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Published in:
Journal of Peace Research

DOI:
[10.1177/00223433241288654](https://doi.org/10.1177/00223433241288654)

E-pub ahead of print: 20/12/2024

Document Version
Final published version

Document License
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Please cite the original version:

Weckman, A., & Brännlund, A. (2024). Defending the fortress: How asset ownership shapes the desire to resist foreign aggression. *Journal of Peace Research*, 0(0). Advance online publication. <https://doi.org/10.1177/00223433241288654>

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Defending the fortress: How asset ownership shapes the desire to resist foreign aggression

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Journal of Peace Research

1–15

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DOI: 10.1177/00223433241288654

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Abstract

In recent years, security policy attitudes have surged to the forefront of public discourse, especially amidst geopolitical shifts like Russia's incursions into Ukraine and China's assertiveness in the South Asian Sea. Yet, despite its significance, scholarly focus on these attitudes, particularly concerning the will to resist foreign aggression, remains scant. This research endeavors to fill this gap by exploring the correlation between economic resources, primarily tangible asset ownership, and defense-related attitudes. Drawing on multiyear survey data from Finland – a nation uniquely positioned given its mandatory military service for males and its proximity to Russia's sphere of interest – we find a strong association between tangible asset ownership and an increased willingness among citizens to resist foreign incursions. This relationship becomes even more pronounced during times of geopolitical uncertainty, underscoring the importance of the prevailing security environment in shaping these attitudes. While we do not refute previous arguments regarding increased economic opportunities leading to decreased war proclivity, we emphasize the conditional nature of this relationship, contingent upon the immediate threat to one's material possessions. In essence, citizens are more inclined to defend what they have when the specter of war looms large.

Keywords

foreign policy, national security, Russian aggression, security attitudes, willingness to defend

Introduction

Attitudes toward security policy have received less scholarly attention than most other political attitudes and behavior within social science (see Weckman, 2023). Research on security attitudes often lacks causal analysis and typically focuses on descriptive factor analyses within the USA (Kertzer, 2021). Foreign policy preferences have traditionally been placed on a single isolationist–internationalist continuum, the former reflecting a desire for one's country to focus more on its own problems, and the latter indicating a desire to play an active role in world politics (Kertzer, 2013). Today, however, discussions surrounding security policy issues, including security policy attitudes, are high on the public agenda throughout the

democratic community because the rule-based world order is under threat (see Ikenberry, 2019). The isolationist–internationalist continuum becomes absolute in a sense, because smaller states face an extensional threat from overwhelming great powers. This threat is especially true in countries that border states with expansive ambitions, such as Russia or China. The Nordic and the Baltic states have, for instance, shifted their foreign and security policies as the behavior of Russia has turned more hostile over the last decade (for historical reviews,

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see Wahlbäck, 1994; Steinbock, 2008; Can, 2021). Because of the rapid changes in the global security environment, the willingness of citizens to resist foreign aggression and defend their country has become an integral part of the discussion surrounding national security in many other democracies as well (Andžāns and Sprūds, 2020). However, although some scholarly attention has been given to the study of the general will to fight in wars, the topic of resistance has received minimal attention in previous research. With this study, we seek to generate new knowledge about potential casual drivers behind citizens' willingness to repel foreign attacks.

Even if there are some disagreements, key research on foreign policy attitudes suggests that attitudes are shaped by individual backgrounds, societal context, and environmental factors, rather than directly emanating from political elites (see Kertzer and Zeitoff, 2017; Kertzer, 2021). The primary objective of our article is to examine the influence of economic resources on defense-related attitudes. We posit that this approach is judicious, given the well-documented correlations between economic variables and political behavior in both observational and experimental research (Margalit, 2019). In the contemporary global context, where rearmament is an unwelcome yet persistent reality, there has been a notable decline in public support for military engagement over recent decades. This shift has been the subject of scholarly investigation across various contexts. Inglehart et al. (2015), for example, suggest that enhanced material opportunities, which augment the value placed on life, lead to a reduced propensity among citizens to participate in warfare. Similarly, Anderson et al. (2020) provide evidence that aligns with this viewpoint, demonstrating that higher income levels are inversely related to the willingness to engage in combat (see also Barzilai and Inba, 1996 for similar findings). These perspectives are not universally endorsed, however: Rutkauskas (2018) argues, for instance, that economic satisfaction enhances the determination to defend one's nation. Against this background, we argue that the relationship between defense willingness and economic attributes needs to be revisited through a different lens.

Firstly, we argue that the survey item 'willingness to fight wars' commonly used in various security research (e.g. Torgler, 2003; Díez-Nicolás, 2010; Puranen, 2014) does not necessarily equate to the willingness to resist foreign aggressors, as citizens can contribute to defense-related activities far removed from the battlefield by aiding in various tasks that are critical in upholding a functioning society during such crises. Historical, cultural, and geographical complexities unique to each

nation form the context that influences individual behavior. These national distinctions play a crucial role in molding people's worldviews, which in turn guide their stances on matters of security (Eichenberg, 1989; Anderson and Reichert, 1996; Kostadinova, 2000). Relying solely on questions about combat can distort the understanding of resistance, as responses from women will vary based on historical and cultural contexts (e.g. Skjelsbæk, 2001). We also recognize, for instance, that unlike 'resist', the phrase 'fight wars' is not necessarily defensive, meaning that citizens can associate the will to fight with various offensive missions overseas, especially in the Middle East due to the unpopular wars in Iraq and Afghanistan (e.g. Clements, 2013; Gribble et al., 2015). In this study, we focus on citizens' will to defend their own country and resist foreign aggression rather than the will to fight wars.

Secondly, our research extends beyond the traditionally examined realm of labor income to include the domain of tangible asset ownership. This broader lens is essential, given the mobility of human capital contrasted with the vulnerability of tangible assets in times of conflict. It is important to recognize that the capital, or wealth stock, in Europe was destroyed by the two world wars, but the size of the stock has recovered and has reached historical record levels relative to total GDP (Piketty, 2014). We argue that this focus is of paramount importance, as the accumulation of tangible asset wealth has been recognized as an influence on political attitudes and behaviors in general (Ahlskog and Brännlund, 2022). The impulse for individuals to act becomes particularly strong when their assets face potential threats (see Brännlund, 2022). Additionally, in Western democracies, the wealth of the average citizen, predominantly in the form of housing, is not readily transferable across borders in the event of impending conflict (Hariri et al., 2020). This becomes problematic, because houses and other tangible assets are likely to be lost or destroyed during violent conflicts (Matovu and Stewart, 2001). This lack of mobility emphasizes the increased threat to individual economic security and well-being in times of heightened war risk. Against this background, we ask the following question: *Does tangible asset ownership affect defense willingness?*

Hence, the primary objective of this article is to explore the relationship between tangible asset ownership and the willingness to resist aggression from foreign adversaries. To do so, we examine the correlation between tangible asset ownership and the propensity to defend one's country by analyzing several years of survey data from Finland between 2012 and 2015. We further

use the Russian annexation of Crimea as a security crisis in order to show that the effect from tangible asset ownership depends on the security environment. Using these data, we find that tangible asset ownership is associated with a heightened willingness to resist foreign attacks (which in this context means Russia). We find Finland as an especially interesting case, given that earlier studies indicate that citizens in Nordic countries display a notably high willingness to defend their countries. The so-called ‘Nordic experience’ seems to have a strong impact on the willingness among citizens to fight (Inglehart et al., 2015). Hence, we make noteworthy contributions to the discourse on the factors that fuel the will for national defense. Based on these findings, we propose more precisely, that the willingness to resist foreign aggression might need a distinct operationalization from the general willingness to fight wars for one’s country that has been used in most related studies (e.g. Inglehart et al., 2015). We also suggest that the research lens should extend to ownership and assets rather than remaining narrowly focused on labor market outcomes (e.g. Rutkauskas, 2018; Anderson et al., 2020). Finally, we illustrate the importance of the security environment in that the observed relationship between material possessions and the defense will becomes stronger during times of geopolitical uncertainty, which is in line with studies that emphasize the importance of context (Weckman, 2023). We do not aim to directly refute Inglehart et al.’s (2015) argument, however, which states that enhancing economic opportunities decreases the willingness to fight wars in general. But we acknowledge the critical role of the security context: maintaining a pacifist stance is considerably simpler when one’s material assets are not under imminent threat. We argue instead that citizens will rise to defend their fortress when the risk of war increases.

Literature review

Several micro-level variables have been shown to influence public attitudes on security-related issues. Scholars have identified that education and gender, for instance, are strong predictors of these attitudes (Kostadinova, 2000; Weckman, 2023). Previous research suggests that gender is among the individual variables showing the strongest explanation for security policy attitudes overall. This pattern has been identified in different parts of the world, including Europe (Kostadinova, 2000; Clements and Thompson, 2021), North America (Page and Shapiro, 1992; Conover and Sapiro, 1993), and Israel (Barzilai and Inba, 1996). Nevertheless, when a

shift in public opinion on security-related issues occurs, both genders often shift their views in a similar way. Education seems to correlate positively with supporting defense spending (Carroll, 2006). Similarly, this also seems to be the case for other security questions. It is also widely known that political ideology strongly correlates with views on defense-related matters, with those positioning themselves as more conservative being more likely to support increased defense spending (Bonica, 2015). Individuals who identify as more liberal seem to favor other types of public spending over defense (Paxton and Knack, 2011). Right-leaning people are more likely to support NATO membership, for instance, than more left-leaning people (Weckman, 2023). Previous research suggests that even though age does not show a direct significant impact on foreign and security policy attitudes, there are generational differences regarding views on defense (Miller, 2015). Since these micro-level variables seem, to a certain extent, to predict security policy attitudes overall, we argue that a similar influence should apply on the will to resist foreign aggression.

It is important to underscore the use of the term ‘predictors’ in this context, however, as these variables fall short in providing a comprehensive explanation of why citizens exhibit varying degrees of security attitudes. For example, are men more predisposed to certain attitudes solely due to their gender, or are there influencing factors within their social context, such as previous military service? Studying many standard demographic variables in a causal framework can also be challenging, particularly since these characteristics typically remain stable over time. Consider gender, for example: Only a minuscule fraction of the population undergoes a change of gender in their lifetime, which makes it impossible to conduct longitudinal studies. This is true for education as well, which varies little after a certain age. Even the effect of aging remains impossible to separate from generational effects. Instead, our focus is on economic resources as a potential factor influencing the will to resist. The causal connection between economic factors and numerous political attitudes and behaviors has been well documented over decades of research (Margalit, 2019).

Some initial studies suggest that economic drivers are of importance, but the problem is that the results are inconsistent. Inglehart et al. (2015), for example, argue that economic development curtails the will to fight wars by providing enhanced life opportunities. As societies transition from a material to post-materialistic orientation, citizens tend to adopt more pacifist attitudes. Other studies have concentrated more on income and

income inequality. For instance, using cross-national data from the World Value Survey, Anderson et al. (2020) discovered a negative correlation between national income inequality and willingness to fight for one's country. Their argument suggests that high income citizens in high-inequality nations tend to avoid military service. Likewise, Barzilai and Inba's (1996) research suggests a similar trend, where lower income is positively correlated with support for the use of force, while higher income is associated with more dovish attitudes. These findings have been contested, however. Rutkauskas (2018) proposes that financial satisfaction enhances the willingness to defend one's nation, whereas economic dissatisfaction, such as unemployment, can have a contrasting effect.

We propose that the apparent inconsistencies observed in these studies are partly due to the variable interpretation of 'fight' and 'use of force' across different societal contexts. For example, Barzilai and Inba's (1996) study, which is grounded in data from Israel, offers a uniquely complex perspective due to the enduring Israeli–Palestinian conflict. In this context, however, offensive military actions against, for instance, Palestine might not be viewed as defensive by all respondents. Furthermore, the concept of 'fighting wars' could evoke in Western citizens associations with preventive strikes and unpopular overseas campaigns such as those in Iraq and Afghanistan (Clements, 2013; Gribble et al., 2015). As Levy (2008) argues, preventive wars have been launched by democratic countries such as the United States. It is interesting, therefore, that income and improved economic opportunities were positively associated with a willingness to fight in the Nordic and Baltic nations, where fighting is associated with defensive activities against Russia (Inglehart et al., 2015; Rutkauskas, 2018). Consequently, we argue that the willingness to engage in combat for one's nation should not be confused with the will to resist foreign aggressors. Resistance to foreign aggression is also a complex endeavor, comprising a multitude of tasks that reach far beyond the battlefield. Conventional survey items regarding willingness to fight tend to overlook the fact that numerous citizens stand ready to repel foreign invasions and protect their country using methods aligned with their unique skills and capacities. In this study, we endeavor to use operationalizations that capture a wider spectrum of the aspects of resistance.

Furthermore, and as previously discussed, earlier investigations into this topic have largely concentrated on the explanatory power of labor income, an approach that we consider somewhat narrow, and we make the

case that income alone does not provide a comprehensive picture. The narrative of economic progression in the 21st century is markedly different from the last century because it signifies a significant yet unevenly distributed rise in asset wealth (Piketty, 2014). Consequently, the economic lens has largely shifted toward asset markets, as a sizable proportion of the population now possesses assets. This shift is also found in political science, as scholars relate asset ownership to both political attitudes and behaviors – the risk of losses has been pointed out as a particular driver for political behavior (Ahlskog and Brännlund, 2022). Thus, we argue that asset ownership in general serves as a more potent explanatory variable in this context, because the more a person owns, the more they stand to lose in the event of a foreign invasion. In other words, the human capital that yields labor income is considerably more mobile across borders than tangible assets, and any possessions left behind could be subject to destruction in the event of war.

Moreover, ownership of tangible assets during wartime presents significant challenges, primarily due to the escalated risk of physical harm (André and Platteau, 1998). This heightened risk compels homeowners to vacate their residences, leading to the frequent loss of previously held assets: residential structures are subjected to bombardment, and personal effects are obliterated (Matovu and Stewart, 2001). In anticipation of the potential material losses associated with warfare, asset owners often undertake measures to preserve their wealth by transferring it overseas. The influence of conflicts on financial capital has, for instance, been quantitatively assessed by Collier et al. (2004), who documented a notable impact, thereby underscoring the significant repercussions of warfare on the management and protection of assets. The problem, however, is that some assets are more mobile (liquid) than others. Even among the affluent middle class in the West, most households hold illiquid tangible assets (mostly property-based wealth; Hariri et al., 2020), which are not easily transferable overseas in times of crisis. Put simply: the indebted Western middle class has few financial assets to move but instead owns many tangible assets such as large houses, vacation homes, and expensive cars. The potential outbreak of an armed conflict is likely to lead to a fire sale of tangible assets that are not easy to move overseas, because they are at risk of bombardment and other kinds of damage.

Furthermore, potential losses, in general, are perceived as distressing due to the concept of loss aversion, a well-documented cognitive bias in human information processing.

This principle suggests that potential losses wield a stronger influence over decisionmaking and predicted emotional responses than equivalent potential gains (Kahneman and Tversky, 1979). Actual losses, however, do not have a more profound influence than equivalent gains (e.g. Rick, 2011). Instead, individuals tend to overestimate the intensity of negative emotions they anticipate experiencing in the face of potential loss. This theory aligns with the observation that loss aversion may not apply to losses that are genuinely incurred, rather than merely anticipated (Gilbert et al., 2004; Kermer et al., 2006). Hence: *due to their potential for greater economic losses and emotional harm, individuals with a significant number of tangible assets and material possessions should be more willing to resist a potential foreign incursion to protect their assets.*

We also want to emphasize the role of the prevailing security environment, because the overall willingness to fight for and defend one's country largely fluctuates in accordance with perceived external threats to the nation. Earlier research on security policy attitudes clearly shows that public opinion is greatly affected by changes in the security environment, because a security crisis tends to lead to higher support for particular policies. During certain times, other mechanisms might better explain security policy attitudes, whereas other effects kick in when the security environment gets more uncertain, and the threat level rises (Weckman, 2023). This point is important to note in light of the finding that public opinion on foreign and security policy issues is generally seen as stable and robust (Page and Shapiro, 1992). This also relates to the wider concept of salience in political science, which refers to the level of importance or attention individuals or groups assign to a particular political issue or candidate. The concept was initially used to indicate the significance of political issues in determining an individual's voting choices. Its use has since been expanded, however, to encompass the attention given by policymakers and the media to certain issues (Moniz and Wlezién, 2020). Hence: *the impact of tangible asset ownership should increase as the security environment deteriorates, because this shift in the context increases the salience of this issue due to the increased risk of potential material losses.*

Case selection

While many factors influencing security policy attitudes are universal, contextual factors play an important role. In this case, context implies differences in history, culture, and geography among different countries. These national factors shape an individual's thinking (Eichenberg, 1989;

Anderson and Reichert, 1996; Kostadinova, 2000) and in turn influence their view of national security issues. Before we delve into the empirical section, we need to discuss our case selection: Finland. Previous research suggests that willingness to fight for one's country is higher in the Nordic countries (Inglehart et al., 2015). Why do the Nordic countries stand out? The most likely explanation lies in the Nordic way of life, coupled with the proximity of Russia – the region's most significant perceived military threat. Some studies have shown that threats to the nation and national engagement in military conflicts result in increased willingness to fight (Diéz-Nicolas, 2010). The level of willingness to fight and defend one's country varies based on socio-economic, regional, and cultural conditions. For example, Middle Eastern, Northern African, and Asian countries exhibited the highest willingness to fight, while Western Europe and North America showed less inclination (Diéz-Nicolas, 2010). In the literature review, we proposed that the willingness to fight should be higher when the fight would involve resisting a foreign attack rather than offensive measures. Hence, we believe Finland makes an excellent case selection, as it is not involved in contentious overseas missions, and defense questions tend to relate to a perceived threat from Russia.

Moreover, people in countries with mandatory military service demonstrate a higher willingness to defend their nation (Horowitz and Levendusky, 2011). In countries with professional armies, wealthier individuals can, in contrast, effectively 'buy their freedom' from military service due to lack of financial incentives to participate in the military because they can be more selective about jobs or educational choices (see Anderson et al., 2020). Conversely, individuals with lower incomes and with few specific skills may find financial opportunities in joining the military. During the Vietnam War, it was noted that individuals from higher socio-economic backgrounds were more likely to avoid conscription, according to Rostker (2006) and Rohlfs (2012). Additionally, those from wealthier backgrounds were represented at a rate half that of their proportion in the general population, as identified by Boulanger (1981). For a detailed and critical discussion of selection effect into military service please see Asoni and Sanandaji (2013). The problem is that a potential selection process based on socio-economic characteristics into military service makes it challenging to interpret the coefficient of income because military service will increase the participants' sense of civic duty (Leal and Teigen, 2018). Before the pivotal 2022 Russian invasion of Ukraine, military service in many European nations might have been seen more as a professional choice, as it did not

inherently involve the severe risks associated with active conflict. Hence, professional armies pose challenges in establishing causal relationships between economic variables and the willingness to resist if those with lower income were more likely to enlist during this period which in turn affected their will to assist due to an increase in their sense of civic duty.

However, national security has long been integral to Finnish society, with conscription, or mandatory military service, forming the backbone of national defense. This situation benefits our analysis, providing empirical advantages because we can absorb most of the bias stemming from military background with a dummy for males. That is, all those who have served in the Finnish military share the same starting point in terms of choice. This situation is markedly different from countries such as the US, where selection into service is influenced by various socio-economic characteristics. In Finland, every male is required by law to contribute to national defense. Compulsory military service for all Finnish males results in a substantial military reserve, enabling the exclusion of military service's impact from the analysis even without specific data on this variable because it will be captured by a male dummy. Consequently, Finland is an ideal case study, as experiences with military service are not conditional upon labor market selection effects, and we can easily factor out the impact of military service with demographic statistics.

Data and variables

Data: The raw data used in this study originate from the Advisory Board for Defence Information, an affiliate of the Ministry of Defence. Since 1976, the Advisory Board has been conducting surveys to evaluate Finnish civilians' views on Finland's foreign security and defense matters. Each survey includes about 1,000 respondents, with data collected by Taloustutkimus, a reputable private firm specializing in survey research. The surveys target Finnish citizens aged 15 to 79. Each survey sample is carefully designed through quota sampling, factoring in age, gender, region, and municipality. The data are predominantly collected through in-person interviews. In this study, our primary interest is the Finnish population, and we gather data from 2012 to 2015. To make the data representative of the Finnish population, we apply raking weights to all our analyses. Summary statistics for all variables used in this study are presented in Table A1 in the Supplementary Online Appendix.

Dependent variables: We create our dependent variable from two different survey items. The first item is designed

to measure individual willingness to resist a Russian attack against Finland. We draw inspiration from Anderson et al. (2020) and Inglehart et al. (2015), using a survey item asking about willingness to make personal sacrifices in the event of war (i.e. the willingness to fight). Our question, however, significantly differs in that it does not mention fighting or wars. Specifically, the question is '*If Finland were attacked, would you be prepared to participate in various defense tasks according to your skills and abilities?*' This survey item encapsulates the personal willingness to resist an attack in different ways, not limited to battlefield actions. This is important, as all citizens can contribute to national defense in unique ways. For instance, the survival of Ukrainian independence, democracy, and cultural heritage heavily depends on Ukrainians' determined resistance and sacrifices, not only on the battlefield, but also in supporting roles such as volunteering for fire and medical services and safeguarding soldiers' children. We believe this approach better captures the spirit of national defense compared to merely the willingness to fight wars. The survey item is coded from 1 to 3, corresponding to 'Yes', 'No', and 'I don't know', respectively. We generate a dummy variable that is assigned a value of 1 if the respondents answered 'Yes' to the first item and 0 otherwise. We label this item *Personal sacrifices*.

Nevertheless, a discerning reader may contend that the inclination to counter aggression through alternative methods merely reflects a citizen's reluctance to engage in combat, given that the survey item essentially probes whether individuals are prepared to confront aggression using preferred tactics. Hence, we also use a second survey item to measure whether respondents believe that Finns should arm themselves to protect their country from external attacks, regardless of circumstances and potential outcome. This second survey item is as follows: '*If Finland were attacked, do you think the Finns should in all circumstances take up arms in defense of their country, even if the outcome seemed uncertain?*' This question is not intended to gauge the willingness to make personal sacrifices but to assess attitudes toward making collective sacrifices and resisting attacks, even under the threat of extreme events such as nuclear war. This question has similar coding to the previous one, and we create a dummy variable in a similar manner as above, which we label *National sacrifices*. The final dependent variable, *Resistance*, is simply the average value of these two variables, but we also analyze them separately in the Online appendix.

Independent variable: This article investigates the influence of individuals' potential material losses on

Table 1. Components in the most-to-lose (MTL) index.

Binary Items (Yes/No) survey waves and their associated weights

<i>Year:</i>	<i>2012</i>	<i>2013</i>	<i>2014</i>	<i>2015</i>	<i>Weight</i>
Homeownership	Yes	Yes	Yes	Yes	0.4
Holiday home	Yes	Yes	Yes	Yes	0.3
Car	Yes	Yes	Yes	Yes	0.3
Teletext television	Yes	Yes	No	No	0.1
Cable/satellite TV	Yes	Yes	Yes	Yes	0.1
Video recorder	Yes	Yes	Yes	Yes	0.1
DVD-recorder	Yes	Yes	No	No	0.1
Desktop computer	Yes	Yes	Yes	Yes	0.1
Mobile phone	Yes	Yes	Yes	Yes	0.1
Broadband	Yes	Yes	Yes	Yes	0.1
Other internet connection	Yes	Yes	Yes	Yes	0.1
Fixed-line telephone	Yes	Yes	Yes	Yes	0.1
DVD-player	Yes	Yes	Yes	Yes	0.1
Digital TV/receiver	Yes	Yes	Yes	Yes	0.1
Digital camera	Yes	Yes	Yes	Yes	0.1
Pay channels	Yes	Yes	Yes	Yes	0.1
HD TV	Yes	Yes	Yes	Yes	0.1
(HD) TV receiver	Yes	Yes	Yes	Yes	0.1
Digital TV-recorder	Yes	Yes	Yes	Yes	0.1
Blu-ray player	Yes	Yes	Yes	Yes	0.1
Laptop	Yes	Yes	Yes	Yes	0.1
Video game console	Yes	Yes	Yes	Yes	0.1
Tablet	Yes	Yes	Yes	Yes	0.1

their willingness to resist attacks in the event of an invasion or assault by a foreign entity. We are interested in ‘potential losses’ of tangible assets and valuable material possessions that are difficult to transfer and sell overseas. To quantify this concept, we introduce the most-to-lose (MTL) index, a metric that ranges from 0 to 1. A score of 0 denotes individuals without any tangible material possessions or assets, while a score of 1 is attributed to those possessing the highest quantity of valuable assets. The MTL-index is constructed from a series of binary variables based on responses to yes/no questions regarding ownership of various material possessions. These possessions encompass a broad spectrum of assets, from larger tangible items such as cars, properties, and holiday homes, to smaller items such as DVD players, television sets, computers, and telephones. The specific inventory of assets included in each survey iteration is detailed in Table 1.

The calculation of the MTL-index involves taking a weighted average for each survey year of these

possessions, with weights assigned based on the asset’s value and its ease of sale overseas. Houses and apartments are assigned a weight of 0.4, while summer and vacation homes receive a weight of 0.3; cars are weighted with a factor of 0.2; and smaller items, such as laptops, tablets, phones, and computers, are assigned a weight of 0.1. The index or weighted average is then rescaled using the row minimum and maximum method to achieve a range between 0 and 1. Hence higher values on the MTL-index indicate that the participant has more to lose from a violent conflict.

Control variables: To better understand the MTL-index, we include several control variables that are potentially related to both our dependent and independent variables. Our goal is to pinpoint background variables that causally precede material possessions. It is crucial to avoid incorporating variables that might be affected by the MTL-index, as they would function as mediator variables rather than controls. Initially, we gather data on the respondents’ income, as it is likely to precede material possessions. Nevertheless, income correlates with other respondent attributes, such as skills and cognitive abilities. To account for this, we include household income in the model. The survey item measuring income has 15 possible answers, from ‘under 10,001 euros’ to ‘over 90,000 euros’, with varying increments in between. Given the different intervals, we normalize this variable so that it ranges between 0 and 1, similar to the MTL-index. We also collect data on household size, as disposable income per individual (derived from household income) decreases linearly with the number of household members. Thus, we include household size as a control. Larger households are predicted to have fewer financial resources for material possessions, but it is worth considering that willingness to defend Finland may also rise with the number of children. Household size is therefore an important control variable in this study. This variable originally ranges between 1 and 10, but we rescale it to range between 0.1 and 1.

Moreover, we create a dummy variable indicating whether respondents have completed university-level studies, taking the value 1 if they have and 0 otherwise. Education is a critical control, as it involves various respondent characteristics probably associated with both the capability to accumulate material possessions and defense-related attitudes. Earlier studies indicate that a higher education increases the likelihood of supporting, for instance, military alliances (Weckman, 2023). Some studies, however, indicate that individuals with a higher education are more likely to position themselves more

critically toward defense spending (Domke et al., 1987). According to Barzilai and Inba (1996), more highly educated individuals are less likely to support the use of force than less educated individuals. The discrepancy in attitudes between education groups stems from the capacity to process information. Highly educated individuals have better tools to process and critically filter information about more complex issues such as foreign and security policies. Simply put, this translates into different attitudes to those who are less educated (Zaller, 1992). Thus, education is a crucial variable as it determines asset wealth as well.

Finally, we gather information on respondents' age and gender, which are particularly relevant to our research design. Research shows that, relative to women, men are more likely to express support for security-related issues such as greater defense spending (Eichenberg and Stoll, 2011; Fay, 2019; Leal, 2005) and military alliances (Weckman, 2023). Women display less willingness to fight in wars and are, relative to men, more easily affected by human casualties in war (Conover and Sapiro, 1993; Eichenberg, 2003). A direct link between age and certain security-related attitudes cannot be argued for based on earlier studies. Younger generations nevertheless have different views of the world from older generations (Mayer, 1992), creating a generation gap (Holsti, 1992). Different life experiences could therefore be expected to affect the willingness to defend one's own country. In the context of Finland, older generations have, for instance, experienced the Cold War, a time when Finland was constantly balancing between the West and the East, facing political pressure from the Soviet Union. Overall, our knowledge of the influence of sociodemographic variables on the formation of security policy attitudes has gaps. It is apparent that other areas of public opinion have received more attention from scholars. However, age and gender will be crucial components in our research design.

Empirical strategy

The empirical challenge we encounter in this study is not unique but applies to all research conducted using observational data. Specifically, we will attempt to estimate the average impact of material possessions using the MTL-index on defense willingness using an OLS-regression. Still, in the regression control framework, the challenge rarely stems from observable variables, since we can include them in the regression and effectively eliminate their confounding effects on the relationship of interest. Instead, the main issue arises from

unobservable confounders, referring to variables for which we lack data. To address this problem, the standard practice is to employ fixed effects at the individual level, which is equivalent to estimating the relationship based on changes observed within the same individual between two periods or more. This approach eliminates all time-invariant heterogeneity. However, this method does not apply in our case, since we have a repeated cross-sectional dataset rather than panel data, as we follow a new random sample of individuals in each period. Still, it remains possible to apply other approaches based on the knowledge of the data-generation process.

More precisely, we can mitigate the influence of many unobservable factors among respondents by introducing fixed effects at the group level. To understand the underlying logic behind our empirical design, one must first consider how the willingness to resist arises in the first place. One of the most recognized concepts in social science is the aging-stability hypothesis, which asserts that some of a person's attitudes become stable as they grow older (Glenn, 1980; Jennings and Niemi, 1978; Krosnick and Alwin, 1989; Miller and Sears, 1986; Sears, 1981; Sears and Funk, 1999). This is especially true for symbolic or emotional issues such as nationalism, ideology, and religion, whereas specific policy preferences tend to be more flexible (Glenn, 1980; Sears, 1981, 1983). The willingness to resist should therefore be more stable over time than preferences regarding defense spending. Furthermore, stable deep-seated values are shaped during what sociologists refer to as the formative years (Markus, 1979; Sears, 1981).

This argument suggests that the experiences individuals have between the ages of 18 and 25 shape their fundamental beliefs and values, which persist later in life (Glenn and Hefner, 1972; Jennings and Niemi, 1974; Marsh, 1971; Niemi et al., 1980). We believe, therefore, that the security context that respondents encountered during their formative years is crucial for understanding their willingness to resist external enemies today. Different life experiences could therefore be expected to result in a dissimilar willingness to defend one's own country. Inglehart et al. (2015) argue that the willingness to fight has decreased over time in Western Europe, because younger generations grow up in more prosperous and peaceful times. In the context of Finland, older generations have, for instance, experienced the Cold War, a time when Finland was constantly balancing between the West and the East, facing political pressure from the Soviet Union. Thus, one might therefore expect that older generations consider the need for security as

more important, thus viewing the need for citizens to defend the country as greater.

Another important aspect is gender, because it is expected that the impact of the security context will be stronger on males, as they undergo mandatory military service during their formative years, and because gender is strongly related to income and thus also the MTL-index. The key aspect of our research design is therefore to use the variation in the MTL-index among individuals of the same gender who grew up in the same security context. To achieve this, we employ gender-age cohort fixed effects. In the regression equation, this translates to a dummy variable that takes the value 1 if the respondent belongs to a specific group and 0 otherwise. Specifically, in our case, this corresponds to a set of dummy variables indicating whether a respondent belongs to the same cohort and has the same gender. In our sample, we have seven cohorts: individuals aged 17–24, 25–34, 35–44, 45–54, 55–64, 65–74, and above 75. With two genders, this results in 14 dummy variables that capture average differences between our gender-cohort-based groups. We also include survey year fixed effects, which are dummy variables for each survey year. These variables help account for yearly events that affect respondents similarly. For example, during the period of our sample, we experienced security shocks such as the Russian–Georgian war in 2008, the Russian annexation of Crimea in 2014, and the Russian invasion of Ukraine in 2022, as highlighted by Weckman (2023).

By introducing survey year fixed effects, we control for average differences between respondents from different survey years. This also helps address the issue of the increasing number of material possessions over time, as discussed in the previous section. Additionally, we can enhance the flexibility of the model by creating an interaction term between the year and the gender-age cohort fixed effect. Multiplying the year dummies with the dummies for each gender-cohort-based group allows the yearly effects to have a heterogeneous impact across the 14 groups in our sample. In simple terms, we use the variation in the MTL-index among respondents who share the same generational cohort, gender, and survey wave. This research design aims to provide a closer approximation of the true effect of the MTL-index on willingness to defend, compared to merely including observable characteristics of the respondents as additional control variables. The remaining concerns of omitted variable bias come from unique variables that respondents within the same age-gender-based cohort share with each other. There may of course be a large number of factors, because each respondent is a unique

individual, but we can add our observable controls to test for the gravity of this problem. In more detail, the coefficient comparison involves the researcher examining jumps in the coefficient after observable controls are added to the model. Large changes in the size of the estimate suggests that omitted variables pose a problem, because if what we can observe has a large effect, then unobservable variables are also likely to have an effect. A stable coefficient, on the other hand, suggests that the result is more robust.

We add some observable control variables into the regression, which include age, age square, a dummy variable that takes the value 1 if the respondent has a university degree and 0 otherwise, and household size. The most important control in this setup is the respondent's income, given the relationship established in past research between income and the willingness to fight. Income will most likely drive most of the variation in tangible assets, but it is also correlated with many unobservable variables and the abilities of the respondents that determine their success in the labor market. Holding income constant allows us to isolate the impact of the MTL-index from how productive each respondent is.

To strengthen our research design further and to test our second hypothesis, which asserts that the impact is conditional on the security environment, we compare the average effect in the years preceding the crisis with the average effect after the crisis. Finland shares more precisely, a long border with Russia, a country with unpredictable and aggressive tendencies toward neighboring nations. These tendencies make security a salient issue for the Finnish population. Weckman (2023) observed a shift in security policy attitudes following Russia's annexation of Crimea in Ukraine. Notably, there was a significant shift in attitudes toward NATO membership, which had remained stable for a long time. Finland's NATO membership was largely a result of Russia's invasion of Ukraine, and support for NATO in Finland surged post-invasion (Weckman, 2023). This shift was also reflected in the increased willingness among Finns to defend their country, which reached record levels (Ministry of Defence, 2022). Although we lack data from 2022, we will use the security crisis of 2014, as we suspect strong conditional effects due to these events. To do so, we multiply the MTL-index with a dummy variable that takes the value 1 for survey waves after the Russian annexation of Crimea (2014 and 2015). This specification allows us to investigate the change in the will to resist between respondents from the same age-gender-based cohorts before and after the 2014 crisis.

These steps translate to the following regression model:

$$\begin{aligned} \text{Resistance}_{it} = & \alpha_i + \beta_1 (\text{Post crisis}_t * \text{MTL-index}_{it}) \\ & + \beta_2 \text{MTL-index}_{it} + \beta_3 X'_{it} + (\gamma_t * \delta_{gc}) + \varepsilon_{it} \end{aligned} \quad (1)$$

We arrange the data so that each respondent (i) is nested within a survey year (t) and a gender-age-based cohort (gc). $\gamma_t * \delta_{gc}$ is our year by gender-age-based cohort fixed effects, which ensures that we exploit the variation between individuals of the same gender, similar age, and survey year. The main dependent variable on the left-hand side is the respondent's commitment to defend, and we regress this variable on the respondent's value on the MTL-index. The observable characteristics enter the model in the vector X'_{it} . In terms of interpretation, β_2 gives the impact of the MTL-index for the years before 2014, and $\beta_2 + \beta_1$ gives the effect of the index for all the years. β_1 gives the difference in effect between pre and post crisis. Note that it is unnecessary to control for *Post crisis*, because it does not vary within survey waves and will therefore be absorbed by the year by gender-age-based cohort fixed effect.

A remaining problem is related to the standard errors. More precisely, we must assume that the residuals in the error term ε_{it} are independent and identically distributed to compute the standard errors consistently. This means that the observations must be independent of each other – the value of one observation should not depend on the value of another. If the independence assumption is violated, meaning that the errors or residuals are correlated, then the standard errors could be artificially deflated. We suspect that the errors could be correlated in each cluster, however, because the respondents in each of our 14 groups share many unobserved characteristics. This is why we create our gender-age-based cohort groups. Thus, to avoid deflating the standard errors, we choose to cluster the standard errors at the generational, gender, and survey year level.

Results

In this section, we present the results produced by the empirical design described in the previous section, and we estimate the parametric relationship using a linear probability model rather than logic or probit models to ease the interpretation of the coefficients. Probit models can be found in the Online appendix, as well as the results for the separate items *Personal sacrifices* and *National sacrifices*. We use a binscatter plot to show that

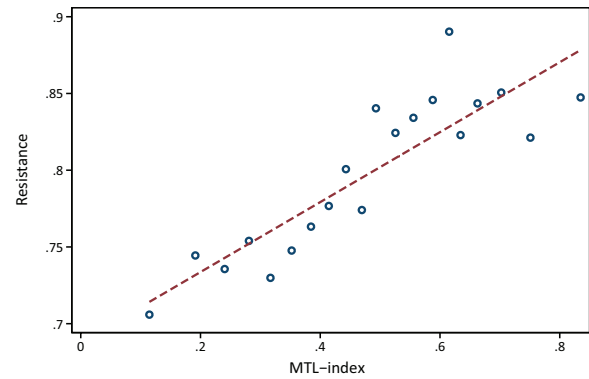


Figure 1. Nonparametric relationship between willingness to resist and the most-to-lose index.

the relationship between our dependent and independent variables is indeed linear. When dealing with a large dataset, the binscatter plot outperforms a traditional scatter plot, which can become overly cluttered and difficult to decipher for any correlations. By organizing the variable on the x-axis into bins of equal size and calculating the mean for both this and the y-axis variable, the binscatter plot efficiently represents these averages as scattered points, facilitating clearer interpretation of relationships. Hence, without turning to any formal analysis, we can see that higher values of the MTL-index are associated with the willingness to resist (Figure 1).

Turning to the formal analysis, column 1 in Table 2 presents the relationship between our main dependent variable, *Resistance*, and the MTL-index while controlling for year by gender-age cohort fixed effects. These controls ensure that we factor out average differences in unobserved heterogeneity between the 14 gender and age-based groups. The estimate from this regression is 0.21, significant at the 99% level, with robust standard errors clustered at the gender-age cohort and year level. This coefficient suggests that there is a positive relationship between having high values on the MTL-index and the willingness to resist foreign threats. In substantial terms, the willingness to make personal sacrifices is 21 percentage points higher among the respondents who have most to lose from a violent conflict than among those with the least material possessions.

A common method for assessing the validity of a research design is the coefficient comparison test. This test examines the stability of the point estimate when observable control variables are included in the regression model. The underlying idea is straightforward: a point estimate that is sensitive to the inclusion of observable controls suggests that unobservable confounding factors may also be problematic. In our analysis, we

Table 2. Relationship between willingness to resist foreign threats and the MTL-index.

Variable	(1)	(2)	(3)	(4)	(5)
MTL-index	0.214** (0.0395)	0.229** (0.0539)	0.228** (0.0540)	0.221** (0.0544)	0.148* (0.0657)
Income		-0.0147 (0.0283)	-0.0125 (0.0295)	-0.0172 (0.0320)	-0.0179 (0.0318)
Education			-0.00456 (0.0163)	-0.00350 (0.0166)	-0.00349 (0.0167)
Household size				0.00392 (0.00613)	0.00397 (0.00605)
Post-crisis					0.149† (0.0756)
Constant	0.707** (0.0200)	0.707** (0.0198)	0.708** (0.0199)	0.704** (0.0205)	0.703** (0.0199)
<i>N</i>	3,461	3,461	3,461	3,461	3,461
Cohort year FE	Yes	Yes	Yes	Yes	Yes

The sample has been weighted to represent the Finnish population more accurately at the time of the data collection. Robust standard errors clustered on age-gender cohort and year level in parentheses. MTL = most-to-lose. FE = group fixed effects. † $p < .10$, * $p < .05$, ** $p < .01$.

incorporate observable control variables in columns 2 to 4. Starting with column 2, we include the respondent's income as a control variable. This control increases the impact of the MTL-index to 0.23. While the change is only marginal, this outcome is expected, since many material possessions are highly correlated by income flows. That is, those with a higher income have more material possessions to lose. However, when we add this control, we exploit the correlation between the willingness to defend and the MTL-index between participants with the same income.

Hence, the MTL-index is not driven by the person's income in this model, which arguably should make the MTL-index more exogenous from unobserved background characteristics. Moving to column 3, we introduce education as a control variable, represented by a dummy variable indicating whether the respondent has a higher level of education. The inclusion of this dummy variable also has a marginal impact on the coefficient of the MTL-index. In column 4, we add household size as a control variable. This control reduces the estimate for relative income to 0.21. This result aligns with expectations, as the disposable income available to each household member decreases as household size increases. Consequently, larger households may have fewer material possessions, but the willingness to defend Finland could also be influenced by the number of children in the household.

To test the hypothesis that the impact of the MTL-index is conditional on the security context, we multiply our independent variable with a dummy

variable that takes the value 1 if the year is either 2014 or 2015 in column 5. The coefficient for the MTL-index is now 0.15, suggesting that a one-unit increase in the independent variable increased the variable resistance by 15% during the years before 2014. The post-crisis coefficient is 0.15, suggesting that the impact of the MTL-index increased in the post-crisis years. In fact, a one-unit increase in the MTL-index during the years 2014 and 2015 increased the variable resistance by almost 30%. Finally, in regard to other control variables, these effects are much smaller, and none of them is significantly different from 0 in all models.

Conclusion

This study explores the influence of demographic characteristics and economic resources on an individual's willingness to resist potential foreign attacks or assist in defense-related matters. We acknowledge that while these factors correlate with numerous types of political behavior, they do not provide a comprehensive explanation for the varying degrees of security attitudes among citizens. The focus of the study is on economic resources as a potential influencing factor. It highlights the well-documented causal connection between economic factors and political attitudes and behaviors. Previous studies have focused on what they call the willingness to fight. Our study points out the inconsistencies in previous studies, attributing them to the variable interpretation of terms such as 'fight' and 'use of force' across different societal

contexts and the operationalization of economic variables.

We distinguish between the willingness to engage in combat (the will to fight wars in general) and the will to resist foreign aggressors, arguing that the latter is a more comprehensive measure, as it encompasses a multitude of tasks beyond the battlefield. It emphasizes that many citizens are ready to repel foreign invasions and protect their country using methods aligned with their unique skills and capacities. The study also underscores the importance of tangible assets over income in determining the will to resist potential attacks. It argues that the more a person owns in terms of tangible assets, the more they stand to lose in the event of a foreign invasion, which could be particularly devastating, as personal possessions are often seen as an extension of oneself. This potential for loss, coupled with the psychological concept of loss aversion, is suggested to make individuals with significant tangible assets more willing to resist foreign incursions. In addition, we highlight the importance of contextuality when establishing general assumptions regarding the willingness to defend one's country. More precisely, the study uses the security crisis of 2014 (Russia's annexation of Crimea) to test the hypothesis that the impact of tangible assets on the will to resist is greater as the security environment deteriorates. This context made it easy for the respondents to know what the potential threat was when they completed the survey. We find that the impact of tangible assets on the will to resist potential foreign attacks increases significantly when the security environment deteriorates.

Moreover, the historical background has great implications for the outcome. A more violent history with potentially aggressive neighboring countries probably further shapes one's willingness to fight for and defend one's country in a different way than in countries where direct military threats are more unlikely. We believe that Finland is a good case study for several reasons. Previous research suggests that the willingness to fight for one's country is higher in the Nordic countries. This is probably due to the Nordic way of life and the proximity of Russia, the region's most significant perceived military threat. Threats to the nation and national engagement in military conflicts result in increased willingness to fight. Finland shares a long border with Russia, a country with unpredictable and aggressive tendencies toward neighboring nations. This makes security a salient issue for the Finnish population. A caveat, however, is that Finland's defense strategies and public sentiment have been shaped by its historical encounters with Russia,

making our results potentially less relevant to nations lacking similar historical contexts.

An additional significant advantage for econometric estimation lies in mandatory military service: individuals in countries with compulsory service exhibit a heightened readiness to defend their nation, attributable to their service experience. The type of military service implemented in a country, whether compulsory or voluntary, is also likely to have a profound impact on the citizens' willingness to defend their nation and potential feelings of civil duty (Horowitz and Levendusky, 2011; Leal and Teigen, 2018). In Finland, the law mandates that every male must participate in national defense, thereby creating a substantial reserve of male military personnel. This makes it possible to factor out selection effects by demographic statistics, and this characteristic, particularly within a Western context, offers empirical benefits for research. However, Finland's compulsory military service for males engenders a widespread personal connection to national defense, a sentiment that may not be as pervasive in countries with solely volunteer forces. Hence, it is possible that other effects can be found in other democracies, a fact that underscores the need for cross-country studies.

While our study addresses a distinct gap in the research, it also highlights the necessity for further investigation to unravel the intricate dynamics of these relationships and the obstacles presented by unseen confounders and the subjective interpretations of key concepts. Additionally, it draws attention to the need to broaden the scope of analysis to include a wider array of defensive behaviors beyond merely the willingness to engage in combat, as well as to examine the influence of tangible asset ownership and the potential for loss on these attitudes. Beyond the imperative to explore further citizens' resolve to counter foreign aggression, future research should delve into other research areas. Given the global context where military interventions in other countries are not uncommon, and external support can be critical, this aspect warrants attention because foreign wars affect financial markets and thus also asset prices at home. More generally, our findings might also be relevant to other forms of threat. For example, the ownership of tangible assets could significantly influence one's support for disaster preparedness initiatives. Individuals with substantial investments in physical assets may favor policies and measures aimed at safeguarding these assets from natural disasters, such as floods, hurricanes, and earthquakes. Finally, asset ownership might affect attitudes toward environmental preservation and efforts to mitigate climate change. Property and landowners may be more disposed to endorse policies that protect

their investments from environmental harm or climate-induced risks.

Replication data

Replication codes and data, as well as the Online appendix, are available at: <https://www.prio.org/jpr/datasets>. Any remaining errors are solely the authors' responsibility.


Acknowledgements

We would like to thank Kimmo Grönlund and Peter Söderlund and the three anonymous reviewers for their valuable feedback.

Funding

This study was partially funded by the Waldemar von Frenckell Foundation.

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Data sources

Advisory Board for Defence Information (ABDI): Finnish Opinions on Security Policy and National Defence 2012 [dataset]. Version 2.0 (2018-08-21). Finnish Social Science Data Archive.

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