | 2.514*** (.959) | .966 (1.063) | 1.573 (1.963) |
| N | 910 | 1,726 | 893 | 633 | 364 |
| Pseudo R2 | .12 | .11 | .10 | .10 | .12 |
| Log Likelihood | -483.18 | -946.54 | -550.06 | -381.89 | -221.22 |
| Prob > Chi2 | .000 | .000 | .000 | .000 | .001 |

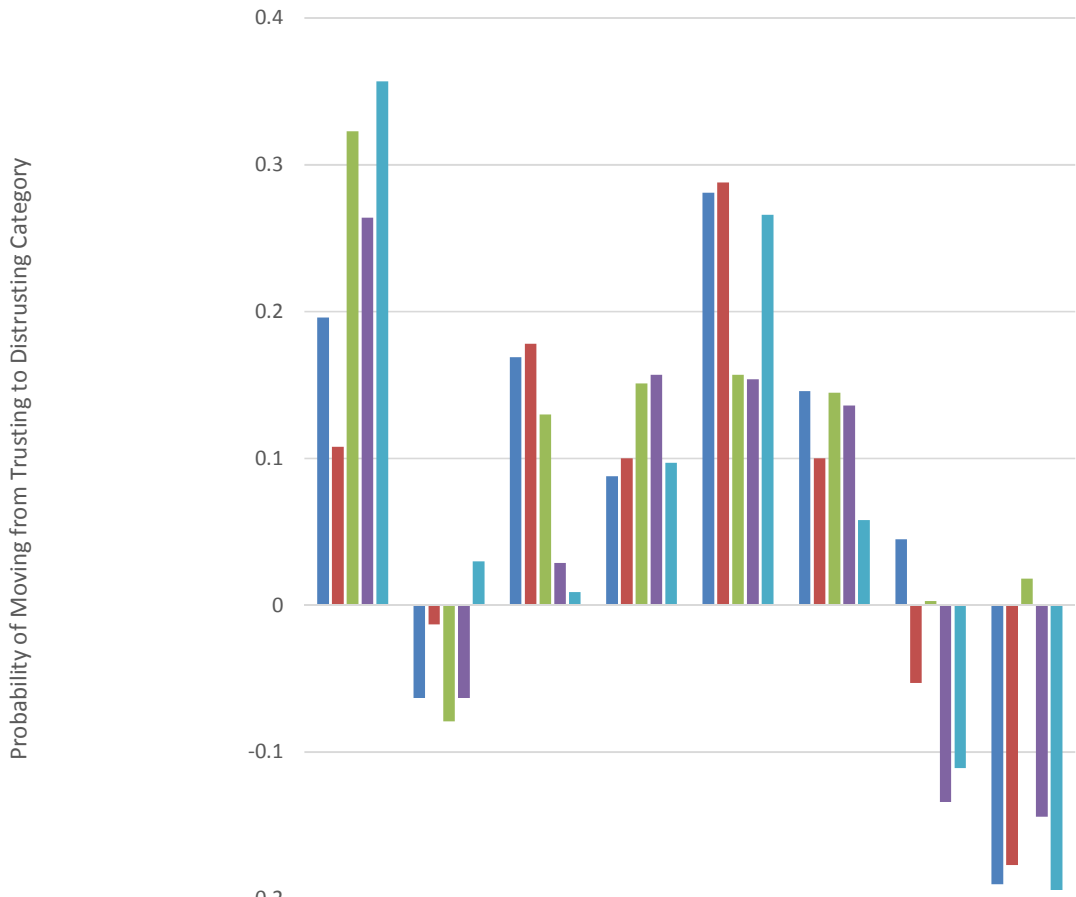
Notes: All models estimated with logistic regression. Coefficients are log-odds (logit) regression coefficients. Standard errors in parentheses. * $p < .1$, ** $p < .05$, *** $p < .01$ (two-tailed tests)
 Dependent variable scored 0-1. See main text for more details of coding schemes for all variables
 All equations include weights, but reported N is the unweighted number of cases

Figure 1. Distributions of Insecurity Indexes



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Figure 2. First Differences, given change in X from lowest to highest category



| | Insecurity Index | Econ: Pcktbk Retro | Econ: Socio Pros | Econ: Socio Retro | Party ID | Ideology | Income | Education |
|----------------------------|------------------|--------------------|------------------|-------------------|----------|----------|--------|-----------|
| Job Insecurity Model | 0.196 | -0.063 | 0.169 | 0.088 | 0.281 | 0.146 | 0.045 | -0.19 |
| Health Insecurity Model | 0.108 | -0.013 | 0.178 | 0.1 | 0.288 | 0.1 | -0.053 | -0.177 |
| Family Insecurity Model | 0.323 | -0.079 | 0.13 | 0.151 | 0.157 | 0.145 | 0.003 | 0.018 |
| Wealth Insecurity Model | 0.264 | -0.063 | 0.029 | 0.157 | 0.154 | 0.136 | -0.134 | -0.144 |
| Composite Insecurity Model | 0.357 | 0.03 | 0.009 | 0.097 | 0.266 | 0.058 | -0.111 | -0.194 |

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