

Haley: A political insurance policy

Trump and his supporters hope to pressure Nikki Haley into dropping out of the Presidential primary. They claim that Trump's victory is inevitable and that by staying in the race, Haley is keeping Trump from turning his attention to the general election. They

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believe this delay will make it more likely that Biden will be reelected. So according to them, Republicans would be better off if she dropped out now, rather than waging a futile campaign that only serves to reduce the chance that a Republican wins the presidency.

This argument is probably wrong. Instead, Republicans are probably better off if Haley stays in the race. Haley provides them with an insurance policy.

Most people understand the value of insurance. For instance, we buy medical insurance that covers us in case we get cancer that requires expensive treatments that we could not afford on our own. We are willing to pay premiums every month even though we do not expect to ever use the cancer coverage. We pay these monthly premiums because it gives us peace of mind that we can afford

very expensive medical treatment in case the unlikely event occurs that we need it.

People buy insurance against all sorts of potentially rare and expensive mishaps. They buy insurance to cover their risk of a house fire or a serious car crash. To see how Haley provides Republicans with insurance, consider two scenarios for how events may play out.

There is a chance that Donald Trump emerges as a strong candidate that will handily beat Biden. A lot of events are falling Trump's way. The American people are talking about the border crisis. Trump can convincingly blame Biden for most of this mess. Wars seem to be springing up (in Ukraine and the Gaza Strip). Trump can blame these conflicts on Biden's inept foreign policy. Voters haven't forgotten about the recent high inflation rates – mostly because the prices of many goods have remained high. Trump can convincingly blame the inflation on excessive government spending under Biden.

But there is also a chance that things could go horribly wrong for Trump's candidacy. Trump has already been found guilty of sexual abuse in a civil case. According to Wikipedia, 25 women have accused him of sexual misconduct. If Trump loses more

cases against women who charge him with sexually inappropriate behavior, Trump may start to lose electoral support. At some point, the evangelicals and other groups will have trouble sticking with him. According to CNN, Trump currently faces 91 criminal charges across four cases. If he is found guilty of any of these charges, Trump may lose even more electoral support. Trump has other troubles as well. Some states are trying to keep him off the ballot. If they are successful, he may have trouble winning the Presidency.

While it is probably unlikely that any of these potential problems will damage Trump enough to cost him the Presidency, there is a chance that they will. If something unlikely happens and Trump is so damaged that he cannot win, the Republicans will wish they had another option. In short, they would want insurance. If Nikki Haley hangs around until the convention, she provides the Republicans with some insurance – someone they can turn to in the case that some unlikely, but politically devastating, event occurs that ruins Trump's chance of winning the Presidency.

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