



# North Hall NEWS

THE ALUMNI NEWSLETTER OF THE DEPARTMENT OF POLITICAL SCIENCE

FALL 2013

## SUBPRIME VIRTUES:

# The Moral Dimensions of American Housing and Mortgage Policy

Richard Avramenko

The so-called “subprime mortgage crisis” has led to intense scrutiny of American housing policy, mortgage finance, and even the goods of homeownership. Some critics allege that the housing bubble and ensuing financial crisis were consequences of misguided state intervention, whereas others contend that the sources of the crisis lay in the pathologies of unregulated markets. Still others point to international debt burdens and capital flows as the root cause. Regardless of the ultimate sources, and despite the seemingly endless hand-wringing and finger-pointing by pundits and policy-makers, the events of 2007–09 have primarily been viewed through the economic lens of cost-benefit analysis. How much did the economic crisis cost, and who ought to pay for it? This is unfortunate, we suggest, because mortgage and housing policy—like all public policy—has a moral dimension easily overlooked.

Over the past three decades the effects of public policy on moral character have been of great interest to political scientists. Ever since Theda Skocpol revealed the link between Civil War pensions and the development of the modern welfare state, scholars have gone to lengths to demonstrate that as politics creates policy, policy in turn transforms the political landscape from which it came. Social Security and Medicare, as Andrea Campbell illustrated, gave rise to a new constituency of seniors ready to defend their entitlements.



Likewise, Suzanne Mettler documented how the G.I. Bill created the “Greatest Generation”—a generation with unparalleled levels of civic engagement. Of course, not all policy creates better citizens, as Joe Soss and others have shown with regard to poverty governance. Drug testing for welfare, they have argued, diminishes recipients’ civic engagement and other aspects of good citizenship. Whether policies further or thwart civic engagement, it has become a truism that policies do, in fact, have moral

implications and can foster particular sets of citizen dispositions and capabilities.

What, then, of housing and mortgage policy? Not only is housing and mortgage policy inevitably normative, it can also be pivotal in fostering a particular set of citizen virtues. We recognize that this position may be controversial. Is it appropriate, for example, to use state power to pursue a particular vision of the good life? And if so, who is to say what constitutes the good life, or what virtues are constitutive of good citizenship? To the first question, we answer unequivocally—all policies have normative consequences, whether we like it or not. To the second, we affirm what we call the *subprime virtues*: truth-telling, promise-keeping, frugality, moderation, commitment, foresight, and judgment. These basic virtues, absolute prerequisites for any decent society, were a survey of all the major moral traditions—be it the Western philosophical

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## 110 North—Notes from the Chair



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between January 1, 2012, and June 30, 2013. The Department of Political Science is deeply grateful for the support provided to us by our alumni and friends. Your financial support makes opportunities available for undergraduates, graduate students, and faculty that would otherwise not be possible. You help us maintain the UW–Madison Department of Political Science as one of the best in the country

**John Coleman**

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# Wisconsin's Rural vs. Urban Divide

## Katherine Cramer

One of the great perks of being a political scientist at the University of Wisconsin–Madison is that the laboratory in my backyard has become incredibly fascinating in the past few years.

I study public opinion, or more precisely, how ordinary people make sense of politics. Back in May of 2007, with the help of an Ira and Ineva Reilly Wisconsin Idea Endowment Grant, I began a study of political understanding and used conversations among Wisconsinites as my window. I wanted to study the way people make sense of politics with the people they normally spend time with, in the places they go to in the course of their daily life. This meant that I started inviting myself into conversations in places like gas stations, diners, and coffee shops in 27 communities that I sampled throughout the state.

Even though I grew up in the state, the thing that surprised me most was an urban vs. rural perspective that I frequently encountered in smaller communities in Wisconsin. As many of you know, in Wisconsin, there are

two main metropolitan areas, Madison and Milwaukee. There is a great deal of territory in the state outside of these areas, however. And people who live in these “outstate” places often resented what they felt was an unfair allocation of public dollars, power, and attention to the metro areas.

This rural vs. urban perspective sounded generally like this: Madison sucks in our taxpayer dollars, spends them on itself or Milwaukee and we never see it in return. In addition, these folks told me, all of the important decisions are made in Madison or in Milwaukee and communicated outward. People in those large cities do not listen to what is going on in outstate Wisconsin, and fundamentally misunderstand the rural way of life, according to many of the people I listened to.

One prominent way in which this perspective came through was in discussions of Governor Scott Walker’s proposal of Act 10, proposed in early 2011, which restricted collective bargaining for most public employees, and mandated that state employees contribute more to their pension

and health benefits. The anti-public employee sentiments that came out during the charged atmosphere that ensued were a surprise to many. But they were clearly not new, given the conversations I had heard as early as 2007. In many small places in Wisconsin, people regarded public employees as the highest income earners in town. They also felt that their own hard work was going to pay for public employees’ high salaries, health care, and pension benefits, even though they could not afford to pay for health care themselves. In addition, many people in rural Wisconsin viewed policy on public employees’ salaries and benefits as a product of urbanites who are out of touch and unconcerned about rural residents.

These sentiments are of course not shared by all rural Wisconsinites. But the resentments toward urban Wisconsin that I heard, rooted in identities with place and perceptions of injustice, are an important way in which people in my backyard are making sense of politics these days.

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## Where did students in our Washington, D.C., summer internship program work in 2013?

*This past summer twenty-one students participated in the Political Science summer internship program in the nation’s capital. Many of them receive financial assistance made possible by our generous alumni and friends.*

*The students interned with:*

Alliance for Children and Families  
American Enterprise Institute  
Arum Group  
Association of Public and Land-grant Universities  
Catholic Charities  
Global Rights  
Heritage Foundation  
House Committee on Education and the Workforce  
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## Who's New in North Hall?



**Noam Lupu** joined the department this fall as an assistant professor and Trice Faculty Scholar. He received his PhD from Princeton University in 2011. His dissertation received

two best dissertation awards from the American Political Science Association. He is interested in how structural contexts condition voter preferences, particularly in Latin America. His current book project, *Party Brands in Crisis*, explores how the dilution of party brands eroded partisan attachments in Latin America and facilitated the collapse of established parties. Lupu's research has appeared or is forthcoming in *American Journal of Political Science*, *American Political Science Review*, and *Comparative Political Studies*, among other journals.



**Jonathan Renshon** is an assistant professor and Trice Faculty Scholar. He received his PhD from Harvard University and spent 2012–13 as a fellow in the Defense Analysis

Department at the Naval Postgraduate School in Monterey, California.

His book project, *Fighting for Status*, presents a theory of status concerns in international politics, and provides evidence that dissatisfaction over relative status has historically led states to initiate conflicts at every level of intensity in order to correct the perceived imbalance. His dissertation won the award for best dissertation given annually by the International Society of Political Psychology.



**Jessica Weeks** joined the department in fall 2013 as an assistant professor and Trice Faculty Scholar. She received her PhD in 2009 from Stanford University and

was an assistant professor of government at Cornell University before joining the UW–Madison faculty. Her first book, *Dictators at War and Peace*, is forthcoming in 2014 and studies how nondemocratic states make decisions to use military force. Other research projects explore question such as the causes of nuclear proliferation and the determinants of public support for military force, and have appeared in or are forthcoming in the *American Political Science Review*, the *American Journal of Political Science*, and *International Organization*.



Undergraduate award recipients, 2013 (l to r): Vanessa Vosen, Durim Halimi, Rachelle Dorr, Alexander Holland, Michael Tecca, Anthony DaBruzzi.

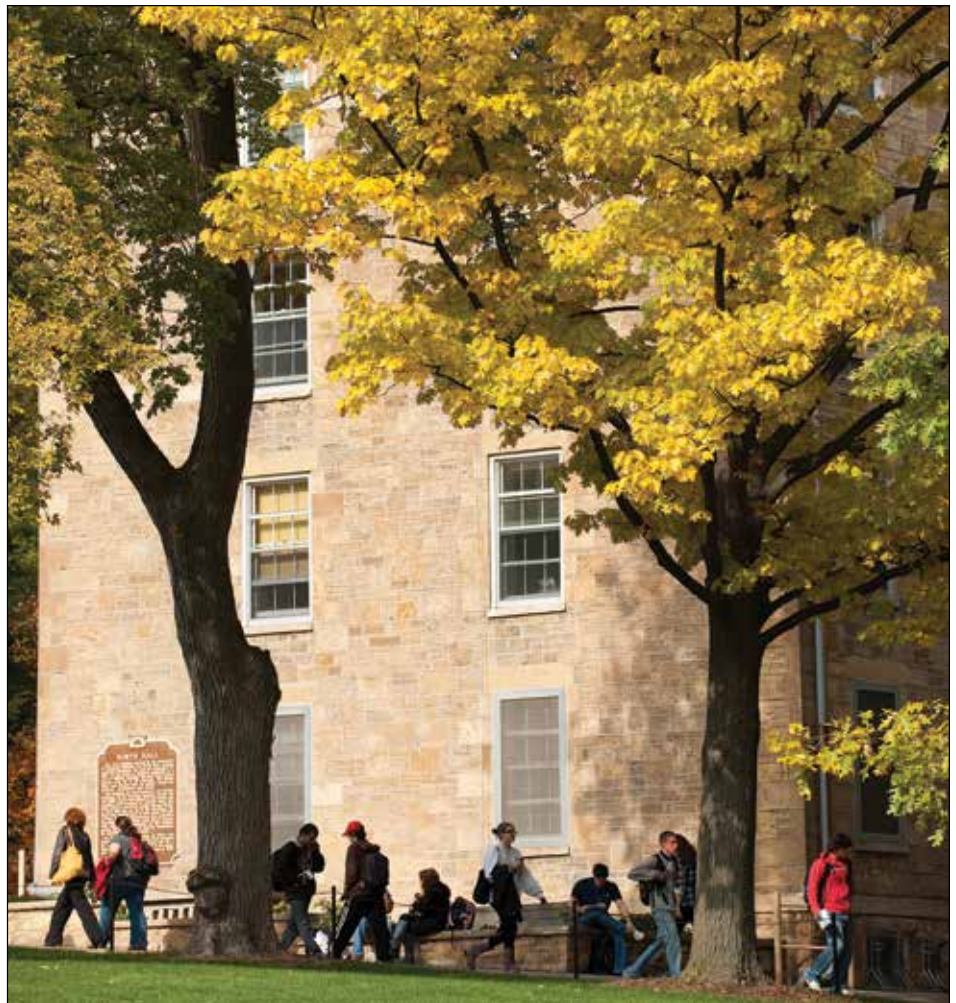
# 50 Years in North Hall

November 2013 marks the 50th anniversary of North Hall being the home of the Department of Political Science.

Over the years, thousands of students have considered North Hall their academic home base on the UW campus. They came through its doors to talk with professors, meet teaching assistants, receive counsel from academic and career advisors, and get help from staff. They have taken classes in the small seminar rooms, done research in the Joel Dean Reading Room, used the computer lab, and talked with their fellow students about life on campus and in the world beyond.

Much has changed in those 50 years, but one thing that has remained a constant is the dedication of the Department of Political Science to provide a first-rate educational experience for its students. The department is proud that North Hall means so much to our legions of undergraduate and graduate alumni. You can find more North Hall history at [go.wisc.edu/6i3o16](http://go.wisc.edu/6i3o16).

Do you have a favorite North Hall memory or story? If so, send it to us at [info@polisci.wisc.edu](mailto:info@polisci.wisc.edu), or in the enclosed envelope. We will print some of your entries in the spring 2014 issue of *North Hall News*.



## Political Science Gets New Home

**Published on November 24, 1963, and reprinted courtesy of the *Wisconsin State Journal*.**

The Department of Political Science of the University of Wisconsin is getting a new home—in the oldest building on the Madison campus.

The department, housed since 1910 in South Hall, is moving across Bascom Hill to its “twin” building, North Hall. Professor Clara Penniman, chairman of the department, said the move should be completed by early next week.

North Hall was constructed in 1851 at a cost of \$19,000 and was originally a men’s dormitory. Workers have just completed a \$75,000 remodeling job on the structure, which is now valued at \$400,000.

The Department of Political Science has 25 faculty members, more than twice the number 10 years ago. Professor Penniman said she expects North Hall to be adequate for the department for 10 years or more.

Political Science shared South Hall with offices of the College of Letters and Science, which will take over some of the vacated space. The History of Science Department will also move into South Hall from its current location on Sterling Court.

# Memories of the Move to North Hall

The final stages of the move to North Hall took place on the same fateful weekend in November 1963 as the assassination of President John F. Kennedy in Dallas. *North Hall News* asked Emeritus Professors Bernard Cohen, Joel Grossman, David Tarr, and Crawford Young for their recollections of the move and the weekend.

**David Tarr:** Yes, we were all witnesses/participants in the move. As I recall, [department chair] Clara Penniman explained that the department had wisely avoided the opprobrium from association with the construction of the new Social Science building—because that building project required the destruction of so many trees, which the *Capital Times* in particular had condemned. Most of the senior professors seemed to agree with Clara, although some of us newcomers thought that, quite apart from the quality of their new versus our ancient digs, isolation from the rest of the social science faculty and facilities might have its disadvantages.

**Joel Grossman:** The move took place, literally, on November 22, 1963. I'm certain of that! When at noon or so the word arrived that the president had been shot, the work stopped, leaving a desk hanging from a crane outside the window of my soon-to-be new office, 216 (which had become the movers' portal). When we knew that JFK had been killed, a group of us met with [Congress scholar] Ralph Huitt in his empty office upstairs to find out all we could about the new president, LBJ. He was somewhat reassuring. I spent the rest of the weekend at home watching events on television, including the killing of Lee Harvey Oswald by Jack Ruby, reading Ayn Rand, and for a time being joined by my soon-to-be girlfriend/wife, Mary Hengstenberg.

**M. Crawford Young:** I do not remember the move per se. I do recall being on campus the day of the JFK assassination, already established in my new North Hall office. I previously



**Bernard Cohen**



**David Tarr**



**M. Crawford Young**



**Joel Grossman**

shared an office with Dave Tarr in South Hall for the first fall weeks after we arrived. That day I recall well—a gray and rainy day. My memories begin with a lunch at Tripp Commons, where someone brought the news that the president had been shot. I did turn up for my 2:25 p.m. British politics class, but could not bring myself to continue with the lecture. Only a little later did I learn classes had been cancelled. I then returned home to our newly-acquired TV set and like everyone else, my wife Becky and I were absorbed in the incredible drama unfolding before our eyes.

**Bernard Cohen:** I had been in Ann Arbor for a couple of days, and got back to Madison in time for lunch at the Union, which we all did in those

days. As I was walking in, I heard the news from a friend in sociology, Dave Mechanic. The rest of that day was a haze. I spent the weekend in bed recuperating from a neck problem, watching everything: the funeral, Oswald being shot, etc. I even had a home visit by a physician. When I was back on my feet, we were fully moved into North Hall. Incidentally, the prior Sunday, November 17, there had been a full-page review of a new book of mine in the *New York Times* book review section. I spent a portion of that week crafting a letter of reply to the editor of the Book Review—whose supervisor, the Sunday editor of the *Times*, was the author of the review! All of that was totally lost and gone forever, of course, after November 22.

# Award-Winning Dissertations

*Four UW Political Science PhD students won dissertation awards in 2013 from the American Political Science Association. North Hall News asked them to tell us about their award-winning research. We feature the second award winner in this issue and will feature the final two in our spring 2014 issue.*

## Evgeny Finkel

(MA '08,  
PhD '12)

Assistant professor of political science at George Washington University. Awarded the Gabriel A.



Almond Award for the best dissertation in comparative politics. *Victim's Politics: Jewish Behavior during the Holocaust.*

### What were you exploring in your dissertation?

My dissertation focuses on variation in the behavior of victims of genocides and mass killings: why do some individuals and groups resist, some try to escape, some cooperate with the perpetrators, and some simply do nothing? I explored these questions through an examination of the behavior of Jewish individuals and groups during the Holocaust. Specifically, I looked at the behavior of individual Jewish victims of the Holocaust in three large ghettos in Poland and the USSR, investigating how people in these ghettos chose their survival strategies. Second, I analyzed collective behavior in Jewish

ghettos during this period, attempting to understand why some ghettos had armed uprisings against the Nazis, while others did not.

### What got you interested in this topic?

It was a combination of my identity and interests, as well as the intellectual environment of North Hall. I have always been fascinated by history; my personal history and skills led me to the specific topic. I was born in Eastern Europe, where the Holocaust took place; my grandparents are Holocaust survivors. I grew up in Israel, where the Holocaust plays a key role in national identity. These personal factors all led me to become intensely interested in developing a better understanding of the Holocaust. More pragmatically, I speak languages needed to study the topic: Hebrew, Russian, Polish, and some other Slavic languages. At UW–Madison I had an amazing access to faculty who work on questions related to my research: Yoi Herrera and Scott Gehlbach are experts on Eastern Europe, Scott Straus on genocide, Nadav Shelef on national identity, Israel, and Zionism. Their encouragement and personal examples convinced me that such a research is both possible and vital.

### How did you go about doing the research?

The dissertation has two parts. One part is quantitative, and for it I constructed a dataset of 1,126 Jewish ghettos established by the Nazis in Poland and the USSR. The dataset includes information on each ghetto as well as census data on the local pre-Holocaust Jewish community. I also

match the data on ghettos with local-level electoral returns from Polish national elections and elections for the Zionist Organization World Congress. For the second, qualitative part, I used archival materials, published and unpublished memoirs, and more than 300 survivors' oral, videotaped testimonies from archives in the US, Israel, and Europe.

### What did you find? Were you surprised by any of your findings?

I found that the survival strategies that the Jews adopted were determined by two main factors: pre-war political activism, and their level of integration into the non-Jewish population. People who were politically active before the Holocaust tended to either resist or collaborate with the Nazis; people who were more integrated into the Polish or Soviet societies were more likely to try to escape the ghetto. Individual-level factors also translated into group behavior: armed uprisings were more likely to take place in localities that exhibited higher levels of political activism before WWII.

### What's next in your research?

Together with Scott Gehlbach and Tricia Olsen (University of Denver), I am working on a project that analyzes the impact of institutional reform on social stability, looking at the emancipation of serf peasants in Russia in the mid-19th century. In addition, I have recently started a project with Sarah Parkinson (University of Minnesota) that focuses on the Arab Rebellion in Palestine in 1936–39 and its impact on the current Arab-Israeli conflict.

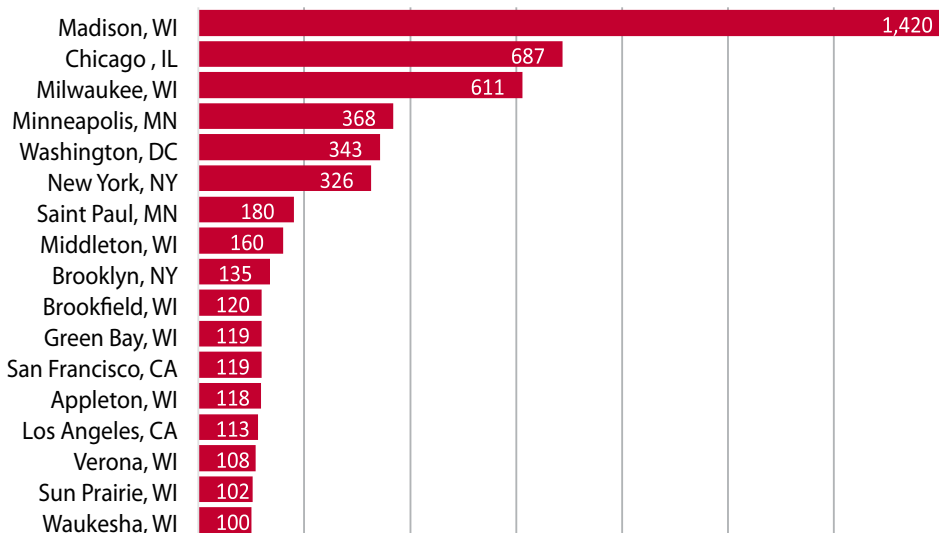




Political Science Board of Visitors Chair Laura Miller (Dallas, Texas) talks with an undergraduate student in October 2013 at a careers event. Nearly 30 alums shared their advice and insights with more than 140 students.

### Where Do UW Poli Sci Alumni Live?

Cities with more than 100 alumni of the UW–Madison Political Science Department



### A Tradition of Excellent Teaching

Political Science Department winners of Campus and UW System Distinguished Teaching Awards

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- Charles Anderson ..... 1962–63
- Herbert Jacob ..... 1963–64
- Kenneth Dolbeare ..... 1966–67
- R. Booth Fowler ..... 1968–69
- Patrick Riley ..... 1984–85
- Donald Emmerson ..... 1984–85
- Melvin Croan ..... 1985–86
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- David Leheny ..... 2006–07
- David Canon ..... 2007–08
- Edward Friedman ..... 2007–08
- Kenneth Goldstein ..... 2008–09
- Scott Straus ..... 2008–09
- Richard Avramenko ..... 2009–10
- Melanie Manion ..... 2010–11
- John Zumbrunnen ..... 2011–12

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## Subprime

*Continued from page 1*

tradition, the religious traditions of Christianity, Islam, Judaism, Buddhism, Hinduism, and so on—points to a near-universal agreement on these virtues.

We call these virtues “subprime” to emphasize their minimal character. For the most part, they are passive virtues. Rather than demanding active heroism from people, like mustering the courage to charge a machine gun installation, they ask only that people refrain from doing harms. Not breaking a promise, not squandering one’s income like a profligate, neither lying, nor acting imprudently in one’s financial life—these are not especially demanding. But they are nonetheless essential for economic success and a tolerable civic life. Yet even these remedial virtues were cast into doubt by the financial recklessness and institutionalized lying, greed, and speculation that characterized the heady days of the housing bubble. We argue that these virtues were not just accidental casualties of the housing mania, but indeed they were directly undermined by federal housing, mortgage, and tax policies that sought to make every American a homeowner regardless of whether they possessed the

requisite habits and moral character.

Whereas the moderate, frugal citizen lives within her means, eschews debt, and saves responsibly for a rainy day, federal housing policy made a mockery of these subprime virtues. Frugality and moderation were hallmarks of suckers. Truth-telling on mortgage applications became rarer. For a time, at least, rampant speculation, flipping, and leveraging one’s investment to the hilt were “virtuous” behaviors. Even moderate souls not carried away by the sirens song of speculation were encouraged to buy larger and more expensive homes than they could afford. The proliferation of home equity lines of credit lured risk-averse retirees into financing other forms of consumer spending. When policy conspicuously rewards such vices, a moral transvaluation of values can never be far behind.

If the disastrous policies of the past contributed to undermining the subprime virtues, our argument has a more optimistic flip-side: namely, that better housing policies might foster the subprime virtues. To this end, some modest reforms of the federal tax code are in order. For example, the deductibility of mortgage interest ought to be revisited, with deductions phased

out as income or the price of the home increases. The mortgage interest deduction should be replaced with a mortgage tax credit. Instead of subsidizing a quick, tax-free profit for home-flippers, capital gains on profits from the sale of a home ought to be taxed at the regular capital gains rate, unless the homeowner has lived there for a considerable length of time. Rather than being able to deduct moving expenses, longtime homeowners should be able to file for a “Staying Put” tax credit. With respect to the GSEs, Fannie Mae and Freddie Mac should enforce stricter underwriting guidelines for down payments, sterling credit, and waiting periods for re-qualification after selective defaults or deeds-in-lieu of foreclosure. And finally, with regard to the corporate world and mortgage finance, strict penalties for mortgage fraud or for those involved in selling mortgages or financial products that fail to meet their representations and warranties ought to be the order of the day. Policies such as these would go a long way toward creating more responsible homeowners, better neighbors, better citizens, and ultimately, a more stable financial system.

*Professor Richard Boyd, Georgetown University, coauthored this article.*

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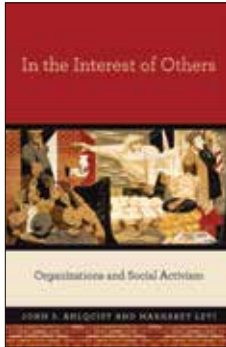


## BOOK NOTES

### *In the Interest of Others: Organizations and Social Activism*

JOHN  
AHLQUIST

I began working on the project that would become *In the Interests of Others* before I ever took my first class in graduate school at the University of



Washington. In the summer of 2002, as an incoming graduate student, I was assigned to Professors Margaret Levi and David Olson (a 1971 Wisconsin PhD) to work as a research assistant on their project exploring organizational democracy within labor unions, a topic about which I knew nothing and had, frankly, little interest. Things began to change as I learned more about the extraordinary history of the men and women of the International Longshore and Warehouse Union (ILWU). This union's long history of industrial success combined with political militance, lack of corruption, and well-documented organizational democracy, was the case that motivated Levi and Olson's project.

As the project evolved we came to ask a set of questions with implications that reach far beyond labor unions: what determines the scope of activities that members of an organized group are willing to undertake together? Why and under what conditions do groups take actions that don't seem to benefit the members directly? Can organizations actually affect the political beliefs of the members? Answering these questions required creative modeling, archival and interview work on two continents, and some luck, in the form of a natural experiment.

In the book we develop a new theory of organizational leadership and governance to explain why some

organizations expand their scope of action in ways that do not benefit their members directly. We document eighty years of such activism in the ILWU in the United States and the Waterside Workers Federation in Australia. We systematically compare the ILWU and WWF to the Teamsters and the International Longshoremen's Association, two American transport industry labor unions that actively discouraged the pursuit of political causes unrelated to their own economic interests.

Drawing on a wealth of original data, we show how activist organizations can profoundly transform the views of members about their political efficacy and the collective actions they are willing to contemplate. Leaders who ask for support of projects without obvious material benefits must first demonstrate their ability to deliver the goods and services members expect. These leaders must also build governance institutions that coordinate expectations about their objectives and the behavior of members.

### *The Postcolonial State in Africa: Fifty Years of Independence, 1960-2010*

CRAWFORD  
YOUNG

This volume, my capstone work, draws upon a career of research and teaching about African politics that roughly coincides with the postcolonial life of the African state. The challenge of fashioning a conceptual frame capable of incorporating the pathways of the 53 states existing during the first half-century of post-independence is facilitated by their largely parallel itineraries during the first three decades. Only after 1990 did striking divergences of appear.



The work proposes an analytical narrative identifying three cycles of rise and fall, marked by mood changes from optimism verging on euphoria to pessimism tinged with despair.

The first cycle begins with decolonization and independence. Africa began its postcolonial life with high hopes for rapid development. By the late 1960s, however, seemingly dynamic political leaders and parties decayed into single party autocracies or military regimes, and civil wars afflicted leading states (Nigeria, Congo-Kinshasa, Sudan). A second cycle set in during the early 1970s, with the civil wars resolved, and new liberation momentum from the overthrow of the Portuguese dictatorship in 1974. Widespread nationalizations of colonial enterprises swept the continent, and newly ambitious authoritarian visions of the scope of state action took hold. This by vast overreach produced bankruptcy, state decline and crisis, and the deep delegitimation of incumbent regimes.

At the end of the 1980s, a sudden and totally unexpected reversal took place. The urban street successfully challenged entrenched autocracies, first in Algeria and Benin, then across the continent. The simultaneous end of the cold war removed incentives for external powers to back up autocrats aligned with them, and international financial institutions demanded political as well as economic reforms. The result was a wave of democratization that swept over almost all of the continent.

However, this time the outcomes dramatically diverged, ranging from the endemic stateless disorder of Somalia to the Ghana recovery from deep state crisis to stabilized democracy. The most widespread outcome was some form of semi-authoritarian or semi-democratic political order.

Beyond the three cycles, chapters examine the dynamic of civil war, and the interactive identities of pan-Africanism, territorial nationalism, and ethnicity. The conclusions argue that the best-performing polities over time are rule-of-law constitutional states.



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Faculty advisors and the newest Political Science PhDs at our Doctoral Hooding Ceremony prior to Commencement, May 17, 2013. Faculty (l to r, rear): Melanie Manion, Donald Downs, Byron Shafer, Katherine Cramer, Barry Burden. New PhDs (l to r): Kerry Ratigan, Sarah Niebler, Jacob Neiheisel, Dimitri Kelly, Saemyi Park, Laura Singleton.