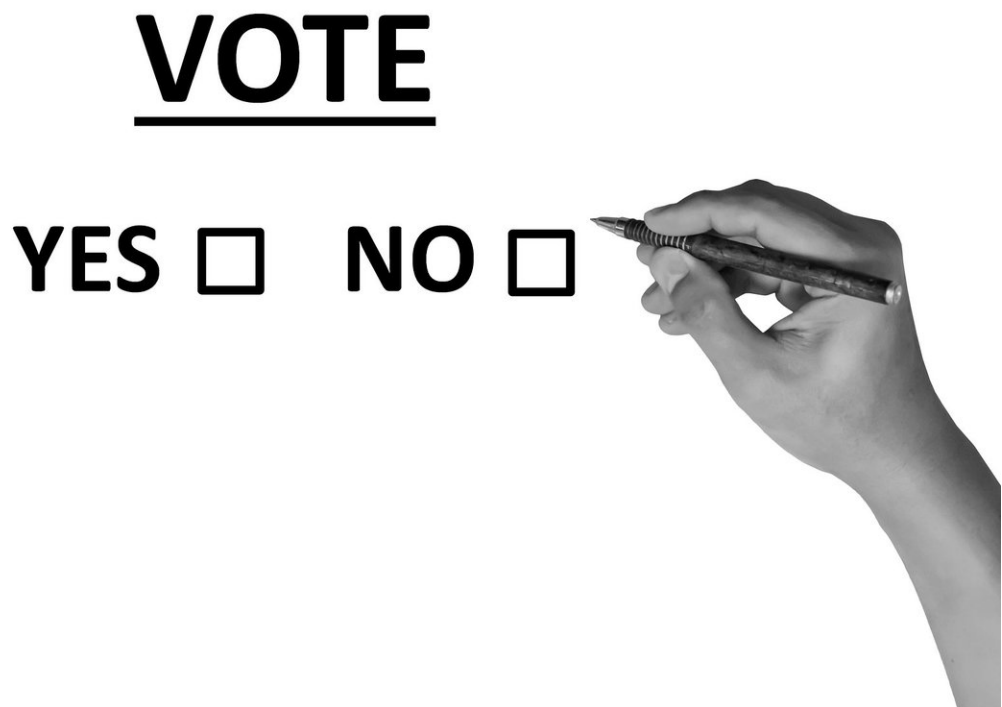


# How financial hardship affects voter turnout

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Many studies have shown that poverty hampers political participation. For the first time, Max Schaub has examined the influence of acute financial hardship on political participation—situations, often lasting

only a few days, in which money is so tight that it no longer covers the bare necessities. These situations are experienced primarily by people living below the poverty line. In Germany, that includes about 16 percent of the population—the unemployed, retired persons with small pensions, and single parents—social groups whose monthly budget is often spent down to the last euro. Unexpected circumstances will immediately plunge them into financial difficulties.

Such financial constraints are accompanied by sharply reduced rates of [political participation](#) on [election days](#), the author found. Notably, voting intentions among the poor dropped by 5 percentage points. In absolute figures, this means that 500,000 fewer votes were cast in federal elections. Actual voter turnout was also reduced by an average of 5 percentage points compared to elections held at moments when poor voters experienced less financial pressure. The effect has been constant over the last few decades, is particularly pronounced in local and state elections (-6%), and a little less pronounced in federal elections (-4%).

"Short-term emergencies may turn people into non-voters," says Schaub. This is due to increased levels of stress and alienation from the political process, both of which deprive those affected of their desire to participate. Moreover, to save money, the only option often is to retreat into the private sphere. This reduces social embeddedness—an important driver of political participation. "To ensure that all segments of society are represented, we should avoid scheduling elections on days when parts of the population are suffering from financial shortages," explains Schaub.

The study analyzes voter turnout in more than 1,000 elections at the federal, state and local levels in Germany since 1946. The study combines data from large-scale surveys such as the "Allgemeine Bevölkerungsumfrage der Sozialwissenschaften" (ALLBUS) and the "Deutschlandtrend" (Infratest dimap) with in-depth interviews with

persons living in poverty. To determine the consequences of short-term financial difficulties, the study exploits the idiosyncrasies of German payment conventions. In Germany, salaries, pensions and [unemployment benefits](#) are transferred at the end of the month, yet many important payments must also be settled then. Since banks do not transfer money on weekends, in months in which the last day coincides with a weekend, these payments must be made earlier than in months in which the last day falls on a weekday. For example, in a 'short' month such as July 2021, where the 31st is on a Saturday, an identical income must cover for fewer days than in the 'long' month of August—30 days (July 1 to July 30) instead of 32 days (July 31 to August 31). As the study shows, these extra days present those living in poverty with considerable [financial difficulties](#), thereby negatively affecting political participation.

**More information:** Max Schaub, Acute Financial Hardship and Voter Turnout: Theory and Evidence from the Sequence of Bank Working Days, *American Political Science Review* (2021). [DOI: 10.1017/S0003055421000551](#)

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