

Moneytree are particularly reviled for the high rates they charge customers. Payday loans are small advances—usually \$200 to \$500—to people with jobs who need cash right this minute. The customer writes a postdated check for the amount of the loan plus a hefty fee. Voters in Ohio recently chased many payday lenders out of the state after they learned that these fees were the equivalent, in some cases, of interest rates as high as 391 percent per year.

Payday lenders complain about the unfairness of the comparison. These are not long-term loans, they say. If you were to express the rental rate of a \$29-a-day compact car on a yearly basis, it would total more than \$10,000. Switching back and forth between outraged consumer advocates and outraged businessmen, Rivlin reports scrupulously on both sides of the fight over the ethics of payday lending and other financial services for the poor. Ultimately, however, he concludes that the poor are being exploited, and that the government needs to step in with more regulations that would shut some lenders down.

But exploited compared to what? Rivlin only glancingly considers the question. He quotes the CEO of a credit union as saying that rather than take out a payday loan, “I’d say go get a loan shark. . . . They’re cheaper.” The remark is both telling and damning. Loan sharks are cheaper because they must absorb fewer defaults. They have fewer defaults because, unlike payday lenders, they are willing literally to beat the money out of their customers.

Is it worth a few hundred dollars to avoid the threat of broken arms and busted kneecaps? That’s not an academic question, and I confess a personal interest here. My family is doing fine now, thank God, but we went through economic rough patches when I was growing up and made use of the services of Poverty, Inc. Rivlin might say we were exploited—but it beat the hell out of the alternative.

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## Immoderate America

Reviewed by Ethan Porter

NEARLY 50 YEARS AGO, sociologist Philip Converse published his landmark article “The Nature of Belief Systems in Mass Publics,” in which he presented polling data showing that most American voters lacked coherent ideologies. Now, Emory University political scientist Alan I. Abramowitz has turned this notion on its head. In his important and persuasive book *The Disappearing Center*, he argues that voters today take their ideologies quite seriously. His analysis of survey data stretching back several decades leads him to believe that Americans “are more interested in politics, better informed about public affairs, and more politically active than at any time during the past half-century.” Everyone knows how polarized our politics have become. Abramowitz points out that this is so in large part because we have become more politically engaged.

Abramowitz’s findings refute the notion that polarization is only an inside-the-Beltway phenomenon foisted on a reluctant electorate. At the start of the 1960s, he observes, less than 40 percent of Americans identified as strongly partisan; by 2004, more than 60 percent did. The liberal and conservative ideologies have ossified in voters’ minds, and become inseparable from the parties they call home. Abramowitz’s survey data shows that the strength of the relationship between partisanship and ideology has nearly doubled over the last 30 years. Meanwhile, *pace* his title, the center has all but disappeared.

This is startling. The consensus view of American politics, especially among political operatives, holds that primaries are for base voters and general elections are for persuadable moderates, whose votes get politicians over the finish line. But today, if Abramowitz is right, base voters are where most of the action is.

An engaged public, as Abramowitz notes, is a

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Engaged Citizens,  
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sign of a healthy democracy—especially when the parties in power respond to that engagement. Yet as he recognizes in his closing pages, polarization presents serious problems for governance. American politics is structurally embedded with numerous anti-majoritarian features. In particular, in the Senate, states have power disproportionate to their population, and individual senators have immense capacity to stymie legislation. When its opponents are unified, the majority party can find it very difficult to accomplish much of anything, as the Democrats have learned over the past two years.

For whatever reason, Abramowitz ends up glossing over the perverse result of this dynamic: While moderate citizens are a diminishing class, moderate legislators have grown more powerful, sometimes playing roles of near-presidential importance. Because the Obama administration desperately needed Senator Joseph Lieberman's vote to pass its health care bill last spring, for example, his opposition alone doomed a major provision that would have allowed uninsured Americans ages 55 to 64 to purchase Medicare coverage. The center may be disappearing in the electorate, but the same cannot be said of Washington. If the will of the majority is to prevail, then, as Abramowitz well knows, our political institutions must be reordered. Unfortunately, though he offers a trenchant analysis, he stops disappointingly short of even attempting to describe how this could be brought about.

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## HISTORY

### A Law Unto Itself

Reviewed by Michelle Sieff

COLUMBIA UNIVERSITY HISTORIAN Samuel Moyn has written the first sober history of the doctrine of human rights. His book *The Last Utopia*—together with David Rieff's *A Bed for*

*the Night* (2002) and Paul Berman's *Power and the Idealists* (2005)—is essential reading for anyone who wishes to understand the origins of our modern foreign-policy vocabulary.

Though many historians have traced human rights to the Enlightenment notion of the "rights of man," Moyn draws a useful conceptual distinction. The "rights of man" described a "politics of citizenship at home," in which the nation-state was seen as the ultimate locus of rights. But human rights activism implies a "politics of suffering abroad," in which states are generally viewed as the problem. In this sense, the historical struggles of Jews, women, and blacks for the rights of citizenship—protections afforded by the state—were different from modern human rights struggles.

"Human rights" entered wide English parlance in the 1940s. In his 1941 Four Freedoms speech justifying America's possible entry into World War II, President Franklin Roosevelt proclaimed that freedom meant "the supremacy of human rights everywhere." The 1948 Universal Declaration of Human Rights codified and defined the concept of human rights in international law.

Moyn emphasizes that the human rights slogan failed for many years to percolate into the wider political discourse. Postwar anticolonialists invoked the principle of self-determination, not individual human rights. They were more interested in creating states than restraining them. Western sympathizers of anticolonial movements draped their idealism in the more militant doctrines of Marxist "Third Worldism."

Activism based on the human rights idea only triumphed in the 1970s. Moyn synthesizes an impressive array of sources to describe its rise in different regions. In the West, Amnesty International—founded by British lawyer Peter Benenson in the early 1960s—pioneered the public "naming and shaming" strategy of human rights advocacy. Dissidents in the Soviet Union and its satellites, such as Václav Havel, adopted the human rights vocabulary after the violent crackdown that ended the Prague Spring of 1968.

**THE LAST UTOPIA:**  
Human Rights in  
History.

By Samuel Moyn.  
Belknap/Harvard.  
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