# Accounts Balanced: The Contingent Role of Rhetoric in Who Survives Political Scandal

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**Abstract**

When accused of misconduct, politicians often account for their behavior. Previous experimental research has found *mitigating accounts* (including concessions and excuses, which acknowledge blameworthiness) and *aggravating accounts* (including justifications and refusals, which minimize or deny wrongdoing) to have important effects on people's impressions of errant politicians. But are politicians who rely on one strategy versus another any more likely to win actual elections? We constructed a novel dataset documenting Representatives' public remarks in response the 1992 House Bank Scandal, during which 266 U.S. Representatives from both major political parties were accused of misusing House Bank funds. We observed three key results. First, contrary to predictions, mitigating strategies were not associated with electoral failure among more frequent House Bank "offenders" (whose mitigating strategies were presumably less credible). Second, some aggravating strategies (refusals) were associated with electoral failure—unless incumbents' party had a secure majority in their district. Finally, and related, politicians who relied on mitigating rather than aggravating accounts (specifically on concessions rather than refusals) were more likely to win re-election overall. Results suggest that politicians' verbal responses to scandals are associated with real-world election outcomes but that these outcomes will depend on district-level characteristics.

**Keywords:** Political Scandal, Impression Management, Partisanship, Accounts, Political Communication

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Like anyone accused of misconduct, politicians caught in scandals face a dilemma. On one hand, to reconcile with angry voters, they can concede wrongdoing, risking their reputation. On the other hand, they can deny or minimize their wrongdoing, protecting their reputation at the risk of angering skeptical accusers. The first relatively conciliatory strategy has been termed "mitigating," and the latter "aggravating," for their demonstrated effects on interpersonal conflict (McLaughlin et al., 1983). Strategies can range from strongly mitigating to strongly aggravating.

The best strategy is not obvious. First, experimental research suggests that context matters: the nature of politicians' alleged misconduct, the strength of damning evidence, and the partisanship of their audience. Second, relatively little work in this area has examined actual election outcomes; larger political conditions may alter or overwhelm the effects of politicians' misconduct or anything they have to say about it, apologetic or otherwise.

To test whether and when politicians' reliance on mitigating versus aggravating strategies predicts their electoral success, we use data from a unique scandal that implicated hundreds of American politicians. Our findings suggest that politicians were (slightly) more likely to be reelected to the extent that they employed mitigating strategies, and that aggravating strategies were less predictive of failure in districts where the incumbent's party had a stronger foothold.

**Mitigating and Aggravating Accounts**

We use the term *accounts* to refer to the diverse explanations that individuals offer when accused of wrongdoing (Gonzales et al., 1992; Schlenker & Weigold, 1992; Schönbach & Kleibaumhueter, 1990; Scott & Lyman, 1968). Accounts can vary from mitigating (i.e., conciliatory or "accommodative," Coombs, 1998) to aggravating (i.e., hostile, "defensive").

*Mitigating* accounts privilege the reactions of offended "audiences" over transgressors' concerns (Gonzales et al., 1990; McLaughlin et al., 1983). *Concessions* and *excuses* fall on this side of the mitigating-aggravating continuum. Actors who proffer concessions (e.g., apologies, offers of restitution) directly acknowledge that they are blameworthy. Actors who use excuses (e.g., claims of ignorance or accident) acknowledge wrongdoing but not causal responsibility.

*Aggravating* accounts, in contrast, privilege errant actors' public image and question their audience's negative reactions, adding insult to injury thereby "aggravating" those reactions. *Justifications* and *refusals* are aggravating in this sense. Actors' *justifications* minimize or deny wrongdoing and in turn the moral blameworthiness of their actions. *Refusals* deny allegations outright, denigrate accusers, or refuse to account for presumed misbehavior.

In politics, aggravating accounts may have undesirable effects for democratic accountability. Of course, mitigating accounts might too; politicians who provide insincere apologies or excuses may escape blame that they deserve and give a false impression that they will behave better in the future. When politicians provide justifications and refusals, however, they distort or conceal whether they misbehaved in the first place and try to create the potentially false impression that there is no way they *could* have behaved better (Gillespie & Dietz, 2009). "Getting away with" aggravating accounts may therefore reduce politicians' incentives to improve their behavior after being caught or criticized, even relative to insincere mitigating accounts. Clarifying whether and when voters will tolerate aggravating accounts, in turn, may help reveal whether and how elected officials can be held accountable to the public.

**Which accounts are most effective and when?**

Mitigating accounts can be effective. People respond more favorably to politicians who offer mitigating accounts early rather than late, and to those who offer *some* explanation for their

behavior, eschewing boldface denials (Chanley et al., 1994; Gonzales et al., 1995). Similarly,
corporate actors who rely on mitigating rather than aggravating rhetoric to explain crises reduce
consumer anger and restore trust (Coombs & Holladay, 2008), particularly following accidents
(Kim et al., 2006; Kim et al., 2013).

However, aggravating accounts—even outright denials—sometimes work better. In
business contexts, denials promote more trust than do apologies when misconduct is allegedly
intentional rather than accidental. Transgressors may more credibly claim they never did
something in the first place than to claim, "I did this on purpose, but I'm sorry." (Kim et al.,
2006; Kim et al., 2013). Denials of intentional misconduct outperform apologies for that
misconduct even when strong evidence undermines that denial (Fuoli et al., 2017).

The range of circumstances in which *politicians* can rely on aggravating accounts may be
even broader. Although both political and business leaders work in powerful, public-facing
professions that cynics may mistrust, only politicians can rely on shared partisanship to buffer
voters' skepticism. Voters may doubt that a leader from their party did anything wrong in the
first place (Cornejo, 2022; Wagner et al., 2014), fail to remember allegations that they do believe
(Dimock & Jacobson, 1995), and forgive transgressions they remember (Anduiza et al., 2013;
Bhatti et al., 2013; Costa et al., 2020). Most important for our purposes, co-partisans respond
more favorably to the types of accounts that other people tend to dislike (e.g., refusals and
belated concessions; Chanley et al., 1994; Costa et al., 2020; Gonzales et al., 1995). This ingroup
favoritism may allow politicians to avoid painful, electorally risky confessions of wrongdoing.

**Limitations of existing research and goals of the current study**

Still, existing evidence is insufficient to conclude that partisans' ingroup favoritism is so
pronounced that politicians can safely eschew admissions of wrongdoing. First, the evidence that

denials can *outperform* apologies to repair trust after wrongdoing comes from business rather than political contexts. Second, most evidence that aggravating accounts can help politicians focuses on bungled or unpopular policies (e.g., Bertolotti et al., 2013; Catellani & Bertolotti, 2014; McGraw, 1990; McGraw, 1991; McGraw et al., 1995; McGraw et al., 1993) rather than overt misconduct. Finally, although experiments suggest that partisans' biases can soften their attitudes toward errant leaders, without measuring votes, we cannot be sure that those reported attitudes will affect elections (Incerti, 2020).

To overcome these limitations, we examined the 1992 House Bank Scandal. The House Bank was a clearing house, responsible for distributing salaries to members of Congress. Representatives could write checks drawing on their House Bank accounts, including penalty-free overdrafts, so long as any overdrafts did not exceed their paycheck for the subsequent month (Stewart III, 1994). In effect, this "overdraft privilege" provided Representatives interest-free loans. Members of Congress made frequent use of this privilege, and when House Republicans made the practice public, the ensuing scandal implicated politicians from both major parties. Representatives (correctly) noted that they had not broken any laws and that the Bank's haphazard record-keeping likely yielded many alleged overdrafts. Nevertheless, the scandal received considerable media coverage.

The House Bank Scandal provides a unique opportunity to examine the effects of accounts in real-world electoral contests. First, 266 Representatives wrote at least one overdraft, and many saw fit to comment on their role in the scandal. Second, the prevalence of overdrafts varied across Representatives; many wrote a single overdraft, and one wrote over 900. Finally, and most important, these 266 Representatives were accused of the same misdeed in the same country, under the same national economic conditions, and prior to the same election.

Consequently, the House Bank Scandal holds constant many contextual variables that might otherwise confound our design or moderate the effects of politicians' accounts. There may be no better opportunity in American history to test whether politicians' rhetorical accounts make a difference in the context of a real election.[1]

**Overview and Hypotheses**

Using a combination of district-level data and archived news coverage of the House Bank Scandal, we test whether and when aggravating accounts outperformed mitigating accounts as predictors of electoral success (i.e., victory and vote margins) in the 1992 primary and general elections. Our hypotheses focus on the extent to which accounts are mitigating versus aggravating, but we examined concessions, excuses, justifications, and refusals separately, to acknowledge that their effects would not necessarily be equivalent. Existing theory and research suggest at least two conditions under which aggravating accounts might prove more effective than mitigating accounts: when transgressions seem intentional and when the account's "audience" belongs to a transgressor's ingroup.

1. ***Extreme Transgression Hypothesis.*** *Mitigating (Aggravating) accounts will predict less (more) electoral success to the extent that an offense appears intentional.*

Existing research suggests that intentional transgressions make apologies less credible and thus necessitate denials (Kim et al., 2013). We cannot directly measure politicians' intentions in the House Bank Scandal; however, their overdrafts likely *appeared* more intentional when they were more frequent. It is difficult to imagine that a Representative

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[1] Others have examined the House Bank Scandal and its effects on the 1992 election (Alford et al., 1994; Banducci & Karp, 1994; Dimock & Jacobson, 1995; Groseclose & Krehbiel, 1994; Jacobson & Dimock, 1994). They found a modest negative effect of writing overdrafts and null effects of a few defensive rhetorical strategies as documented in *The Washington Post* (i.e., early admissions of "guilt," disproven denials of overdrafts, refusals to provide information). We build on this work with a more thorough taxonomy of accounts, a larger sample of accounts (from hundreds of news articles instead of just one), and a closer study of the 1992 primaries.

unknowingly overdrew their account 900 times. If voters made the same inference, we would expect mitigating accounts to be more strongly associated with electoral failure (and aggravating accounts with electoral success) as overdrafts increase.

> ***2. Ingroup Tolerance Hypothesis.*** *Aggravating accounts will have a more positive or less negative association with electoral success to the extent that voters in a district belong to the Representative's own party.*

Aggravating accounts directly contest the existence of blameworthy actions. In essence, an aggravating account asserts, "I did nothing wrong." This assertion may be received differently by co-partisans than by others. Politicians who deny wrongdoing arguably defend their party's public image along with their own—a public image in which partisan citizens are invested. Co-partisans may therefore be amenable to accounts that minimize wrongdoing (i.e., justifications) or deny it outright (i.e., refusals), allowing politicians to "get away with" aggravating accounts in districts that their party controls by a wide margin.

That said, this pattern ought to be specific to general elections, in which rival parties compete directly. We analyze the 1992 primaries to test for that specificity.

> ***Exploratory analysis—Which accounts best predict reelection?*** Existing research suggests that politicians cannot rely on any one strategy to escape the consequences of their misbehavior. What "works" depends on the behavior and the audience responding to it. Still, our data allow us to answer the more open-ended, exploratory question of which strategies were associated with surviving the House Bank Scandal. Although this scandal does not represent all possible misconduct, it did involve a variegated cast of contemporary characters from across the country. If any particular strategy were strongly (or weakly) associated with electoral success, we might better predict which strategies would help navigate current and future scandals.

**Method**

**Information about Congressional Districts and Incumbent Characteristics**

We secured information about incumbent Representatives and their districts from the

*Almanac of American Politics*, election records compiled in *America Votes*, and a dataset on

congressional elections compiled by Gary Jacobson (personal communication, 2017). All data,

scripts, and supplemental materials are available online at:

https://osf.io/7zj8k/?view_only=fa1798b81c0a4703bb2c8aa0b6a7b760 [this link has been

anonymized for review].

*Almanac of American Politics.* The *Almanac of American Politics* (Barone & Ujifusa,

1990, 1992, 1994) provides information about Representatives, Senators, and their

constituencies. We used the *Almanac* to determine (1) *Incumbents' seniority*: the number of

years they had served in Congress as of 1992, (2) *Incumbents' margin of victory or loss in the*

*general election*: the votes cast for the incumbent minus the votes cast for their best-performing

challenger, as a percentage of total votes cast in the general election, (3) *District in-partisanship*:

the number of votes cast in the incumbent's district for the presidential candidate from the

incumbents' own party as a percentage of total votes cast for presidential candidates in the 1988

election.[2]

*America Votes.* The 1992 volume of *America Votes* (Scammon & McGillivray, 1992)

tallied votes from primary elections across the country, allowing us to record *incumbents'*

*margin of victory or loss in 1992 primary elections* (again, as a percentage of total votes cast).

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[2] For example, Republican incumbents' "district in-partisanship" would be 45% if 45% of the presidential votes cast in their district went to George H.W. Bush. We chose to rely on 1988 rather than 1992 presidential vote share because the latter quantity is effectively a post-treatment (i.e., post-scandal and post-account) variable. Controlling for 1992 presidential vote share might therefore bias our other coefficients (Montgomery et al., 2018).

*Jacobson Election Data.* Prof. Gary Jacobson generously provided us with a dataset from which we used *incumbent campaign spending* (natural-log transformed) and *lead challenger campaign spending* (natural-log transformed). We also used *convertible campaign funds* as a control variable; some incumbents could "convert" previous campaign donations for their personal use if they retired before 1992, incentivizing them to exit Congress.

**Politicians' Accounts**

We collected Representatives' accounts from news articles published January 1, 1992 through December 31, 1994, analyzing only those accounts published before the '92 election.

*Newspaper Sources.* We used the *International Yearbook 1993* (Editor & Publisher, 1993) to identify the two largest-circulating newspapers in each state in 1992. For 15 states (representing 66 congressional districts), articles published in these newspapers were unavailable. In those states, we instead sought (1) articles published in lower-circulation newspapers and (2) articles published by newswire services (e.g., the Associated Press). To the extent that local newspapers rely on newswire services for national-news coverage, these sources together should provide a suitable substitute for large-circulation state-specific papers. We also sampled articles from daily newspapers with a national distribution (e.g., *The Wall Street Journal*, *Washington Post)*. See supplement for a full list of news sources.

*Search Strategy.* We searched three databases for archived coverage of the Scandal: Factiva, NewsBank, and Proquest. Searches included the specific newspaper from which articles would be selected (e.g., *The Baltimore Sun*), the targeted Representatives' names (surname, first name, and any nicknames), and key terms "bank OR check OR scandal OR overdraft."

For each article returned by the search, two research assistants independently read the article to determine whether it addressed the House Bank Scandal and contained accounts

(quoted or paraphrased) from Representatives or their spokespeople. Assistants then extracted

and saved relevant sections (extractions) from the articles that specifically addressed the scandal,

overdrafts, and accounts (including refusals to provide accounts). We retained over 14,000

extractions for content coding.

*Content Coding.* Prior to coding, we removed identifying information from extractions to

blind coders to Representatives' identity, race, gender, party affiliation, and state of residence.

In each extraction, phrases, clauses, or whole sentences that expressed a single discrete

thought (text elements) comprised units for coding. Two undergraduate coders used a taxonomy

(see supplemental materials) to code each text element from extractions retrieved from Factiva

and Newsbank. Two of the authors independently coded each text element from the Proquest

search.

The taxonomy contains categories corresponding to four kinds of accounts (concessions,

excuses, justifications, and refusals), each of which subsumes more detailed subordinate

categories. The *a priori* coding categories were based on coding taxonomies used in previous

research on accounts (see Gonzales, 1992; Schönbach, 1980; Schönbach & Kleibaumhueter,

1990). We added new categories relevant to the House Bank Scandal (in particular during coder

training) to capture some accounting strategies (e.g., attempts at humor, moral exemplification)

that were imperfectly represented by our *a priori* categories, but analyzed only the original four.

We also excluded one category of concessions (appearing on a published list of representatives

who "acknowledged" overdrafts) and one category of justifications (appear on a published list of

representatives who said they had been cleared of criminal wrongdoing) from analyses.

The *concession* category includes apologies, expressions of regret, offers of restitution,

and other conciliatory admissions of wrongdoing. The *excuse* category includes claims that

Representatives wrote their overdrafts unintentionally or unknowingly, that they wrote overdrafts despite their otherwise careful behavior, and other rhetoric that simultaneously acknowledged wrongdoing *and* minimized offenders' own causal role. The *justification* category included assertions that checks never really "bounced," that no taxpayer money was lost, that the House Bank was not technically a bank, and other attempts to minimize blameworthiness. The *refusal* category included claims that Representatives wrote no overdrafts, explicit refusals to apologize or to comment, direct attacks on others, and other unrestricted denials of wrongdoing.

We used concordance scores[3] to quantify agreement across coders in a sample of coded accounts, created by randomly selecting representatives until over 10% of all 14,937 coded accounts were covered. Concordances in this sample ($n$ = 1,618) were high ($M$ = 0.84; $MDN$ = 0.92, $SD$ = 0.21). Coding discrepancies were resolved by the authors.

**Severity of Misconduct**

Finally, information about the number of each Representative's overdrafts appeared in multiple news sources as the scandal unfolded and served to quantify the severity of Representatives' check-writing offenses. The dollar amounts of those overdrafts were not publicly available for most implicated Representatives and are not included in our analyses.

<div align="center">

**Results**

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**Descriptive Statistics for Accounts and Overdrafts**

Of the 435 members of the House of Representatives in 1992, most ($N$ = 266) wrote at least one overdraft ($M$ = 76; $MDN$ = 10, $SD$ = 163.1, *Range*: 1, 920). Because the distribution of overdrafts revealed a strong positive skew we use a natural-log transformation of this variable in

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[3] $C = 2(C_{1,2})/(C_1 + C_2)$, C = concordance between coders for each coded extraction, $C_{1,2}$ = number of identical codes assigned by both coders to each text element in the extraction, and $C_1 + C_2$ = total number of codes assigned by coders $C_1$ and $C_2$ to the extracted text

inferential analyses. We also re-scaled the log-transformed variable to range 0-1 to facilitate the comparison of regression coefficients across predictors (Cohen et al., 1999).

We collected scandal-related comments from all Representatives ($N = 340$) whose remarks were reported in our news sources, but analyzed verbiage only from Representatives who wrote at least one overdraft ($N = 266$). Among offenders, the most common accounts were concessions ($M = 12.6$; $MDN = 7$; $SD = 20.0$; $Total = 4,249$), followed by justifications ($M = 6.6$; $MDN = 1$; $SD = 14.8$; $Total = 2,192$), refusals ($M = 6.4$; $MDN = 3$; $SD = 10.6$; $Total = 1,857$), and excuses ($M = 3.9$; $MDN = 1$; $SD = 6.3$; $Total = 1,304$). Mitigating accounts (i.e., concessions and excuses; $M = 16.5$; $MDN = 8$; $SD = 24.6$; $Total = 5,553$) were more common than aggravating accounts (i.e., justifications and refusals; $M = 12.9$; $MDN = 5$; $SD = 22.7$; $Total = 4,049$).

Most print coverage of accounts appeared soon after the scandal broke, with 59.2% of the coded mitigating and aggravating accounts published during March 1992 and 81.7% before the offender's primary election. The most common type of concession (and the most common mitigating account) was a non-apologetic acknowledgment of having written overdrafts. For example, "Late last night, [Barbara Boxer's (D-CA)] office issued a statement saying she had written 87 'problem checks' during the 39-month period covered by the House ethics committee investigation into the now-defunct House bank" ("Senate hopefuls admit writing bad checks in House," 1992). The most common excuses in our sample attempted to shift responsibility from the incumbent to the House Bank. For instance, Doug Bereuter (R-NE) "…said he was not informed that his account was overdrawn at the time" (Goodsell, 1992). The most common justifications attempted to minimize the apparent damage done by writing overdrafts. For example, Stephen J. Solarz (D-NY) said, "We weren't purchasing stocks. We weren't making speculative investments. We weren't gambling. We weren't playing the horses or using this as

some kind of slush fund. There was never any attempt or intent to use the House bank to float a long-term, interest-free loan. It was solely for household expenses" (Gruson, 1992). Finally, the most common refusals (and the most common aggravating accounts) were unqualified attacks on the House Bank, as when Bill Brewster (D-OK) "…said the investigation revealed that the bank's operation was 'sloppy at best. Many members will be called on to explain overdrafts caused by inefficient handling by the so-called 'bank'" (Todd, 1992).

Republicans and Democrats wrote similar numbers of overdrafts and provided similar accounts on average, though Republicans' accounts were slightly and significantly more conciliatory. Meanwhile, representatives who wrote more overdrafts tended to proffer more accounts of every type, either because these politicians received more news coverage or because they perceived a more urgent need to explain their actions. In the supplement, we report analyses that suggest that our conclusions are robust to any confounding relations among account tallies, overdrafts, and incumbent partisanship.

## Testing Hypotheses

### Analytic Strategy

We used logistic regression to predict reelection and OLS regression to predict vote margins from log-transformed tallies[4] of published concessions, excuses, justifications, and refusals from each incumbent. Unless otherwise noted, models also controlled for overdraft tallies (log-transformed), district in-partisanship (i.e., presidential vote share in 1988), incumbent

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[4] If the same account was covered in multiple news sources, it was counted multiple times toward the total in that category. For example, a politician who offered the same apology 20 times would receive the same value as a politician whose one apology was covered in 20 news articles. We believe it is appropriate to weight accounts in proportion to the coverage they received, as different voters may see different coverage at different times or places, and commentary from reporters varies across articles. Moreover, the alternative—counting every unique account exactly once—is nearly impossible. Incumbents may have provided identical accounts in multiple interviews as a boilerplate response. Their remarks are rarely ascribed specific dates and times in published news stories. And how many words would need to change to constitute a new, unique account? We therefore use log-transformed tallies of *published* (rather than spoken) accounts in each category.

seniority, incumbent campaign spending (log-transformed), challenger campaign spending (log-transformed), the interaction between the two spending variables, and convertible campaign funds. All predictors were scaled to range 0-1 except for district partisanship, which was centered at its theoretical midpoint (50% in-party support) and thus ranged from -.45 to .37.

**Testing the Extreme Transgression Hypothesis**

Our first prediction was that mitigating accounts would be more strongly associated with electoral failure (and aggravating accounts with electoral success) as incumbents' tally of overdrafts increased. It seems we were wrong. The number of checks incumbents wrote did not significantly moderate the effects of concessions, excuses, justifications, or refusals on either reelection or vote margins in the general election. The interaction between concessions and overdrafts was marginally significant ($p = 0.099$) and negative (as predicted) in the model predicting vote margins. All other interaction $p$s > 0.115. Moreover, concessions consistently and positively predicted incumbents' probability of re-election, whereas refusals, if anything, predicted *losing* office among frequent check-writers. See Table 1 and Figure 1. The interaction depicted in Figure 1, Panel B is not significant, but the trend it shows (especially in conjunction with Panel A) directly contravenes the Extreme Transgression Hypothesis—that incumbents who wrote large numbers of overdrafts would be incentivized to rely on aggravating over mitigating accounts.

In analyses reported in our supplement, we re-estimated these models removing all control variables save for district partisanship. Results were largely the same, but the predicted interaction between concessions and overdrafts was significant in the model predicting vote margins. With that interaction non-significant in three of four model specifications, though, our evidence is still inconsistent with the Extreme Transgression Hypothesis.

**Table 1. Testing the Extreme Transgression Hypothesis**

| | Model 1 Logistic regression predicting reelection | | | Model 2 OLS regression predicting vote margins | | |
|---|---|---|---|---|---|---|
| | b | 95% CI | p | b | 95% CI | p |
| Concessions | 6.96** | [1.78, 12.13] | 0.008 | 15.34 | [-8.46, 39.14] | 0.205 |
| Excuses | 0.50 | [-4.24, 5.24] | 0.835 | -5.05 | [-25.44, 15.35] | 0.626 |
| Justifications | -0.91 | [-6.89, 5.07] | 0.766 | -14.71 | [-42.28, 12.86] | 0.294 |
| Refusals | 0.18 | [-4.43, 4.79] | 0.940 | 2.90 | [-18.74, 24.53] | 0.792 |
| % District In-Party | 3.28 | [-0.68, 7.24] | 0.105 | 55.03*** | [37.79, 72.27] | $< 0.001$ |
| Overdrafts | 3.42† | [-0.35, 7.18] | 0.075 | 7.96 | [-13.03, 28.95] | 0.455 |
| Years in House | -2.01 | [-5.08, 1.06] | 0.198 | -18.92* | [-35.79, -2.06] | 0.028 |
| Incumbent Spending | -54.31* | [-105.01, -3.61] | 0.036 | 67.90† | [-3.50, 139.29] | 0.062 |
| Challenger Spending | -64.32** | [-106.36, -22.28] | 0.003 | 29.68 | [-24.64, 84.00] | 0.282 |
| Concessions X Overdrafts | -7.3 | [-16.39, 1.79] | 0.115 | -44.58† | [-97.68, 8.52] | 0.099 |
| Excuses X Overdrafts | -5.31 | [-13.92, 3.30] | 0.227 | 5.58 | [-34.04, 45.20] | 0.781 |
| Justifications X Overdrafts | 5.39 | [-5.88, 16.66] | 0.349 | 39.12 | [-21.91, 100.14] | 0.207 |
| Refusals X Overdrafts | -7.07 | [-16.41, 2.27] | 0.138 | -25.19 | [-72.24, 21.87] | 0.292 |
| Incumbent Spending X Challenger Spending | 74.30* | [13.27, 135.33] | 0.017 | -115.67* | [-206.20, -25.14] | 0.013 |
| Convertible Campaign Funds | -4.96** | [-8.55, -1.38] | 0.007 | 34.89** | [10.23, 59.54] | 0.006 |
| Intercept | 48.45** | [14.01, 82.88] | 0.006 | 15.61 | [-25.62, 56.85] | 0.456 |

| | Model 1 | | | Model 2 | | |
|---|---|---|---|---|---|---|
| AIC | 190.56 | | | $F$ (15, 170) | 14.44*** | |
| % Correct Predictions | 84.42 | | | $R^2$ | 0.56 | |
| N | 231 | | | N | 186 | |

*Note*. Model 1 entries are logistic regression coefficients predicting incumbents' reelection from the predictors at left. Model 2 entries are OLS regression coefficients predicting incumbents' margin of loss or victory as a percentage of total votes cast in the general election. All variables except for district partisanship (which was midpoint-centered with range of 1) were rescaled to run from 0 to 1. Account and overdraft tallies were log-transformed prior to the 0-1 rescale to correct for positive skew.
† $p < 0.1$; * $p<0.05$; ** $p<0.01$; *** $p<0.001$

## P(Reelection) in 1992 as a function of Published Remarks and Number of Overdrafts
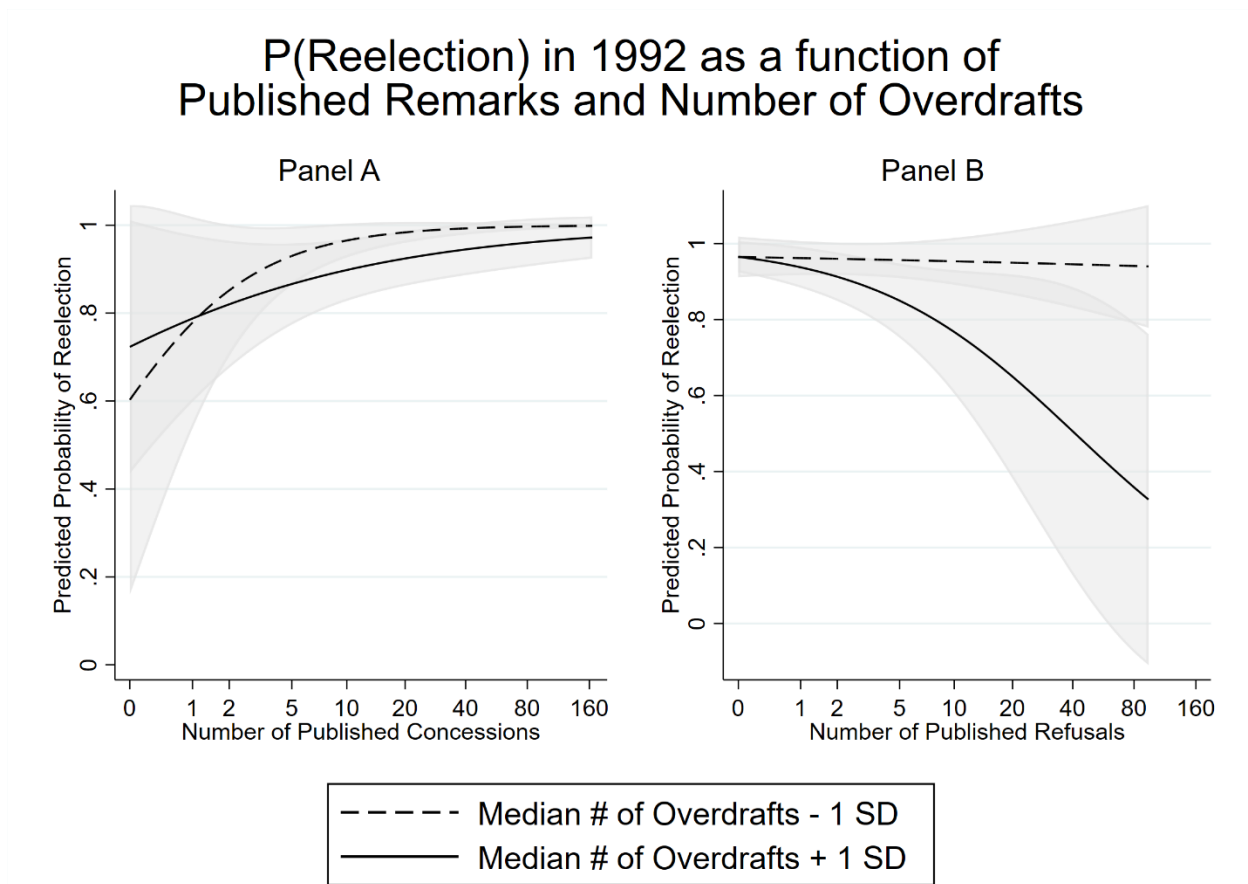


**Figure 1.** Depicts the predicted probability (with 95% CIs) of incumbents' reelection based on Model 1 in Table 1. Note that although account tallies were log-transformed and rescaled to range 0-1 for analyses, figures' X-axes are labeled using the raw tallies.

### Testing the Ingroup Tolerance Hypothesis

*General Election.* We also predicted that aggravating accounts would be more strongly associated with electoral success in *general elections* to the extent that voters in a district belonged to the incumbent's own party (with 1988 presidential vote share as a proxy for this variable). These results were mixed.

Because district partisanship was centered at its theoretical midpoint and all other predictors ranged 0-1, first-order coefficients for account tallies represent the effect of moving from the smallest to the largest number of those accounts in a hypothetical "reference district" where 50% of voters supported the incumbent party. Justifications predicted neither reelection

nor vote margins in the reference district (for reelection, $b = 0.25$, $p = 0.862$, 95% CI: -2.57,

3.07; for vote margins, $b = 0.62$, $p = 0.928$, 95% CI: -12.87, 14.11), and the interactions were not

as we expected: null in the vote-margin model ($b = -89.80$, $p = 0.124$, 95% CI: -204.57, 24.97),

and significant but against predictions in the reelection model ($b = -27.55$, $p = 0.036$, 95% CI: -

53.35, -1.74). Refusals, in contrast, negatively predicted reelection ($b = -3.00$, $p = 0.012$, 95%

CI: -5.36, -0.65) and (marginally) vote margins in the reference district ($b = -11.51$, $p = 0.058$,

95% CI: -23.41, 0.40), and their interactions with district partisanship trended in the predicted

direction (for reelection, $b = 21.25$, $p = 0.053$, 95% CI: -0.32, 42.81; for vote margins, $b =$

103.36, $p = 0.037$, 95% CI: 6.38, 200.35). In short, we find no evidence of "ingroup tolerance"

for justifications, but some evidence consistent with ingroup tolerance for refusals. See Figure 2.

In analyses reported in our supplement, we re-estimated these models removing all

control variables save for overdraft tallies. Both justification x partisanship interactions dropped

to nonsignificance, while the interaction terms for refusals continued to trend positive,

significantly so for vote margins and marginally so for reelection.

This pattern of results is partly consistent with the Ingroup Tolerance Hypothesis.

Politicians who relied on refusals were more likely to retain office in districts where they had

strong partisan support, and although this effect was not always statistically significant, it did not

depend on the presence or absence of our control variables. Our hypothesis predicted effects for

aggravating accounts in general, and only refusals showed the predicted effects. The effects of

justifications were neither anticipated nor robust to alternative model specifications. It seems that

justifications and refusals are not interchangeable examples of aggravating accounts.

***Primary Election.*** Our results so far are consistent with the possibility that incumbents

can "get away with" refusals—hostile, defensive accounts that overtly deny wrongdoing—when

their party controls a district. With our correlational dataset, we cannot be certain that voters'

partisanship *causes* them to tolerate refusals. For example, voters may instead be willing to

tolerate refusals from incumbents who are popular, or who preside over a booming economy,

either of which might also influence district partisanship. However, we can rule out some of

these alternative explanations by running the same analysis in the 1992 primary election. If

district partisanship is a mere proxy for unmeasured confounds that made a district's voters more

receptive to aggravating accounts, then "district partisanship" should continue to moderate the

effect of refusals on *primary* election outcomes.

It does not. We modified our previous models to predict incumbents' victory and vote

margins in primary elections from accounts published before their primary, removing the control

variables for campaign spending in the general election. Neither of these null models showed an

interaction between refusals and district partisanship (for primary victory, $b = 3.11$, $p = 0.820$,

95% CI -23.76, 30.00; for vote margins, $b = 118.03$, $p = 0.348$, 95% CI -129.60, 365.66); this

suggests that district partisanship conditions the relation between accounts and electoral success

specifically in elections in which partisan opponents are competing—as we would expect when

ingroup favoritism makes voters more tolerant of aggravating accounts from co-partisan

incumbents. See Figure 3. This analysis does not rule out all possible confounds, of course, but it

does suggest that the interaction between refusals and district partisanship in predicting the

general election outcome is not due to omitted variables that held constant from the primary to

the general election.

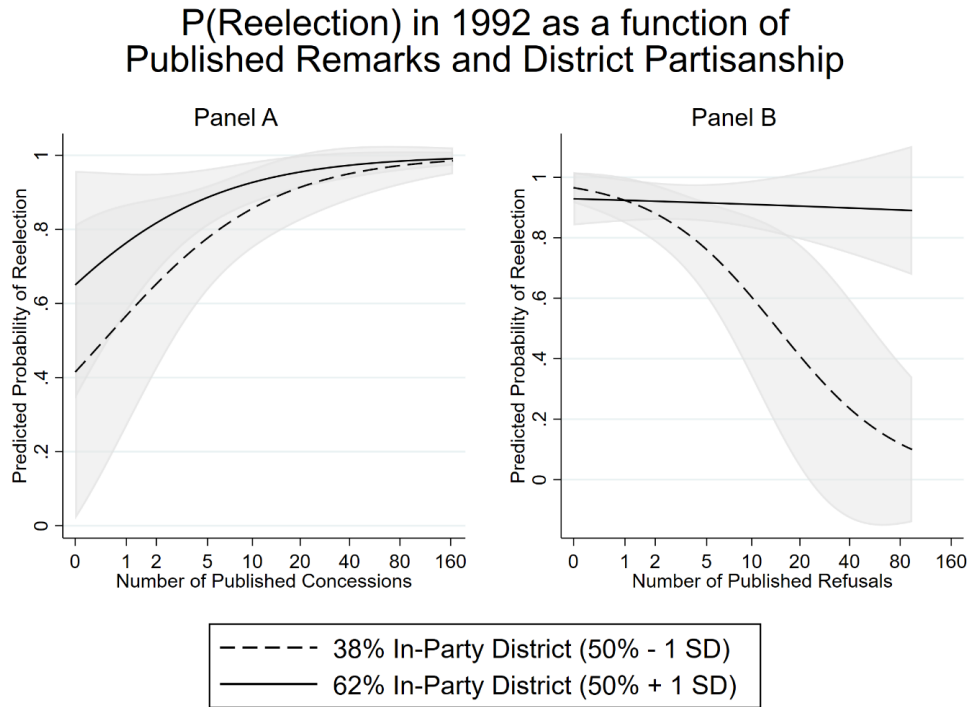**Table 2. Testing the Ingroup Tolerance Hypothesis**

| | 1992 General Election Outcomes from Pre-Election Accounts | | | | | | 1992 Primary Election Outcomes from Pre-Primary Accounts | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| | Model 3. Predicting Reelection | | | Model 4. Predicting Vote Margins | | | Model 5. Predicting Primary Victory | | | Model 6. Predicting Vote Margins | | |
| | $b$ | 95% CI | $p$ | $b$ | 95% CI | $p$ | $b$ | 95% CI | $p$ | $b$ | 95% CI | $p$ |
| Concessions (Cs) | 4.32** | [1.64, 6.99] | 0.002 | -1.75 | [-14.67, 11.16] | 0.789 | 2.65 | [-0.70, 6.00] | 0.122 | 29.72† | [-2.33, 61.76] | 0.069 |
| Excuses (Es) | -1.37 | [-3.59, 0.84] | 0.225 | 1.45 | [-9.53, 12.43] | 0.795 | 0.50 | [-2.98, 3.98] | 0.778 | -15.34 | [-47.93, 17.25] | 0.355 |
| Justifications (Js) | 0.25 | [-2.57, 3.07] | 0.862 | 0.62 | [-12.87, 14.11] | 0.928 | -3.73† | [-7.76, 0.31] | 0.070 | -22.04 | [-61.90, 17.83] | 0.277 |
| Refusals (Rs) | -3.00* | [-5.36, -0.65] | 0.012 | -11.51† | [-23.41, 0.40] | 0.058 | -1.60 | [-4.96, 1.77] | 0.352 | -30.58† | [-63.09, 1.93] | 0.065 |
| % District In-Party | 2.86 | [-3.09, 8.80] | 0.346 | 49.41** | [18.79, 80.02] | 0.002 | 5.14 | [-1.92, 12.19] | 0.154 | 40.30 | [-23.69, 104.29] | 0.216 |
| Cs X % In-Party | -1.88 | [-19.57, 15.81] | 0.835 | 21.57 | [-72.76, 115.89] | 0.652 | 2.65 | [-20.60, 25.90] | 0.823 | -6.95 | [-226.23, 212.33] | 0.950 |
| Es X % In-Party | 8.53 | [-8.70, 25.76] | 0.332 | -33.25 | [-115.97, 49.47] | 0.429 | 5.53 | [-14.70, 25.75] | 0.592 | -46.32 | [-259.16, 166.52] | 0.668 |
| Js X % In-Party | -27.55* | [-53.35, -1.74] | 0.036 | -89.80 | [-204.57, 24.97] | 0.124 | -9.20 | [-38.65, 20.25] | 0.540 | -268.34† | [-547.98, 11.30] | 0.060 |
| Rs X % In-Party | 21.25† | [-0.32, 42.81] | 0.053 | 103.36* | [6.38, 200.35] | 0.037 | -0.24 | [-27.21, 26.73] | 0.986 | 118.03 | [-129.60, 365.66] | 0.348 |
| Overdrafts | -2.39* | [-4.38, -0.40] | 0.018 | -7.67 | [-17.68, 2.35] | 0.133 | -2.26† | [-4.88, 0.36] | 0.090 | -21.64† | [-45.71, 2.43] | 0.078 |
| Years in House | -2.60† | [-5.44, 0.23] | 0.072 | -20.54* | [-37.26, -3.82] | 0.016 | 0.24 | [-4.60, 5.09] | 0.922 | -19.15 | [-60.89, 22.58] | 0.367 |
| Incumbent Spending | -39.44 | [-88.14, 9.27] | 0.113 | 81.55* | [10.38, 152.72] | 0.025 | | | | | | |
| Challenger Spending | -52.45** | [-92.13, -12.77] | 0.010 | 39.08 | [-14.91, 93.07] | 0.155 | | | | | | |
| Incumbent X Challenger Spending | 56.55† | [-1.74, 114.85] | 0.057 | -132.89** | [-222.51, -43.28] | 0.004 | | | | | | |
| Convertible Campaign Funds | -3.18* | [-6.34, -0.01] | 0.049 | 41.38** | [16.80, 65.96] | 0.001 | -2.11 | [-6.49, 2.28] | 0.346 | 42.38 | [-8.21, 92.97] | 0.100 |
| Intercept | 40.71* | [7.88, 73.54] | 0.015 | 13.78 | [-27.73, 55.28] | 0.513 | 3.88*** | [2.24, 5.51] | < 0.001 | 85.86*** | [72.62, 99.10] | < 0.001 |
| | AIC | 201.15 | | $F(15, 170)$ | 14.59*** | | AIC | 123.06*** | | $F(12, 172)$ | 3.86*** | |
| | % Correct Predictions | 82.68% | | $R^2$ | 0.56 | | % Correct Predictions | 86.38 | | $R^2$ | 0.19 | |
| | $N$ | 231 | | $N$ | 186 | | $N$ | 213 | | $N$ | 217 | |

*Note*. Model 3 & 5 entries are logistic regression coefficients predicting victory or loss. Model 4 & 6 entries are OLS regression coefficients predicting incumbents' margin of loss or victory as a percentage of total votes cast in the general election. % District In-party was centered at its midpoint, so other coefficients can be interpreted as conditional effects in districts where 50% of voters voted for the incumbent's party's presidential candidate in 1988. All other predictors were rescaled to run from 0 to 1. Account and overdraft tallies were log-transformed prior to the 0-1 rescale to correct for positive skew.
† p < 0.1; * p<0.05; ** p<0.01; *** p<0.001

## P(Reelection) in 1992 as a function of Published Remarks and District Partisanship



**Figure 2.** Depicts the predicted probability (with 95% CIs) of incumbents' reelection based on Model 3 in Table 2.

## Primary Victory in 1992 as a function of Published Remarks and District Partisanship
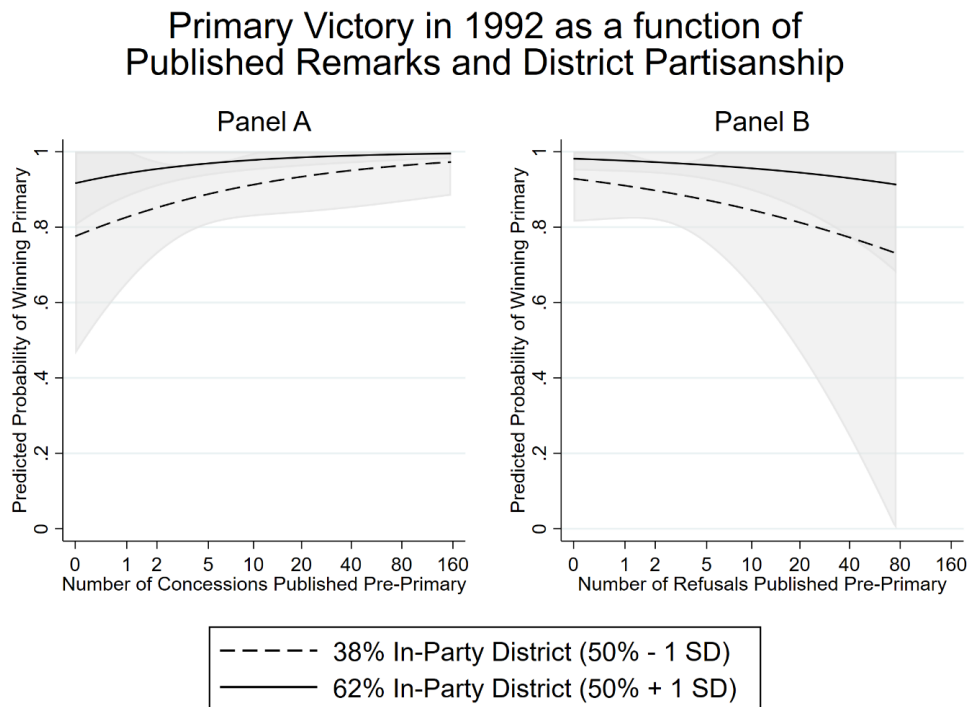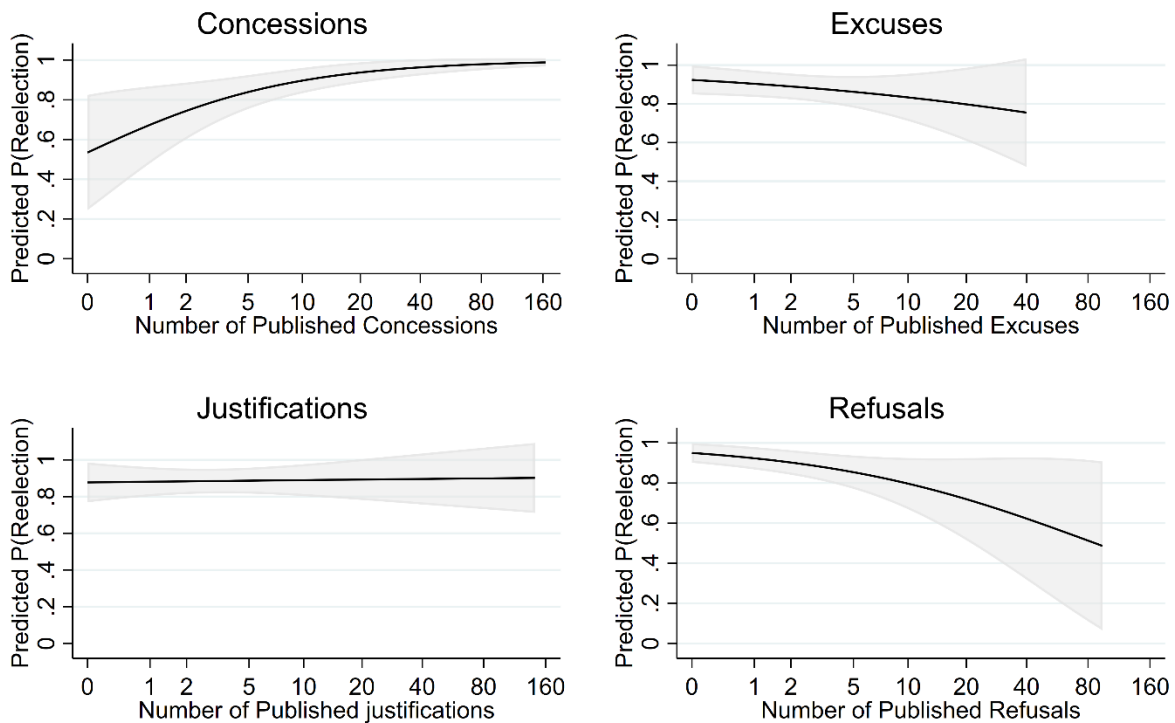


**Figure 3.** Depicts the predicted probability (with 95% CIs) of incumbents' primary victory based on Model 5 in Table 2.

**Exploratory Analysis: Which strategies predicted reelection overall?**

Our data also allow us to explore which accounts predicted reelection overall. Based on

Model 3 in Table 2, Figure 4 depicts incumbents' probability of reelection as a function of each of

the four account categories we included, holding district in-partisanship constant at its theoretical

midpoint (50%) and holding other controls (i.e., incumbents' overdrafts, seniority, campaign

spending, top challenger's spending, and convertible funds) constant at their means.

All else equal, politicians who used the most mitigating and least aggravating strategies

were most likely to be reelected—although incumbents were very likely to be reelected overall. As

Figure 4 suggests, these effects appear to be specific to concessions and refusals (at extreme and

opposite ends of the mitigation-aggravation continuum), suggesting that "mitigating" and

"aggravating" accounts are not homogeneous. Still, situating accounts along a *continuum* may be

useful in explaining and predicting their effects. At least in the House Bank Scandal, politicians

who employed the most intensely aggravating accounts did not seem to fare especially well.

Analyses reported in the supplement suggest that this is not because severe "offenders" were more

likely to rely on aggravating accounts; they were not.

## Probability of Reelection in 1992 as a function of Published Remarks



**Figure 4.** Depicts the predicted probability (with 95% CIs) of incumbents' reelection as a function of how many of their accounts appeared in print between the onset of the scandal and election day, holding district in-partisanship constant at 50% and all predictors at their means. Based on Model 3 in Table 2.

## Discussion

### Summary of Results

We set out to test two hypotheses about when unrepentant politicians might escape scandals unscathed: when their offense looks so bad that they cannot credibly frame it as an accident, and when their district is firmly under their party's control.

The data contradicted our first hypothesis. Although we found some (largely nonsignificant) evidence that concessions were more weakly associated with electoral success among incumbents with relatively large numbers of overdrafts, refusals did not seem to have done these incumbents any favors. If anything, among frequent offenders, refusals predicted *losing*

office. This result is inconsistent with experimental evidence that transgressors better protect their reputations when they deny rather than apologize for intentional transgressions. Still, perhaps the House Bank Scandal seemed like an accidental transgression even for frequent offenders. Representatives across the country complained about the House Bank's sloppy record keeping, and if voters accepted this argument, we would expect concessions to outperform refusals. Whatever the reason, we found no evidence that politicians were better off denying transgressions that appeared relatively extreme during the House Bank Scandal.

We did, however, find some evidence that aggravating accounts—refusals in particular—were associated with better electoral outcomes in districts where more voters belonged to the incumbent's party. When the incumbent's party held a secure majority, refusals were virtually unrelated to general election outcomes. As that majority diminished, the effect of refusals tended to be more negative. We considered the possibility that this finding was not really about district partisanship; perhaps voters tolerate refusals (and join the incumbent's party) when the economy is strong or the incumbent is popular. But were this the case, we should have observed a refusal x partisanship interaction in primary elections, and we did not. It thus remains plausible that district partisanship allowed incumbents to employ refusals *because* voters from their party responded relatively favorably to these accounts. Figure 3 depicts another finding consistent with this possibility: Refusals did not have a significant negative effect on any primary election outcomes. If partisans uniformly accept refusals from their leaders, only elections that confront incumbents with partisan opponents would require them to acknowledge wrongdoing.

We also used our data to answer the more open-ended question of which accounts were *generally* associated with reelection. As Figure 4 illustrates, the effect of politicians' accounts was modest overall. Incumbents' predicted probability of reelection was usually above .8 and with few exceptions above .5. Moreover, any variability in electoral outcomes that *was* related to accounts

was tied only to strategies at the extremes of the mitigating-aggravating continuum. All else equal, the more coverage incumbents' concessions received, the more likely they were to retain office, and the more coverage their refusals received, the more likely they were to lose.

In 1992, hundreds of American lawmakers were shown to have bungled—sometimes repeatedly and spectacularly—the decidedly everyday task of balancing their check books. Those caught up in this scandal were more likely to prevail to the extent that they employed conciliatory rhetoric and avoided contentious rhetoric to explain their apparent misdeeds. However, many politicians who did employ contentious rhetoric still survived the scandal—apparently to the extent that their party had a firm foothold in their home district. Politicians may have some reason to mind what they say, but other factors may play a larger role in their election and condition the impact of what they end up saying.

## Limitations and Remaining Questions

The most important limitation of our analyses is that they are correlational. We cannot be sure which accounts were most effective because we cannot be sure of the cause-effect direction. Refusals may have predicted losses because incumbents in dire circumstances grew desperate or indifferent and defended their behavior more fiercely. This interpretation seems extreme, however, given how rarely incumbents' actually lost. In contrast, incumbents who felt very secure in their victory may have relied on concessions because they could bear the reputational costs of admitting a mistake to preserve a long-term relationship with their constituents. We know only that accounts and overdrafts *preceded* the primary and general elections.

Omitted variables confounded with district partisanship, overdrafts, or accounts might also have contributed to incumbents' electoral success. We have attempted to mitigate this problem by controlling for some potential confounds and analyzing a single scandal in a single country at a

single moment in history, which helps us to hold more contextual variables constant than most any other analysis of real-world scandal in the U.S. would afford.

Still, focusing on the House Bank Scandal poses its own problems. Our findings may not generalize to scandals that involve sexual misconduct, international intrigue, or other misbehaviors. Even if we (erroneously) made the strong causal inference that concessions benefitted incumbents in 1992, we could not conclude that concessions would secure positive evaluations following other types of misconduct. In our study, accounts' effects did not depend on offense severity, but severity is only one of many dimensions on which transgressions differ. Our findings may also fail to generalize to scandals implicating a single political actor (e.g., the president). In scandals that implicate multiple politicians, unapologetic politicians may appear less honest or redeemable than their apologetic colleagues. Voters may or may not have judged their own Representatives by comparing their them to others in distant districts; after all, voters can only vote for one congressional candidate. Regardless, the fact that the House Bank Scandal implicated multiple politicians is a unique characteristic that may limit the generalizability of our findings at the same time that it allows us to hold potential confounds constant.

**Implications and Conclusions**

Commentators have worried that increasing polarization in American politics has rendered voters indifferent to misconduct from politicians of their party, especially in the "age of Trump." Print journalists wonder whether "scandal [can] still sink a politician" (Lerer, 2018), and social-media users repeat the glib lament that "nothing matters." Our results suggest that the phenomena fueling this lament are not new. Even in the early 1990s, politicians had considerable latitude to misbehave, and we have found reason to suspect that they could also deny wrongdoing outright in districts where their party held a secure majority. Then, as now, partisans were willing to forgive their allies' foibles and vote the party line. Richard Nixon, Bill Clinton, and Donald Trump denied

wrongdoing repeatedly and vociferously, and their partisans continued to support them throughout those denials—through an impeachment trial, in Clinton's case, and two such trials in Trump's (Naylor, 2019; Woodward 2021).

Still, there is reason to worry that this tendency may be even greater today as Republicans and Democrats in Congress and in the electorate have polarized, sorted, and come to adopt increasingly negative attitudes toward one another (Mason, 2015), and as omnipresent social media provide support for most any assertion, belief, or attitude, no matter how implausible. Nixon resigned and Clinton was limited to two terms in office. As of this writing, however, Donald Trump continues to deny multiple overtly illegal behaviors of which he has been credibly accused (and in some cases indicted or convicted) with the support of his partisan allies (Goldmacher & Haberman, 2023) as he runs for a second presidential term.

We began this paper by considering the dilemma that faces all alleged transgressors: to concede wrongdoing and risk damaging their reputation, or to deny wrongdoing and risk offending their likely voters. In 1992, hundreds of American lawmakers were shown to have bungled—sometimes repeatedly and spectacularly—the decidedly everyday task of balancing their check books. Those caught up in this scandal were more likely to prevail when they chose to concede wrongdoing. We find this result encouraging. Even if voters ultimately forgive politicians for their mistakes or willful misconduct, learning about that misconduct permits voters to make informed decisions about what they will or won't forgive. However, we also find some evidence that even in 1992, partisan voters were rarely so offended by incumbents' denials of wrongdoing that they voted Representatives from their own party out of office. Even if partisan voters have not become any more credulous than they were 30 years ago, a selective tolerance for denials of wrongdoing from members of their party would imply a selective willingness to hold democratic leaders accountable for their behavior.

**Disclosure:** The authors report there are no competing interests to declare

**Data Availability Statement:** The data that support the findings of this study (and analysis scripts and supplemental materials) are available in the Open Science Framework at https://osf.io/7zj8k/?view_only=fa1798b81c0a4703bb2c8aa0b6a7b760.

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**Online Supplemental Materials**

**Appendix A: Addressing Potential Confounds**

Readers may wonder whether different "types" of Representatives were systematically more or less likely to offer specific types of accounts when explaining their role in the House Bank Scandal. In the main text of our manuscript, we discuss two potential confounds of this kind.

**Account Tallies and Overdrafts among Republicans and Democrats**

First, we examined account and overdraft tallies separately among Republicans and Democrats. In Table A1, we report descriptive statistics indicating that for the most part, Democrats and Republicans did not differ in their relative propensity to write overdrafts or to proffer concessions, excuses, justifications, and refusals (or mitigating and aggravating accounts). A larger proportion of Democrats than Republicans wrote at least one overdraft, but Democrats and Republicans wrote similar numbers of overdrafts on average. Representatives from both parties proffered more mitigating than aggravating accounts on average and tended to proffer more concessions (and fewer excuses) than any other type of account. However, Republican offenders proffered more refusals than justifications on average. Democrat offenders proffered more justifications than refusals.

**Table A1. Descriptive statistics for overdrafts and accounts by incumbents' party affiliation**

|  | Democrat Offenders (*N* = 179; 65% of party) | | | Republican Offenders (*N* = 86; 51% of party) | | |
|---|---|---|---|---|---|---|
|  | Mean (SD) | Median | Range | Mean (SD) | Median | Range |
| **# of Overdrafts** | 86.1 (175.4) | 11 | 1-920 | 55.5 (133.7) | 8.5 | 1-878 |
| **Aggravating** | 14.4 (25.1) | 5 | 0-214 | 10.5 (17.6) | 4 | 0-117 |
| Justifications | 7.6 (16.7) | 2 | 0-142 | 4.8 (10.7) | 1 | 0-77 |
| Refusals | 6.8 (11.7) | 3 | 0-94 | 5.7 (8.5) | 3 | 0-49 |
| **Mitigating** | 17.0 (24.8) | 9 | 0-190 | 15.5 (24.4) | 7.5 | 0-189 |
| Concessions | 12.6 (19.5) | 7 | 0-150 | 12.6 (21.1) | 6 | 0-165 |
| Excuses | 4.4 (7.1) | 1 | 0-40 | 3.0 (4.6) | 1 | 0-24 |

**Predicting account tallies from overdrafts and partisanship**

Second, we examined whether Representatives who wrote more (or fewer) overdrafts tended to offer systematically different types of accounts. To test this possibility, and to provide a more systematic test of inter-party differences in accounts, we estimated a series of four OLS regressions predicting each account tally (i.e., concessions, excuses, justifications, refusals) from the number of overdrafts Representatives wrote and their party identification (Republican = 1, Democrat = 0, one Independent excluded). As in the analyses we reported in the main text, all of these tallies (both for accounts and for overdrafts) were natural-log-transformed and then re-scaled to range from 0 to 1. Only "offenders" (who wrote at least one overdraft) were included in the models. See Table A2 for Model estimates.

*Overdrafts.* We observed larger numbers of concessions, excuses, justifications, *and* refusals among Representatives who wrote relatively large numbers overdrafts than among those who wrote relatively few. The consistent positive coefficient for overdrafts across all 4 models suggests that politicians who wrote large numbers of overdrafts may have attracted especially frequent news

coverage or may have made especially frequent efforts to explain their behavior.

*Partisanship.* We also found that Republicans offered significantly more concessions than did Democrats.

*Controlling for tallies of other accounts.* The preceding models do not reveal whether Republicans, Democrats, or frequent offenders relied on any given type of account *more than* the other types. Republicans may have given more concessions than Democrats without being *relatively* more likely to employ concessions than excuses, justifications, or refusals. Frequent offenders may have proffered more accounts overall than did infrequent offenders without being any more (or less) conciliatory in the types of accounts they offered. Because our analyses in the main text focus on relative effects (e.g., the effects of concessions above and beyond the use of other accounts), we are primarily interested in whether partisanship and overdraft tallies predict incumbents' relative use of specific accounts over others.

Thus, we modified the models depicted in Table A2 to control for the frequency with which representatives offered other types of accounts. Results of these models are depicted in Table A3. We note two key findings. First, incumbents who wrote relatively large numbers of overdrafts were disproportionately likely to proffer justifications rather than concessions, excuses, or refusals. Overdrafts did not predict concessions or refusals, however, suggesting that incumbents who wrote more overdrafts did not generally adopt a more hostile or conciliatory tone than those who wrote relatively few overdrafts. Nevertheless, all analyses in our main text control for the number of overdrafts that incumbents wrote. Moreover, we find very little evidence that different types of accounts had different effects on electoral outcomes depending on the number of overdrafts incumbents wrote (see Table 1 in the main text; only the interaction between concessions and overdrafts approached significance). Consequently, our results appear to be robust to any difference in rhetorical strategies employed by frequent and infrequent offenders.

Second, compared to Democrats, Republicans proffered significantly more concessions relative to the other account categories. Thus, Republicans did in fact appear to employ more conciliatory accounts than did Democrats on average. If Republicans were more likely to be re-elected in general (e.g., because of a negative public reaction to an apparently profligate House led by Democrats), then our key analyses may overestimate the association between concessions and electoral success. We therefore re-estimated modified versions of all 6 key models from the main text, adding the indicator for whether incumbents were affiliated with the Republican party. Of the 12 coefficients for concessions and their interactions with other variables, most were virtually unchanged. The most noteworthy difference we observed was that the interaction between concessions and overdrafts (originally $b = -44.58$, $p = 0.099$) became nonsignificant ($b = 39.29$, $p -$ .140). This suggests that the coefficient estimates that we reported for concessions in the main text are not substantially inflated by Republican incumbents' tendency to offer more concessions.

**Table A2.** Predicting Accounts from Partisanship and Overdrafts

| Predictors | Concessions | | Excuses | | Justifications | | Refusals | |
|---|---|---|---|---|---|---|---|---|
| | b (S.E.) | p | b (S.E.) | p | b (S.E.) | p | b (S.E.) | p |
| Overdrafts | 1.83*** | <0.001 | 1.46*** | <0.001 | 2.48*** | <0.001 | 1.74*** | <0.001 |
| | (0.27) | | (0.25) | | (0.26) | | (0.27) | |
| Republican Indicator | 0.39** | 0.007 | 0.09 | 0.486 | 0.02 | 0.863 | 0.16 | 0.254 |
| | (0.15) | | (0.13) | | (0.14) | | (0.14) | |
| Constant | 1.34*** | <0.001 | 0.60*** | <0.001 | 0.40** | <0.001 | 0.63*** | <0.001 |
| | (0.15) | | (0.13) | | (0.14) | | (0.14) | |
| | | | | | | | | |
| | $F_{(2, 259)}$ | 24.5*** | $F_{(2, 259)}$ | 17.18*** | $F_{(2, 259)}$ | 46.92*** | $F_{(2, 259)}$ | 21.02*** |
| | $R^2$ | 0.16 | $R^2$ | 0.12 | $R^2$ | 0.27 | $R^2$ | 0.14 |
| | N | 262 | N | 262 | N | 262 | N | 262 |

*Note.* Entries derive from OLS regressions predicting log-transformed and re-scaled account tallies for "offending" Representatives from overdrafts (log-transformed and rescaled to range from 0 to 1) and an indicator variable for whether they belong to the Republican Party. One Independent (Sanders, D-VT) was excluded.

($†p < 0.10$. $*p < 0.05$. $**p < 0.01$. $***p < 0.001$.)

**Table A3.** Predicting Accounts from Partisanship, Overdrafts, and Other Accounts

| Predictors | Concessions | | Excuses | | Justifications | | Refusals | |
|---|---|---|---|---|---|---|---|---|
| | b (S.E.) | p | b (S.E.) | p | b (S.E.) | p | b (S.E.) | p |
| Overdrafts | 0.34 | 0.168 | -0.11 | 0.600 | 1.07*** | <0.001 | 0.26 | 0.289 |
| | (0.24) | | (0.21) | | (0.21) | | (0.25) | |
| Republican Indicator | 0.35** | 0.002 | -0.09 | 0.331 | -0.16 | 0.104 | 0.15 | 0.207 |
| | (0.11) | | (0.10) | | (0.10) | | (0.11) | |
| Concessions | | | 0.36*** | 0 | 0.29*** | 0 | -0.06 | 0.324 |
| | | | (0.05) | | (0.05) | | (0.06) | |
| Excuses | 0.49*** | <0.001 | | | 0.21*** | 0.001 | 0.34*** | <0.001 |
| | (0.07) | | | | (0.06) | | (0.07) | |
| Justifications | 0.36*** | <0.001 | 0.20*** | 0.001 | | | 0.44*** | <0.001 |
| | (0.07) | | (0.06) | | | | (0.07) | |
| Refusals | -(0.06) | 0.324 | 0.24*** | 0 | 0.33*** | <0.001 | | |
| | (0.06) | | (0.05) | | (0.05) | | | |
| Constant | 0.95*** | <0.001 | -0.12 | 0.288 | -0.32** | 0.005 | 0.33* | 0.012 |
| | (0.12) | | (0.11) | | (0.11) | | (0.13) | |
| | $F_{(5, 256)}$ | 56.09*** | $F_{(5, 256)}$ | 62.77*** | $F_{(5, 256)}$ | 83.99*** | $F_{(5, 256)}$ | 44.59*** |
| | $R^2$ | 0.52 | $R^2$ | 0.55 | $R^2$ | 0.62 | $R^2$ | 0.47 |
| | N | 262 | N | 262 | N | 262 | N | 262 |

*Note.* Entries derive from OLS regressions predicting log-transformed and re-scaled account tallies for "offending" Representatives from overdrafts (log-transformed and rescaled to range from 0 to 1) and an indicator variable for whether they belong to the Republican Party. One Independent (Sanders, D-VT) was excluded.

($\dagger p < 0.10$. $*p < 0.05$. $**p < 0.01$. $***p < 0.001$.)

## Appendix B: Re-Estimating Models with Fewer Controls

We have included several control variables in the models we report in the main text of our manuscript to minimize the risk of omitted variable biases, but this "kitchen sink" approach does raise the question of whether our results hinge on the presence of those covariates. We have therefore re-estimated all of the models from the main text removing all controls except for overdrafts and the percentage of the district that voted for the incumbent's party's presidential candidate in 1988 (% district in-party).

Table A4 presents the re-estimated versions of Models 1 and 2 from Table 1 of our main text. As we mention in the main text, results were largely the same, except that the predicted interaction between concessions and overdrafts was marginally significant in the modified version of Model 1 and significant in the revised Model 2. With the focal interaction only attaining conventional significance in one of four model specifications, our evidence is mostly inconsistent with the Extreme Transgression Hypothesis.

**Table A4. Testing the Extreme Transgression Hypothesis**

| | Model 1 with fewer controls Logistic regression predicting reelection | | | Model 2 with fewer controls OLS regression predicting vote margins | | |
|---|---|---|---|---|---|---|
| | *b* | 95% CI | *p* | *b* | 95% CI | *p* |
| Concessions | 5.57** | [1.49, 9.65] | 0.007 | 33.76† | [-4.08, 71.59] | 0.080 |
| Excuses | -1.33 | [-5.05, 2.40] | 0.485 | -14.01 | [-45.15, 17.13] | 0.376 |
| Justifications | 0.43 | [-4.32, 5.19] | 0.858 | -26.15 | [-69.69, 17.39] | 0.238 |
| Refusals | -0.02 | [-3.76, 3.72] | 0.990 | 7.87 | [-24.60, 40.34] | 0.633 |
| % District In-Party | 4.50** | [1.78, 7.21] | 0.001 | 88.34*** | [63.67, 113.01] | < 0.001 |
| Overdrafts | 2.07 | [-0.82, 4.96] | 0.159 | 24.26 | [-7.77, 56.30] | 0.137 |
| Concessions X Overdrafts | -6.43† | [-13.61, 0.75] | 0.079 | -95.64* | [-177.92, -13.36] | 0.023 |
| Excuses X Overdrafts | 0.49 | [-5.63, 6.61] | 0.875 | 25.13 | [-36.34, 86.61] | 0.421 |
| Justifications X Overdrafts | -1.16 | [-9.70, 7.37] | 0.789 | 45.71 | [-48.98, 140.41] | 0.342 |
| Refusals X Overdrafts | -2.93 | [-10.17, 4.31] | 0.428 | -32.14 | [-103.76, 39.48] | 0.377 |
| | | | | | | |
| Intercept | -0.09 | [-1.25, 1.07] | 0.880 | 22.36*** | [9.53, 35.20] | 0.001 |
| AIC | 267.31 | | | *F* (15, 170) | 14.44*** | |
| % Correct Predictions | 77.51 | | | $R^2$ | 0.56 | |
| *N* | 249 | | | *N* | 186 | |

*Note*. Model 1 entries are logistic regression coefficients predicting incumbents' reelection from the predictors at left. Model 2 entries are OLS regression coefficients predicting incumbents' margin of loss or victory as a percentage of total votes cast in the general election. All variables were rescaled to run from 0 to 1. Account and overdraft tallies were log-transformed prior to the 0-1 rescale to correct for positive skew.
† $p < 0.1$; * $p<0.05$; ** $p<0.01$; *** $p<0.0$

Table A5 presents the re-estimated versions of Models 3, 4, 5, and 6 from Table 2 of our

main text. Again, our results are almost identical regardless of which controls we include.

Dropping controls from Models 3 and 4 (predicting general election outcomes) reduces the

unanticipated interaction between justifications and district partisanship in Model 3 to non-

significance, suggesting this unexpected result is also relatively fragile. Meanwhile, removing the

controls has no effect at all on the interactions between refusals and district partisanship (which

remain marginally significant in Model 3 and significant in Model 4 and which we interpreted as

partially consistent with our hypothesis.

As for Models 5 and 6, two marginally significant coefficients drop to nonsignificance: for

refusals and for the interaction between justifications and district partisanship (both in Model 6).

Taken together, these findings continue to offer partial support for the Ingroup Tolerance Hypothesis. Refusals (but not justifications) were more strongly associated with electoral success in districts where the incumbent's party had a strong voter base, but *only* when it came to the general election. As predicted, the link between refusals and *primary* election success did not depend on the partisan composition of the district.

In short, the results of our hypothesis tests do not seem to depend on whether we include all of our planned control variables. If anything, we find a bit more support for our Extreme Transgression Hypothesis when we remove these controls from the model. But given the fragility of those results, our overall conclusions remain unchanged.

## Table A5. Testing the Ingroup Tolerance Hypothesis

| | 1992 General Election | | | | | | 1992 Primary Election | | | | | |
| | Model 3. Predicting Reelection | | | Model 4. Predicting Vote Margins | | | Model 5. Predicting Primary Victory | | | Model 6. Predicting Vote Margins | | |
| | *b* | 95% CI | *p* | *b* | 95% CI | *p* | *b* | 95% CI | *p* | *b* | 95% CI | *p* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Concessions (Cs) | 3.19** | [1.16, 5.22] | 0.002 | 0.34 | [-20.20, 20.88] | 0.974 | 2.64 | [-0.65, 5.94] | 0.116 | 32.98* | [1.13, 64.82] | 0.042 |
| Excuses (Es) | -0.77 | [-2.59, 1.06] | 0.411 | 2.13 | [-15.19, 19.44] | 0.809 | 0.62 | [-2.81, 4.05] | 0.724 | -18.24 | [-50.51, 14.03] | 0.266 |
| Justifications (Js) | -0.62 | [-2.72, 1.49] | 0.566 | -7.53 | [-28.98, 13.93] | 0.49 | -4.28* | [-8.27, -0.29] | 0.035 | -17.84 | [-57.28, 21.60] | 0.374 |
| Refusals (Rs) | -1.8† | [-3.66, 0.05] | 0.056 | -16.01† | [-34.60, 2.57] | 0.091 | -1.42 | [-4.74, 1.90] | 0.402 | -31.24 | [-63.79, 1.31] | 0.06 |
| % District In-Party | 3.68 | [-0.80, 8.15] | 0.107 | 91.31*** | [46.31, 136.31] | < 0.001 | 4.82 | [-2.14, 11.79] | 0.175 | 45.37 | [-18.42, 109.16] | 0.162 |
| Cs X % In-Party | -5.68 | [-20.71, 9.34] | 0.458 | -46.54 | [-180.06, 86.99] | 0.493 | 3.33 | [-20.37, 27.03] | 0.783 | -27.18 | [-245.50, 191.14] | 0.806 |
| Es X % In-Party | 7.68 | [-6.31, 21.66] | 0.282 | -20.36 | [-144.89, 104.17] | 0.747 | 2.89 | [-16.65, 22.43] | 0.772 | -17.02 | [-226.96, 192.93] | 0.873 |
| Js X % In-Party | -14.32 | [-31.83, 3.20] | 0.109 | -90.43 | [-254.72, 73.85] | 0.279 | -10.69 | [-39.56, 18.17] | 0.468 | -249.27 | [-526.91, 28.36] | 0.078 |
| Rs X % In-Party | 14.99† | [-0.05, 30.03] | 0.051 | 162.20* | [31.04, 293.35] | 0.016 | 3.11 | [-23.76, 29.99] | 0.82 | 86.19 | [-158.82, 331.20] | 0.489 |
| Overdrafts | -2.17** | [-3.66, -0.68] | 0.004 | -9.72 | [-24.46, 5.01] | 0.195 | -2.25 | [-4.79, 0.29] | 0.082 | -23.01 | [-46.34, 0.32] | 0.053 |
| Intercept | 1.50*** | [0.75, 2.26] | < 0.001 | 33.96*** | [26.09, 41.84] | < 0.001 | 3.83*** | [2.39, 5.26] | < 0.001 | 84.08*** | [71.99, 96.17] | < 0.001 |
| | AIC | 272.54 | | $F_{(10, 189)}$ | 7.36*** | | AIC | 120.17*** | | $F_{(10, 206)}$ | 4.34*** | |
| | % Correct Predictions | 76.71% | | $R^2$ | 0.28 | | % Correct Predictions | 85.92 | | $R^2$ | 0.17 | |
| | *N* | 249 | | *N* | 200 | | *N* | 213 | | *N* | 217 | |

*Note*. Model 3 & 5 entries are logistic regression coefficients predicting victory or loss. Model 4 & 6 entries are OLS regression coefficients predicting incumbents' margin of loss or victory as a percentage of total votes cast in the general election. % District In-party was centered at its midpoint, so other coefficients can be interpreted as conditional effects in districts where 50% of voters voted for the incumbent's party's presidential candidate in 1988. All other predictors were rescaled to run from 0 to 1. Account and overdraft tallies were log-transformed prior to the 0-1 rescale to correct for positive skew.

† $p < 0.1$; * $p<0.05$; ** $p<0.01$; *** $p<0.001$

**Appendix C: House Bank Scandal Coding Categories**
**(With Verbatim Examples)**
This taxonomy also appears in Appendix A of the main text.

**Concessions**

**C1**  Explicit acknowledgement of own responsibility or guilt

> *Example:* **"**Charlie Wilson, R-TX, estimated he had written between 75 and 85 rubber
> checks during the 39 months reviewed by the house ethics committee."

> C1.1  Acknowledgement that their names *may or will appear on the list of offenders*

>> *Example:* "A spokesman said Solarz had not been informed that he was on the list [of
>> House members who had written overdrafts] but acknowledged that Solarz
>> had written many overdrafts."

> C1.2  Partial confession of guilt, with reservations (this would include acknowledging the
> *possibility of having written overdrafts*:  "I may have…" "I might have written…"
> "The number of my overdrafts may be higher….")

>> *Example:* "Chalmers P. Wylie said he overdrew his account but is not sure how many
>> times or amount of the overdrafts."

> C1.3  Full confession of guilt without reservations (e.g., "…I had six overdrafts…" or
> "…Representative X reported that her overdrafts totaled $650.")

>> *Example:* "Rep. Timothy Penny, D-Rochester [MN], released a statement Thursday
>> indicating that they had written three bad checks: for $45, $34 and $20."

**C2**  Explicit abstention from excuse, justification, or refusal; acknowledgement that they are
inappropriate (e.g., "I won't try to justify it"; "There is really no excuse"; "I won't contest
reports of my overdrafts")

> *Example:* "The fact is there is no excuse for my overdrafts" (Jerry Huckabee, D-LA).

**C3**  Expression of regret concerning failure event (e.g., "I feel embarrassed," "I deeply regret,"
"I'm ashamed," "I wish that I had [done something else instead]"

> *Example:* "I regret the errors with my checking account" (Newt Gingrich, R-GA).

> C3.1  Expression of regret concerning *own responsibility* for the failure event (overdrafts)

>> *Example:* "I am personally embarrassed by this situation and I deeply regret that I did
>> not pay closer attention to my personal finances" (Thomas J. Downey, D-
>> NY).

C3.2 Expression of regret concerning the *consequences* of the failure event (overdrafts)

> *Example:* "Obviously, if people weren't paid as promptly as they would like, I regret it" (Stephen J. Solarz, D-NY).

**C4** Explicit "apology" ("I'm sorry"; "I apologize")

> *Example:* "I owe an apology to my constituents" (Chester Atkins, D-MA).

**C5** Offers of restitution or compensation

> *Example:* "[Curt] Weldon [R-PA] said he was told Oct. 15 that he had one overdraft of $2.49, and the same day they paid the bank $15 'to represent a typical overdraft charge.'"

C5.1 Appeal to restitutions or compensations already performed (i.e., have paid back the amount of the overdrafts)

> *Example:* [Steny Hoyer, D-MD] said that in July last year he was overdrawn 106 dollars and made the balance good within an hour.

C5.2 Other restitutions or compensations above and beyond covering overdrafts (e.g., will pay back overdrafts with interest or fees; will donate to charity to make things right)

> *Example:* "House Democrat Leader Richard Gephardt (D-MO) acknowledged Tuesday that he had written 28 overdrafts against his account at the House bank and <u>subsequently has assessed himself $614 in penalties, which he has sent to the Treasury Department.</u>"

C5.3 Acknowledges Wrongdoing by Working to "Get to the Bottom of It" or "Looking into Own Overdrafts" (i.e., are willing to invest time, energy, and effort in investigating the situation on their own)

> *Example:* "The statement said [Carl] Perkins [D-KY] paid to have his account audited when news of congressional overdrafts surfaced in the fall."

**C6** Pleas for forgiveness, or expressed hope for continuation of fruitful relationship (e.g., hope that constituents will understand or forgive; hope that members of their party won't hold it against them)

> *Example:* "If you can help me in this effort, if you can accept my apology, if you can forgive me and give me your friendship and support, then we still have a lot to do together" (Mickey Edwards, R-OK).

**C7** Acknowledgement of an appropriate response (e.g., "I should have…"; "I could have…")

*Example:* "I should have been more careful" (John M. Spratt, D-SC).

**C8** Self reproach for failure event, consequences of failure event, or responsibility for it (e.g., derogating themselves or as careless or irresponsible)

*Example:* "Rep. Gerry Sikorski, D-MN, admitted he wrote 671 bad checks worth $120,000 at the House bank, <u>saying he 'should not have been so casual and careless' with his account.</u>"

**C9** Explicit acknowledgement of right of other people to reproach them (e.g., I wouldn't blame voters for thinking that we're a bunch of privileged little princesses"; "It's legitimate that anyone I run against would raise this [overdraft] issue.")

*Example:* "I feel that I've let down a lot of good people who have had confidence in me, and who have depended on me" (Byron L. Dorgan, D-ND).

**C10** Explicit promise not to reoffend, to do better in the future, or to "change their ways"

*Example:* "The bottom line is I am human and I made mistakes by not paying close attention to my checking account,' [Jerry Huckaby, D-LA] said. '<u>I assure you it will not happen again</u>.'"

**Excuses**

**E1** Appeal to own human shortcomings

*Example:* "The bottom line is I am human and I made mistakes by not paying close attention to my checking account" (Jerry Huckaby, D-LA).

E1.1 Appeal to insufficient knowledge or skill (e.g., "pleas of ignorance"; "I didn't know about the overdrafts"; "I wasn't aware…")

*Example:* "Until last night, I sincerely believed I had not bounced any checks at the House bank" (F. James Sensenbrenner, R-WI).

E1.2 Appeal to lack of intention (e.g., "I didn't mean to …")

*Example:* I never intended to have even one overdraft, let alone a number of them" (Barbara Kennelly, D-CT).

**E2** Appeal to external mitigating circumstances of the situation

*Example:* "To show how confusing the bank's records were, [David R] Obey [D-WI] showed a reporter his bank statement from November 1988. The statement indicates

Obey had a positive balance throughout the month, even though he actually wrote three bad checks."

E2.1 Appeal to accident (e.g., bad luck, unforeseeable or uncontrollable events that no one could have anticipated or prevented)

*Example:* "[William F.] Goodling [R-PA] said he had mistakenly deposited money in his York County farm account instead of the House bank account."

E2.2 Appeal to other's responsibility for actions that led to overdrafts (e.g. "I don't manage my own finances"; "my wife handles the checkbook"; "…wire transfers to his House Bank account were delayed by his local bank.")

*Example:* "Paul Mero, an aide to [William E. Dannemeyer, R-CA] said that the bad checks were unwittingly written by the congressman's wife to pay for domestic expenses at their home in Washington."

E2.3 Appeal to problems or misdeeds of the House Bank ("The bank never told me about my overdrafts" or "I would have covered those checks if I'd been told about them" or "since the bank in effect offered this overdraft protection").

*Example:* "[Charles W. Stenholm, D-TX] says his deposits to the House bank often were not credited the day he made them."

E2.4 Appeal to own (current or past) financial situation  (e.g. "I don't have a lot of money")

*Example:* "[Charles Hatcher, D-GA] contended the overdrafts were to pay medical expenses and family bills because 'I'm not a wealthy person.'"

**E3** Appeal to own effort and care before and during the failure event

*Example:* "I am as careful as anyone I know … about writing checks and making sure that I have enough money in there." (Anthony C. Beilenson, D-CA)

**E4** Appeal to shortcomings or misdeeds of others as a frame of reference for evaluation (e.g. "horizontal diffusion of responsibility")

E4.1 Appeal to "shortcomings" or "misdeeds" of the other representatives/check bouncers as a frame of reference ("*Nobody* was informed about the overdraft problem"; "It wasn't just me; no representatives were informed about the overdrafts").

*Example:* "I will candidly admit that I have made some honest mistakes in my checking account, just as everyone has." (Alan Wheat, D-MO).

**E5** Appeal for a noncorrespondent inference (e.g., "This isn't like me…" or "I've never

bounced a check before at my hometown bank"; note that the latter is designed to convince others that the representative is typically very careful and conscientious)

*Example:* "[Vin Webter, R-MN] stressed that he has 'never stiffed anyone with a check.'"

## Justifications

**J1**   Denial of damage ("no real harm done"—e.g., bounced on same day as paycheck)

   *Example:* "<u>No laws were broken, no rules were violated</u>, no public funds were involved" (Stephen J. Solarz, D-NY).

**J2**   Minimization of damage (e.g. "only lasted for two days", "it wasn't that much money")

   *Example:* "[Alan Wheat, D-MO] was not able to say how much each check overdrew his account but said the overdrafts never came close to exceeding the amount of his monthly salary."

   J2.1   Minimization of damage in view of circumstances (e.g. "We just bought a new house here in Washington"; "I was moving from my home city to Washington when I bounced a check") that demanded the failure event

      *Example:* "I had a choice between owing the IRS and overdrawing my account, so I did the same thing you would've done" (Charlie Wilson, D-TX).

   J2.2   Appeal to the positive consequences of the failure event ("Now we see how incompetent the bank is"; "We've all learned something")

      *Example:* "It is clear to me that two good things will come out of this. First, the so-called 'House bank' has been closed [...]" (Pat Williams, D-MT)

   J2.3   Minimizing the number or dollar amount of overdrafts that they were willing to admit to, or minimizing the length of time their account was overdrawn

      Example: "[Barbara Vucanovich (R-NV)] has said she wrote two checks without sufficient funds to cover them. <u>She is disputing two other checks.</u>"

   J2.4   Minimization due to the fact that there was no criminal wrongdoing; this also includes being cleared by Judge Wilkey, the DOJ counsel investigating overdrafts at the House Bank

      *Example:* "[Mike Synar, D-OK] bounced 11 checks worth around $4,000, but noted that he had made restitution and <u>wasn't found guilty of any criminal offense by the U.S. Justice Department</u>."

   J2.5   Minimization due to the fact that the Representative was not on the list of "worst

offenders" or has been removed from the list of worst offenders.

> *Example:* "Kingdom [Press secretary to Wayne Owens, D-UT] added that Owens is not on the list of the 24 worst bad check writers, which the House termed 'abusers' in a resolution last week."

**J3**   Redefinition of situation

J3.1   The House Bank is not a real bank

> *Example:* "[Joseph D. Early, D-MA] <u>said the House bank was in fact not a bank</u>, but a cooperative, where no taxpayer funds were used and that overdraft protection against the next month's salary was a routine benefit."

J3.2   No citizen money was involved

> *Example:* "No public funds were ever used to pay any of my bills" (Chalmers P. Wylie, D-NY).

J3.3   Other issues are far more important than this "scandal" (e.g., "Why are we spending so much time on this when we need to deal with the federal deficit?")

> *Example:* "'There's really nothing more to say … this story is a month old,' said [a spokesperson for Gerry Sikorski, D-MN]. 'We're working on issues people really care about.'"

J3.4   Technically, no checks "bounced" (i.e., the House Bank paid out on the checks and so the other party was paid, or other Representatives' salary checks covered any individual's overdraft)

> *Example:* "<u>None of my checks ever bounced.</u> Everyone was paid on time." (Phillip R. Sharp, D-IN).

**J4**   Appeal to the right of self-fulfillment ("Given my goal to do x, I wrote overdrafts.")

> *Example:* "[Duncan Hunter, R-CA] said he would never deal with a bank that does not protect against overdrafts."

**J5**   Appeal to good intentions (minimizing badness by appealing to good intentions; excuse is mitigation of cause, and justification is mitigation of immorality)

> *Example:* "[Robert K. Dornan, R-CA] said Friday that the money was used for a statue of the Virgin Mary and construction of a wishing well in his back yard that he was building for [his wife] for their 36th wedding anniversary."

**J6**   Appeal to loyalties (e.g., loyalties to values or ideals, or loyalties to people or the party)

*No overdraft-writers were assigned this code.*

**J7**  Appeal to shortcomings or misdeeds of others as a frame of reference for evaluation—offender's moderation should be acknowledged

  J7.1  Appeal to shortcomings or misdeeds of the other political party or another politician (e.g., challenger) as a frame of reference (e.g., "The Democrats/Republicans are blowing this all out of proportion"; "The opposition wants to benefit from this so-called scandal"; "Rep. countered with a charge that his challenger had not filed campaign finance information as required by law"; "The amount of overdrafts pales in comparison to the federal deficit left by Bush and his congress")

  *Example:* "'The entire incident of the House bank is part of a new state of ugliness on Capitol Hill,' said [Edward F. Feighan, D-OH]. 'It is clearly part of a determined effort to undermine Americans' confidence certainly in the Democratic leadership, the Democratic majority of Congress, if not in the Congress itself."

  J7.2  Appeal to shortcomings or misdeeds of other check bouncers as a frame of reference (e.g. "I'm not one of those big abusers"). [Note that this is not to put the offending Representative in the company of others who were likewise victims of circumstance, but instead to separate the offending Representative and their actions from the morally worse actions of others.]

  *Example:* "I think before November this will be a non-issue except for those who abused it—used the bank for their own personal aggrandizement, which I never did" (Chalmers P. Wylie, R-OH).

  J7.3  Appeal to shortcomings or misdeeds of the media (e.g., sensationalizing the scandal, getting their facts wrong) [Note that this is not denying wrongdoing or refusing to account, but instead by way of minimization due to media making too much of things or making mistakes; it's not as bad as what the media say.]

  *Example:* "The accounts at the bank have been public knowledge for years and years, decades and decades. This is the result of zealous reporting" (Wayne Ownes, D-UT).

**J8**  Was only following the rules and procedures established by the House Bank.

  *Example:* "'Co-op might be a good term,' [Clyde C. Holloway, D-LA] suggested. 'It was like a co-op, the way they ran the thing.' And essentially, the co-op provided 'overdraft protection.'"

**Refusals**

**R1**   Claiming that the failure event has not occurred ("I didn't have any overdrafts")

    R1.1 Offer to provide "evidence" of innocence or report that they did provide evidence.

        *Example:* [Joseph D. Early, D-MA] has bolstered his claim by showing his monthly statements, which reflect no overdrafts, to reporters."

**R2**   Explicit refusal of a confession of guilt ("I won't apologize for what happened")

    *Example:* "I won't apologize for it" (Duncan Hunter, R-CA).

**R3**   Unrestricted attribution of guilt to others ("all their fault")

    R3.1 Unrestricted attribution of guilt to the other political party

        *Example:* "House Republican Whip Newt Gingrich [R-GA] said the scandal reveals 'systemic institutional corruption' created by the Democratic Party."

    R3.2 Unrestricted attribution of guilt to the other/bigger offenders

        *No overdraft-writers were assigned this code.*

    R3.3 Unrestricted attribution of guilt to the House Bank (e.g., incorrect records, failure to inform Rep of overdrafts, other Bank wrongdoing).

        *Example:* "Sonny Callahan [R-AL] said the defunct bank was to blame, not him."

    R3.4 Unrestricted attribution of guilt to the media

        *Example:* "[Tom Foley, D-WA] defiantly clung to the notion that most congressmen ensnared in the checking fiasco didn't do anything wrong and that the media is to blame for the widespread public outcry."

**R4**   Denial of right to reproach

    R4.1 Denial of right based on offender's identity or role in relation to the accuser (e.g., who are *you* to accuse me of wrongdoing)?

        *Example:* "I have said before that I believe this whole thing is a personal matter," (Charles A. Hayes, D-IL)

    R4.2 Denial of right in view of negative qualities or deeds of the accuser (other party, news sources?)

*No overdraft-writers were assigned this code.*

**R5**   Referral to other sources of information ("You need to go talk to someone else"; "The Speaker of the House needs to deal with this.")

*Example:* "Asked if he would call on the Ethics Committee to release its file on his alleged involvement, [Gary Ackerman, D-NY] said, 'The Ethics Committee has rules, and I don't know that they are going to release the files on anything.'"

**R6**   Evasions or Mystifications (e.g., "I have no information about that"; "I don't know about it.")

*Example:* "An aide to [Les Aspin, D-WI] said her boss didn't know whether he had bounced checks on his House account."

**R7**   Refusal to provide an account, period  ("no comment"; or from a reporter, "Repeated attempts to contact the Representative have not produced a response"; "...his spokesperson declined to report the amount of the overdrafts").

*Example:* "[Sam Gejdenson, D-CT] has refused to say whether he has bounced any checks."

**R8**   Representatives or their spokespeople are stalling (e.g., "We're performing an audit of my records and will have a statement when we're done.")

*Example:* "[Les Aspin, D-WI] is checking his own bank records to see whether they match the overdraft information about him collected by the ethics committee, said his press secretary."

**R9**   Refusal to provide an account or restitution because the failure event occurred in the past and is unalterable ("What's done is done.")

*Example:* "The bank is closed. It's behind me as far as I'm concerned, and that's all I have to say about it" (Mary Rose Oakar, D-OH).

**R10**  A counter-attack or counter reproach.
(Some Reps go beyond refusing to acknowledge their own wrongdoing, and escalate things by attacking those who reproach them, especially when the reproach comes from a political challenger.)

*Example:* "I think this is a classic 'fishing expedition' by the special counsel" (William L. Clay, D-MO)


**Real or Attempted Humor**

**H1**  Self-Deprecating Humor (at the expense of the Representative, or all Representatives involved in the scandal)

*Example:* "It seems clear that I should have majored in accounting rather than sheet metal when I was at Southie High" (John Joseph Moakley, D-MA).

**H2**  Antagonistic/Aggravating Humor (using humor or sarcasm at others' expense or to disparage others, including the House Bank, other Representatives, the media, the opposition party, the biggest offenders, and so on)

*Example:* "I've given up much in pursuit of public service, but haven't given all my privacy away. You don't have the right to know, say, the color of my underwear" (Craig A Washington, D-TX).

## Moral Exemplification

Sometimes offenders work to minimize their wrongdoing by pointing how much more moral or ethical they are than others. They're not explicitly minimizing their own role (e.g., by noting how few overdrafts they wrote) but instead preserving their image as a moral person by pointing out how much more moral they are than others.

**M1**  They're more moral than other check-bouncers (e.g., owned up to their own while others denied their involvement)

*Example:* "Voluntarily releasing House bank records is a far more responsible way of handling the House bank scandal than the Ethics Committee recommendation or other proposals for forced disclosure" (Thomas R. Carper, D-DE).

**M2**  They're more moral than members of the opposition who are exploiting the scandal for their own gain

*No overdraft-writers were assigned this code.*

**M3**  They've served their constituents well or done other good deeds that reveal them to be moral and ethical people

*Example:* "[Duncan Hunter, R-CA] said he felt he was in 'moral balance on the issue' since he had set up and contributed monthly to a scholarship fund in his home district at the same time."

**M4**  Representatives vow to vote (or have voted) for full disclosure of all offenders

*Example:* "Since this issue first developed, I have continually expressed and voted for full disclosure of all records and information regarding the bank" (Richard H. Baker, R-LA).

**M5**  Representative has been transparent, forthcoming, or cooperative

*Example:* "I released all of the facts and figures about those 27 checks on March 12, the day after I learned about them, including copies of my bank statements" (William E. Dannemeyer, R-CA).

**M6**  Representative has voted or will vote to close the House Bank

*Example:* "When I found out that the overdraft services of the House Bank were not sound banking practices, I voted to end the House Bank, even though it had been in existence since the middle 1800s" (Mickey Edwards, R-OK).

**M7**  Representative is appalled or offended by the scandal, others' abuses, and so on (e.g., a kind of sanctimonious derision of others)

*Example:* "I'm furious at those members who abused the House Bank service" (Bart Gordon, D-TN).

**L**  A reporter noted that the Representative was on one or another list of people who bounced overdrafts. *Note that this information was so perfunctory and uninformative— "acknowledgement" could take the specific form of concessions, excuses, or justifications— that we excluded them from the analyzed tallies.*

C1-L1 On list of Representatives who acknowledged they bounced checks.

*Example:* "Here is a list of members of the House of Representatives who acknowledge having written checks on insufficient funds at the House bank. [followed by table listing Representatives and corresponding number of  overdrafts.]

J2-L2 On list of Representatives who were cleared of criminal wrongdoing.

*Example:* "Here is a list of 229 House members who say they have received notice from the Justice Department that they have been cleared of any criminal wrongdoing in an investigation of the House Bank. [followed by table listing Representatives and their party affiliation]

**Self Pity**

**S**  **Self-Pity or Whining "Woe is Me"**

Representatives may engage in self-pity.  For example, "Of all that I've been through over the last two years, this has been the worst…It's been confusing and troubling to me…it embarrassed me…I've had to live life in a fish bowl…"

*Example:* "[Stephen Solarz, D-NY] said it was 'not particularly pleasant having aspersions cast or clouds hanging over one's head when one hasn't done anything wrong."

**Appendix D: Newspapers Sampled**

Here we provide a list of the print newspapers from which we extracted politicians' accounts for their overdrafts during the 1992 House Bank Scandal. Some of these newspapers had a national distribution (or at least substantial non-local readership; e.g., *The New York Times*), whereas others' readerships were primarily local (e.g., *Tulsa World*). Accounts from non-local politicians that appeared in local newspapers were coded but not analyzed. For example, concessions from New York Representatives who were quoted in *Tulsa World* did not count toward the concession tally for those Representatives, given that we did not assume that residents residing in a congressional district in one state had robust access to local newspapers from districts in other states. All accounts from "national" papers were coded and analyzed. For example, concessions from Oklahoma Representatives who were quoted in *The New York Times* counted toward the concession tally for those representatives. We reasoned that Oklahomans, for example, could well have been directly or indirectly exposed to coverage from such widely distributed newspapers.

| National Newspapers | | |
|---|---|---|
| *Los Angeles Times* | | |
| *New York Times* | | |
| *The Wall Street Journal* | | |
| *USA Today* | | |
| *Washington Post* | | |
| **Newswires** | | |
| Agence France-Presse | | |
| AP (Associated Press) | | |
| Deseret News | | |
| Dow Jones News Service | | |
| Japan Economic Newswire | | |
| Newsday | | |
| PR Newswire | | |
| Reuters | | |
| The Commercial Appeal | | |
| **Local Newspaper** | **State** | **City** |
| *Huntsville Times* | Alabama | Huntsville |
| *Arizona Daily Star* | Arizona | Tucson |
| *LA Daily News* | California | Los Angeles |
| *The Sun* | California | San Bernardino County |
| *San Diego Union Tribune* | California | San Diego |
| *San Francisco Chronicle* | California | San Francisco |
| *Denver Post* | Colorado | Denver |
| *Rocky Mountain News* | Colorado | Denver |

| | | |
|---|---|---|
| *Hartford Courant* | Connecticut | Hartford |
| *New Haven Register* | Connecticut | New Haven |
| *Delaware State News* | Delaware | Dover |
| *Miami Herald* | Florida | Miami |
| *St. Petersburg Times* | Florida | St. Petersburg |
| *Atlanta Journal and Constitution* | Georgia | Atlanta |
| *Idaho Post Register* | Idaho | Idaho Falls |
| *Chicago Sun-Times* | Illinois | Chicago |
| *Chicago Tribune* | Illinois | Chicago |
| *The Journal Gazette* | Indiana | Fort Wayne |
| *Wichita Eagle* | Kansas | Wichita |
| *Lexington Herald Leader* | Kentucky | Lexington |
| *The Advocate* | Louisiana | Baton Rouge |
| *Times Picayune* | Louisiana | New Orleans |
| *Boston Globe* | Massachusetts | Boston |
| *Boston Herald* | Massachusetts | Boston |
| *Worcester Telegram and Gazette* | Massachusetts | Worcester |
| *Star Tribune* | Minnesota | Minneapolis |
| *St. Paul Pioneer Press* | Minnesota | St. Paul |
| *Kansas City Star* | Missouri | Kansas City |
| *St. Louis Post Dispatch* | Missouri | St. Louis |
| *Omaha World Herald* | Nebraska | Omaha |
| *Las Vegas Review Journal* | Nevada | Las Vegas |
| *New Hampshire Union Leader* | New Hampshire | Manchester |
| *The Record* | New Jersey | Bergen |
| *Star Ledger* | New Jersey | Newark |
| *Buffalo News* | New York | Buffalo |
| *Charlotte Observer* | North Carolina | Charlotte |
| *News & Observer* | North Carolina | Raleigh |
| *Grand Forks Herald* | North Dakota | Grand Forks |
| *The Plain Dealer* | Ohio | Cleveland |
| *Columbus Dispatch* | Ohio | Columbus |
| *The Oklahoman* | Oklahoma | Oklahoma City |
| *Tulsa World* | Oklahoma | Tulsa |
| *Oregonian* | Oregon | Portland |
| *Philadelphia Daily News* | Pennsylvania | Philadelphia |
| *Philadelphia Inquirer* | Pennsylvania | Philadelphia |
| *The State* | South Carolina | Columbia |
| *Dallas Morning News* | Texas | Dallas |

| *Houston Chronicle* | Texas | Houston |
|---|---|---|
| *Salt Lake Tribune* | Utah | Salt Lake City |
| *Richmond Times Dispatch* | Virginia | Richmond |
| *Seattle Post Intelligencer* | Washington | Seattle |
| *Seattle Times* | Washington | Seattle |
| *Washington Times* | Washington D.C. | --- |
| *Milwaukee Journal Sentinel* | Wisconsin | Milwaukee |