Self-Interest and Money – Testing Assumptions About Rational Voting Behaviour

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Abstract

Rational choice theory claims that human behaviour is inherently rational and self-interested. Numerous empirical studies, however, have shown that self-interest does not represent the sole reason why humans do things, but instead only holds when applied to behaviour concerning specific financial issues. Taxation and pocketbook voting in particular are found to be the best examples of self-interested human behaviour. These claims are based on data obtained in the 1970s and 1980s and therefore possibly not as informative today. This study thus assesses these claims with much more recent data from a 2003 national tax survey. It regresses support for governmental redistribution of wealth on objective and subjective predictor variables. The results show that self-interest theory holds for both taxation and pocketbook voting. Clear divisions along party lines are also observed.

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I Introduction

As you go to the polls next Tuesday and make your choice for President, ask yourself these questions: Are you better off today than you were four years ago? Is it easier for you to go and buy things in the store than it was four years ago?

Ronald Reagan

President Reagan encouraged voters to base their choice for president in the 1980 presidential election solely on how well they were doing and explicitly referred to material purchases as the key tool to measure this well-being. He defined the choice for president in purely financial and economic terms. His remarks thus centred on the elicitation of self-interested behaviour. Self-interest theory, as part of the larger rational choice theory, sees human behaviour as inherently selfish and egocentric. Human beings are said to first and foremost look out for themselves in life. This claim has become so fundamental in modern economics that it led to the postulation of human beings as *homines economici*; creatures who act strictly rationally with the intent to maximise their personal gains and profits. The philosophy of self-interest has also become a cornerstone of the most fundamental of American values: individualism. It follows the idea that the individual and society both benefit most when each individual pursues his or her own interest.

Since the postulation of self-interest as the prime human motivator, a number of studies have refuted these claims. According to them, self-interest can account for a variety of human behaviour, but it by no means represents the only motivation why humans do things. Empirical research has shown that human beings do act based on self-interest, but only in certain areas of life. The primary area where self-interest theory holds are said to be financial and economic issues, and among these taxation and pocketbook voting. Pocketbook voting refers to the process that voters make their voting decisions based on the state of their personal finances and their perception of the state of the economy. For both issues, empirical results show evidence of self-interested behaviour, with taxation in particular showing strong and consistent results. The majority of these empirical results, however, are based on data from the 1970s and 1980s and thus somewhat dated. Using newer survey data from 2003, I want to shed modern light on the viability of these results. The world has changed dramatically over the past decades and we need contemporary data in order to update empirical research on self-interest. President Reagan's remarks led to strong self-interest voting in the 1980 election. Does self-interest theory, and with it rational choice theory, still play a major role in influencing people's behaviour in financial matters today?

II Literature and Theory

The core of rational choice theory is the postulation of human behaviour as inherently self-interested. Humans act on the grounds of utility maximisation (Downs, 1957; Ferejohn & Fiorina, 1974; Fiorina, 1977, 1986; Olson, 1965; Riker & Ordeshook, 1968). This assumption has been highly influential in many theories of human behaviour, has pervaded models of neoclassical economics, political science, sociology, as well as philosophy, and is not restricted to particular issues. These theories see people as acting consistently to maximise their utility and present self-interest as the cardinal human motive: "I assume that most people most of the time act in their own self-interest" (Fiorina, 1977, p. 38). Americans are said to usually react and act to issues based on self-interest (Campbell, Converse, Miller, & Stokes, 1960).

Over the past decades, however, an abundance of criticism has emerged that asserts the theoretical inadequacy of the postulated self-interest model as the sole predictor of human behaviour. Miller and Ratner (1996, p. 45) call "homo economicus (...) a social construction, not a biological entity". Human behaviour is argued to be too complex and much more than self-interest is claimed to come into play when people think about what they want in life (Batson, 1991; Friedland & Robertson, 1989; Kohn, 1990; Lerner, 1980; Mansbridge, 1990a; Schwartz, 1986; Sen, 1977). The study of social movements, for instance, provides clear evidence that motivations other than self-interest also majorly account for human behaviour (Mansbridge, 1990b). The overall most important reasons for humans' choices are affective and normative (Etzioni, 1988) and we need to shift our focus aways from obsession with self-interest and towards moral values (Hirschman, 1985). The dominant theories of motivation are fundamentally based on personal gains and miss the influence that values and ideologies have on people's attitudes towards policies (Sears & Funk, 1990). People are more interested in the fairness of procedures and policies than the material outcomes of these processes (Tyler, 1990). It is possible and plausible that self-interest plays a role in attitude formation, but it is far from self-evident, and even then it does not play the only role (Chong, Citrin, & Conley, 2001; Miller, 1999; Sears & Funk, 1990). People are often willing to discard self-interest-related outcomes in favour of outcomes that benefit society (Funk, 2000).

These critics then do not negate the importance of self-interest to explain human behaviour, but instead lament the absence of sources of behavioural motivation other than self-interest among rational choice proponents. This absence indeed appears striking. As Mansbridge's remarks on social movements indicate, one would assume that self-interest, while clearly of some importance in overall human behaviour, might be rather absent in some issue areas and more salient in others. None of the 'founding' rational choice scholars (Downs, 1957; Olson, 1965; Riker & Ordeshook, 1968), however, explicitly concedes that self-interest might vary in importance, given the particular issue, topic, or situation humans may debate, consider, or find themselves in. Their definition of self-interest is excruciatingly wide and all-encompassing. In order to test the influence of self-interest on human behaviour empirically, a separation into different issues is needed. Most scholars agree that the issues most likely to reveal a strong influence of self-interest are personal material gains, particularly financial gains, as they most closely resemble the idea of utility maximisation put forth by rational choice proponents (Batson, 1991; Etzioni, 1988; Friedland & Robertson, 1989; Hirschman, 1985; Kohn, 1990; Lau & Sears, 1981; Lerner, 1980; Mansbridge, 1990a; Miller & Ratner, 1996; Schwartz, 1986; Sears & Citrin, 1985; Weatherford, 1983).

Sears and Funk (1991) in their in-depth account, for instance, define self-interest as "a short to medium-term impact on the material well-being of the individual's own personal life (or that of his or her immediate family)" (p. 16). Besides excluding non-material gains, this definition thus also discards any long-term or group-oriented forms of self-interest. Sears and Funk claim that the inclusion of long-term gains would make any empirical testing virtually impossible and argue that group self-interest represents too loose a term to be considered 'selfish' behaviour. Including group concerns would cause serious problems as to how to precisely 'define' a group, and would ultimately lead to the inclusion of groups with hundreds or thousands of members. They argue further that this goes against the idea of personal, selfish, and egotistical self-interest. I agree with their assessment. Self-interest is about the idea that each individual makes choices after weighing the personal gains he or she gets from each respective choice. This would be convoluted and muddied by the inclusion of groups. Long-term gains in turn are too uncertain and vague to be included. No one can predict the future, much less measure it empirically. Nonetheless, the main criticism of such a narrow self-interest approach concerns the inaccurate measurement of self-interest when limited to individuals (Bobo, 1983; Pettigrew, 1985; Sniderman & Tetlock, 1986b, 1986a). These scholars argue that group mechanisms are too important and influential on individuals' behaviour to be excluded from the definition of self-interest. They claim there is an important added dimension to self-interest when it is mixed with and mobilised by group interest. While it does possibly represent an area for further research to explore, I disagree with their critique that a focus on individuals does not adequately capture self-interest. On the contrary, the prime idea behind self-interest theory is the focus on oneself, regardless of others. Another, though more minor criticism claims that only objective measures of self-interest should be employed (Bobo, 1983). I believe both objective and subjective measures should be used. Objective variables such as income might be a valuable predictor for some people, but subjective census questions such as "Would you say the country is on the wrong track or the right track?" might play a bigger role for others. It is safe to say that people often do not vote on the facts of policies but on their feelings and perceptions. Both objective and subjective measurements then are valuable and important.

Numerous studies follow similar definitions as Sears and Funk (1991) above, and their results show that self-interest does not represent how people really act when making life choices, except when it comes to two specific financial issues: taxation and pocketbook voting (Coughlin, 1990; Kahneman, Knetsch, & Thaler, 1986; Kiewet, 1983; Lau, Coulam, & Sears, 1983; Lau & Sears, 1981; Lau, Sears, & Jessor, 1990; Sears, Lau, Tyler, & Allen, 1980; Weatherford, 1983). Hawthorne and Jackson (1987) found that income level and tax bracket significantly predicted support for the tax cuts in the 1978 federal Tax Revenue Act. Sears and Lau's (1983) analysis revealed that perceived personal federal tax burden predicted support for the tax cuts specified in the 1979 Kemp-Roth bill. Courant, Gramlich, and Rubinfeld (1980) discovered modest but consistent effects for the perceived property tax burden in Michigan. Lau et al. (1983) found a statistically significant regression coefficient of 0.12 for high taxpayers in their Massachusetts income tax study. Finally and most extensively, Sears and Citrin (1985) analysed the so-called California Tax Revolt at the end of the 1970s. The 'revolt' featured three taxation ballot propositions: property tax reduction (prop. 13 in 1978), cap on state spending (prop. 4 in 1979), and 50 percent reduction in state income taxes (prop. 9 in 1980). They identified two salient groups of respondents: The 'taxpayers', characterised by either homeownership and/or high income and/or high subjective tax burden, and the 'economically unhappy', characterised by declining finances and/or their feelings of hurt caused by inflation. For self-interest to hold, both groups would be expected to support all propositions. Their results, however, show that self-interest only holds for the 'taxpayers'. Regression revealed a statistically significant coefficient of 0.19 for them, whereas the 'economically unhappy' group only showed a non-significant 0.03. The 'taxpayers' then acted out of self-interest, as in other studies, whereas the economically discontented did not. This latter result of pocketbook voting is confirmed by Sears et al. (1980) and Sears and Lau (1983) in their studies on government-guaranteed full employment. Regression coefficients averaged at statistically insignificant 0.04. Lau et al. (1990), on the other hand, found a significant 0.10 coefficient between perceived financial situation and anti-incumbent voting. Coughlin (1990) discovered that people with higher income opposed redistribution slightly more than people with lower income. Finally, Kiewet (1983) found null results in his pocketbook analysis of congressional votes. It seems, then, that taxation represents the topic that is most connected with material well-being where people consistently display strong self-interested behaviour. The results for pocketbook voting are more mixed and potentially valid only under certain limited conditions (see Feldman, 1982, 1984), but nonetheless play a role.

In one very roughly summarising sentence, then, it seems that the theory of material self-interested behaviour only holds for the issue of taxation, and with some reservations for pocketbook voting. The empirical data on which these claims are based, however, is somewhat dated. The most important and significant studies, such as the California Tax Revolt, use data collected in the 1970s and 1980s. This does raise the question: What about newer data? A lot has changed since the 1980s. Would we find similarly significant coefficients in data from the current millennium? This is what I intend to find out in this study.

Based on their assessment of numerous empirical self-interest studies, Sears and Funk (1991) list what they consider the most suitable statistical measurements to accurately capture any evidence for self-interest-motivated human behaviour. As predictors, they suggest objective (amount of income, state of personal finances) and subjective (perception of the amount of taxes paid, state of the nation's economy) measures. As dependent variables, they propose policy preferences (support for tax cuts) or issue positions (should the government redistribute wealth). The best mathematical concepts include two-tailed tests with a 95 percent confidence interval and standardised regression. I will follow Sears and Funk's suggestions and employ these measurements.

III Data and Measurement

The data for this study comes from the NPR/Kaiser Family Foundation/Kennedy School's *National Survey of Americans' Views on Taxes*. The survey was carried out nation-wide in February 2003 through random-digit dialling by International Communications Research and sampled 1,339 respondents. Due to a large number of Don't Know and Refused To Say answers in the data, however, only 670 responses could be used. Out of the 75 questions contained in the Kaiser data, I have selected four predictors in line with Sears and Funk's suggestions outlined above. These predictors are the Perceived State of the Nation's Economy, the State of Personal Finances, the Perceived Individual Tax Burden, and Household Income. The first two allow me to test self-interest behaviour on pocketbook voting, while the latter two test self-interest theory on income taxation. The dependent variable for this study is whether the government should be responsible for the redistribution of wealth in society. This is analysed through regression analysis, confidence intervals, and graphs. This design allows me to test all salient self-interest aspects analysed by other scholars, but with much more recent data. I thus hope to contribute to self-interest literature by providing contemporary empirical evidence that sheds light on how self-interest behaviour among people has potentially evolved since the 1970s. Part of such an evolution to my mind is party polarisation. It has been sufficiently demonstrated that the ideological ravine between the Democratic and the Republican party has increased significantly over the past decades (Abramowitz & Saunders, 2008; Fiorina, Abrams, & Pope, 2011; Karol, 2010; Stoker & Jennings, 2008). Based on this development and on the self-interest research results listed above, I propose the following hypotheses regarding my dependent variable:

H_1: *Increasing income leads to stronger opposition to redistribution of wealth.*

H_2: *Increasing tax burden leads to stronger opposition to redistribution of wealth.*

H_3: *Identification as Republican predicts opposition to redistribution of wealth.*

It is important to state what my analysis can do and what aspects it cannot provide. I want to test whether people act according to their material self-interest on the issues of taxation and pocketbook voting. If my results show that they do so, the behavioural mechanisms observed in the 1970s and 1980s have not changed and can still be observed today. Such results would confirm that self-interest theory holds for these two issues. If my results show that people do not act according to their material self-interest, this would disconfirm self-interest theory for these two issues. This is where the insights from my results would stop. Testing the theory of self-interest allows us to make claims whether people's behaviour follows self-interest theory. It does not allow us to make claims about the behaviours people actually follow, should the results disconfirm self-interest theory. The aim of this paper is not to find what motivates people (such an endeavour would span decades, if not centuries, of research), but to find whether self-interest theory is still valid as an important explanatory factor of some parts of human behaviour. If strong correlations can be identified, it is a clear indicator that material self-interest is a strong behavioural motivation for financial issues. If strong correlations cannot be identified, self-interest plays a much smaller role today than it did in the past.

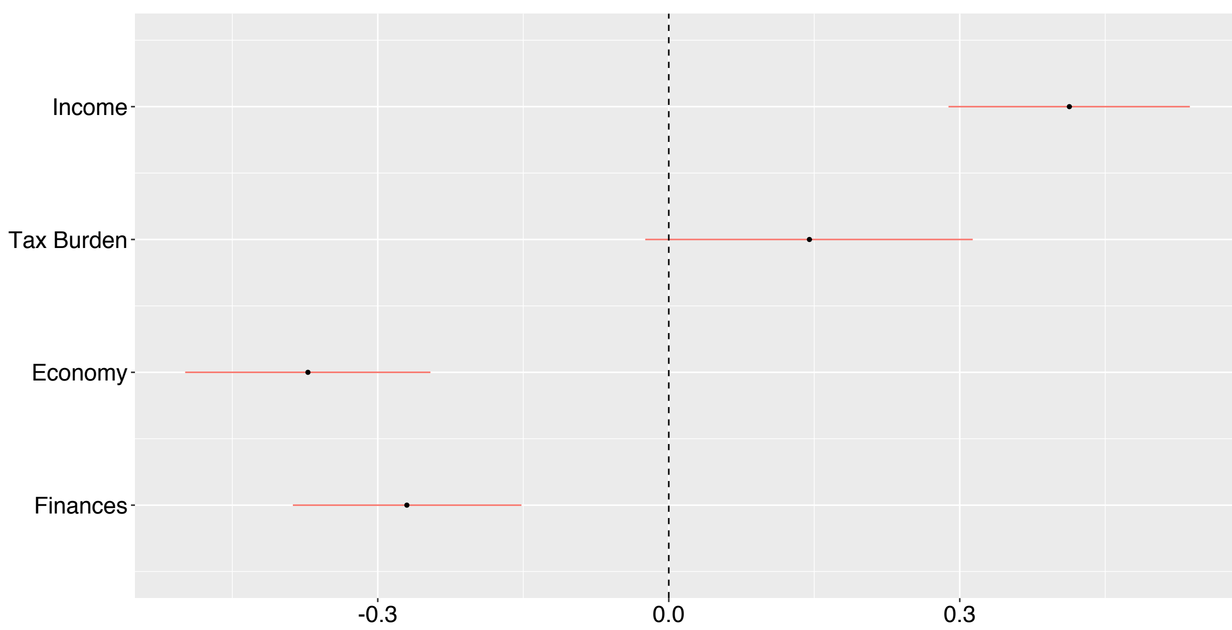
IV Results

Table 1 shows the results of a two-tailed least-squares regression of redistribution of wealth on the four predictors with a 95% confidence interval. Respondents were asked whether they agreed that it is the government's responsibility to reduce the differences in wealth in society. Each predictor is regressed separately but presented together for the sake of overview. A balance test conducted through Coarsened Exact Matching on Income, Party ID, Education, and Race (see Table 2 in the Appendix) revealed almost identical regression results as Table 1. Balance in the sample of 670 respondents is thus ensured. The confidence intervals for each predictor are shown in figure 1.

Table 1: Regression Results for Redistribution of Wealth

	Dependent variable: Redistribution of Wealth	R^2	Residual Std. Error	F Statistic
Income	0.413^{***}	0.060	1.203	42.442^{***}
	(0.063)			
Perceived Tax Burden	0.145^{*}	0.004	1.238	2.828^{*}
	(0.086)			
Perceived State of Economy	-0.372^{***}	0.048	1.211	33.401^{***}
	(0.064)			
State of Personal Finances	-0.270^{***}	0.029	1.223	20.196^{***}
	(0.060)			
Note:	*p<0.1; **p<0.05; ***p<0.01;		670 observations	
	Each predictor regressed separately, in four different models			
Redistribution scale:	1 (Strongly agree) – 4 (Strongly disagree)			
Income scale:	1 (< \$50,000) – 3 (> \$150,000)			
Tax Burden scale:	1 (Too low) – 3 (Too high)			
Economy scale:	1 (Excellent) – 4 (Poor)			
Finances scale:	1 (Excellent) – 4 (Poor)			

Figure 1: 95% Confidence Interval for Redistribution of Wealth



The results confirm self-interest theory for all four predictors. They do so strongly for State of the Economy and State of Personal Finances (pocketbook voting) as well as Income (income taxation), but less so for Tax Burden (income taxation). The poorer people perceive the economy to be and the poorer their personal finances are, the more they agree that the government should redistribute wealth. The richer people are and the higher they perceive their income tax burden to be, to more they disagree that the government should redistribute wealth. All of these findings are to be expected if self-interest theory is to be confirmed. During a recession, people are scared of losing money, which in turn makes it in their self-interest to welcome money from the government through redistribution. Similarly, if their personal finances have taken a hit, it is in their self-interest to ask the government to provide for them. The wealthy and the rich, on the other hand, want to protect their money from being spread out in society, so they oppose redistribution. Finally, those who feel unfairly burdened by income tax also oppose redistribution if they act according to their self-interest, as they do not want to further increase their burden. Self-interest theory then holds strongly for both predictors of pocketbook voting (State of the Economy and State of Personal Finances), which was not necessarily to be expected, seeing as previous studies have produced mixed and inconsistent results. My results here point towards the possible tendency that pocketbook voting then might be more aligned with self-interested behaviour at the start of the millennium than it was in the 1970s and 1980s. Self-interest theory also holds strongly for income taxation (Income and Tax Burden), which confirms previous findings. Tax Burden deviates somewhat from the other predictors as its regression coefficient is not statistically significant and its confidence interval includes the zero of no treatment effect, but overall the data nonetheless suggest that self-interest holds for income taxation, which confirms H_1 and H_2.

Figures 2 and 3 below show that H_3 is also confirmed. Republicans show much stronger opposition to governmental redistribution of wealth. This tendency holds across all three income groups in the data. Democrats overall agree with redistribution more than they disagree, but there are more rich Democrats who disagree than there are rich Democrats who agree (the blue curve is highest for 4 = Strongly disagree among people making more than $150,000). The same pattern holds for Independents, but with a much larger margin.

Figure 2: It Is The Responsibility of The Government to Redistribute Wealth

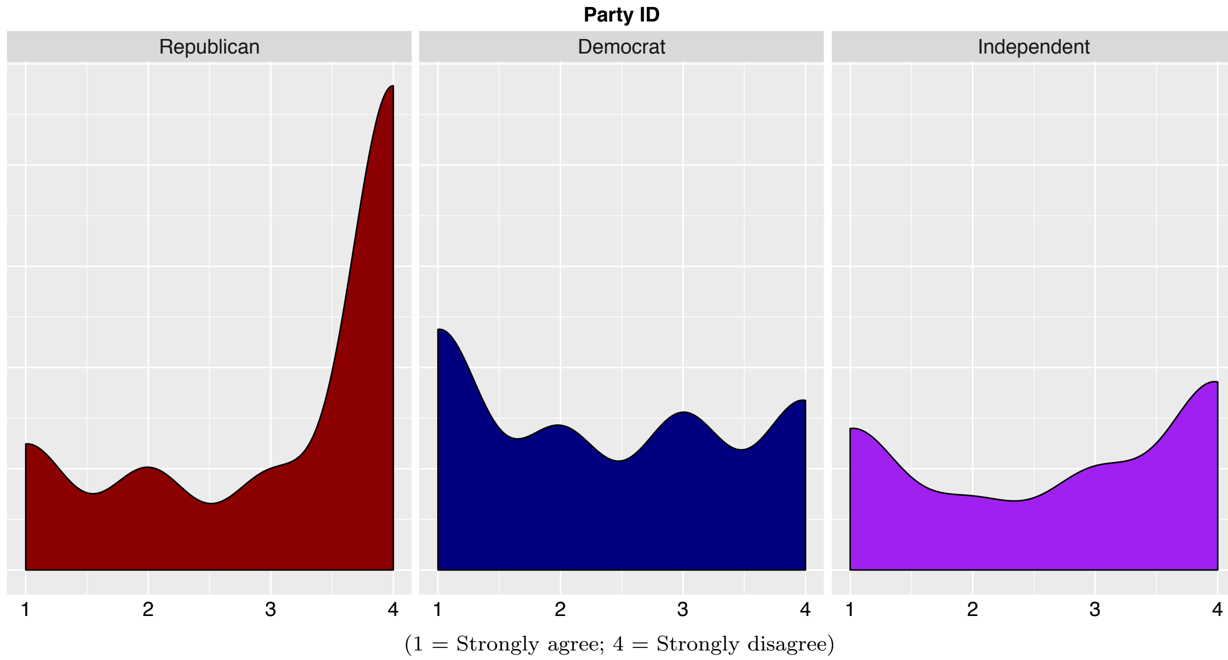
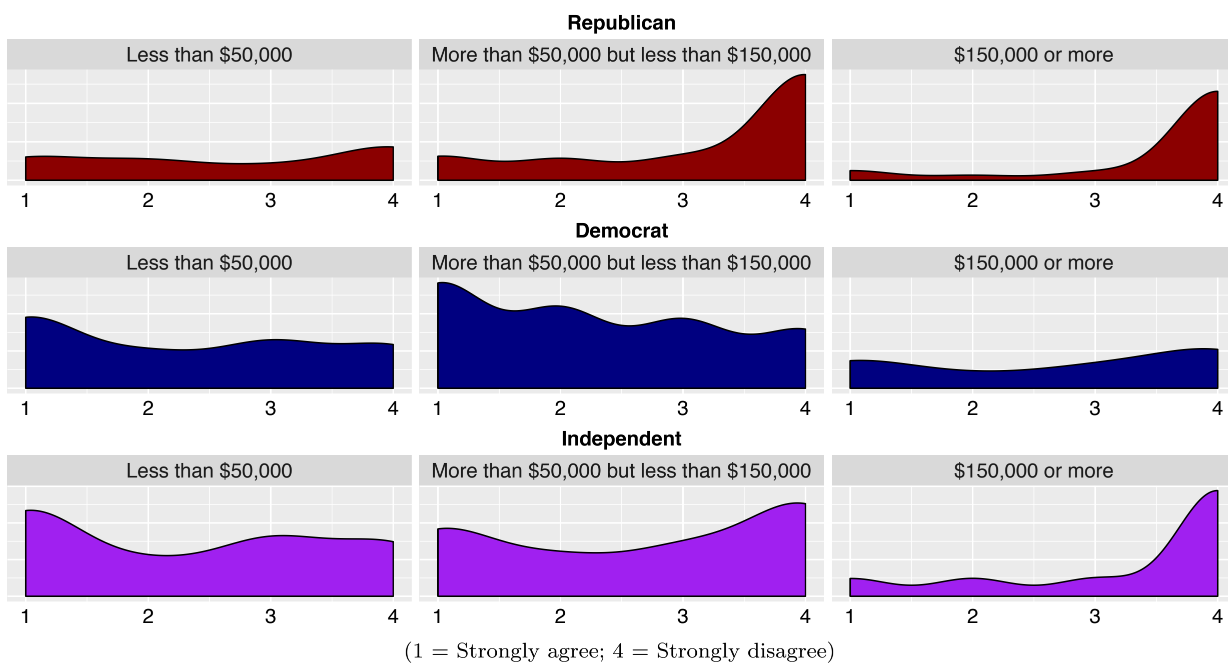


Figure 3: It Is The Responsibility of The Government to Redistribute Wealth



The evidence thus suggests that there are clear ideological divides between Republicans and Democrats regarding the redistribution of wealth. The data also shows, interestingly, that these divides almost disappear among the rich. Opponents of redistribution form the largest group among rich respondents, regardless of party ID.

An additional question in the Kaiser data inquiring after income taxation mitigates these findings somewhat, however (figures 4 and 5).

Figure 4: Do High-Income Families Pay Their Fair Share of Taxes?

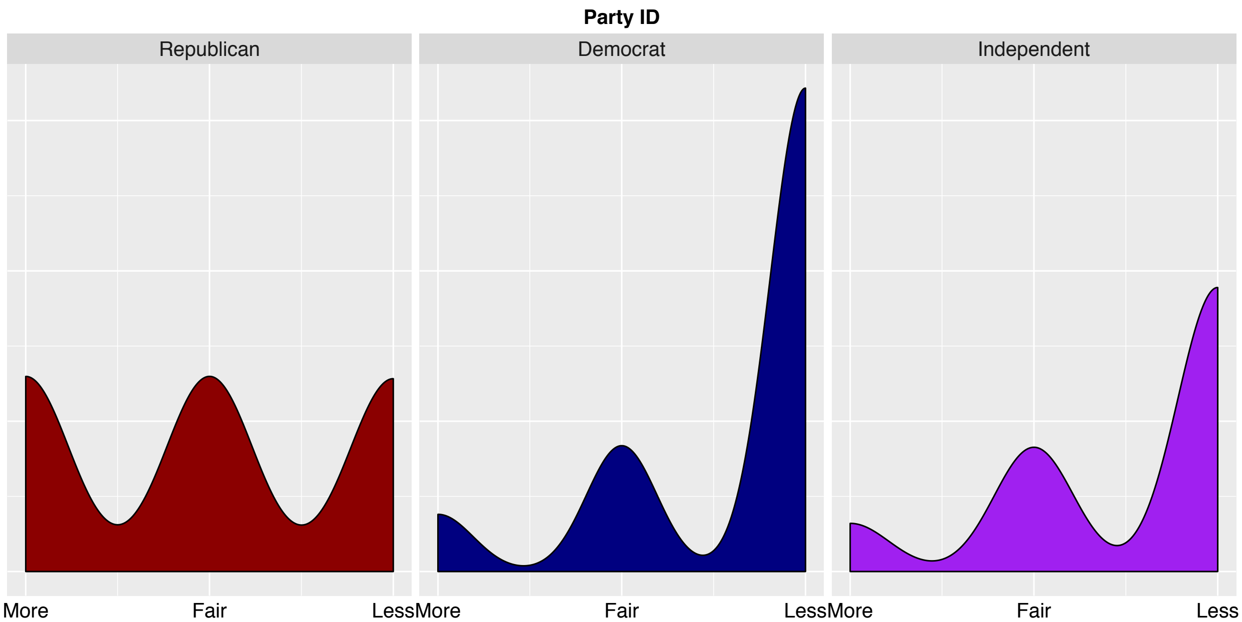
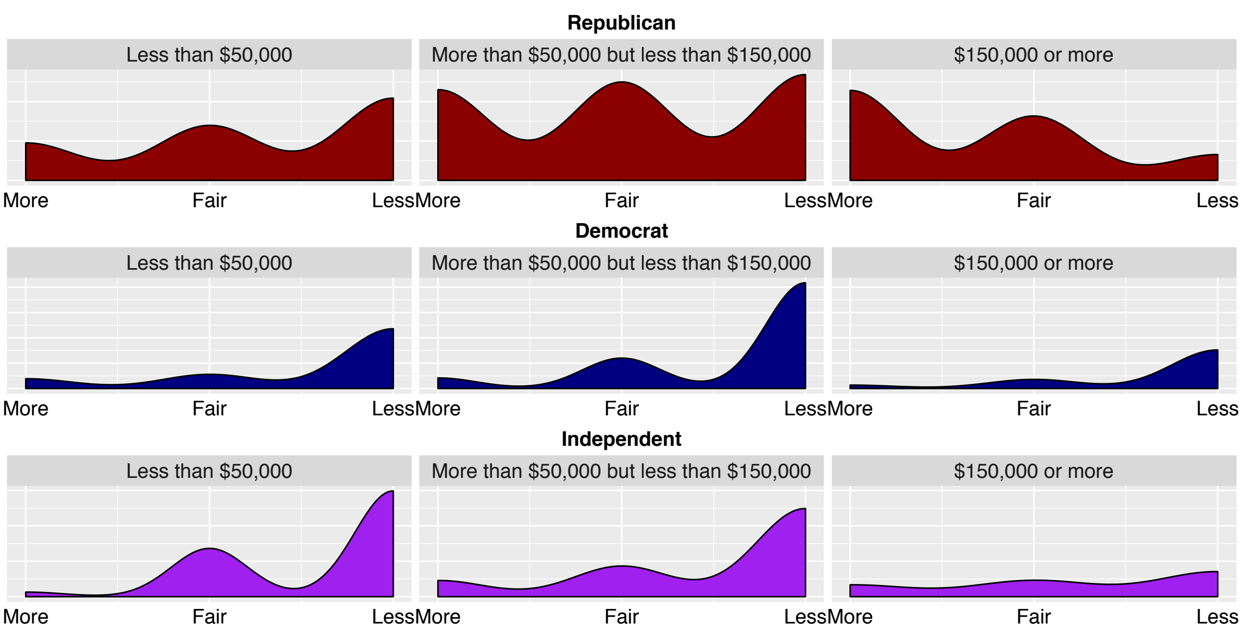


Figure 5: Do High-Income Families Pay Their Fair Share of Taxes?



When asked whether high-income families, defined as households earning more than \$150,000 per year, pay their fair share of taxes, the majority of Democrats disagree. While this is to be expected given the trends from figures 2 and 3, the picture is different among Republican respondents. We would expect the majority here to side with high-income families and voice that they pay more than their fair share of income tax, yet this is not the case. Republicans are evenly divided among all three answer options. Furthermore, when further separated into income groups, ideological divides are still very much present among the rich. While rich Republicans overall believe that high-income families pay more than their fair share of taxes, rich Democrats and rich Independents disagree. It thus seems that Republicans differentiate substantially between governmental redistribution and the fairness of taxation for high-income families.

V Conclusion

I posed the question whether self-interest theory, and with it rational choice theory, still plays a major role in influencing people's behaviour in financial matters today. The answer is yes. Humans acted based on self-interest on matters of financial gains in the 1970s and 1980s and continue to do so in the new millennium. In fact, my data indicates that such behaviour has increased over time. Lau et al. (1983) and Sears and Citrin (1985) found regression coefficients of 0.12 and 0.19 concerning income taxation. The 2003 data revealed an average of 0.28 across both income taxation predictors (Income and Perceived Tax Burden). This trend is even more pronounced for pocketbook voting. Previous studies found coefficients of 0.03 (Sears & Citrin, 1985), 0.04 (Sears et al., 1980; Sears & Lau, 1983) and 0.1 (Lau et al., 1990), with the two former being statistically insignificant. The 2003 data showed an almost astonishing statistically significant average of 0.32 (signs adjusted for comparison with previous studies' results) across both pocketbook voting predictors (Perceived State of Nation's Economy and State of Personal Finances). The regression coefficients from the 2003 data thus greatly exceed those found by previous studies. Caution is nonetheless advised. It would be seriously unwise to proclaim the risen importance of self-interested income taxation and pocketbook voting behaviour for the new millennium based on one study alone. Many further experiments and analyses with recent data are needed to replicate and eventually possibly confirm these findings. For the moment, all the signs do point towards a high contemporary importance of self-interest for these two issues, but the jury is very much still out.

In addition to the regression outcomes, we could also observe that there are clear divisions along party lines regarding the question of governmental redistribution of wealth. Respondents who identified as Republican were much more likely to oppose redistribution efforts. These divided lines disappear, however, among the rich. It seems that party ID ceases to matter if annual household income exceeds $150,000. All rich people in the data opposed redistribution, regardless of their ideology. Neither of these trends could be replicated on the subject of high-income families, however. We would have expected most Republican respondents to voice that high-income families pay more than their fair share of taxes, but this is not the case. We could also observe divided party lines even among the rich. Clearly then, the Republicans in the sample differentiate significantly between governmental redistribution of wealth and ‘support’ for high-income families. One possible explanation for this curious finding might perhaps be Republicans’ pronounced distrust of the government which was explicitly mentioned in the redistribution question but only implied by the high-income families question. Overall, party line divisions are visible, yet the degree of those divisions seems to vary significantly according to the nuances of question wordings, even for an issue as specific and narrow as taxation.

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Appendix

Table 2: CEM Regression Results for Redistribution of Wealth

	Dependent variable: Redistribution of Wealth	R^2	Residual Std. Error	F Statistic
Income	0.376^{***}	0.042	1.157	17.401^{***}
	(0.090)			
Perceived Tax Burden	-0.199^{*}	0.009	1.176	3.596^{*}
	(0.105)			
State of Economy	-0.320^{***}	0.042	1.157	17.458^{***}
	(0.077)			
State of Personal Finances	-0.253^{***}	0.028	1.165	11.444^{***}
	(0.075)			
Note:	*p<0.1; **p<0.05; ***p<0.01; 401 observations			
	Each predictor regressed separately, in four different models			
Redistribution scale:	1 (Strongly agree) – 4 (Strongly disagree)			
Income scale:	1 (< \$50,000) – 3 (> \$150,000)			
Tax Burden scale:	1 (Too low) – 3 (Too high)			
Economy scale:	1 (Excellent) – 4 (Poor)			
Finances scale:	1 (Excellent) – 4 (Poor)			