

ELECTORAL CONSEQUENCES OF SCANDAL AND REAPPORTIONMENT IN THE 1992 HOUSE ELECTIONS

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The authors examine the electoral effects of political scandal and redistricting, two conventional wisdom explanations for 1992's higher than usual House turnover. They use the strategic politician theory as a basis for their analysis to examine retirements, primary outcomes, and general election outcomes. The theory assumes that politicians (both incumbents and challengers) behave strategically and will run or not run based on the prevailing political climate. The authors find support for the theory with regard to retirements; embattled incumbents are more likely to retire. Their analysis of the primary and general election outcomes, however, finds mixed support for the theory. Nevertheless, the check scandal and redistricting had a direct impact on the incumbent's vote margin, making the elections more competitive.

Reapportionment and revelations of scandal made it apparent that 1992 was not going to be a grand year for incumbents. The House bank and post office scandals reinforced in the electorate a growing sense of mistrust and anger with the Washington establishment. Operating under federal mandates, some state legislatures had to alter district lines drastically. Reapportionment and the House bank scandal coincided with what was predicted to be one of the largest turnovers in the House of Representatives since 1948. As it turned out, most of the turnover in the House of Representatives was the result of an unusually high number of incumbents choosing to retire and a record number of incumbents losing their party's primary. Primary losses in 1992 were almost twice as high as in any previous year in the last two decades.

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During this period, the highest number of primary losses occurred in the election year following reapportionment (Ornstein et al. 1992). The unusually high number, 53, of voluntary retirements in 1992 represents a departure from the 1980s, during which time the average number of retirees was 31.4, down from an average of 41.6 in the 1970s (Ornstein et al. 1992).

Anti-incumbent feelings did not translate into enough negative votes to throw all the rascals out; those incumbents who made it to the general election did better than expected, though somewhat worse than in previous years. The reelection rate dropped from 98% in 1990 to 91% in 1992, but was not as low as in 1974 and the early 1980s. While these outcomes demonstrate that incumbents still have the power to overcome significant obstacles, it is nonetheless clear that factors such as reapportionment and the House bank scandal did change the dynamics of the 1992 elections. Many incumbents who enjoyed large margins of victory in the past were struggling for their political lives in 1992. In the 1992 primaries, 48 incumbents had been held to less than 60% of the vote including 19 who lost. In 1990 only nine fell below 60% and only one incumbent was unseated. In 1988 five were below 60% and again only one was unseated (*Congressional Quarterly* 1992b, 2973). In the general election of 1988 the percentage of incumbents reelected with at least 60% of the major party vote was 88.5%; in 1992 it dropped to 65.4%. This percentage is the lowest since 1964.

In this article, we examine how factors such as redistricting and scandal affected the dynamics of the 1992 congressional races. We expect that these unique factors helped shape the decisions of incumbents and the electoral outcomes. Our analysis is based on the expectation that politicians behave strategically. When incumbents perceive their chances of winning to be slim, they will cut their losses and retire. We expect that those who run despite their electoral weaknesses will be confronted with quality challengers which increases the probability that weak incumbents will be forced into involuntary retirement.

We start with some anecdotal evidence about how overdrafts and reapportionment affected the dynamics of the 1992 congressional elections. Next, we examine previous literature on strategic politicians and voluntary retirements. We develop several hypotheses linking the

House bank scandal and reapportionment to retirements, primary outcomes, and general election outcomes. We then empirically test these hypotheses.

REAPPORTIONMENT

In implementing recent Supreme Court rulings and a 1982 amendment to the Voting Rights Act of 1965, states were required after the 1990 census to maximize the number of majority-minority districts. These provisions outlawed any practice that had the effect of discriminating against blacks and other minorities. In contrast to previous rulings which placed the burden of proof on minorities, map makers were required to show that they had done all they could to maximize minority voting strength in a state. These requirements meant that congressional districts were drastically altered in several states. In addition, remapping was expected to benefit Republicans because minorities who typically vote Democratic would be consolidated into a few districts.

The creation of majority-minority districts and the fact that some states lost seats due to population change forced retirements and made incumbents vulnerable. Thirteen-term member and chair of the Merchant Marine and Fisheries Committee, Walter B. Jones of North Carolina, announced plans to retire after legislators carved out a new African American majority district from his 1st district (Benenson et al. 1991, 3720). Jim Ross Lightfoot (R-IA) lost most of his old 5th district when Iowa lost a seat; the partisan makeup changed from a marginally Republican district to one in which his party was in the minority. Lightfoot attracted a strong general election challenger who held statewide office, Elaine Baxter. Baxter, Iowa's secretary of state, commented that "as soon as the map was published, I saw that it was not a good district for the incumbent" (Benenson et al. 1991, 3724). In some cases, incumbents ran in entirely new districts. Newt Gingrich (R-GA), for example, moved to a new district after Democratic state legislators parceled out his district among three Democratic incumbents (Benenson et al. 1991, 3717). Due to redistricting, 48 incumbents faced the prospect of running against other incumbents in primaries or general elections.

THE HOUSE BANK SCANDAL AND ITS AFTERSHOCKS

On September 18, 1991 the General Accounting Office (GAO) reported that during a 12-month period that ended June 30, 1990, 8,331 bad checks had been written against members' House bank accounts. First appearing in the Capital Hill newspaper, *Roll Call*, these and subsequent revelations opened up a scandal which proved to have serious political implications for many members of Congress. On September 25, hoping to diffuse the scandal, Speaker Tom Foley and Republican leader Robert Michel announced that the House bank would no longer honor "interest-free overdraft protection" to its members and scolded members for abusing their privileges. Attention by the media and calls by members to release the names of the abusers led to the closure of the House bank and a 5-month investigation. During this time, revelations that members had unpaid bills at House restaurants and indications of a second scandal involving the House post office fueled the fires of discontent.

On March 10, 1992, after a 5-month investigation, the House Ethics Committee found that in a 39-month period 20,000 checks were written on insufficient funds at the House bank. The Committee recommended that the House disclose names of the 24 worst offenders. These members were said to have abused their banking privileges "by routinely and repeatedly writing checks for which their account did not have, by a significant amount, sufficient funds on deposit to cover" (Donovan, 1992). Three days later (on March 13), the House voted unanimously to publicize information about all current and former representatives who had overdrafts at the House bank. The list with the number of overdrafts written by each member was published in newspapers on April 17.

Even before the vote, members were trying to mediate the damage by coming forward in an effort to regain the trust of their constituents. Their explanations varied from outright denial to acknowledgment of responsibility (*Congressional Quarterly* 1992a). "I am convinced that I have never written a bad check," said Joseph Early (D-MA) who was eventually named on the list of 24 worst abusers. Bill Alexander (D-AR), who was also named on this list, explained, "I have basically been broke for the last six years." Others simply blamed their own "shoddy book-keeping" or the bank itself. There is some evidence that the electorate

responded differently to various explanations, though an overwhelming majority indicated that these explanations were unsatisfactory.¹

Returns from early primaries confirmed fears of a voter backlash. Rep. Charles A. Hays (D-IL), who had 716 overdrafts and a negative balance larger than his next paycheck in 15 of the 39 months under scrutiny, became the first casualty of the bank scandal. Soon after his name appeared on a leaked list of bank abusers, Hays lost in his Illinois primary on March 17. Based on these early indications of voter discontent, other members opted to retire. In the month of April alone, eight out of the twelve members announcing their retirement had overdrafts ranging from 125 to 920, with an average of 264 overdrafts.

Public opinion polls showed voters held a dim view of Congress and were angered by the overdrafts. Approval ratings for Congress as a whole have never been high, yet the year prior to the general election saw the lowest ratings ever. In March and April of 1992, near the height of the House bank scandal, a Gallup poll revealed that only 17% of the public approved of the way Congress was handling its job. Only once before, in June of 1979, had approval ratings dipped into the teens. While approval ratings for individual members have always been significantly higher than that of the institution, an incumbent's ability to distance him or herself from the institution appears to have been hampered as a result of the scandal (Patterson and Magleby 1993). Two ABC/Washington Post polls in March and April of 1992 showed that less than half of the respondents approved of how *their own* congressional representatives were performing.² A Gallup Organization poll showed that respondents were most concerned that the bank scandal highlighted Congress's fiscal incompetence. Furthermore, 54% of the respondents were "not at all likely" to reelect a member who was one of the worst offenders.³ Misunderstanding of the overdrafts added to the discontent. Almost a third of the sample thought that public funds were involved.

THE STRATEGIC POLITICIAN HYPOTHESIS

VOLUNTARY RETIREMENTS

Most explanations of modern congressional behavior are based on the assumption that members' actions are guided by the desire for

reelection (e.g., Mayhew 1974, Arnold 1990). The perquisites of office make the job very attractive, and according to most studies on incumbency advantage, members are easily reelected. In other words, members have little incentive to leave voluntarily. We are led to believe that except for a few cases of electoral defeat, most members are "carried out in pine boxes" (Frantzich 1978).

While this has generally been the case throughout much of the postwar era, voluntary retirements increased noticeably in the early 1970s in the House then fell off in the 1980s. Hibbing (1982) cites the assault on the seniority system as a key to understanding the increase in the number of retirements in the 1970s. Other studies have concluded that disaffection with Congress was the primary motivation for retirements (Cooper and West 1981a, 1981b; Frantzich 1978). Some of the most visible members to retire in the U.S. Senate in 1992, such as Warren Rudman and Tim Wirth, echoed such criticisms, citing the large deficit and gridlock as the main reasons for their retirement. Yet, these same complaints were echoed in the 1980s when the number of retirees was rather small, suggesting that dissatisfaction with the political process may not be the principal factor. Jacobson and Kernell (1983) argue that when the costs of running for reelection outweigh the benefits members will retire (see also Hibbing 1982; Moore and Hibbing 1992). Incumbents who are electorally vulnerable may choose to retire rather than face the prospect of a tough campaign or risk political embarrassment. Jacobson and Kernell (1983) find some support for the strategic retirement thesis. When examining the pattern of retirements from the early 1900s through 1970, they find that members of the president's party are more likely to retire when the national economy is weak.

In a year like 1992 when anti-incumbent sentiment among the electorate was rampant, an unusually high number of members were caught in the midst of scandal, and many members' districts had significantly changed due to redistricting, the costs of running for reelection may have been too great for some members. Vin Weber (R-MN) announced his retirement on April 9, 1992, citing the unwelcome prospect of dragging his family through a "vicious, negative and highly personal campaign" in which his opponent would have accused him of writing bad checks (Ross 1992). He wrote 125 overdrafts. Other members faced almost certain defeat such as Rep. Frank Annunzio

(D-IL), who chose to retire rather than run against fellow Democrat Dan Rostenkowski, chairman of the House Ways and Means Committee. In addition, financial considerations may also have contributed to the strategic decision to retire; 1992 was the last year eligible incumbents could convert their campaign funds into personal use upon retirement.

We hypothesize that the effects of the House bank scandal would hurt all incumbents, but that those who had written the most overdrafts would have the hardest time regaining the trust of their constituents and winning reelection. Given these realities, we would expect the worst abusers to be most likely to retire. Additionally, reapportionment introduces an element of uncertainty to many incumbents; the greater the changes, the more difficult it would be to win reelection. For the 48 members paired against another incumbent, the prospect of facing an incumbent in the primary or general election may have led them to consider retirement.

ELECTION LOSSES AND QUALITY CHALLENGERS

Every election year hundreds of challengers choose to contest elections. These challengers range from experienced politicians, who currently hold or have previously held elective office, to "hopeless amateurs." According to Jacobson (1990), the absence of competitiveness in many congressional elections is not due to any inherent incumbency advantage but rather the result of a shortage of qualified challengers. Challengers who are seen as viable candidates are able to attract more money and thus run a more competitive campaign (Jacobson 1980).

Jacobson and Kernell (1983) demonstrate that politically experienced challengers behave strategically, preferring to run in open seats or against weak incumbents. National conditions (such as the state of the economy) which are largely outside of an incumbent's control indirectly affect the outcome of congressional races by influencing strong challengers to run against incumbents whose party may be seen as responsible for the weak economy (Jacobson and Kernell 1983; Jacobson 1989). Challengers who have prior political experience have been shown to fare better against incumbents than those who have no such experience. These competitive challengers are considered to be more likely to defeat incumbents and receive more votes than weak

challengers (Mann and Wolfinger 1980; Jacobson and Kernell 1983; Jacobson 1989).

In light of the strategic politician hypothesis, we expect the number of overdrafts and reapportionment to have an indirect effect on election outcomes through challenger quality. Greater numbers of overdrafts and larger partisan changes in the district give the appearance that the incumbent is weak. These electorally vulnerable incumbents will attract strong challengers. Filing deadlines vary from state to state; therefore, the effects of the check scandal should influence those challengers whose states had filing deadlines after an incumbent's involvement in the House bank scandal became public.⁴ Likewise, the more unfavorable the redrawing of the district lines, the more likely the incumbent is to draw a strong challenge. Because of the nonpartisan nature of the check scandal, we expect that strong challengers would be attracted in the primary as well as in the general election. In turn, these strong challengers are more likely to defeat the incumbent.

We also examine the direct effects of scandal and reapportionment. As previously mentioned, primary filing deadlines were passing as the names of abusers and the number of their overdrafts were published. Therefore, incumbents who appeared vulnerable due to the scandal may not have attracted quality challengers because the filing deadline had passed. Because challengers, regardless of political experience, would use the bank scandal to their advantage, incumbents would suffer from their overdrafts regardless of the quality of the challenger. Because partisanship has a strong influence on congressional vote choice, partisan changes in the district due to remapping are also expected to directly affect the incumbent's vote margin, regardless of challenger quality.

METHODS AND DATA

We develop three models based on three different dependent variables: (a) a model that predicts retirements from the House, (b) a path model using incumbent's primary vote as the dependent variable, and (c) a model using path analysis to explain an incumbent's share of the vote in the general election. We do not consider the effects of scandal and reapportionment on the decision to run for higher office, although

a drastic partisan shift may force career politicians to move up the career ladder.

Our independent variables of interest are reapportionment and the House bank scandal. Political scandal has rarely affected such a large number of members at the same time. There were 266 members who wrote at least one overdraft and 78 who wrote over 50. The nature of the House bank scandal also gives us a fairly straightforward manner in which to measure scandal (number of overdrafts).

To measure the effect of redistricting, we look at partisan change in the district. We construct a measure which compares the 1988 presidential vote aggregated in the old districts to the 1988 presidential vote aggregated into the new districts. The measure takes into account the size and direction of partisan change. The variable has a positive value if the district changed in favor of the incumbent and a negative value if the district moved against the incumbent. On average, all congressional districts moved almost one point in favor of the Republicans. This seems to confirm that redistricting, as predicted, would benefit Republicans in 1992.

We use a measure of challenger quality that is a compromise between the Green and Krasno (1988) measure and the dichotomous variable of challenger experience used by Jacobson (1980, 1990) and Jacobson and Kernell (1983). We construct a 7-point scale of challenger experience that awards points for current office-holding status and the level of office (see appendix). We feel our measure is more straightforward than Green and Krasno's (1988) and achieves essentially the same results. Our measure is highly correlated with their measure ($r = .95$). For primary challengers we coded the most highly qualified challenger. If the incumbent was defeated in the primary, the most qualified challenger, in all but a few cases, was the one to win the primary.

We control for several other factors in each equation. Because they vary for each equation, we present these variables in the results section.

RESULTS

Tables 1 and 2 show how turnover varied according to the number of overdrafts and the amount of partisan change. One-third of the

TABLE 1
1992 Turnover in the House: Effects of House-Bank Overdrafts

	Number of Overdrafts			
	None	1 to 99	100 to 199	200+
Defeated in general election	3.0	6.6	16.7	7.4
Won in general election	84.2	78.7	50.0	40.7
Defeated in primary	3.0	2.8	16.7	18.5
Retired	9.7	11.8	16.7	33.3
<i>n</i>	165	211	18	27

SOURCE: *Los Angeles Times*, April 17, 1992.

NOTE: Cell entries are percentages. Ted Weiss (D-NY) died on September 14, 1992 and is not included. Walter B. Jones (D-NC) who also died is included; he announced his retirement 1 year before his death. Those who ran for higher office are not included.
 $\chi^2 = 44.21; p < .01$.

TABLE 2
1992 Turnover in the House: Effects of Partisan Change

	Partisan Change in District				
	Against Incumbent		No Change	In Favor of Incumbent	
	≤ -5	-4 to -1	0	1 to 4	≥ 5
Defeated in general election	10.9	6.5	6.8	3.4	2.1
Won in general election	63.0	79.0	86.3	75.9	75.0
Defeated in primary	8.7	2.9	4.1	4.3	6.3
Retired	17.4	11.6	2.7	16.4	16.7
<i>n</i>	46	138	73	116	48

SOURCE: *Almanac of American Politics 1992 and 1994*.

NOTE: Cell entries are percentages. Ted Weiss (D-NY) died on September 14, 1992 and is not included. Walter B. Jones (D-NC) who also died is included; he announced his retirement 1 year before his death. Those who ran for higher office are not included.
 $\chi^2 = 18.19; p > .05$.

members who had written over 200 overdrafts retired, indicating that those who were most likely to be hurt by the scandal opted out of the race. The number of primary defeats also increases as the number of overdrafts increases, indicating that there are electoral consequences of the banking scandal. Likewise, the proportion of members who won reelection dramatically decreases when the number of overdrafts is greater than 100. Incumbents in districts where there was no partisan change were the least likely to retire. A linear relationship between

partisan change and outcomes is not evident because the direction of partisan change did not seem to affect the number of retirements. However, the proportion of incumbents defeated in the general election does steadily decline as redistricting becomes more favorable toward the incumbent, suggesting that partisan change has an effect on general election outcomes.

RETIREMENTS

Our first model estimates the effects of reapportionment and the check scandal on the probability of retiring. We expect that members who had the greatest probability of losing in the primary or general election decided to retire rather than face a certain defeat. In short, the most vulnerable members self-selected out of the general election sample. We use two indicators of reapportionment: partisan change in the district and whether or not the incumbent would be facing another incumbent in the primary or general election. Only after redistricting would incumbents be forced to face each other in a primary or general election. The 13 incumbents who ran for higher office have been dropped from the equation because they have not retired from electoral politics.

In the equation we control for other factors that would affect the retirement decision besides reapportionment and overdrafts. We include two more factors that indicate electoral vulnerability—the incumbent's 1990 vote and party. If the incumbent had a close call in 1990, we expect that he or she is more likely to retire. Because of the state of the economy and President Bush's low popularity, we expect Republicans would be more likely to retire. In addition, financial considerations may also have made retirement more attractive. A grandfather clause in the Ethics Reform Act of 1989 allowed those members who were in the House prior to 1980 and who retired by 1992 to convert surplus campaign funds to personal cash. Therefore, the amount of convertible money for eligible incumbents has been included in the equation.

We also control for the effects of age and tenure. Age is a continuous variable, while tenure is a dummy variable coded "1" for those who have served more than four terms. Although age and tenure are correlated, Hibbing (1982) finds that each has a significant and sepa-

rate effect on the probability of retiring. We expect powerful incumbents in the House to be less likely to retire, so we include a control for whether a member is a chair of a standing committee.

Table 3 shows the results of the logistic regression. We have included columns indicating the effect of a one unit change in each independent variable and the probability of retiring given the minimum and maximum values of the independent variable holding other variables constant at their means. As expected, the prospect of facing another incumbent in the primary or general election significantly contributes to the decision to retire. For incumbents facing another incumbent, the probability of retiring is over 30% greater than for incumbents not facing another incumbent. Our other indicator of reapportionment (partisan change), however, is not significant and the sign is not in the expected direction. The number of overdrafts had a significant effect on the probability of retiring. Holding other variables constant at their means, incumbents with the maximum number of overdrafts are expected to be 33% more likely to retire than those with no overdrafts.

According to the strategic retirement hypothesis advanced by Jacobson and Kernell (1983), Republicans should have a greater likelihood of retiring in a year like 1992 when macroeconomic conditions did not favor their party. However, we find no significant party differences. Perhaps the weak economy and Bush's low popularity ratings were offset by advantages Republicans gained in redistricting.

The logistic regression coefficients show that older incumbents and those who have served more than four terms are more likely to retire while those who enjoyed large margins of victory in the previous election are less likely to retire. Also less likely to retire are committee chairs. Finally, those incumbents who had large amounts of cash on hand and were eligible to convert it to personal use are more likely to retire. Incumbents with the largest campaign war chests (\$1.4 million) are 55% more likely to retire than those who either had no cash on hand or were not eligible to convert their campaign contributions to personal use.

The decision to retire is probably due to the interaction of more than a few factors. Alone, 80 overdrafts or an 8-point partisan shift may not be enough to make an incumbent throw in the towel. However, an

TABLE 3
Determinants of Likelihood That
Incumbent Will Retire: Logistic Regression Coefficients

	Coefficient	Effect on Probability ^a	Probability of Retiring ^b	
			Minimum	Maximum
Overdrafts (in 10s)	.022* (.010)	.002	.109	.434
Partisan change in district	.031 (.029)	.003	.065	.231
Would face incumbent	1.837** (.393)	.194	.118	.457
1990 incumbent vote	-.033** (.013)	-.003	.226	.050
Party	-.074 (.361)	-.008	.125	.118
Age	.050** (.018)	.005	.042	.360
More than four terms in office	1.392** (.518)	.147	.032	.118
Committee chair	-1.396* (.777)	-.147	.118	.032
Convert campaign cash (in \$1,000s)	.002** (.001)	.0002	.105	.656
Constant	-2.105* (.950)			
<i>n</i>	422			
-2 Log likelihood	249.586	†		

NOTE: Those who ran for higher office are not included. Standard errors are in parentheses. 88.86% of the cases were correctly classified.

a. Net effect on probability of a one-unit change in the independent variable evaluated at the mean (.12).

b. Probability of retiring given minimum and maximum value of independent variable holding all other independent variables constant at their means. Dummy variables held constant at their mode.

* $p < .05$ (one-tailed); ** $p < .01$ (one-tailed).

incumbent who wrote 80 overdrafts, saw his or her district shift unfavorably by 8 points, is 70 years old, and had surplus funds on hand may feel that a tough election fight is not worth it. In other words, an additive model may not truly capture the interactive effects of these factors. But rather than include every possible interaction, we have considered only the main effects to keep the model simple.⁵

PRIMARY OUTCOMES

The timing of the House bank scandal could not have been worse for those incumbents who had written numerous overdrafts. Early primaries coincided with the release of names and focused media attention on the scandal. Many (60%) of the filing deadlines had not closed for those incumbents whose involvement in the scandal became public. We hypothesize that incumbents who wrote the most overdrafts would face the strongest challengers if the primary deadline had not passed by the time a check bouncer's name became public. We also hypothesize that partisan change as a result of redistricting may have increased uncertainty about the electoral fate of the incumbents attracting stronger challengers.

As the number of candidates in a given primary will naturally reduce the incumbent's vote margin, we include it as a control variable in the model.⁶ An argument can be made that vulnerable incumbents will attract not only stronger challengers but more of them, but we don't estimate these effects. In addition, these two variables appear to be highly correlated ($r = .71$) which may inflate the standard errors and bias the estimates. We estimated the model with and without the number of candidates in the primary and found no change in the standard errors and therefore left the two variables in the equation.

The direct and indirect effects of the scandal and redistricting are estimated in Table 4 and illustrated in Figure 1. The first equation predicts challenger quality using the number of overdrafts, the interaction between overdrafts and filing deadline, reapportionment, and the incumbent's 1990 vote. As expected, the interaction between the filing deadline and the number of overdrafts directly affects the quality of the challenger, though the impact on challenger quality is not great. Given the fact that strategic candidates plan far in advance in order to challenge an incumbent, late-breaking events, such as the check scandal, appear to have only a marginal impact. Reapportionment, as measured by partisan change, did not influence the quality of the challenger. Despite the apparent divisiveness of the Republican party, Republicans did not pick up a disproportionate share of stronger challengers than the Democrats. Challenger quality, however, has a large impact on the incumbent's share of the vote; the incumbent is expected to lose almost three and a half percentage points in the

TABLE 4
Estimating the Effects of Scandal and
Partisan Change on Incumbent Primary Vote: OLS Estimates

	Equation 1 Challenger Quality		Equation 2 1992 Incumbent Vote	
	Coefficient	Standardized Coefficient	Coefficient	Standardized Coefficient
Exogenous variables				
Overdrafts (in 10s)	.010 (.012)	.059	-.090* (.042)	-.051
Overdrafts \times filing deadline	.045** (.016)	.206	—	—
Partisan change	-.011 (.020)	-.031	.094 (.090)	.024
1990 incumbent vote	-.014* (.007)	-.106	.035 (.033)	.025
Party	.124 (.219)	.031	—	—
Number of candidates in primary (logged)	—	—	-25.126** (1.310)	-.630
Endogenous variables				
Challenger quality	—	—	-3.389** (.344)	-.318
Constant	1.879** (.497)		96.679** (2.370)	
Adjusted R^2	.06		.81	
n	369		369	

NOTE: Standard errors are in parentheses.
* $p < .05$ (one-tailed); ** $p < .01$ (one-tailed).

primary for every one-unit increase in challenger quality. The number of overdrafts also appears to have a modest effect on the incumbent's share of the vote in the primary. Challengers, regardless of political experience, benefit from the overdrafts.

GENERAL ELECTION OUTCOMES

In estimating general election outcomes we employ a model similar to the one estimating primary outcomes. However, we estimate three equations and include challenger spending. Jacobson (1980) finds that incumbent spending has a weak, negative, and nonsignificant impact on the vote; the more money an incumbent spends, the more he or she

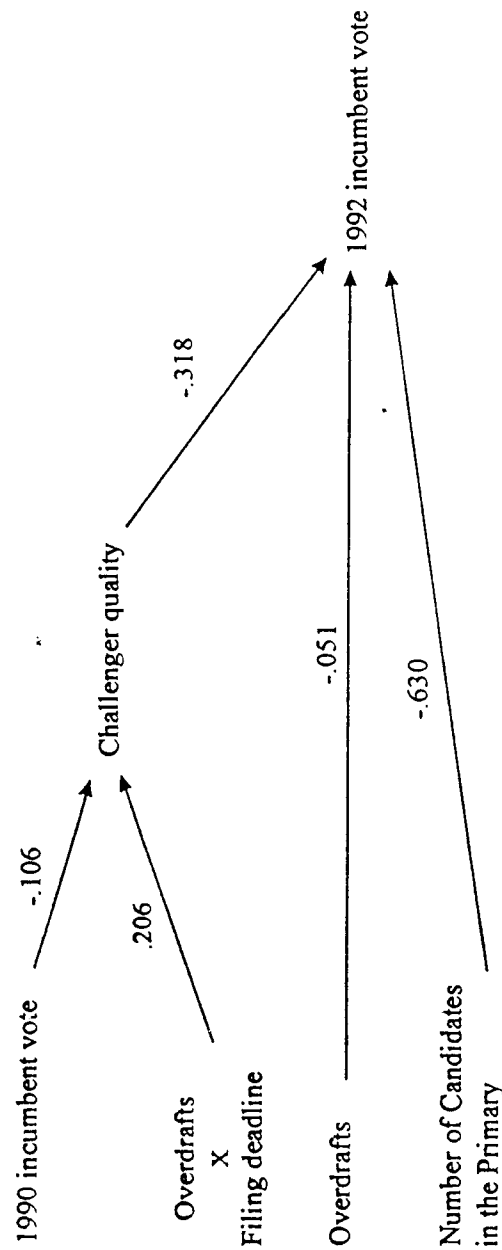


Figure 1: Path Analysis of Scandal and Redistricting (in the Primaries)
NOTE: Nonsignificant paths are not shown. Path coefficients are standardized OLS coefficients.

is in trouble. Since incumbent spending is largely a function of how much the challenger spends, we include only challenger spending.⁷ This avoids problems of multicollinearity and controls for the much stronger effects of challenger spending. In addition, we consider challenger quality to have a direct effect on challenger spending and the incumbent's vote.⁸ Challengers who have political experience may be more effective campaigners and therefore need not spend as much money as those who lack such experience. Similarly, those challengers who currently hold political office may already have name recognition in the district and therefore need not spend as much money as those who have no such advantage.

Table 5 shows the three equations we have estimated. Figure 2 illustrates the direct and indirect effects of the exogenous and endogenous variables on an incumbent's share of the 1992 vote. The path model shows that the number of overdrafts had only a direct effect on the 1992 incumbent vote, contrary to our expectations that it would indirectly affect the outcome through challenger quality. Strong challengers in the opposition party were most likely set to challenge incumbents far in advance of the scandal, knowing it takes a well funded campaign to overcome an incumbent. We speculate that in the incumbent's party primary strong challengers were more willing to jump in at the last minute, whereas, without the advent of the scandal, they would have had to wait until the retirement of the incumbent before trying for his or her seat. The coefficient estimating the direct impact of overdrafts on incumbent's percentage of the vote shows that an incumbent is predicted to lose just over 1% of the vote for every 100 overdrafts. This may at first appear surprising, as the effects appear to be rather small, yet one must remember that the worst offenders had already been censored out of the sample through retirements and primary losses. Those who went on to run for reelection had on average written less overdrafts.

As for partisan change, the less favorable the drawing of the district, the more experienced the challenger. In the primary model, partisan change did not affect challenger quality. Any disadvantages that the incumbent would face in the general election as a result of redistricting would likely be experienced by a successful primary challenger. In the general election, these disadvantages become advantages for challengers of the opposite party. Our results suggest that this is indeed the

TABLE 5
Estimating the Direct and Indirect Effects of Scandal
and Partisan Change on Incumbent Vote Margin: OLS Estimates

	Equation 1 Challenger Quality		Equation 2 Challenger spending (in \$1,000s)		Equation 3 1992 Incumbent Vote	
	Standardized Coefficient	Coefficient	Standardized Coefficient	Coefficient	Standardized Coefficient	Coefficient
Exogenous variables						
Overdrafts (in 10s)	.000 (.001)	-.001	—	—	-.117* (.054)	-.095
Overdrafts × filing deadline	.004 (.021)	.014	—	—	—	—
Partisan change	-.037* (.021)	-.101	—	—	.274** (.103)	.123
1990 incumbent vote	-.028** (.007)	-.218	—	—	.155** (.035)	.200
Party	-.120 (.223)	-.030	—	—	1.589 (1.111)	.066
Endogenous variables						
Challenger quality	—	—	64.524** (5.322)	.546	-1.793** (.317)	-.293
Challenger spending	—	—	—	—	-.016** (.003)	-.303
Constant	4.065** (.504)		19.829 (15.066)		59.234** (2.749)	
Adjusted R^2	.04		.30		.36	
n	349		349		349	

NOTE: Ted Weiss (D-NY) who won the primary but died before the general election is not included. Standard errors are in parentheses.

* $p < .05$ (one-tailed); ** $p < .01$ (one-tailed).

case as unfavorable redistricting increases the likelihood of attracting a stronger challenger. Both challenger quality and challenger spending had a substantial effect on the 1992 vote. Only 35% of the effects of challenger quality are mediated by challenger spending. And as the

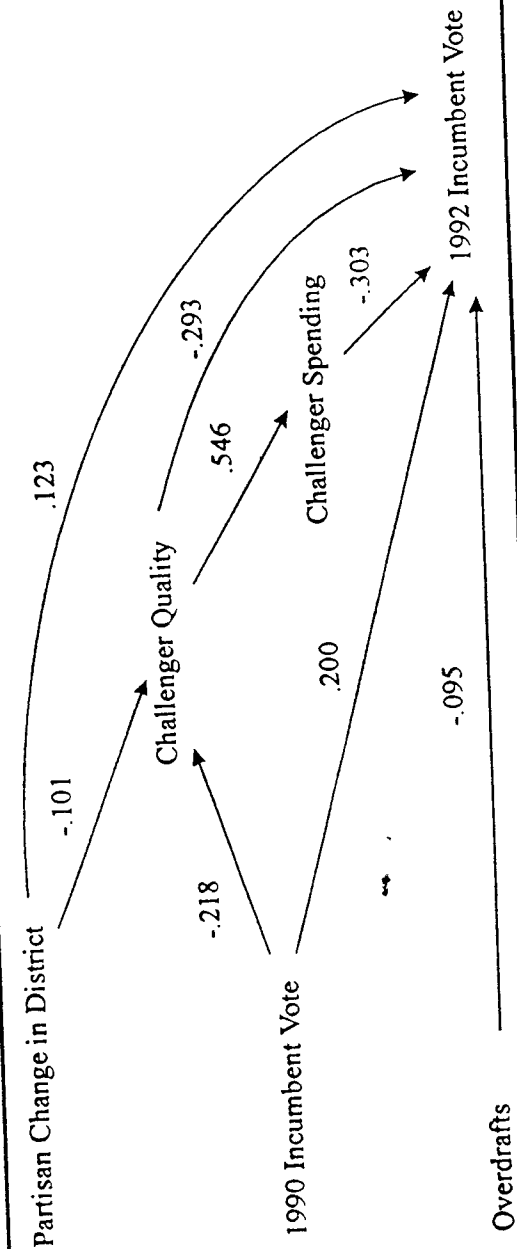


Figure 2: Path Analysis of Scandal and Redistricting (in the General Election)

NOTE: Nonsignificant paths are not shown. Path coefficients are standardized OLS coefficients.

TABLE 6
Determinants of Likelihood That Incumbent
Will Return to Office: Logistic Regression Coefficients

	Coefficient	Effect on Probability ^a	Probability of Returning ^b	
			Minimum	Maximum
Overdrafts (in 10s)	-.041** (.009)	-.008	.855	.117
Partisan change in district	.013 (.023)	.002	.787	.873
Would face incumbent	-1.981** (.329)	-.371	.830	.403
1990 incumbent vote	.025** (.010)	.005	.720	.913
Party	-.089 (.277)	-.017	.842	.830
Constant	.163 (.668)			
<i>n</i>	421			
-2 Log likelihood	452.056			

NOTE: Those who ran for higher office and Ted Weiss (D-NY) are not included. Standard errors are in parentheses.

a. Net effect on probability of a one-unit change in the independent variable evaluated at the mean (.75).

b. Probability of retiring given minimum and maximum value of independent variable holding all other independent variables constant at their means. Dummy variables held constant at their mode.

***p* < .01 (one-tailed).

strategic politician would expect, unfavorable redistricting also decreased the incumbent's share of the vote.

The effects of overdrafts in the general election on the incumbent's vote, as previously mentioned, are small as is the effect of partisan change. Based on the strategic retirement hypothesis, weak incumbents would be self-selected out of the primary and general election samples. This selection problem may lead to a censored sample and biased coefficients. In order to check for this problem we estimated a final model predicting whether or not the incumbent returned to office. The results are shown in Table 6. For the dependent variable, general election winners are coded "1" while all other incumbents are coded "0." As independent variables we use the indicators that occur in all three previous models. The number of overdrafts has a significant and

large effect on whether or not the incumbent returns to office; incumbents who wrote the most overdrafts have only a 12% chance of returning to office. The variable indicating whether or not the incumbent faced another incumbent due to reapportionment is also significant. However, our other indicator of reapportionment, partisan change, is not significant.

CONCLUSION

Our results suggest that strategic politicians played a role in the 1992 congressional elections. Strategic decisions seemed to reflect the conventional wisdom that the House bank scandal and reapportionment would alter election outcomes. Those incumbents who had written the most overdrafts or faced the prospect of running against another incumbent chose not to run. As the uncensored model suggests, the number of overdrafts has only a minimal impact on the general election outcome because all of the worst offenders self-selected out of the general election sample. Partisan change heightened the competitiveness of elections, but the uncensored model suggests that it was not enough to keep incumbents out of office. The overdrafts appear to have only a modest effect on challenger quality in the primaries and no effect on challenger quality in the general election, indicating that strategic candidates who challenged incumbents planned to run far in advance of the scandal. Reapportionment, on the other hand, is an event anticipated far in advance, and our findings suggest that unfavorably redistricted incumbents attracted experienced challengers in the general election.

APPENDIX

Measures of Selected Dependent and Independent Variables

The data used in this study come from various sources. Information on partisan change due to reapportionment comes from *The Almanac of American Politics 1992 and 1994*. The number of overdrafts for each member was published in the April 17 edition of the *Los Angeles Times*. For information on general election challengers we use *The Cook Political Report*, and for information on primary challengers and primary outcomes, we use various issues of *Congressional Quarterly*. Data on characteristics of incumbents such as committee chair status and 1990 congressional vote come from *The Almanac of American Politics 1992*. Campaign expenditures are from the December 30, 1992 report of the Federal Elections Commission. The amount of campaign money incumbents could convert to personal use is from the FEC and from *Congressional Quarterly* (January 12, 1991, 76).

Challenger Quality

- 0 = Unopposed
- 1 = No political experience
- 2 = Staffer, political aide, appointee, judge
- 3 = Previous congressional run
- 4 = Previously held political office
- 5 = Currently holds office (mayor, city council)
- 6 = Currently holds office (state legislative office, statewide office)
- 7 = Incumbent

Party

- 1 = Democrat
- 0 = Republican

Years in Office

1 = Incumbent has served in the U.S. House of Representatives for more than 4 terms.

0 = Incumbent has served in the U.S. House of Representatives 4 terms or less.

Measure of Redistricting

$$\text{Partisan Change} = (\text{new Bush vote} - \text{old Bush vote}) \cdot \text{party}$$

where Republicans are coded "1" and Democrats are coded "-1."

NOTES

1. Gallup Organization Poll, March 26-29, 1992. Of those surveyed, only 22% agreed that "no public funds were used to cover overdrafts" was a satisfactory explanation.

2. ABC/Washington Post Poll. March, 1992 and April 10, 1992 (Patterson and Magleby 1993).

3. Gallup Organization Poll, March 26-29, 1992.

4. Names of abusers were in fact trickling out prior to the official release on April 17, 1992. Some members had admitted writing overdrafts early in September and October of 1991. Other members, reacting to the coming release, tried to mediate the damage by coming forward during March. Still others were trying to take advantage of the scandal and published unofficial reports of abusers. While these early accounts may have been unreliable, they nevertheless had the effect of making an incumbent seem vulnerable. Those incumbents who had written overdrafts but whose names were not released prior to the filing deadline in their state would have escaped any indirect effects of the scandal but would feel any direct effects on election day.

5. We tested several interaction effects. Although the anecdotal evidence about retirements suggests that there might be an interaction between the effects of reapportionment and overdrafts, it is not statistically significant. Furthermore, the interactions of overdrafts and tenure with age are not significant. An interaction between the incumbent's 1990 vote and age is significant. However, when this interaction is included in the model the main effects of age become insignificant and the fit of the model does not improve.

6. Examining the average incumbent vote for each number of candidates in the primary reveals that the effect of the number of candidates on the incumbent's primary vote diminishes beyond three candidates. Therefore, we log the number of candidates in the primary to capture this nonlinear relationship.

7. Challenger spending was not logged because it would underestimate its effects on the incumbent's share of the vote at higher levels of spending (see Jacobson 1980, 40-41). In later work, Jacobson (1990) does use the logged value.

8. In 1980 Jacobson argued that challenger spending mediates all effects of challenger quality, but in later work (1990) he found that challenger quality has an independent effect on the outcome (when controlling for challenger spending).

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