

“I *have* to believe:” Motivated Reasoning and Movement

Participation among Chilean Housing Debtors

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ABSTRACT

Jasper (1998; 2010) has called repeatedly for on integrating cognitive psychology insights into social movements studies, but this call has had no response. This paper initiates this integration by showing how the psychological literature on motivated reasoning can help us understand the development of cognitions affecting movement participation, particularly when participants face potential burnout after extended periods of participation. I argue that when people *need* hope that they will avoid a potential catastrophe and cannot rely on their individual action to avoid such catastrophe, they seek hope in other actors, such as a social movement organization. This search for hope involves affect-driven “biased information processing,” notably, (sometimes unconscious) efforts to disconfirm information that would diminish their hope and to find evidence that would increase their hope and reduce their uncertainty. Of course, material need can motivate participation to an extent, but I show that the increase in expectations resulting from biased cognitive processing motivates more intense participation and protects participants from the feeling of helplessness that exhausting protest can produce. The argument is based on analysis of ethnographic fieldwork and interviews with participants and non-participants of the Chilean low-income housing debtors’ movement inform the analysis. The immediate implications are especially important for movements struggling against catastrophic consequences for members. More generally, it suggests new directions for the study of how motivations for participation are produced from the “bottom-up,” that is, emerging from psychological needs.

“*I have to believe:*” Motivated Reasoning and Movement Participation among Chilean Housing Debtors

In 2007, the Chilean National Association of Housing Debtors, ANDHA, organized one of the most massive and longest mortgage strikes in history. Tens of thousands of low-income housing debtors stopped paying their mortgages, demanding that the state assumed responsibility for their loans and cancelled them. As a result, the state put a moratorium on foreclosures and subsidized mortgage payments for hundreds of thousands of debtors. Yet in 2011 and 2012, when I conducted ethnographic fieldwork, hundred of thousands were still ineligible for debt relief and many others were not satisfied with the government’s offer. Tens of thousands of debtors were still in default and many of them participated in debtors’ organizations. But participation for such a long time was not easy. There were many factors that encouraged members to want to dropout of the organization after a long struggle: exhaustion from protest; a decline in membership and split of organizations that weakened the movement; eviction of neighborhood tenants in rent-to-buy contracts that worried homeowners in default; pressure from spouses who were less informed than members and less exposed to the leaders’ discourse; and repeated disappointment of expectations about when and what debt relief subsidies would be obtained—sometimes exacerbated by leaders who raised false expectations. Thus, I ask, how did members sustain their motivation to strike after so many years, in spite of all the forces encouraging them to drop out as time passed?

The scarce literature on movement sustainability stresses strong emotions, identities, solidarity, and moral commitments as the motivators of participation for extended periods of time (Fantasia 1988; Gould 2002; Piven and Cloward 1979; Summers-Effler 2010; Taylor 1989; Whittier 1995). Some of these studies’ findings apply only to movements characterized by strong

identities, solidarity, and moral commitments, which is not the case of the Chilean debtors' movement. But the most general limitation is that these studies tend to focus on the leaders' agency in creating emotions or interpretations that motivate participation, limiting nonmembers' interpretive work to the creating a sense of community and solidarity (Summers-Effler 2010). Leaders' stimulation of anger against injustice or a sense of victory from certain results (Gould 2002; Piven and Cloward 1979; Summers-Effler 2010) can obviously be important and played a relevant role among Chilean debtors again, did not apply to the case of Chilean debtors. But debtors' differed in their responses to leaders' efforts. Whether they interpreted results as a victory or a failure did not depend simply on whether the leaders' frames "resonated" with debtors' phenomenological lifeworld, as frame alignment theory would predict (Benford and Snow 2000; Snow and Benford 1988). Rather, I found that whether debtors maintained motivations—following leaders' efforts to maintain expectations—depended on their *emotional need to reach certain conclusions*. This is what psychologists call "motivated reasoning" (Kunda 1990). Specifically, debtors chose interpretations that helped them maintain their hope that they would save their home from possible foreclosure. This emotionally motivated search for hopes helped debtors maintain active participation or withdraw the organization or resume paying, depending on their circumstances.

Thus, in this paper I argue that motivated reasoning helps us understand the development of motivations for participation in social movement, especially when long and exhausting struggles tend to discourage participation. Participants make individual and collective efforts to convince themselves that things would work out, avoiding or denying information that would contradict their hopeful expectations and uncritically accepting information that increases their hope.

My argument has two significant contributions. First, it illuminates the important but understudied problem of how social movements maintain motivations through long periods of time, especially when solidarity ties and moral commitments are weak. Second, it provides a new perspective on the problem of how movement participants' cognitions develop beyond the current focuses on culture and leaders' and elite's efforts. We may call this, the development of cognitions from the bottom-up, that is, resulting from psychological needs. This contribution responds to Jasper's (1998; 2010) old and new calls for integrating insights from cognitive psychology into the social psychology of protest—Snow et al.'s (1998) use of “prospect theory” is a notable exception. As a result, I hope this paper contributes to moving the study of emotions and identities in social movements in a new direction, following recent movements in political sociology (Auyero and Swistun 2008; Brooks and Manza 2013; Marshall 2010; Prasad et al. 2009a; Prasad et al. 2009b; Sutton and Norgaard 2013) and the established study of cognitive psychology in political science (Craemer 2008; Huddy 2004; Lodge and Taber 2013; Marcus 2000; Nir 2011; Redlawsk et al. 2010; Taber et al. 2001).

After discussing my methods and providing some context about the case of Chilean housing debtors, I show how, when faced with discouraging prospects, debtors who could not get out of default on their own rationalized their situation to maintain the hope that the organization would help them and thus they would not lose their home if foreclosures were to be reactivated. I conclude by discussing the implications of these findings for further research on social movements and cognitive psychology.

MAINTAINING SOCIAL MOVEMENT PARTICIPATION AND MOTIVATED REASONING

Studies of social movements have paid limited attention to how social movement organizations (SMOs) maintain members' motivation of extended periods of time to prevent burnout. The few studies addressing can be divided in two approaches. First, those who argue that leaders motivate members by stimulating anger against injustice or a sense of victory from certain results (Gould 2002; Piven and Cloward 1979; Summers-Effler 2010). Like much of the scholarship on social movements, these arguments place agency largely in leaders rather than in members. Given their experiences and the context, members may have certain disposition towards feeling anger, injustice, or victory, but it is leaders' who motivate them. The second approach focuses on group ties, rituals and other activities that reaffirm solidarity, identity, group ideology or "consciousness," and moral commitments (Fantasia 1988; Passy and Giugni 2000; Summers-Effler 2010; Taylor 1989; Whittier 1995). Leaders promote some of these rituals and other activities, but others emerge from members' own interactions. But what members do is create motivation for acting in a disinterested manner—for the sake of solidarity, morality, or group identity.

The first questions that emerge in relation to this literature are: do individuals or horizontal groups interactions also create *interested* motivations for collective action, like leaders do? If members are active in creating moral or identity-based meanings, should they also not create other meanings, like anger or a sense of victory? The answer is probably yes; it is simply that we have not studied sufficient cases of motivation for extended movement participation to find such cases.

The most important question, however, arises from the psychological literature on social cognition. Cognitions about morality, emotions, identity, and factual expectations may be partly

imposed from the top-down by leaders (e.g. Benford and Snow 2000; Piven and Cloward 1979; Snow and Benford 1988) or subjugated experiences (e.g. Auyero 2012; Auyero and Swistun 2009a) or created through horizontal group interaction (e.g. Fantasia 1988; Summers-Effler 2010). However, there is also a “bottom-up” factor (Jost et al. 2003): individuals’ efforts to create certain cognitions as a result of cognitive and psychological needs. Here is where the literature in cognitive psychology can offer important contributions.

While there is an extensive literature on the social psychology of social movements, this scholarship has missed the insights of cognitive psychology (Jasper 1998, 2010). More broadly, this scholarship has been limited to showing *what* cognitions and psychological forces motivate movement participation, but has not addressed the question of *how* these cognitions and motives emerge. Sociologists and social psychologists have identified five psychological motivations for participation: *emotions* (e.g. Ellemers and Barreto 2009; Goodwin et al. 2000; Jasper 2011; Leach et al. 2006; Stürmer and Simon 2009; Tausch et al. 2011; van Zomeren et al. 2004); *group identification* (e.g. De Weerd and Klandermans 1999; Polletta and Jasper 2001; Simon et al. 1998; Stürmer and Simon 2004; van Zomeren et al. 2008, 2012); *perceived efficacy* (e.g. Hornsey et al. 2006; Klandermans 1997; van Zomeren et al. 2008); *moral convictions* (e.g. van Stekelenburg et al. 2011; van Zomeren et al. 2012); and *psychological rewards* (e.g. Klandermans 1997; Opp 1986, 2009; Stürmer and Simon 2004). These are highly consistent with the factors that sociologists have indicated as relevant to maintain motivation to participate for extended periods of time. However, the time has come to explore *how* these cognitions emerge and thus to bridge cognitive psychology and the social psychology of social movements.

One of the most important contributions of cognitive psychology to political science and sociology is the idea that information processing is biased. There are basically two types of biases:

motivated bias, which is affect-driven, and unmotivated bias, which results from purely cognitive limitations—for instance, deciding with scarce information, time, or cognitive resources. The latter has received more attention in sociology, given the influential work of economics Nobel Laureate Daniel Kahneman and his collaborators (1982). I will focus on the former, which is particularly illuminating for the case I am studying and is one of the dominant paradigms in social psychology.

Motivated reasoning theory proposes that, when reasoning, individuals may deal with both accuracy goals and directional goals (Kunda 1990). Accuracy goals refer to reaching accurate interpretations or conclusions; directional goals refer to reaching a pre-defined conclusion, one that satisfies some other need—for instance, that I was correct in a previous decision. These goals often operate at an unconscious level, that is, people may believe they are seeking accuracy goals when in fact they are prioritizing directional goals. People may also prioritize one or the other type of goal in different situations. For instance, individuals may make optimistic estimations to motivate themselves when “the going gets tough” but be less optimistic when they are concerned with accurate estimations (Zhang and Fishbach 2010). This is especially true if there are more incentives for being accurate than for reaching a positive estimation.

There are a number of directional goals, typically resulting from psychological needs: (a) *self enhancement* (Dunning 1999) and *protecting one’s self-concept* (Steele 1988), including *not feeling a fool* (Kunda 1990)—the effort to avoid cognitive dissonance, as famously theorized by Festinger (1957), is now understood as a specific case of this broader goal (Aronson 1992); (b) the desire to *protect the group* individuals identify with (Marques et al. 1988); (c) interest in *material incentives*, which lead people to make optimistic estimations when they have a stake in an outcome (Buehler et al. 1997); (d) *closure*, a response to the need for “any firm belief on a given

topic, as opposed to confusion and uncertainty” (Federico and Goren 2009:267; see also Kruglanski and Webster 1996); the *perception of justice* (Jost and Banaji 1994; Lerner 1980), which helps reducing anxiety, guilt, dissonance, discomfort, and uncertainty (Jost and Hunyady 2002); and *attaining a shared reality with family and friends* who justify the system (Jost et al. 2008). There is some disagreement about whether or not all of these motives matter, but there is significant evidence for all of them. Individuals may seek different goals at different moments, depending on their situations and the tension between different goals.

There are a number of mechanisms operating behind motivated reasoning—and, again, some disagreement about them. One type of mechanism is automatic affective responses: because feelings enter a decision stream before semantic associations, by the time we make conscious evaluations we have already made an affectively-driven unconscious decision. These responses are not only based on prior dispositions, but also on unconscious reaction to cues in the environment that we may not even consciously perceive, such as subliminal messages (Lodge and Taber 2013). A different type of mechanisms are confirmation and disconfirmation biases. *Confirmation bias* refers to a number of ways in which people seek information that confirm their desired conclusions. These include selectively exposing themselves to information that confirms their desired conclusions, such as listening to sources that will confirm the information or asking oneself whether the conclusion is plausible rather than whether it is probable (Kunda 1990). *Disconfirmation bias* refers to cognitive efforts to counter information that disconfirms desired conclusions. This can include spending more cognitive resources and time to critically examine undesired conclusions or information than to critically examine desired conclusions or information (Lord et al. 1979).

From the literature on motivated reasoning we may expect that the psychological motivations for movement participation—such as perceived efficacy and moral convictions may be created from the bottom-up, that is, from psychological needs. Of course, this is not to say that psychological needs are the only cause for these motivations. But if we observe that people consciously or unconsciously engage in affect-driven cognitive bias processes such as confirmation and disconfirmation bias, these observations would signal that motivated reasoning is at play.

In what follows I will explain my methods and give a brief contextualization into the case of Chilean debtors before getting into my main findings. This includes a brief summary of how the state and leaders' strived to lower or increase debtors' expectations about possible debt relief subsidies. I then show how some members of the debtors' movement's organizations, while ambivalent, made efforts to maintain their expectations and overcome doubts that their organization could save their home from possible future foreclosures. This was particularly the case of those who were most in need of the organization because they did not have the economic means or support network to resume paying if foreclosures were reactivated. I argue that these cognitive efforts were both individual and collective. I also show that these cognitive efforts included both confirmation and disconfirmation biases. Next, I contrast these efforts with those of debtors who did not need to rely on the organization to save their home from potential foreclosures. I then discuss the causal role of motivated reasoning vis-à-vis movement participation. I conclude by discussing the theoretical and practical implications of my findings and suggesting directions for future research on social movements and motivated reasoning.

METHODS

This paper is based on nine months of ethnographic observation and 93 interviews. Ethnography is particularly suitable to see how motivated reasoning processes play a role in the lived experi-

ence of protest. Debtors' expectations are not something static to observe in a vacuum, but something that changes as new events develop—such as new subsidies being granted, successful protests, rumors, etc.—and in response to leaders' and the state's changing discourses. How people make sense of these real life events is better observed in everyday interactions—meetings, casual conversations—and unstructured or semistructured interviews that pay attention to the changing context and changes in time. Furthermore, it is through the inductive approach of ethnography that new hypotheses emerge. This was the case with my argument that debtors' expectations are processed through motivated reasoning and especially with the argument that the goal behind debtors' motivated reasoning processes was to maintain hopes that they would save their home from the disastrous consequences of potential foreclosure.

I conducted five months of participant observation in Chile in 2011, four in 2012, and a few days in 2013. For most of this time, I was living in the social housing neighborhood I call Las Lilas, in the periphery of Santiago. It was one of the few neighborhoods with a local chapter of the two largest SMOs that splintered from the original and now defunct *ANDHA Chile*. One SMO is *ANDHA Chile A Luchar* (hereafter simply “ANDHA,” as people often call it), the largest debtors' association—in their count, 13,000 members in early 2012, although this number may be inflated. This organization engaged in a clientelist relation with current President Piñera when it mobilized electoral support in the 2010 runoff election, in exchange for a promised “solution” to the debt problem. However, it partially broke its alliance with the government in mid-2012, when the promised solution they had patiently waited for appeared to vanish. They resumed their alliance in 2013 and obtained about 600 debt cancellations November 2013, within a week of the presidential election. The other group is *ANDHA Chile A Luchar-Democrático* (hereafter “ANDHA-Democrático”), which splintered from ANDHA during the 2010 runoff campaign. It

supports a confrontationist strategy and its main leader, Roxana Miranda, was the 2013 presidential candidate of the Equality Party (*Partido Igualdad*), a party formed by leaders of working-class SMOs.

The fieldwork included various methods. I interviewed 79 debtors, 12 of them twice in different years to analyze changes across time, and sometimes with their spouses or neighbors to observe agreements and disagreements. I recorded all but nine of the interviews, after which I recorded or wrote detailed notes. Interviewees were selected by a combination of snowball sampling and intentional sampling to increase trust and variation in terms of leadership status, organizational membership, paying status, change in paying status, eligibility for subsidies, gender, and neighborhood of residence.¹ All interviewee's and informant's names, except those of national leaders, are replaced by pseudonyms to protect their anonymity. I interviewed SMO members and nonmembers in Las Lilas, in other neighborhoods where debtors' organizations exist, and in unorganized neighborhoods. Additionally, I interviewed an advisor of the Ministry of Housing and Urbanism who dealt with debtors for almost a decade and the former president of the StateBank (*BancoEstado*)—the autonomous state-owned bank, which granted almost all of the social housing mortgages with financing from mortgage-backed securities sold to investors.

The participant observation component included attending 48 neighborhood and metropolitan meetings of the debtors' SMOs, seven protests, two ANDHA-Democrático fund-raiser parties, and the only Neighborhood Association's assembly that took place during the period. I also followed many debtors to the bank, the Housing and Urbanism Service, and municipal social assistance offices. Of course, I had innumerable informal conversations with homeowners and leaders. These conversations as events were unfolding allowed a better grasp of the changing interpretations and expectations.

Finally, since 2011, I have followed the SMOs', government's, and banks' websites and the news about debtors, and analyzed news and other archival material from previous years.

While many of the data sources have informed my analysis, I here use primarily interview data, both because it is recorded verbatim and because it better illustrates debtors' individual motivated reasoning efforts, which is the core of the argument. Archival data, interviews with the bank and government and representatives, and visits to bank and government offices with debtors have informed my analysis of how the government and bank sought to affect debtors' expectations about debt relief. Similarly, data from meetings has informed how leaders' strive to increase members' expectations. When I compare types of debtors, I base these comparisons on information from both recorded and non-recorded interviews as well as from informal conversations, but I present mostly verbatim quotations from recorded interviews—all translations are mine.

THE STORY OF CHILEAN MORTGAGE DEBTORS

The story of Chilean debtors begins during General Augusto Pinochet's dictatorship (1973-1990) when Chilean low-income housing began a sustained shift from state financing towards the market. Homes sold by the state or private developers began to be financed by small subsidies and large mortgage loans from the state and banks. The government always had difficulties enforcing foreclosures of those who took loans from the state, apparently because of the political consequences of foreclosing upon large masses of the extremely poor. In 2001, default rate among those who bought homes from the state and owed their mortgage to the state was 52 percent (*El Mercurio On Line* 2001). That year, the government began to selectively enforce foreclosures on those who were in default for many years, which triggered that debtors began organizing to defend their homes. The government was able to increase the mortgage payment rate, but default

was still very large. Soon after, the government developed a debt-free housing program for the extremely poor and new bank-mortgage housing programs for those with slightly more income. In 2004, the National Association of Housing Debtors (*Asociación Nacional de Deudores Habitacionales*), ANDHA-Chile, emerged as a national platform coordinating debtors' protest, protecting debtors from foreclosures and demanding that they have their debts cancel. If new homeowners received their house without debt, those who bought a few years ago should receive the same treatment, they claimed. The state stopped foreclosures and created some debt relief subsidies in 2005 and by 2007 all debtors who had bought their homes from the state had their debts cancelled.

However, there was a “second tier” of low income housing: those with slightly better income were denied public housing and had to buy subsidized low-income housing from private developers with bank loans. These, rather than public housing debtors, are the subject of this paper. I call them “private social housing” debtors—social housing refers to homes valued in less than approximately \$25,000. In 2006, they demanded that they be treated the same as public housing debtors, because their homes were about the same and they were also poor, but they had been denied public housing and forced into even larger debt. While public housing debtors were concentrated in the bottom three income quintiles, private social housing debtors were concentrated in the three middle income quintiles, thus slightly better off but largely within the same income groups. These debtors began a mortgage strike in 2007. As a result, the state put a moratorium on foreclosures in 2007, subsidized on-time installments for hundreds of thousands more in late 2009 and mid-2011, and granted a small number of cancellations in 2013.

Many debtors accepted the subsidies. First, subsidized installments were more affordable. Additionally, after defaulting for a long time, many debtors were losing hope for debt cancella-

tions and worried about possible foreclosures, so they wanted to resume paying to avoid risks. They had wanted to resume paying before but could not do it because until then it was very difficult: they could modify their loan to pay some late installments after the 20th year of the mortgage, but the bank required a lump sum to cover some of the late installments and penalty fees upfront. The subsidies for on-time installments were associated with a one-time subsidy for loan modification costs that made it easy to start paying again, thus encouraging many debtors to take these subsidies. As debtors began to resume paying in 2010 and 2012—when the subsidies came into effect—the SMOs began to weaken.

On the other hand, many debtors were not satisfied with these solutions. Some debtors did not qualify for the partial subsidies. Among those who qualified but had been in default, many considered the subsidy insufficient, because they had to pay many additional years for accumulated interest and penalties, often doubling the years remaining. They expected a full or more substantive cancellation of their debt, either as a subsidy, or as a consequence of the debt's legal expiration after five years of no payments. Ineligible debtors and those unsatisfied with the debt relief offer stayed in default; some of them as members of a debtors' SMO, others passively waiting for a solution or "free-riding" on the SMOs' struggle.

During the debtors' struggle, the government made efforts to lower debtors' expectations and keep their hopes at bay. These efforts seemed to affect debtors' hopes, but I do not discuss them here because they are not central to the argument. Nonetheless, I must clarify that I do not suggest that debtors' expectations were independent from the state's efforts to affect them. I shall only illustrate this briefly with two examples. First, the government's early announcements of the debt relief in the press and its website in 2010 and early 2011, before the decree was approved, increased ANDHA members' confidence that "something was happening" (Auyero

2012:147) and that the clientelist strategy was working. Second, delaying the concession of cancellations promised during Piñera's campaign seemed to increase debtors' uncertainty about whether they would ever receive the solution promised. Anxiety and uncertainty made debtors more willing to take whatever debt relief was offered rather than to wait for an uncertain debt cancellation.

Leaders also affected debtors' expectations about possible concessions. While sometimes ambivalent and transmitting the decline in their own expectations, leaders engaged in several practices to increase members' expectations and associated hope, which I will describe briefly only to provide some context for my main argument. First, contradicting their own previous arguments that with more members, government would be pressed to grant more concessions, they re-signified the decline of membership in a positive way: now, with less members or debtors in default, it would be easier for the government to grant cancellations for them. Second, by organizing protests activities, even with a small number of members, maintained ANDHA-Democrático members' hope alive. In contrast, when no protest activity occurred for a long time, members began to feel that nothing is happening and that the organization was weakening. Third, leaders promoted the idea that "something was happening" and that negotiations were progressing. Fourth, and associated with the last practice, leaders encouraged members to wait patiently, because, while things were progressing, they were going to take time. Creating expectations about specific results in a somewhat distant future prevented debtors from worrying in the short term for delays in concessions or specific results, placing their hopes instead the longer run.

DEBTORS' MOTIVATED REASONING TO MAINTAIN HOPE

Often, debtors were ambivalent about what to expect. They were not certain that a solution would come, but they thought it possibly would. Many were especially uncertain about whether

they would obtain debt cancellations, but no member thought there was almost no hope for some kind of debt relief.

The need to maintain hope

In spite of their ambivalence about what kind of debt relief to expect, many debtors strived to maintain hopes, at least about receiving some kind of debt relief that would allow them to save their home from foreclosure. They sometimes explicitly expressed doing this because of a need to feel some hope—given the potential threat to their family’s security. This was especially the case of debtors who did not qualify for existing debt relief options and who did not have economic means to pay the lump sum required for a quick loan modification in case of reactivation of foreclosures. The need for organizational support made debtors’ expectations somewhat immune to disappointments, as illustrated by Rosa (ANDHA) in this interview:

SEBASTIÁN: Supposedly there was going to be something [a debt relief announcement, SG] for May 21st [the President’s address to Congress, SG] last year.

ROSA: Right... that he was going to inform that day; and nothing happened, there was no information.

SEBASTIÁN: And how did you feel then? Did you feel disappointed, distrust, or did you maintain the hope?

ROSA: Well, *I had no option but to maintain the hope*, to wait and see if a solution comes.
(emphasis added)

Like other members, Rosa *wanted* to be self-reliant and not need to put hope in the organization, but she did not find options for that, as illustrated in the following quote:

SEBASTIÁN: But, during Bachelet’s administration [2006-2010] did you lose all hopes at any time or did you also have hope that something would come up?

ROSA: I... had no option but to hope and see if something happened, because otherwise, either I lose the house or... I mean, I knew it, I had assumed that either I lose the house or there's a solution and all, because I wanted to rent the house, leave [to her brother's house] and use that money to pay [the mortgage], but my husband [who lived in a separate room in the same house, SG] never wanted to and I haven't been able to rent it.

Peer support to maintain hopes

Debtors in default did not only seek hopes individually, but also with the support of their peers—beyond the leaders' efforts to increase hopes. Ximena (ANDHA-Democrático) narrated such an experience in the following quote from an interview:

XIMENA: I still have... as the saying goes, hope or faith is the only... the *last* thing that we lose, I still have lots of faith . . . [inaudible] I've been down sometimes; once I cried with the bad news, they had said that... I don't even remember what it was... It was some news they said the day of a meeting. I cried of anger, because why the hell did I get into what I shouldn't have been into [into default or ANDHA-Democrático]!? (Original emphasis.)

SEBASTIÁN: Because of the concern that foreclosures may be reactivated any time?

XIMENA: Yeah, it hit me there (pause).

SEBASTIÁN: Uhu.

XIMENA: But then I said “no, it can't be,” and there, everyone helping, I mean, supporting more than anything, because I was the only one in tears... and quietly, y'know! So then, my neighbors were like “no, the last thing that we lose is faith, you always tell us,” “carry on [i.e., stay in ANDHA-Democrático] Ximena, we're already in this [i.e., in default, in ANDHA-Democrático], we're almost there [i.e., about to obtain a satisfactory subsidy], we were already in debt [i.e., already in default when they joined the organization].”

Less often, spouses also helped maintaining hopes—although more typically spouses who do not attend meetings are less hopeful than members, who are exposed to the organization’s discourse. For instance, in 2010, when Angélica (ANDHA-Democrático) received a compensation for termination of employment, she wanted to use that money to pay the required lump sum for a loan modification and resume paying. However, her husband influenced her not to do it. “What are you gonna do that for, you’re in [ANDHA-Democrático], maybe something’s going to result of it, and then you get it, or our neighbors get it, and you’re gonna be... [regretting it, SG]” he said (Angélica’s narration). Angélica thought about it and decided to stay in the organization.

Confirmation bias

The search for hope led debtors to select information and interpretations in biased ways that confirmed their desired conclusions, namely, that there was hope for debt relief. One of the ways in which the bias is evidenced is in debtors’ switching between contradictory arguments, sometimes in matter of seconds or a few minutes, so as to confirm their conclusions. This is illustrated by Cristina’s (ANDHA) talk about the reasons why she believed there was hope.

As mentioned above, when membership was massive, ANDHA said that their large numbers would pressure the government to grant concessions. But when they were less or when threatening those who do not participate with expulsion, leaders stated a contradictory argument: they would be better off with less people because it is cheaper to grant concessions to fewer debtors. Cristina (ANDHA) repeated these contradictory arguments less than half a minute apart, as ways to genuinely justify her hopefulness in two different contexts and moments—January 2010, when Sebastián Piñera promised concessions if elected president, and June 2012, more than two years of waiting for concessions:

CRISTINA: Yes, I had confidence [in Piñera], because [visiting him] was very different [from their attempt to visit Piñera's adversary] and I said, what I always say: "if, anyways, [inaudible] ends up [inaudible] Piñera, I still haaaave... have, quote-unquote, the faith. "Because," I said, "they [Piñera's coalition] have to try to do things right, *because in that group we were a lot of debtors*, now..., at the time *there were many debtors registered to vote*, so if they wanted to stay in the government—afterwards, a second administration—they had to fulfill what they had promised in the first [administration's campaign], and leave the dough, not steal," I said. (emphasis added). . . .

. . .

SEBASTIÁN: And how do you see things now?

CRISTINA: I keep seeing it, that's why I tell you.

SEBASTIÁN: You still see things with...?

CRISTINA: I have faith that Piñera's government... that he'll do something *because we're fewer now*. That's why I tell you, I have no other choice but to trust. But I'm afraid anyways, I'm worried anyways, I don't stop thinking that if we have money—from the sky, I don't know, an inheritance—we'll pay the house anyways (emphasis added).

Disconfirmation bias

Debtors also engaged in disconfirmation bias, that is, special cognitive efforts to counter or dismiss information that contradicts their desired conclusions. This is illustrated by Ingrid's (ANDHA) efforts to overlook and dismiss information about corruption in ANDHA that ANDHA-Democrático circulated—much of which was confirmed later.

Sometimes I heard, y'know, other people or neighbors talk about the other ANDHA [ANDHA-Democrático], that this and that, that Juana had sold out and all. I would stay thinking, sometimes, I talked to our neighbor Rubén... "Could it be true?" "But, darn, why

would it be like that?” “Why this and that?” I would tell him “let’s just stay, neighbor, ’cause... I don’t think it’s so true, and if there’s something, well, we’ll see. So then... trust, like... would resurged again]

WHO DOES NOT SEEK HOPE?

Not everyone engaged in these efforts to find hope for debt relief. Such was the case of defaulting debtors who did not feel that they needed to be members to secure protection from possible future foreclosures or to qualify for debt relief. These debtors could be classified in three groups. The first group is composed of members who were eligible for debt relief subsidy or had economic means to secure their home if foreclosures were reactivated. These debtors maintained their membership because they had hopes that the organization would benefit them and did not experience membership or the anxiety of default as much of a burden. Given their situation, they could leave the organization as soon as their expectations lowered. The second group is composed of nonmembers who had some hope for debt relief, but not enough to justify membership, which they experienced as a burden. These debtors thought it was worthwhile to wait and see if they could have a “free ride” (Olson 1965) and obtain debt relief as a result of other debtors’ collective efforts. They had a backup plan about how they would solve their debt problem on their own in case of foreclosure threat and that option was better than the potential benefits of membership. The third group was composed of those who did not have any hopes in debt relief. They would most likely solve their debt problem on their own. But sometimes, their solution required waiting a few months in default—until their economic situation improved after a few bad months or saving money for the lump sum required to pay missed installments.

Samuel (ANDHA-Democrático) is a good example of the first group of debtors who, without needing the organization, began to lose hope in obtaining substantial debt relief and abandoned the organization, resuming payments soon after that. Like many debtors, Samuel ran

a small shop in his front yard. His business had grown with both his investment of the mortgage installments he did not pay and the microcredits obtained by his wife from the same bank that owed the mortgage. Additionally, he had been able to buy a car, which many debtors did not have. He explained that, if foreclosures were reactivated, “I don’t even need to sell the car, maybe I’ll go to the bank and get a loan and they’ll give it to me, because we’re in good standing with banks—I mean her [his wife], not me.” He had expressed worries in 2011, but was more worried in 2012, especially as debtors protests had not appeared in the news and too much energy was placed in the Equality Party. While he was not eligible for the 2009 debt relief subsidy, he was supposedly eligible for the 2011 debt relief subsidy of 20 percent of each installment and considered resuming paying his mortgage. He abandoned ANDHA-Democrático and applied for the debt relief subsidy. “I imagine that if I keep holding off, maybe tomorrow I won’t even have the 20 percent [subsidy] to resume paying,” he told me, as we walked to the bank to find out if the results of his application for the 20 percent subsidy were out. We found out that he was eligible and, without much hope that any better offer would come, Samuel modified his loan to resume paying for 27 more years.

How could nonmembers in default make sense of the long wait for debt relief, and how do their views compare to those of members who engaged in efforts to maintain hopes? Unlike members seeking hope, “free riders” almost always perceived that, in case of reactivation of foreclosure, they had a possibility of solving their housing problems without the aid of the organization. They typically had a better economic situation than those who felt that they needed the organization, so they could resume paying if necessary. In short, they perceive themselves as self-reliant.

For instance, Juan (former ANDHA-Democrático member) was not so afraid of foreclosure reactivation, because he expected that before foreclosing upon him the bank would send him a letter and offer him some conditions to resume paying. If they ask him for a lump sum for that he has a backup: “I have car, I can sell it, in case of something, it’s like a warranty, that I have that car; that’s why I don’t wanna sell it or anything, because if the bank does anything, I take the car and sell it at least for \$1,000.” He was also eligible for the 2009 debt relief subsidy, so he could resume paying without a lump sum, but it would be for about 30 years, he believed—based on what he heard from those who resumed paying with the 2009 debt relief subsidy after four or five years of default. This is not to say he was without worries about his home; he repeatedly mentioned being tense and constantly worried about potential foreclosures. Yet, he had an individual backup plan. This allowed him not to *need* to place hope in the organization and withdraw from it in 2010. Yet, it still made sense for him to wait for a “free ride” rather than to sell the car and resume paying because he had some hope in debt relief.

Similarly, those who loss all hopes of debt relief also see themselves as able to deal with the situation without the organization. Some feel it is unfair, while others see it as part of the game, but they all see it as something that they can address on their own. Esteban’s dispassionate reaction to a letter threatening foreclosure after ten months in default illustrates his attitude of self-reliance:

SEBASTIÁN: And what did you think at the time, when the foreclosure... [letter]?

ESTEBAN: Well, not much.

SEBASTIÁN: Did you think that they weren’t gonna do it? Or were you worried...? How was it...?

ESTEBAN: No, ’cause, say, I thought I had the money that was on the way, so I paid what I could and refinanced the rest, and the problem was over.

SEBASTIÁN: 'Cause at the time that you told me, I mean, ten months, they must've sent you the letter...

...

ESTEBAN: No, sure, sure, sure. With... court order, with lawyers, they would send lawyers' letters and all, all the time.

SEBASTIÁN: And you were... but were you worried that you could solve it or you weren't really worried?

ESTEBAN: No, I was, say... the thing is that I'm two things, either it works, fine, and if it doesn't, well. That's it.

Not all debtors in this group are as dispassionate as Esteban is. They are upset that they will have to pay as much. Yet they express certainty that they could solve their situation. “Whatever [debt relief] comes out, I'll have to take it, and not even that, because maybe one of these days I go to the bank and I ask how much do I have to pay, for how many years, even if it's 30 or 40; I'll have to make that decision,” said Marcos (former ANDHA-Democratico). Later that year, he modified his loan and resumed paying.

In sum, it is not that need directly correlates with hope and participation. Leaders' efforts helped creating and maintaining expectations for members—and during the initial organizing, for potential members—even when they were not in need. But those less in need of organizational support could place hope and rely on their individual efforts when prospects did not look good; in contrast those in need were motivated to dismiss information that could kill their hope and were motivated to seek information to maintain it for long periods of time.

DISCUSSION: DO EXPECTATIONS AND HOPE MATTER?

My argument so far could suggest two hypotheses, which we may call the “weak” and the “strong” hypotheses. The weak hypothesis is that motivated reasoning does not have a causal

force on participation but only helps us understand the post-hoc meanings that people give to their actions, which must be explained by other factors. It is possible that maintaining expectations matter for those not in need, but their expectations are determined by the leaders' and state's efforts to impose meanings, not by their motivated reasoning processes. For those in need on the other hand, membership is caused by economic need, and motivated reasoning is only a post-hoc rationalization. It is still interesting to understand the meaning people give to their actions, but they do not determine their behavior.

The strong hypothesis is that higher expectations affect participation; if not membership, at least the intensity of participation. Members with low expectations may maintain their membership because they see that although very small, at least as members they have minimally better chance of protecting their home from potential foreclosure for a while. They will attend meetings and protests as required by leaders to maintain membership, but will avoid protests and meetings as much as possible. Eventually, they may see no reason to participate, even if they are in need, and not participate, just as other feelings of helplessness tend to immobilize people (Abramson et al. 1978). In contrast, those with more hope will participate more actively, attend more meetings and protest, and even get more involved in risky actions confronting the police.

It is also possible that both hypotheses have a grain of truth. My observations suggest that at least there is some truth to the strong hypothesis. Some ANDHA-Democrático members expressed that they stopped attending some meetings when they did not see things progressing, but were more motivated to attend when new events suggested "something was happening" or that debt relief was more likely. Similarly, when President Piñera approved a debt relief subsidy in 2011, at least three ANDHA-Democrático members openly also argued against protesting during the President's address to Congress, because there saw no point in it with "the decree already

signed”—i.e., with whatever he was going to offer debtors already turned into law, as if it meant it was written in stone. The following quote from Patricio’s (ANDHA-Democrático) illustrates how his expectations and motivation affected his participation:

Patricio: I think that for the organization there’s a before and an after the Mapocho [River-side protest of 2009]. . . . Because after that they occupied a crane and I never went, while in other moment, maybe before the Mapocho, when they occupied a crane, I would go for a few hours, come back, go again.

Sebastián: Without the need for a leader to pressure you

Patricio: Exactly

Sebastián: What was your motivation?

Patricio: The motivation was that you would see progress. At the time we had—we’d say—we knew that there wouldn’t be foreclosures, so...

If my interpretation is inaccurate, the weak hypothesis still has relevant implications. Motivated reasoning may not be the causal force. However, the weak hypothesis helps us understand *how* people make sense of information in a way that originates from their directional goals—i.e., desired conclusions. This helps us understand how some people are more or less sensitive to information supporting or contradicting their desired conclusions. This may help explain how ideas are maintained within SMO and other groups: it is not simply that people believe the information available in their network, but that members of the network seek information that confirms their previous beliefs. At a practical level, if leaders know about motivated reasoning they could be more prepared to understand members’ and potential members’ interpretation of their framing efforts. Additionally, leaders’ efforts to maintain hope may focus less on framing than in having circumstances that motivate people to believe in them.

It is also possible that neither motivated reasoning nor economic need were a relevant causal force. My sample was small and non-random, so many other factors could intervene in the apparent pattern linking economic need to motivated reasoning. It is plausible that not engaging in motivated reasoning to maintain hope in obtaining debt relief through SMOs was conditioned by previous cognitive dispositions—towards leaders, protest movements, etc.—more than by economic need. If this the case, then still the biased cognitive processing that I have shown would support the weak hypothesis, according to which motivated reasoning serves to provide post-hoc justifications for actions.

In sum, it is possible that economic needs or other factors provide sufficient motivation to for membership regardless of expectations and hope after years of struggle. However, my evidence suggests that having hope, even if through motivated reasoning, seems to play a role in the degree of participation of members. And if this is not the case, evidence still suggests that debtors use motivated reasoning to justify their actions and this should be considered when trying to understand their interpretation of information about the movement's prospects and the meaning of their actions.

CONCLUSIONS

I have argued that social housing debtors in Chile engage in motivated reasoning processes to reach the conclusion that there is hope that they will save home from potential foreclosure, even after years of a struggle and not being eligible for debt relief yet. I have also suggested that those who are in need of organization support are particularly likely to engage in motivated reasoning and that the hope they find in this process seems to motivate them to participate more actively in the movement. It is possible that the last suggestion is inaccurate, especially given sampling limitations, and thus that motivated reasoning may not explain movement participation. Nonetheless,

I argued, motivated reasoning still allows for a better understanding of how people make sense of information vis-à-vis the prospects of the movement and their potential participation.

My argument contributes to explaining how movement participants maintain motivation to participate after years of struggle and potential burnout, especially in movements in which participants are motivated by direct economic benefits rather than moral commitments or identities. The findings are probably particularly relevant for similar movements, such as urban or labor movements, and other movements seeking to prevent disastrous consequence that members seek to avoid—loss of a home or land, serious health risks, loss of vital economic resources, etc.

Nonetheless, at a more general level, the findings about the role of motivated reasoning and movement participation should have broader implications for other movements as well. The fact that movement participants engage in motivated reasoning to interpret information probably extends well beyond the search for hope after years of protest and potential exhaustion, to many other of movement participants' cognitive processes. In my own analysis of debtors, I found that they engaged in motivated reasoning to make sense of both decisions to participate and not to participate, as I discuss elsewhere. In short, we should pay more attention to the active role people have in this meaning-making process, and move beyond top-down approaches to movement participants' cognition (Benford and Snow 2000; Snow and Benford 1988).

Paying attention to motivated reasoning may be promising for the analysis of other movements. A detailed discussion of other cases is beyond the scope of this paper, but a brief example may illustrate the extensions of my argument. For instance, Einwohner (2009) argues that Jews in certain ghettos and concentrations camps decided to resist the Nazis when they received information about their genocidal plans that was credible. Her evidence suggests that the Jews did not believe the plans of genocide not only because it was not within the limits of the imaginable,

as Einwohner theorizes. Rather, they did not believe it because they “cherished the illusion that this time German promises [of survival] meant what they said” even though they “subconsciously . . . had known . . . [were] lies”—as suggested by Einwohner’s quote of Wladyslaw Szpilman’s account of his experience in the Warsaw Ghetto (p. 422). Analyzing Einwohner’s data and other cases will probably suggest that individuals’ reasoning to participate or not in movements is often psychologically motivated, not only structurally or culturally constrained, as sociologists tend to believe. Future research should explore such possibilities.

My argument that people are motivated to reach conclusions that given them hope, especially about avoiding disastrous consequences, should also have extensions to other sociological areas of study. For instance, Auyero shows how the state and other powerful agents turn the destitute in Argentina into “patients of the state,” who passively acquiesce while maintaining hope. However, Auyero focuses on only one side of the coin, namely, hopes are created by discourses of those in higher positions of power, such as lawyers, to whom the poor *passively* acquiesce, even if with doubts (Auyero 2012; Auyero and Swistun 2009b:17-8); hopes emerge because the discourses create the appearance that “something is happening” (Auyero 2012:147). The case of Chilean debtors suggests that hopes are also produced by subaltern people’s *active* efforts to maintain hopes. When Auyero’s informants could not rely on a social worker, they placed their hopes on a lawyer (Auyero and Swistun 2009b:13). They hang on to that hope even if all evidence *they perceive* indicates the contrary—they know the lawsuit is difficult and the lawyer does not respond their calls. Instead of learning that there is no hope, they curiously learn that they have to wait. The answer seems to lay in one of Auyero’s informants’ words: “you need to hand hope on something” (2012:145). Future research should look at how the destitute create

meanings through motivated reasoning and how this relates to their acquiescence or resistance to political domination.

My focus has been on applying cognitive psychology beyond laboratory settings in real life phenomena that interest sociologists; nonetheless, my findings also have implications for psychological experimental research. Motivated reasoning theories suggest that directional goals in cognition is driven by some basic needs or drives, such as protecting one's self-concept (Steele 1988) and the desire for material gains (Buehler et al. 1997). However, there are also general directional goals that indirectly serve psychological needs. For instance, the goal of perceiving justice reduces anxiety and uncertainty (Jost and Banaji 1994). It is likely that the search for hope is one such type of directional goals, which serves psychological needs such as reducing anxiety and uncertainty or protects the self from feeling as a fool from deciding to participate in a movement with no realistic possible results. Further research should thus explore what psychological needs are individuals satisfying when searching for hope in their motivated reasoning processes, and how the search for hope relates to other directional goals.

To summarize my contribution: studies of social movement sustainability and other collective action problems have limited their study of cognitive processes to a focus on *what* cognitions motivate participation and to *how* meanings are produced from the top-down or horizontally. I have argued that promising future directions of research lie in focusing on *how* cognitions are produced from bottom up, through cognitive bias processes that serve psychological needs, that is, motivated reasoning.

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NOTES

¹ Interviewees contacted without snowball sampling almost always demonstrated trust by talking about their lies in the Social Welfare Record survey to lower their scores.
