A Political Psychology of Inequality

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Abstract

The high level of inequality of income and wealth, and outcome and opportunity, across individuals, groups, and nations, is widely and credibly regarded as among the most fundamental problems facing humanity. Yet public outrage about inequality remains surprisingly limited, even among those who are disadvantaged by it, and democracies often elect and re-elect politicians who deliver policies that exacerbate rather than reduce inequality. We argue that this disconnect arises from basic features of human social cognition which evolved for interpersonal interactions in small groups rather than for navigating the vast political, economic, and technological systems that shape contemporary life. The key features of social cognition are: (i) a focus on local notions of equality and equity between socially connected individuals, rather than across society at large; ii) group identification, which directs attention to inequality between groups rather than 'pure' inequality across the broader population; and (iii) what we call an i-frame bias—a tendency to explain social outcomes, including inequality, as the product of individual behaviors, taking the system within which those individuals operate as a given. We extend our analysis to examine how the very wealthy exploit these features of social cognition to shape the political and policy landscape, and propose a "political psychology" of inequality which is analogous to the subfield of political economy in economics.

1 Introduction

The causes, nature, and consequences of inequality between individuals, groups, and nations have been a central concern in sociology, politics, philosophy, and economics for centuries, but only in recent decades have psychologists begun to focus on the topic. Yet, as we will argue in this paper, psychological factors are crucial for understanding every aspect of inequality: how it arises; how it is perceived; whether it is seen as problematic or as an inevitable and perhaps even desirable consequence of differences in talent, effort, and perhaps luck; how inequality becomes entrenched and defended; and how greater equality can, nonetheless, sometimes be pursued and achieved.

Our goals in this paper are threefold. First, we introduce psychologists to historical and contemporary perspectives on inequality from other disciplines, from philosophy to the social sciences, and especially economics. This broader context provides an essential background for understanding the potential contributions of psychology, and is woven throughout the paper rather than confined to a dedicated section.

Second, we explore the psychological dimensions of inequality—how psychology shapes how we understand and perceive inequality; how much attention we pay to inequality, and how much we care about it when we do. In particular, we argue that the local attentional focus of social cognition, group identification, and an implicit tendency to explain social outcomes as the product of individual behaviors all conspire to keep inequality well down the public agenda.

Third, and perhaps most ambitiously, we propose that psychologists should consider expanding the role that their discipline plays in public policy. Specifically, we advocate the creation of a line of psychological research that parallels the relationship of political economy to economics: to understand, at a macro level, the psychological forces that shape how the social and economic "rules of the game" are set, and by whom. For an economic elite to maintain its position in a democracy, it needs to sway public (voter) opinion in directions that benefit that elite, potentially at the expense of the public interest. Understanding how this is possible requires integrating a consideration of standard factors in political economy (campaigning, legislative lobbying, and concentrated media ownership), with an analysis of human psychology: how emotion-evoking messages highlighting group identity and threats from out-groups can distract voters from pursuing their own interests. This amounts, we suggest, to significantly broadening the scope of political psychology.

Political psychology is, of course, a flourishing field, which illuminates how people form, justify, and express political attitudes and identities, including about inequality (e.g., Norton and Ariely, 2011; Hauser and Norton, 2017; Waldfogel et al., 2021; Phillips et al., 2025). Our

aim is to extend political psychology to include the economic and psychological foundations on which political power is built, maintained, and exercised. Thus, a political psychology of inequality would examine how attention, beliefs, and identities are themselves contested terrain in conflicts over the distribution of resources, and how elites and the public alike make use of psychological mechanisms to engage in those conflicts.

We begin, in Section 2, with the fundamental question of why we should (as a scientific community, and as citizens) care about inequality. Here, we discuss both philosophical and economic objections to high rates of inequality. Section 3 then highlights the varieties of inequality—e.g., the distinction between inequality of outcome and inequality of opportunity—and discusses different causal connections between them that lead them to be highly intercorrelated. We also review different ways that inequality can be, and has been, measured. Getting into the heart of the paper, Section 4—*Psychological dimensions of inequality: Small-group social psychology meets large-scale inequality*—examines a range of psychological factors relating to inequality—including attention, judgment, and identity—that affect whether and how people respond to inequality. We show how psychological mechanisms that evolved to function in small-scale social contexts may misfire or be subverted in the conditions of large and complex modern societies. In Section 5, *Toward a political psychology of inequality*, we show how the psychological dimensions of inequality can be, and often are, exploited by economic elites to advance the goal of maintaining their advantaged position. Section 6, *Psychology for a more equal world*, asks whether, and to what extent, psychological insights might be harnessed to design and promote inequality-reducing policies. Finally, Section 7 concludes with a discussion of practical implications for researchers, policymakers and advocates whose goal is to reduce inequality.

2 Why should we care about inequality?

A starting assumption for perhaps the majority of readers—and one that we share—is that, on many dimensions, inequality between individuals, groups, and nations is problematically high. As we shall see, this assumption cannot be taken for granted. Although some inequalities may appear plainly outrageous, as between slaves and their owners, others may seem innocuous or even desirable. Few object to rewarding the Wimbledon champion more than the player knocked out in the first round. And many people willingly engage in behaviors (such as playing lotteries), that produce greater inequality by redistributing money from the many to the few lucky winners.

If inequality can be acceptable or outrageous depending on the context, it is not a given that it is a social problem in need of fixing. Why, then, should we care about inequality?

We review three major arguments: that a high level of economic inequality is philosophically unacceptable, economically inefficient, and self-reinforcing across many dimensions (which is undesirable given the first two arguments).

2.1 Philosophical arguments against inequality depend on psychological assumptions

Although many philosophers have addressed the topic of inequality, two thinkers, Jeremy Bentham in the 18th century and John Rawls in the 20th, are especially significant in the context of this paper, because they argue from psychological principles about the unacceptability of certain types and degrees of social inequality. Bentham claims that inequality reduces total happiness in society because of the diminishing marginal utility of money (to use modern terminology): the more money you have, the less additional utility you get from an additional dollar. Rawls, too, rests his philosophical arguments in *A Theory of Justice* on psychological assumptions: asking what kind of society (with what level of inequality) people would choose if they were put behind a "veil of ignorance" (so that no-one knows their own position in society, and hence should not be swayed by personal interests). We focus on the philosophical traditions associated with Bentham and Rawls in turn.

Jeremy Bentham, Adam Smith, and the maximization of societal happiness

The eighteenth century philosopher and legal theorist Jeremy Bentham (1789) introduced the idea of quantifying human happiness, or as he called it *utility*, on a numerical scale. For Bentham, pleasures gave positive utility and pains a negative utility, and the utility of a person would, in some sense, be the sum of the pleasures and pains they experienced.

Bentham imagined a "felicific calculus" that would mathematically combine different aspects of pains and pleasures within and between people, but did not specify how such a calculus would work, or how the different aspects of pains and pleasure could be measured. Nonetheless Bentham inspired a vision of a numerically quantifiable utility that has endured in various forms, from self-reported happiness or life-satisfaction scores in psychology, and as a foundational theoretical concept in economics.

Bentham proposed the "greatest happiness" principle—that society should aim to maximize overall happiness across society. Intuitively, it seems natural that spreading resources reasonably evenly, rather than highly unevenly, across the population is likely to best achieve Bentham's objective. But to move from the greatest happiness principle to a preference for equality requires an additional step: seeing that any fixed amount of money will typically have a larger impact on the happiness of the poor than for the rich. Bentham (quoted in McConnell et al., 2009) wrote:

> Of two people having unequal fortunes, he who has most wealth must by a legislator be regarded as having most happiness. But the quantity of happiness will not go on increasing in anything near the same proportion as the quantity of wealth:–ten thousand times the quantity of wealth will not bring with it ten thousand times the quantity of happiness. It will even be matter of doubt, whether ten thousand times the wealth will in general bring with it twice the happiness. The effect of wealth in the production of happiness goes on diminishing, as the quantity by which the wealth of one man exceeds that of another goes on increasing: in other words, the quantity of happiness produced by a particle of wealth (each particle being of the same magnitude) will be less at every particle; the second will produce less than the first, the third than the second, and so on.

If poor individuals derive greater increments of happiness than rich people from the same resources, then it follows that (other things being equal) greater equality would enhance aggregate happiness.

The applicability of diminishing marginal utility to the analysis of inequality is, however, complicated by a phenomenon that has received enormous attention from psychologists: adaptation (Helson, 1964; Laming, 1997). In vision, for example, consider that when we walk from a darkened room into sunlight, we may initially be overwhelmed by glaring brightness; but we rapidly adapt to (and become unaware of) the increased light levels. Similarly, we often rapidly adapt to (and indeed "tune out") the initially strange sensation of a missing tooth after an extraction, or the roar of passing trains if we live near a railway line. It turns out that adaptation also applies to hedonic states (pleasures, and to a lesser extent, pains) and thus to people's overall evaluations of their happiness: Indeed, following a change in circumstances, it has been proposed, people tend to return to a stable "set point" of happiness even after major positive or negative shocks, including changes in income or wealth (Brickman et al., 1978; Kahneman, 1999; Frederick and Loewenstein, 1999; Fujita and Diener, 2005; Mancini et al., 2011). If well-being is, as a consequence of hedonic adaptation, largely constant over a wide range of situations (including different levels of income or wealth), then redistributing income may have limited long-run effects on aggregate happiness.

Whether or not adaptation is taken into account is crucial in understanding the divergent perspectives on inequality that Milanovic (2023) identifies in the two major books by the Scottish Enlightenment thinker Adam Smith. In *The Wealth of Nations*, a foundational text for the field of economics, Smith takes a relatively strong stand against inequality, arguing (all quotes from Milanovic, 2023, page 62) that: "The high price of labor is to be considered not merely as a proof of the general opulence of society which can afford to pay well all those whom it employs; it is to be regarded as what constitutes the very essence of public

opulence, or as the very thing in which public opulence properly consists." Later, continuing the same line of argument, Smith writes that "servants, labourers and workmen of different kinds, make up the far greater part of every great political society," and that "what improves the circumstance of the greater part can never be regarded as an inconveniency to the whole. No society can surely be flourishing and happy, of which the far greater part of the members are poor and miserable." So far, there is no mention of adaptation; and Smith's thinking is in line with Bentham.

Yet in *The Theory of Moral Sentiments*, Smith's earlier and far more psychological text, he appears to discount the importance of inequality, because of the power of adaptation or related factors. Indeed, Smith argues that it is an illusion that material prosperity brings happiness, and, while this illusion benefits society by impelling ambition and hard work, it has adverse consequences for individuals who strive for satisfactions they never realize. By the same token, poverty doesn't bring much unhappiness. "The beggar who suns himself by the side of the highway," Smith wrote, "possesses that security which kings are fighting for." Milanovic (2023, page 38) notes that "This, in turn, means that the real inequality in happiness among people is much less than the apparent inequality measured in material goods. While wealth gaps may be large, happiness gaps are much smaller, and perhaps nonexistent. By that circuitous route, the importance of actual inequality of income is minimized and the wealthy are left in peace to hire the poor and consume their riches, which, according to Smith, scarcely make them happy."

We believe that these objections to the Benthamite argument favoring a more equitable distribution are unpersuasive. Evidence for the hedonic set point itself is somewhat mixed (Lucas et al., 2003; Lucas, 2007; Anusic et al., 2014; Stevenson and Wolfers, 2008, 2013), and empirical research generally find an increasing, concave, relationship between income and wealth and self-reports of happiness, well-being or life satisfaction, consistent with the notion of diminishing marginal utility (Killingsworth et al., 2023). Other research has found that life changes such as becoming unemployed can create persistent long-run reductions in subjective well-being (Diener et al., 2006; Lucas, 2007; Diener et al., 2013). Finally, recent evidence suggests that poverty leads to poor mental health and loneliness, both of which, almost by definition, entail reductions in subjective well-being (Ridley et al., 2020; Bando et al., 2022; Banerjee et al., 2023). Thus while Smith's "kings" may indeed not be especially happy, his "beggar at the side of the highway" is likely to lead a life that is precarious, miserable, and short.

Rawls' veil of ignorance

While Bentham's "utilitarian" tradition focuses on the psychology of utility (or happiness, well-being, life-satisfaction or similar notions), Rawls (1971) focuses on a different psycho-

logical question: what "social contract" will people willingly agree to, when placed in rather special conditions? In this "contractarian" perspective, the focus switches from judging social arrangements by their consequences, to the legitimacy of the process which generated (or hypothetically might have generated) those arrangements.[1]

This requirement that social arrangements are legitimized by (perhaps hypothetical) agreement might, taken at face value, seem likely to lead to impasse—surely no-one will agree to any social arrangement that leaves them worse off than before, so wouldn't the rich simply veto any attempt to reduce inequality? Rawls neatly avoids this question by having his hypothetical citizens debate behind a "veil of ignorance," so that they...

> do not know how the various alternatives will affect their own particular case and they are obliged to evaluate principles solely on the basis of general considerations...no one knows his place in society, his class position or social status; nor does he know his fortune in the distribution of natural assets and abilities...More than this, I assume that the parties do not know the particular circumstances of their own society."

If people do not know their role in society, they cannot strive to maintain their own advantage. Instead, they must decide what kind of society they would like to be part of once the veil of ignorance is lifted and their own position in society is revealed. Rawls recognized the psychological nature of the question, noting that "the general facts of human psychology and the principles of moral learning are relevant matters for the parties to examine" (Rawls, 1971, p.125). Nonetheless, Rawls proceeds not by empirically investigating the answer to the psychological question he poses, but by reasoning and philosophical intuition.

Rawls rejects the principle of maximizing average happiness; individuals behind the veil of ignorance are risk-averse (according to conventional economic theory, a property closely associated with the diminishing marginal utility of money), so that extreme inequality is undesirable because people are especially concerned about finding themselves in a disadvantageous position. Rawls instead identifies as a solution what he terms three "principles of justice": the "equal liberty principle," which is that all people should enjoy the same basic rights and freedoms, and these liberties must be equally available to all; the "difference principle," which is that inequalities in wealth or status are only acceptable if they improve the situation of those who are worst off; and the "equal opportunity principle," according to which access to positions of power or advantage is open to all on fair terms. The equal liberty principle follows, Rawls suggests, from imposing a veil of ignorance; if an individual

[1]The utilitarian and contractarian viewpoints may often be closely aligned in practice. For example, it is possible that people might, in practice, mostly agree to social arrangements when they promote aggregate utility (Levine et al., 2024).

does not know their future preferences, surely they will want a guarantee of the freedom to pursue the satisfaction of those preferences (whatever they happen to be). Similarly, because individuals behind the veil of ignorance do not know what their future position will be, the difference and equal opportunity principles help to ensure that social and economic inequalities are treated in ways that would be acceptable to individuals once they discover their actual place in society.

The obvious empirical question for psychologists, of course, is whether Rawls' intuitions about people's preferences about equality and inequality when behind the veil of ignorance match what people would *actually* decide. Studies addressing this question typically focus on decisions over outcomes (as opposed to opportunities, which are more difficult to define experimentally); and nearly all investigations find strong evidence of risk aversion (and thus inequality aversion). However, evidence for Rawls' difference principle is less robust (Johansson-Stenman et al., 2002; Carlsson et al., 2003; Bosmans and Schokkaert, 2004; Schildberg-Hörisch, 2010; Cettolin and Riedl, 2017). This suggests that preferred social rules and social arrangements cannot be deduced purely by philosophical reflection, but require an empirical investigation of what people prefer. So far, the empirical evidence does at least suggest that people will prefer societies in which, other things being equal, inequality is minimized.

2.2 Inefficiency

Economists' objections to inequality introduce an additional, practical, argument: Inequality is *inefficient* in the sense of delivering lower material rewards, including, in some cases, even to the elite (Stiglitz, 2013).[2] A broad body of evidence links high inequality to weaker and less stable economic performance (Barro, 2000; Deininger and Squire, 1998, 1996). Unequal countries experience slower growth, shorter growth spells, and more frequent crises, because inequality depresses demand, discourages human-capital investment, and fuels political instability (Berg and Ostry, 2012; Ostry et al., 2014; Cingano, 2014). Research also connects inequality to underinvestment in education (Corak, 2013), financial fragility (Rajan, 2011), and policy capture—i.e., the influence of special interests on policy at the expense of the public interest (Stigler, 1971), of which we discuss more later. Beyond its drag on GDP, more unequal societies tend to have poorer health, lower levels of trust, and (as already touched upon) lower aggregate levels of happiness (Wilkinson and Pickett, 2009; Oishi et al., 2011; Wilkinson and Pickett, 2018), implying aggregate welfare losses even when the average

[2]As Bentham recognized at the outset, complete equality of outcomes would be radically inefficient because, knowing that their outcomes did not depend on their efforts, people would be much less motivated to work.

income is held fixed.

Inequality also produces inefficiencies because many types of preferences are positional in character (Frank, 2005, 2008). We derive utility not from the absolute size of our house, for example, but from how it compares to those of our neighbors (Luttmer, 2005). Economist and sociologist Thorstein Veblen's account of conspicuous consumption, formulated at the end of the nineteenth century, suggested that sources of direct consumption utility have secondary, or in some cases primary, value as positional signals (Veblen, 1994; Sivanathan and Pettit, 2010; Wei et al., 2017). Such positional preferences can lead to what Frank refers to as positional "arms races" in which everyone is expending resources to improve their relative position, but, because this mere shuffles winners and losers it leads to little or no aggregate benefit (Frank, 2005, p. 137). The same psychology, however, also implies that almost all of the full benefits of higher relative status could, in principle, be enjoyed without extensive material expenditure, since satisfaction depends on comparative rather than absolute consumption.

2.3 Different types of inequality reinforce one another

In this paper, we primarily focus on income and wealth inequality. In practice, however (as we discuss in the next section), inequality takes a wide range of forms. In addition to income and wealth, for example, there are inequalities in health, education and power. Different forms of inequality exert a powerful causal impact on one another, and hence are typically strongly correlated. Higher incomes are, needless to say, positively correlated with higher levels of wealth, but also with greater health, education and power. These (dis)advantages reinforce one another, and feed into diminished *opportunities* (as we again discuss in the next section) for social and financial advancement both for individuals themselves and for their descendants.

In the U.S. in particular, one of the most striking indicators of these entanglements is the strong relationship between wealth and health outcomes, including life expectancy (Marmot, 2002; Marmot and Wilkinson, 2005, see also Case and Deaton, 2015). There is a staggering 12 to 14 year gap in life expectancy between the richest and poorest individuals in the U.S., the enormity of which is highlighted by contrasting it with the comparatively modest three year increase in life expectancy that, according to the CDC, would be obtained by eliminating all forms of cancer (Chetty et al., 2016b). Although horrifying, the life expectancy gap is unsurprising given the underlying facts: lower income and wealth is associated with more stressful and precarious occupations, poorer diets, and reduced access to healthcare (Kawachi et al., 2002; Drewnowski and Specter, 2004; Heckman, 2006; Darmon and Drewnowski, 2008; Braveman and Gottlieb, 2014). Inequality is also self-reinforcing because, as we discuss in

Section 5, those with wealth exert disproportionate influence, which they use to consolidate their position.

3 Varieties of inequality and their measurement

While focusing on inequalities of income and wealth, we have noted these are strongly connected to inequalities on other dimensions. But the diversity of types of inequalities goes well beyond which resource one chooses as a measuring stick (e.g., income and wealth, health, education, etc.). Inequalities can concern outcomes or opportunities, individuals or groups, and can be measured on a continuous scale or via a variety of summary measures. In this section, we outline these various types of inequality and their measurement, setting the scene for describing how the psychological experience of inequality depends on the type of inequality that is in play.

3.1 Inequality of what?

When examining inequality, income and wealth are natural starting points for several reasons. Unlike other dimensions of inequality, income and wealth are widely measured (usually by governments), and, crucially, they are measured in standardized units (i.e., money) which make it easy to compare across people, groups of people, nations, and time. Moreover, these economic measures are a useful indicator of other, perhaps less easily quantified, aspects of inequality. Different types of inequality are, as we've seen, correlated, and for good reason: (i) differences in education, health and health-care will typically impact people's economic opportunities and thus impact that income and wealth; and (ii) differences in these economic variables will directly generate many more aspects of inequality—both indirectly, by raising social status, and more directly through allowing the purchase of influence, education, healthcare, as well as other components of the "good life."

Income inequality is perhaps the most commonly discussed and visible form of inequality. In 2024, the global annual income per capita was around $20,000; in countries like the United Kingdom, France, Germany, and the United States, annual income per capita was more than 2.5 times this amount (World Inequality Database, 2024). But a between-country summary obscures extreme within-country inequality. In 2024, for example, the US national average annual income was nearly $70,000. The highest-earning 1% took home an average of $1,316,985, which is roughly 26 times the income of the remaining 99%, whose average was $50,107 (Sommeiller and Price, 2018).

Inequality of *wealth* is less readily observed than inequality of income, in part because—as we discuss in Section 5—wealthy individuals are often able to hide their wealth (e.g., in

overseas accounts; Alstadsæter et al., 2019). But wealth inequality is central to the persistence of many other forms of inequality, because the very wealthy have outsize influence on democratic politics, and naturally tend to support policies that benefit themselves. Wealth inequality tends to be more extreme than income inequality, because the wealthy earn higher returns on their investments (Fagereng et al., 2020; Bach et al., 2020), and because wealth tends to compound both over people's lifetimes and across generations, both factors contributing to the very real tendency for the rich to get ever richer (Piketty, 2014; Saez and Zucman, 2016). The statistics on wealth inequality are, therefore, even more stark than those for income inequality. Roughly half the population in the US, UK, and other Western countries has approximately zero or even negative overall wealth (because they are in debt). These households move from paycheck to paycheck without accumulating any wealth over time, whereas the wealthy benefit from the compounding of unspent income that can be invested, with cumulative growth over decades and potentially across generations (Piketty, 2022). The compounding of wealth both within lifetimes and across generations is largely unchecked by taxes, because taxation, in most countries, largely targets income rather than wealth.

3.1.1 Measuring income and wealth inequality

Inequalities of wealth and income can be measured and summarized in a variety of ways. Perhaps the most popular of these is the Gini coefficient. It captures the degree of concentration in a distribution—typically of income or wealth—on a scale from 0 (perfect equality) to 1 (perfect inequality). In practice, most advanced economies have income Gini coefficients between 0.25 and 0.45 (OECD, 2024; World Bank, 2024), while Gini coefficients of wealth are often considerably higher—between 0.5 and 0.79 (Balestra and Tonkin, 2018; OECD, 2025).

The percent of income or wealth going to the top 1% is also a commonly-discussed measure of income and wealth inequality (see, e.g., Saez and Zucman, 2016). Compared to the Gini coefficient, this measure is more sensitive to concentration at the very top of the distribution; this is currently particularly relevant because many countries have seen sharp increases in the top 1%'s share of wealth in recent decades. What it obscures, however, is unequal distributions even within the top 1%, and the degree of poverty among the low end of the distribution. To illustrate the downside of this simplification, consider the distribution of household wealth in the United States as of June 2025. The totality of reported household wealth amounts to $167.26 trillion, with roughly a third (31.0%) attributed to the top 1%, a third (36.4%) to the top 2-9%, and a third (32.6%) to the remaining 90% (Board of Governors of the Federal Reserve System, 2025a). However, the *top 0.1%* accounts for 45% of the net

wealth of the top 1%, despite only comprising 10% of all of the households in the top 1% (Board of Governors of the Federal Reserve System, 2025b,c).

The 'Pareto distribution' (a function, rather than a single number) is a less commonly-used summary measure of "pure" inequality, but it permits a more comprehensive visualization of the degree of inequality in a group or society. The Pareto distribution for wealth, for example, is constructed by rank-ordering individuals from lowest to highest wealth and calculating the cumulative share of total wealth held at each point in the distribution. This avoids the issues introduced by the Gini coefficient and top percentile's share of resources, but its relative complexity, and lack of a summary number to gauge the level of inequality across societies and across time, means that it less widely used.

An important factor for all these approaches is the geographic level at which they focus. For example, *global* income inequality (e.g., as measured by a Gini coefficient) has dropped dramatically in the last 50 years, mainly as a result of increases in incomes in India and China (Piketty, 2022). However, at the same time, income inequality has been increasing within certain countries, including India and China, as well as the U.S (Cingano, 2014).

3.2 Outcomes versus opportunities

Inequalities, whether of income, wealth, happiness, education, or political power, can be considered in terms of *outcomes* or *opportunities*. Inequality of outcomes refers to the end results achieved in a society. Inequality of opportunity reflects the extent to which people have the same chance to *achieve* these outcomes, rather than their lives being determined by the social and economic position into which they are born.

In practice, differences in outcomes are easier to observe and measure than differences in opportunities, in part because outcomes can be assessed in a 'snapshot' at one point in time, whereas opportunities involve observations over time (although they can be analyzed at a single point in time in a retrospective study). Because they are easier to measure, unequal *outcomes* often dominate public discourse. But for many people, including many moral and political philosophers, equality of opportunity is the true goal of a just society.

The distinction between inequality of outcomes versus opportunity immediately raises a key question of both descriptive and normative importance: Should we interpret vast differences in outcomes between individuals or groups as natural variation arising within a fair system (in which everyone has an equal chance, but some possess more talent or perseverance than others), or as reflecting large, though perhaps hidden, inequalities of opportunity? This question is difficult both because the very idea of equality of opportunity is somewhat ill-defined and because different types of opportunity are typically highly entangled. "Opportunities" reflect the combined weights of individual effort and ability, but also in-

tergenerational transfers, early-life conditions and neighborhood environments, as well as the policy and political structures (such as education systems, labor markets, and tax and transfer policies) that are "in the background" for individuals.

Particularly difficult is the question of the extent to which "opportunities" emerge from external factors, and to what extent they emerge from internal psychological traits. For example, the career opportunities people have are determined not just by their education, family background, social position, and so on, but also by their psychological endowments—e.g., intelligence, 'grit' (Duckworth et al., 2007), or low subjectively experienced cost of effort. Further complicating the question, psychological traits will partly be shaped by past social conditions, and will in turn impact a person's future social conditions.

3.2.1 Measuring (in)equalities of opportunity

While measuring inequality of outcome only entails measuring the existing distribution of resources, measuring inequalities of opportunity requires measuring individuals' trajectories over time (which can, however, be done at a single point in time using retrospective measures).

The empirical extent of inequality of opportunity has been a recent focus in economics (Chetty et al., 2016a; Chetty and Hendren, 2018; Chetty et al., 2020). One now-popular index of opportunity used in this work is to measure the likelihood that someone born into the bottom quintile of family income rises to the top (Corak, 2013; Chetty et al., 2014). Other measures focus specifically on the degree to which outcomes differ, and hence can be predicted, based on an individual's characteristics – e.g., their parental background, gender, or place of birth. If individual outcomes diverge strongly as a function of these characteristics, then inequality of opportunity is high (Csathó, 2023). For example, one study examining income mobility in Latin America (Ferreira and Gignoux, 2011) measured (a lower bound on) inequality of opportunity by examining the degree to which differences in per-capita income could be accounted for by fixed factors such as race, gender, place of birth, and family background. Using this method, the authors conclude that unequal opportunities account for between 24 and 50 percent of inequality in per-capita income.

Other measures also look at the impact of fixed factors (such as parents' education) that, in some sense *should not* affect life chances, but instead of examining their impact on outcomes (e.g., income), instead focus on opportunities themselves—e.g., schooling. The World Bank's "Human Opportunity Index" (HOI; Vega et al., 2010) measures the degree to which individual circumstances (e.g., place of residence) determine access to basic goods and services, such as water, education, electricity and sanitation. The authors propose a "D-index" to measure this notion of inequality of opportunity. The D-index ranges from

0 (which implies that access to opportunities are the same among the general population no matter one's particular situation) to 1, which indicates that some groups are completely excluded from access.[3]

3.2.2 Capabilities: a special case of opportunities

So far, we have discussed the equality of opportunities and outcomes, which are quantified using ratio-scale, continuous measures such as income, wealth, or mobility probabilities. By contrast, the "capabilities" framework first developed by Sen (1999) emphasizes whether people have the ability to accomplish their goals and to be who they want to be. Sen's perspective was later extended and systematized by the philosopher Nussbaum (2011), who helped to ground it in political philosophy and ethics, and made it more concrete by proposing a list of ten "central human capabilities," such as "freedom from assault" that, she argues, are necessary for a life with dignity.[4] Capabilities are a framework for analyzing whether each individual is afforded a *minimal* set of opportunities; contrary to Bentham's greatest happiness criterion, Nussbaum argues that societies should secure a threshold level of each capability for every person, rather than maximizing averages or the aggregate. Thus the capability approach is concerned with inequality of opportunities in the sense that if the threshold level of capabilities is not secured for all individuals, there exists an unacceptable inequality of opportunity.

The threshold approach for capabilities admits a new set of requirements for measuring capabilities; a society cannot discern if it is meeting capability thresholds for all citizens if it cannot measure them (a problem discussed by Sen and Nussbaum). Measuring capabilities is an ongoing scientific endeavour (Anand et al., 2008; Comim, 2008; Lorgelly et al., 2015; Hirai, 2021), but we do not yet have a robust, worldwide set of capability measures in common use. Sen and Nussbaum's work opens new doors for the investigation of inequality, but there is clearly much left to be done to bring this approach into the forefront of inequality research and application.

[3]The D-index can also be interpreted as the share of opportunities that would have to be "reallocated" across different groups of children so that all groups would have equal access.

[4]These comprise being able to live a full, normal lifespan; good health, nourishment, shelter; freedom of movement, safety, freedom from assault, reproductive choice; being able to think, imagine, learn, informed by education and culture; the capacity to have attachments, love, grieve, feel anger, etc.; the ability to form a conception of the good and engage in critical reflection; affiliation (encompassing social interaction and empathy, and the protection of dignity and equal treatment; concern for and relation to animals, plants, and the natural world; capacity for recreation, joy, and play; and control over one's environment (encompassing political participation and material/economic rights).

3.3 Group versus 'pure' inequality

A second key dimension for conceptualizing inequality is whether we focus on inequality between *individuals* in a society or differences between *groups*, which may be defined by distinctions such as nationality, ethnicity, religion, social class, gender, sexuality, or disability.

Milanovic (2023) documents how early discussions of inequality initially focused exclusively on group differences. In one of the earliest treatments by Quesnay, an economist (and physician to Madame de Pompadour in the court of Louis XV) who met with and influenced Adam Smith, the focus was on the division of income between the three 'estates': clergy, nobility, and "le tiers état" (a category that included almost everyone else in the society). For Marx, the main focus was, famously, on social classes: the workers (or 'wage laborers') and capitalists (the owners of the means of production).

Wilfredo Pareto was, according to Milanovic, the first to propose what could be called a 'pure' perspective on inequality, in which the focus is on differences in income or wealth between those at different points in a distribution across the whole population. 'Pure' approaches to inequality do not classify people into specific groups, but simply arrange them from poorest (or most disadvantaged) to richest (or most advantaged) on a particular metric such as wealth or income. Under these approaches, social groups such as race, gender, or education level might correlate with an individual's percentile in the distribution but are otherwise per se irrelevant.[5]

Pareto's main focus was on the percentage of wealth owned (or income earned) by the top $y\%$ of individuals. He proposed that what has come to be known as the Pareto Law, that the top 20% of the population is responsible for 80% of almost anything (e.g., crime, philanthropy) applied to income and wealth, and that this was largely immutable. While the precise 80-20 rule has not been found reliably in later studies, the observation of a highly skewed distribution with a particular functional form (the power law, or Pareto, distribution) turns out to be wide-spread not just for income and wealth distributions, but for company valuations, city populations, word frequencies, and much more (Gabaix, 2016), as well as across many psychological phenomena (Chater and Brown, 1999; Kello et al., 2010). The ubiquity of skewed distributions of wealth may seem to be imply an iron law of inequality. Indeed, Pareto concluded: "We have shown that the income distribution curve had a remarkable stability; it changes very little when the circumstance of time and place in which it is observed change a lot...This probably has its origin in the distribution of psychological features of people and also in the fact that the proportion in which capital

[5]From a purely theoretical perspective, these two approaches need not be in tension; nothing, except limited attention, prevents us from being concern about both the degree of inequality between all individuals and the aggregate inequalities between groups.

[inputs] are combined cannot be random" (Milanovic, 2023). But there is no iron law making inequality all but inevitable. While skewed distributions are ubiquitous, the *degree* of skew—and hence the level of inequality—is decidedly variable both between nations and over time.

3.3.1 Varieties of groups

Although Pareto's focus on inequality between individuals has become dominant, inequality between groups has more recently reemerged as a major focus of research, mainly between racial groups (e.g., Fryer and Levitt, 2004; Fryer, 2019; Chetty et al., 2020) and between males and females (e.g., Goldin and Rouse, 2000; Niederle and Vesterlund, 2011). This re-emergence of thinking about inequality in terms of groups has spawned huge bodies of research in economics (and, to a lesser extent, psychology) seeking to explain group-level differences in income and wealth. Attempting to explain such discrepancies, economists have tended to focus on mechanisms such as discrimination in employment, banking, housing, and the application of criminal justice (Shapiro, 2005; Derenoncourt, 2022), as well as factors such as group differences in marriage and family status, and parental education and involvement in parenting (Chetty et al., 2020; Derenoncourt, 2022). International research compares these patterns globally and identifies more emerging causes in economic growth gaps, such as climate vulnerability and access to the internet or mobile phones (Nations, 2020).

3.3.2 Measures of group inequality

At the group level, measuring inequality requires making additional decisions about the relevant comparisons, including which groups to compare, how to define groups, and which metrics to use to compare them. One common metric used in recent psychology research on racial inequality is to compare group means in income or wealth (e.g., Kraus et al., 2017, 2019, 2022).

Although a comparison of group means is natural, it may have the unintended effect of distorting perceptions of "typical" levels of racial inequality. For example, as of 2020, 77.5 percent of the total black-white racial wealth gap in the United States was in the disparity between the top deciles of white and black households (Bruenig, 2020); the richest black Americans are, on average, much less rich than the richest white Americans—and, of course, extreme values have a disproportionate impact on means. Although a solution might appear to be to switch to median levels, these have the opposite problem: they effectively 'erase' these huge discrepancies between the most affluent black and white households. Pre-pandemic, the per household mean racial wealth gap was $841,900, while the median racial wealth gap was"only" $164,000 (Addo et al., 2024). Thus, the choice of which measures to

use to analyze inequality between groups can dramatically affect the perceived magnitude of the problem.

4 Psychological dimensions of inequality: Small-group social psychology meets large-scale inequality

With this background, we now turn to the central discussion of this review: the psychological mechanisms that determine whether, and how, people respond to inequality. A central theme of our discussion is that humans evolved as social animals, and that most of this evolution happened in small and cohesive groups, with stable, mutually agreed behavioral norms. As a result, our moral intuitions concerning notions such as fairness, justice, and equity, are ill-suited to the vast technological, economic and political systems of the present. This disconnect between a morality for 'micro' interactions and the 'macro' forces that govern our lives, we argue, has profound implications for the ways that we think and feel about, and collectively respond to, inequality.

Many authors have argued that our moral intuitions of all kinds—about how we and others should act and how society should be organized—can be understood as emerging from solutions to problems of coordination in small-scale societies (Haidt and Joseph, 2008; Baumard et al., 2013; Tomasello, 2016; Levine et al., 2024). Our social minds are exquisitely tuned to managing micro-level interactions: to the objectives and capabilities of the specific individuals involved, to their histories of past interactions, to the precedents that we expect will be followed (Lewis, 1969), and to tracking the reciprocal exchanges that must remain in balance, described in the vast literature on equity theory in psychology (Adams, 1965; Walster et al., 1978; Cook et al., 2013). Especially crucial in navigating these interactions is understanding the composition and nature of alliances. Whether in short-term collaborations to achieve a shared objective or in long-term commitments to provide mutual support, a central question in human interaction at all scales is: who is on my team, and who is on a different (and perhaps opposing) team (Tooby and Cosmides, 1996; Richerson and Boyd, 2005; Cikara et al., 2011)?

The local focus of social cognition can, we argue, explain three key features of how people think about inequality. First, there is a tendency to concentrate on immediate interactions and relationships rather than on society as a whole—so that we care much more about comparisons of our income and wealth with close neighbors, colleagues or family members and relatively little about distant billionaires. Second, there is an additional attentional channel: the powerful effects of group identification. By directing attention to solidarity with an in-group, group identification emphasizes inequalities between the in-group and

various out-groups, while diverting attention away from inequalities within the in-group itself (or in society as a whole). Third, there is what we call an i-frame bias: a tendency to understand and explain social outcomes—for example, differences in economic success—in terms of personal characteristics such as talent and effort, while remaining relatively oblivious to systemic factors that advantage some individuals and groups at the expense of others. Taken together, these features of social cognition, which we now consider in more depth in turn, help explain how high levels of inequality can be tolerated, and even supported—not only by those who benefit from inequality, but sometimes also by those who suffer from its disadvantages.

4.1 Attention (what the mind focuses on)

4.1.1 Local comparisons

Attention to environmental cues is the psychological foundation for beliefs about and attitudes toward inequality (Waldfogel et al., 2021; Phillips et al., 2025). By attention, we mean the allocation of scarce perceptual and cognitive resources to particular features of the physical or social environment (Broadbent, 1958; Treisman, 1964; Posner, 1980; Pashler, 1998). Because attention is inherently limited, individuals must prioritize some information over others, and this prioritization is guided by both perceptual salience and social relevance (Fiske and Taylor, 1991; Mussweiler, 2003). One consistent finding across perception, cognition, and social judgment is that attention is disproportionately drawn to *local* contrasts. In a social context, local contrasts would include judging one's life by comparing oneself between oneself and close others (or one's present and past self) rather than to either distant comparisons with remote others, let alone comparing one's situation against absolute standards.

This pattern has deep roots in perceptual psychology: According to adaptation-level theory, people detect and react to small local contrasts in brightness, loudness, or pitch, rather than to absolute levels (Helson, 1964; Laming, 1997; Stern and Johnson, 2010). The same principle of relative sensitivity appears to extend to the social and economic domains, where individuals notice and evaluate differences among their immediate peers more acutely than structural inequalities between social classes or across society (Clark and Oswald, 1996; Clark et al., 2008b; Brown et al., 2008; Boyce et al., 2010; Card et al., 2012). While people are highly attuned to relative differences within their immediate networks of neighbors, colleagues, friends, and family, they are left largely un-moved by the far greater inequalities that separate them from more distant social groups (billionaires, celebrities, royalty) with whom precise comparison is difficult and with whom there is no on-going relationship (Festinger,

1954; Adams, 1965; Wilkinson and Pickett, 2018).

Beyond social comparison, people are especially attentive to *changes* in their relative position (and relatively neglectful of changes in their absolute position); even small upward or downward adjustments in outcomes such as salary can feel highly significant (Clark, 2006; Clark et al., 2008a). This sensitivity to change conforms to well-known patterns observed in laboratory experiments, including status quo bias (Samuelson and Zeckhauser, 1988) and greater sensitivity to losses rather than gains relative to a reference point (Kahneman and Tversky, 1979).[6]

4.1.2 'The inequality you see is the inequality that there is'

Another aspect of the locality of attentional focus, is that people are particularly likely to notice and react to inequalities which are tangible, observable, and measurable: this will prioritize a focus on specific cases in our local environment, and downplay intangible phenomena such as the unequal distribution of resources across an entire population, or systemic or historical factors entrenching inequality, as we shall discuss further below. This focus on the tangible can be observed in a wide variety of domains. For example, the identifiable victim effect reflects the outsize impact of specific, tangible, victims on sympathy, helping behavior, and policy (Schelling, 1968; Small and Loewenstein, 2003; Kogut and Ritov, 2011; Slovic, 2007). Likewise, research has found that people respond far more strongly to outcomes that happen to them, personally, than to those that happen to others, even when both have objectively comparable information value (Kaustia and Knüpfer, 2008; Simonsohn et al., 2008; Conlon et al., 2022).

Tangible representations of inequality, historically, have an outsized psychological impact. The Depression-era photographs of Dorothea Lange and Walker Evans, for example, humanized the consequences of the Depression for America's poor (Evans et al., 2001; Lange et al., 2023). Their photographs are informative about the impact of the Great Depression not because they are particularly informative summaries of the wealth distribution, but because they convey information about the reality of poverty for the specific individual, and it is of course to individuals that our social-cognitive systems are attuned. In this way, tangible depictions of inequality direct attention towards concrete, individuated instances of deprivation or wealth at the expense of more abstract (but probably more informative) representations.

The focus on tangible manifestations of inequality is a specific instance of a more general tendency that Daniel Kahneman dubbed 'What you see is all there is' (WYSIATI) in the book *Thinking, Fast and Slow*. Kahneman summarized WYSIATI by citing Brenner et al.

[6]Though see Gal and Rucker (2018) for a critical reappraisal of loss aversion.

(1996), who conduct a series of studies in which participants view one or both arguments in a jury trial and then predict how many jurors would vote to convict. They find that, when exposed to one argument, people are more likely to believe the jury will vote in the direction of that argument, even though it is clear that the other side will also be presenting to the jury. More recent work formalizes the idea, and shows that bottom-up attention plays an outsize role in the formation of beliefs, even when the signal-generating process is entirely known to the decision maker who, in theory, can arrive at the rational belief by accounting for differential salience or biased sampling processes (Enke and Zimmermann, 2019; Enke, 2020; Bordalo et al., 2022).

Due to WYSIATI, people tend to treat the signals they encounter in everyday life as veridical representations of broader social inequality. This has the consequence that people tend to underestimate the extent of inequality because a wide range of factors, including social homophily, assortative mating, and policy environments (e.g., wealth inheritance, exclusionary zoning, and legacy college admissions) minimize the likelihood that any given individual will interact with others who differ greatly in wealth or income. Supporting this idea, a diversity of evidence from psychology suggests that observable local inequalities have outsize influence on people's beliefs about the extent of global inequality and its consequences (Nishi et al., 2015; Roth and Wohlfart, 2018; Davidai et al., 2024; Phillips et al., 2025).[7].

4.1.3 What the mind *doesn't* focus on

The local focus in social cognition implies that people will be comparatively insensitive to global inequalities, a phenomenon that is well documented for income: Many studies show that when asked to estimate income disparities or the salaries of different groups in the population, people tend to substantially underestimate the level of inequality (Norton and Ariely, 2011; **?**; Szaszi et al., 2024; Ziano et al., 2024). This underestimation is likely to be even more pronounced for wealth than for income, since wealth inequalities are often even more skewed than income inequalities due to the way that wealth accumulates over time, but people are unlikely to take this into account. And more broadly, people's local attentional focus will tend to lead them to systematically underestimate variation along many dimensions in whole populations. For example, if people focus on a small number of familiar individuals similar to themselves (e.g., family, friends, colleagues) as proxies for the population, they are likely to underestimate the variation in the population at large (and hence the level of inequality), whether for income, wealth or any other characteristic (for related discussion see e.g., Fiedler et al. (2023)).

[7](Broomell, 2020) discusses more broadly how local cues often lead to, or at least influence, global judgments

4.2 Group identification

A second psychological foundation arising for underreaction to large-scale inequality is the psychology of group identification. Here, again,the social cognitive mechanisms that allow us to deal with small-scale social interactions do not scale well to the deal with the vastness and anonymity of modern society. In small-scale societies, the stability and cohesion of local groups are essential for successful cooperation, both within the community and in interactions with neighbouring groups (Boehm, 1999; Bowles and Gintis, 2011). Stable coalitions enhance members' capacity to coordinate collective action, maintain trust, and resist exploitation or domination by rival groups with competing interests. But groups must also sometimes renegotiate or modify the rules that govern their functioning and membership. This introduces a tension; the need for renegotiation creates a risk of destabilizing existing structures and undermining identification with the group. A critical implication for the psychology of inequality is that one effective strategy for reducing concern about internal disparities is to intensify group identification (Tajfel and Turner, 1979; Jost and Banaji, 1994).

Group identification is, as this account would predict, often strongest among those who are most dependent on the group for security and defense. Disadvantaged populations, for example, are especially likely to seek identification with larger collectivities—whether family, community, ethnic group, class, or nation—that provide solidarity and support (Putnam, 2000; Sidanius and Pratto, 1999). In political contexts, stronger group identification can translate into support for authoritarian leadership styles, which promise order, unity, and protection of group boundaries at the expense of pluralism (Duckitt, 2001; Jost et al., 2003). At the opposite extreme are individuals sometimes described as "citizens of nowhere" (Goodhart, 2017): members of wealthy elites who have little need for strong identification with any particular group, since they can mobilize resources and shift allegiances as circumstances require.

One common rhetorical strategy for minimizing concerns about inequality within groups is to employ so-called "legitimizing myths" (Pratto and Stewart, 2011). Such appeals often reinforce preferences for hierarchy and stratification, which are portrayed as effective means of preserving unity and collective strength (Sidanius and Pratto, 1999; Tajfel and Turner, 1979). The legitimizing myth encourages people to identify more strongly with the group, and to set aside within-group disparities, because it implies that identification with the group will have positive welfare consequences—either material or psychological; and perhaps more importantly it implies too that protection from the group is crucial for countering real or apparent threats.

This phenomenon has been formalized in economic models of the political process. Per-

haps most notably, Shayo (2009; 2020; see, also, Klor and Shayo, 2010) argues, consistent with the notion of attention-based utility (Loewenstein and Wojtowicz, 2025; Wojtowicz et al., 2025; Quispe-Torreblanca et al., 2025) that disadvantaged people who live in powerful nations derive greater utility from thinking about, and prefer to identify with, their nation than with their (disadvantaged) social class. This leads, in Shayo's model, to three major consequences, each of which receives extensive empirical support: (1) national identification (nationalism) is more common among the poor than among the rich; (2) nationalism tends to reduce support for redistribution; and (3) across democracies there is a negative relationship between the prevalence of nationalism and the amount of redistribution. The model further points to perceived national eminence, national threats, and diversity within the lower class as factors that can reduce support for redistribution. Thus, strong national identification can override class-based interests, reducing support for redistribution even among disadvantaged groups. More broadly, identity can align political and economic preferences with the perceived interests of the group rather than the interests of the individual (Shayo, 2020).

4.2.1 The puzzle of victim identities

Many historical ingroup narratives which both promote group cohesion and minimize concerns about ingroup inequality are focused on legitimizing the rights of the powerful to hoard resources and oppress the less powerful (Pratto and Stewart, 2011). For example, the 'divine right of kings' framed social hierarchy as a natural order, portraying monarchs as chosen by God and therefore entitled to rule without accountability to those they governed. Similarly (and perhaps ironically, given its anti-monarchist origins), the American narrative of manifest destiny depicted territorial expansion and the displacement of Indigenous peoples as the fulfillment of a mission to spread the United States' unique moral and civic virtues. And John C. Calhoun's 'positive good' argument in defense of American slavery proposed that the subjugation of American slaves was essential to the stability and prosperity of the whole society. Each of these narratives attempted to justify inequality; critically, they rely on encouraging identification with the interests a unitary society in which socially dominant ingroups are justified in their position.

More recently, however, scholars have documented a different type of narrative in which socially dominant ingroups are construed as victims of the actions of another social group (Armaly and Enders, 2022; Hebel-Sela et al., 2022; Nguyen et al., 2025). These "victimhood narratives" often emerge in response to perceived challenges to established hierarchies, portraying equality-promoting movements, demographic change, or redistributive policies as forms of unfair persecution or cultural loss. In this way, dominant ingroups recast their defense of privilege as protection against outgroup threats to their ostensibly vulnerable

position.

While seemingly rhetorically at odds with historical narratives which seek to justify to social positions of the powerful, it has been argued that these narratives of victimhood serve the same function: to promote group cohesion and minimize lower-status members' concerns about ingroup inequality.

Research in psychology on competitive victimhood supports this interpretation. Competitive victimhood refers to the tendency of groups in conflict to perceive themselves as having suffered more than their adversaries, and to compete over moral status as the "true" or "primary" victims. This dynamic fosters moral defensiveness and in-group justification, often at the expense of reconciliation. Empirical studies show that higher levels of perceived competitive victimhood are associated with reduced forgiveness and willingness to reconcile in intergroup conflicts (Noor et al., 2008a,b) and, more broadly, with group efforts to assert or maintain power and moral superiority (Noor et al., 2012; Shnabel et al., 2013; Young and Sullivan, 2016).

4.3 The i-frame bias in judgments of inequality

Beyond local attention and group identities, the degree to which inequality is judged to be fair is important for whether democratic societies act to reduce inequality (as well as for the perceived legitimacy of such actions). Inequalities in both material resources (income and wealth) and non-material goods (happiness and capabilities) can stem from a variety of sources, ranging from individual-level differences in ability and effort to international acts of conflict and cooperation. In between, there are many additional levels, such as group-level differences and varying policy environments within countries, which govern the distribution of resources. Given the enormous complexity of the systems which produce inequality, there is ample room for judgments of fairness to be influenced by myriad individual, group and societal-level factors.

Following Chater & Loewenstein (2023), we can split explanations of social outcomes, including inequality, into two broad categories: i(individual)-frame explanations of outcomes or behaviors in terms of properties of individual people, from s(system)-frame explanations which focus on the systems of conventions, norms, social relationships, roles, responsibilities, social hierarchies which shape outcomes and behaviors. Likewise, i-frame solutions to social problems seek to change individuals (and their beliefs, attitudes, and behaviors), whereas s-frame solutions change policies and laws.

Here, we propose that everyday human judgments are typically subject to what we will term the *i-frame bias*: a tendency for people to view social outcomes, including inequality, as the consequence of individual-level, rather than systemic, factors (Chater and Loewenstein,

2023). The i-frame bias will, of course, shape our perspectives on whether outcomes are fair (perhaps resulting from differing talents or effort) or unfair (as arising from systemic factors that favor some people or groups over others).

The i-frame bias is nicely illustrated with an analogy to competitive sports. In a tennis tournament, each player must rapidly adapt to the actions and playing style of their individual opponent; the rules of the game, stipulations about the court, racquets, balls, and so on, are taken as given. In this context, it is natural to attribute the victory of one player over another to their individual qualities: superior play, tenacity, fitness and so on. By contrast, it is very unnatural to attribute victory to, for example, the specific rules of tennis: to say that player X, with a fast but unreliable first serve, would have won if only three serves (rather than two) were allowed on each point; or that player Y, continually being beaten by passing shots and lobs would have fared better with a smaller court.[8] Indeed, for a player to complain about the rules of tennis working against them ("these courts are just far too wide for my short arms") would seem bizarre and would surely attract little sympathy. And to a lesser extent, the same applies to the wider systems of rules governing the game, including how seeds are determined, the draw, timings of matches, and crucially for our present discussion, the distribution of prize money. Thus, we are naturally drawn to explaining why Serena Williams or Roger Federer became so successful (and wealthy) by focusing on their undoubtedly remarkable individual qualities, rather than focusing on the extraordinary inequalities in players' "pay" that funnel revenue to a very small number of top players (indeed, only a few hundred tennis players are able even to cover the expenses of touring, Gowda 2023).

The i-frame bias extends far beyond sports, of course. When evaluating societal outcomes of all kinds, including many of the varieties of inequality considered here, there is a strong tendency for people to favor individual over structural explanations. Correspondingly, there is a tendency to naturally think of remedies for unequal outcomes in terms of individual actions rather than system-level change.

We suggest that an i-frame bias arises for a number of reasons. First, the local nature of perception and attention, which we described above, implies that people will focus on tangible properties of individuals who they can observe and with whom they might interact, rather than intangible systems of social rules and norms. Second, individual behavior is often highly variable, both within and between people, and local comparisons between people and their actions provide natural sources of explanation; by contrast, the systems in which people operate are stable features of the environment (rules and norms typically change

[8] Of course, between tournaments, some aspects of the "rules of the game" do change—and we do partially attribute players' successes in relation to whether their match is played on grass, clay or hard courts.

rarely and slowly), and may be discounted as objects of potential change (thus we attribute a tennis victory to the idiosyncrasies of the players or their tactics, or form, not the specific nature of the rules of tennis). Third, as Olson (1971) noted, collective action to alter such systems is individually costly and yields diffuse benefits, making it rational for individuals to concentrate their efforts on optimizing their own outcomes within existing systems rather than attempting to reform them.

The i-frame bias aligns with a variety of classic phenomena in social psychology. For example, the fundamental attribution error (Ross, 1977, 2018; see also the closely related "correspondence bias," Gilbert and Malone, 1995) suggests that we tend to make inferences about actors based on their observable behavior while neglecting situational influences. In these accounts, both individuals and situations can vary, but people tend to systematically overestimate the influence of individual factors. In the i-frame bias account, the relative neglect of systemic factors emerges specifically from their relative stability; because individuals themselves vary, differences in outcomes for individuals are naturally attributed to individual variation. The i-frame bias is also related to the belief in a just world and system justification theory (Lerner and Miller, 1978; Lerner, 1980; Jost and Banaji, 1994). System justification theory suggests that people gain a variety of psychological benefits from accepting the system as it exists, which should motivate them to accept norms and rules of social relations that generate inequality even if they end up with the short end of the stick.

The i-frame bias makes perfect sense from the point of view of managing momentary social interactions. We need to work out (and largely agree on) who is on whose side, who knows what, who has which role or responsibility (Bacharach, 2006; Bratman, 1992; Misyak et al., 2014; Sebanz et al., 2006). And coordination between people requires a good deal of agreement, too, on the rules and conventions that govern society, including, for example, languages, property rights, conventions of market exchange, social or managerial hierarchies, and so on (Clark, 1996; Lewis, 1969; North, 1990; Ostrom, 1990; Tomasello, 2016). This has the implication that attempts to modify or unpick existing social systemic conventions are likely to be viewed as actively disruptive to smooth social interaction and strongly countered.[9] Thus, an s-frame perspective on inequality, or on anything else, may meet psychological resistance because it challenges the current system of rules and holds out the daunting process of a painful renegotiation that is likely to disrupt coordination and potentially collapse into destructive conflict(Jost et al., 2004; Ostrom, 1990).

A wide range of evidence does, in fact, support the idea that people tend to assess justice and fairness in light of whatever rules are currently in place. Experimental findings

[9]Although, note that a certain amount of continual negotiation is required, because rules are inherently open-ended (Waismann, 1968; Hart, 1961; Levine et al., 2024).

from psychology and behavioral economics show that fairness judgments are strongly rule-dependent: for example, in ultimatum and dictator game variants, unequal outcomes are more readily accepted when they are framed as the result of a prior rule such as a lottery or status-based entitlement (Güth et al., 1982; Camerer, 2003; Falk et al., 2003). Similarly, system justification theory and status quo bias indicate that people are predisposed to see existing arrangements as legitimate, even when they entail a substantial degree of inequality (Samuelson and Zeckhauser, 1988; Jost and Banaji, 1994; Kay and Friesen, 2011).

Contemporary evidence further backs up this picture: for example, that inequality is judged to be fair when it emerges from existing rules (Trump, 2020), that people tend to attribute unfair treatment to bad actors as opposed to unfair rules (Flores-Robles, 2025), and that fairness norms vary widely yet are typically treated as natural and binding within each system (Henrich et al., 2010). And historical cases reinforce the empirical literature: caste hierarchies, feudal obligations, and colonial regimes were widely accepted as 'the way things are', with challenges often condemned as disruptive or illegitimate (Moore, 1978; although such challenges may nonetheless be expressed covertly within disadvantaged groups, Scott, 1990). Thus, a very wide range of factors keep structural factors in the background and discourage any challenges to them.

Assuming the fairness of the system then has secondary effects on judgments of merit and deservingness. Because the system is assumed to be fair, whether explicitly or implicitly (because its influence is ignored), it is natural to infer that those who enjoy good outcomes must have individual-level traits or exhibit behaviors which produced the good outcomes. Conversely, judgments of whether one deserves assistance after suffering poor outcomes also depends on the system of rules in place. For example, welfare reform in the United States in the 1990s changed the way programs were designed to redirect transfers away from the poorest households and towards the working poor. This led to a cultural redefinition of who "deserves" assistance and to the drawing of a distinction between the "deserving" poor and (by implication, though the term was rarely or never used explicitly) the complementary category of "undeserving" poor. (Katz, 2013; Tach and Edin, 2017; Shaefer et al., 2020). As a result, write Tach and Edin (2017), "In many states, the cash safety net for the nonworking poor is virtually nonexistent. Even in the most generous states, it is a shadow of its former self. Collectively, the transformation of these programs has redrawn the lines of deservingness in the contemporary American welfare state, placing primary emphasis on work as a condition of cash relief."

4.3.1 Causal attributions

There are other psychological factors that further entrench the i-frame bias. One is the inherent difficulty in distinguishing between correlation and causation, which can lead to attributions suggesting that inequality of all kinds—whether between individuals or groups—is inevitable (Enke and Zimmermann, 2019). For example, privileged groups tend to display traits such as particular modes of dress, accents, patterns of speech, and educational backgrounds that are correlated with high social status and success. These markers are often deliberately enforced to create barriers of entry for outsiders, as observed throughout anthropology, sociology, and sociolinguistics (Lamont and Lareau, 1988; Eckert, 2000; Bourdieu and Bourdieu, 2002). But such markers, by correlating with success, not only entrench inequality by excluding others; they also create the impression that these essentially spurious, though highly visible, factors are of causal importance in bringing about success.

This tendency to misattribute correlation as causality is extremely widespread and is often regarded as one of the most fundamental methodological challenges that social scientists must aim to avoid. But it is surely an even more pervasive problem for our everyday theories of social life. One way to address it is through interventions where a variable is actively manipulated (Pearl, 2000; Cartwright, 2007). For example, in a society, such as 19th century Britain, in which the formal education of women is severely restricted. there may be a strong correlation between gender and career success (e.g., in politics, medicine, or law, in which formal education is a pre-requisite). Thus, any psychological tendency to, by default, assume that the relationship between gender and success is causal rather than purely correlational, can lead to the mistaken conclusion that men are better suited to these professions. And this line of fallacious reasoning regarding any aspect of inequality between individuals or groups will tend to reinforce the assumption that inequalities, however deep, must reflect the natural order of things (Prentice and Miller, 2007; Leslie, 2017).

Even if an intervention is undertaken—so that women receive improved education, perhaps even the same education as men—it is still likely that much of the relationship between gender and performance will remain. Success depends not only on education but also on expectations, beliefs, and subtle or overt discrimination, all of which can continue to block women from career success, at least in the short and medium term. Thus, the confusion between correlation and causation risks strengthening the belief that inequality is justified. In such a world, where women are strongly discriminated against, providing equal access to education alone may not eliminate the gender gap in success. This persistent gap may then be misinterpreted as evidence that biological or other group differences are inherently causal, when in fact it reflects enduring systemic barriers (Ridgeway, 2011).

4.3.2 i-frame biases are not uniformly distributed

One important feature of i-frame bias as it exists in the world is that it is especially likely to arise among elites who benefit from existing arrangements. After detailing the rich history of inequality studies, from the 18th century to the mid-20th, Milanovic (2023) documents a virtual freeze in studies of inequality on both sides of the Iron Curtain, bolstered by what he dubs the "myth of classlessness" that was promoted in both capitalist and communist societies. This myth is much more likely to be believed by those who benefit from inequality. On the capitalist side of the Iron Curtain, the vibrancy of the myth among top earners and wealth-holders is illustrated by the enormous gap between the US top one percent and average Americans in their perceptions of how important parental education, family wealth, and knowing the right people are to getting ahead (McCall, 2016). While 31 percent of the US public rated "Coming from a wealthy family" as "essential/very important" for getting ahead in life, just one percent of individuals in the top one percent of income reported the same belief. Similar patterns of responses for items such as "Having well-educated parents" and "Knowing the right people" all point to a conviction among the rich that their success is fully deserved, and that society offers everyone the same chance to prosper.

On the other side of the Iron Curtain, a study conducted in communist Yugoslavia in 1977 found that the higher one's position in the state hierarchy—as a member of the Communist Party and in terms of income level—the more likely one was to believe that society was classless (Janićijević, 1977). Only 27 percent of those in the top income group believed that the system was class-based, versus 44 percent of those in the poorest group. Thus, regardless of the organization of society, ideas justifying the existing system tend to be most popular among those who benefit from it.

It is easy to understand these descriptive trends in psychological terms. Motivational goals govern many aspects of belief formation and persistence, including attention, perception, and reasoning (Kunda, 1990; Ditto et al., 2003; Balcetis and Dunning, 2006; Helzer and Dunning, 2012). Having benefited from a system which produced an unequal distribution of resources, elites maintain beliefs that justify that system through motivated processes. To the extent elites also hold more political power, this phenomenon of individual psychology is likely to have political consequences.

5 Toward a political psychology of inequality: how elites shape the psychological landscape

Classic work in political economy has documented the diverse tactics that elites use to structure institutions and policies so as to perpetuate their own wealth and influence (Hacker and Pierson, 2011; Acemoglu and Robinson, 2012; Page et al., 2013; Mayer, 2016; Bartels, 2018). These include direct lobbying activities, donations to political campaigns (bolstered, in the United States, by unlimited financial contributions to so-called 'Super PACS'), and the creation of conservative 'think-tanks'. In many countries, the wealthy also own and control (or at least heavily influence) the media, which gives them the opportunity to mold public beliefs and opinions in ways that promote their interests—e.g., marshaling public opposition to taxing the wealthy. Local attention, motivated group identities, and assumptions that the existing rules are fair are core psychological features of how people experience inequality. But each of them is subject to influence, and throughout human history, those atop the hierarchy in unequal societies have used these features to entrench the status quo. In this section, we review historical and contemporary evidence that, much as powerful individuals seek to rewrite laws to preserve their advantage, so too do the powerful seek to shape public psychology to their benefit.

In doing so, we advocate for and outline a "political psychology" of inequality, which seeks to integrate recent research on the psychology of inequality with a strategic analysis of the activities of those who benefit from it—the wealthy. Existing political psychology offers extensive analysis of how citizens form attitudes, identities, and preferences in response to political stimuli. Yet much of this work focuses on explaining variation in the beliefs and behaviors of ordinary citizens, treating the political environment as exogenously determined. A political psychology of inequality would complement this focus by examining the psychological strategies of those the elites whose interests depend on maintaining existing systems. A political psychology of inequality would trace how elites and the public both deploy psychological mechanisms of attention, group identities, and causal attributions to contest the distribution of material resources.

5.1 Historical justifications for the status quo

The roots of inequality are ancient. As soon as humans began to obtain a surplus beyond what was required for survival—a process that accelerated dramatically as we made the transition from foragers to cultivators—inequality began to emerge (Scheidel, 2018). Conflict between concentrated groups of individuals further increased the affluence and power of those who were able to organize, and ensure the security of, fellow group members. The inexorable

march toward ever-greater degrees of inequality is only interrupted, according to Scheidel by dramatic events that he refers to as the "four horsemen of leveling": mass mobilization warfare, transformative revolution, state failure, and lethal pandemics.

Perhaps, then, it is not surprising that ancient philosophical and religious traditions often presuppose various forms of deep inequality, even seeing these as part of the "natural order." For example, Plato's ideal vision of society in The Republic (Plato, ca. 375 BCE/1997) is rigidly stratified into three classes of citizens: rulers, auxiliaries and producers, alongside slaves who are not citizens at all. Similarly, early Hindu texts described a divinely ordained system of castes (although with some limited social mobility) with very different political and economic status (Sana, 1993). Confucian thought embeds inequality through a hierarchical vision of a harmonious society, founded on clearly defined roles (e.g., ruler–subject, father–son, husband–wife), with morally virtuous superiors and loyal subordinates (Confucius, ca. 5th century BCE/1999; Angle, 2012).

Modern Western thought has, indeed, often emphasized the importance—and even the inevitability—of socioeconomic and political hierarchy, whether justified by tradition, religion, or the need to preserve social order (Hobbes, 1651/1996; Machiavelli, 1532/1988; Burke, 1790/1999). Vilfred Pareto, as previously discussed, believed that inequality was not only inevitable, but followed a fixed pattern in which—consistent with what has come to be known as the 'Pareto law'—20 percent of the population would enjoy 80 percent of income or wealth (Milanovic, 2023).

Other thinkers such as Montesquieu (1748/1989), even while concerned to avoid excessive concentrations of power (and hence wealth) as a safeguard against tyranny, nonetheless accepted a highly stratified and unequal society. Indeed, the original drafting of the U.S. Constitution, while astonishingly sophisticated in embodying separation of powers and balancing federal and state power, is silent on questions of equality or inequality—and was, in practice, compatible with slavery and the vote being largely limited to property-owning or tax-paying white men (less than one fifth of the adult population, Keyssar, 2009). And, of course, most European nations have historically been extremely unequal, with huge wealth and power in the hands of monarchies, aristocracies and the church, and the vast majority of the population living in poverty. Further inequality was created and deepened by the ravages of colonialism (for diverse perspectives, see Ferguson, 2004; Maddison, 2007; Pakenham, 1991; Rodney, 1972/2018).

Somewhat contrary to this pattern is a long parallel tradition of concern about inequality, or at least excessive concentration of wealth, in religious doctrine. For example, the Christian Gospels warned against the corrupting power of wealth (Matthew 19:23–24; Brown, 2010), Islamic teaching mandated almsgiving (zakat) and prohibited hoarding (Qur'an 2:177; Es-

posito, 2011), and the Hebrew Bible condemned exploitation of the poor and prescribed redistributive measures.[10] Although religious traditions, including Judaism, Christianity, and Islam, often rhetorically condemned excessive wealth and emphasized charity, justice and moral equality between individuals, rarely do they exert much effort to actively combat inequality; more often they become the pawns of, and share the spoils of inequality with, the elite. For example. the Christian church in medieval Europe amassed large landholdings and legitimized the social hierarchies of feudalism, offering theological justification for the divine right of kings and the naturalness of class divisions (Bloch, 1964; Davies and Fouracre, 1995; McManners, 1999).

In sum, the great majority of human history is characterized by unequal societies in which those atop the hierarchy construct sensible rationales for that inequality. Indeed, the historical invocation of tradition, or divine right, or the need for stability plausibly served as psychological mechanisms by which individuals satisfied their need for system justification (Jost et al., 2004, 2019). While the lack of psychological data from the past precludes testing this hypothesis, similar contemporary patterns are convincing.

5.2 Contemporary efforts to justify increasing inequality

Historically, large-scale reductions in economic and political inequality have typically been the product of correspondingly large upheavals in the economic and political status quo. Some of these disruptions were deliberate, organized, and violent: the American, French, and Haitian revolutions, the American Civil War, and de-colonial conflicts in the second half of the twentieth century all reshaped political and economic hierarchies through violent struggle. But transformative change has not always required mass unrest or violence. In the United States, expansions of political rights during the women's suffrage and civil rights movements occurred largely through nonviolent channels. And at times, unplanned economic shocks, international conflict, and financial crises have prompted within-country reforms that reduced inequality. Absent these large upheavals, human societies are still continually engaged in a process of deciding who gets what. But in periods of relative calm, it is the wealthy who participate more actively in that process.

5.2.1 Control of the political environment

Political inequality is the most direct channel through which other inequalities perpetuate. Wealthy individuals and corporations convert economic resources into inequality-maintaining

[10]Most radically, the drastic "reset" of the proposed Year of Jubilee, to occur every 50 years, in which slaves would be freed, debts canceled and land given back to original owners (Leviticus 25:8–17)—although there is no historical evidence that this happened in practice.

policies by directly funding lobbying efforts, political campaigns, and political action committees ("super PACs") which agitate for these policies. In the United States, the expansion of political spending following *Citizens United v. FEC* has accelerated this pattern, resulting in the overrepresentation of elite preferences and (relative) underrepresentation of those of ordinary citizens (Gilens and Page, 2014; Bartels, 2018).

In *Dark Money: The Hidden History of the Billionaires Behind the Rise of the Radical Right*, Mayer details how the billionaires Charles and David Koch employed their vast wealth to build an intellectual and activist ecosystem which promoted inequality-increasing policies. Beginning in the 1970s, they funded a network of think tanks and university programs to generate the intellectual foundations for deregulation and low taxation. In the following decades, they expanded these efforts into political organizing and litigation, supporting candidates and legal strategies that would erode campaign finance restrictions and weaken collective bargaining. By the 2010s, this network (the "Kochtopus") extended across federal, state, and local levels, operating as a coordinated ecosystem of donors, lobbyists, and advocacy groups (Mayer, 2016).

The psychological consequences of this political capture are significant. The political activities of the wealthy have the effect of narrowing the range of policy options discussed by legislators, think tanks, and the media, which in turn affects the policy options that voters themselves learn about and consider. Policies that would reduce inequality (e.g., steeper progressive taxation, inheritance taxes, and collective bargaining) are disadvantaged by this system, and may come to be seen as impractical or unfair. In this way, the formal institutions of democracy reproduce the psychological conditions that sustain inequality: a collective narrowing of imagination about how the system could be otherwise.

5.2.2 Control of the information environment

Control over the information environment is a form of control over collective attention, and therefore over psychological representations of inequality. In political science, mass media is understood to have an "agenda-setting" role; the general public's attention to, beliefs about, and importance assessments of different issues all trail what issues media covers, and how they cover them (McCombs and Shaw, 1972; King et al., 2017). In era of increasing media consolidation, then, the media sets the agenda according to the priorities of an increasingly selected set of owners, affecting the quality and diversity of news content (Smith, 2004; Baker, 2006; Garz and Ots, 2025).

Agenda-setting profoundly shapes the focus of media coverage. Empirical evidence suggests that news media coverage disproportionately covers economic issues that affect the interests of the elite (Jacobs et al., 2021; Kurtulmus and Kandiyali, 2023). But agenda-

setting can also affects how an issue is covered. Here, too, the empirical evidence suggests that the news media serves the interests of economic elites. In particular, research suggests that social issues tend to be framed by the media as problems of individuals (Temmann et al., 2021), and that this tendency becomes exaggerated in periods of higher inequality (Epp and Jennings, 2021). This tendency is consonant with i-frame bias: the media treats outcomes experienced by individuals as directly emerging from the characteristics of those individuals, implicitly ignoring the structural factors which were equally (if not more) figurative.

Beyond mass media, the wealthy also "set the agenda" by manipulating the attention of "upstream" sources of information, such as academic departments and think tanks. Milanovic (2023) explains this trend clearly:

> Contributions of rich individuals and foundations to neoclassical or conservative economic think tanks and departments have become even more frequent in the post-Reagan decades as billionaires have proliferated. A direct line can be drawn from control over the development of economics as a science to "generated" public opinions on economic issues and on to policy decisions that serve the interests of the rich....The intent is to highlight a chain that has been successfully forged, the first link of which is the funding of economic departments and individual researchers (viz., the producers of knowledge)...The second link is the funding of the think tanks that play a key role in translating arcane research into more broadly understandable forms. And the third link is the media that "feed" this knowledge to the public and are owned by the same people who provide the research funding in the first place...The right-wing financiers have thus built an integrated system of knowledge creation, divulgation, and policy influence. (pg. 254)

From an evolutionary perspective, humans are adapted to environments in which social information was acquired through direct observation and interaction (Dunbar, 1996; Henrich, 2015). But in contemporary societies, by contrast, information flows through highly centralised and technologically mediated networks (Innis, 1950; Luhmann, 2000). Control over these networks thus represents a new form of power—one capable of shaping shared beliefs and norms at massive scale (Pariser, 2011; Sunstein, 2017).

5.2.3 Philanthropic influence

Beyond structuring the information environment for all citizens via political campaigns, news media, and intellectual environments, the priorities of the wealthy also enjoy outsize representation in the policy world through philanthropy. Horvath and Powell (2016) argue

that a new form of philanthropic giving, which they call "disruptive philanthropy" shapes the social agenda outside traditional democratic processes. Disruptive philanthropy is "any activity that through the magnitude of donations either explicitly or by consequence alters the public conversation about which social issues matter, sets an agenda for how they matter, and specifies who is the preferred provider of services to address these issues without any engagement with the deliberative processes of civil society." In other words, disruptive philanthropists seek to direct society's attention towards problems which the philanthropist feels uniquely equipped to address. Shaping attention in this way requires relatively fewer resources than actually directly intervening on problems; as Horvath & Powell put it, "The amount of money contributed by philanthropists to public goods—scientific research, K 12 education, or social services, for example—is small in comparison to the money provided by the state. And yet, popular discourse about scientific research, public education, and state services has focused heavily on the work done by philanthropists."

We contend that disruptive philanthropy is particularly inclined toward i-frame interventions at the expense of pursuing changes in laws and policies that might more effectively and permanently reduce inequality. In this way, wealthy philanthropists shape the set of policy solutions which people attend to. "Wise" interventions, for example, including grit training (Duckworth et al., 2007) and stereotype threat reduction (Walton and Crum, 2021), which seek to improve the educational attainment of individuals, are well-funded by private philanthropies, including the Walton and Bezos Family Foundations, the Gates Foundation, and the Chan Zuckerberg Initiative (Caffrey, 2024; Initiative, 2017; Yeager et al., 2019). These interventions have been criticized for their focus on the individual, and the potential political-economic ramifications of that focus (Kim; Tampio, 2016). Similarly, the Gates Foundation has been criticized for focusing too much on individual disease treatment at the expense of strengthening the health systems which could deliver these treatments (Youde, 2013; Belluz, 2015). Very often, the philanthropic organizations founded by living billionaires distinguish themselves with a focus on methodological rigor. This, too, has the function of limiting the universe of policies worth testing to those which can be evaluated using a randomized controlled trial, which are more likely to be i-frame policies (Bédécarrats et al., 2019; Deaton, 2020; Connolly et al., 2025).

5.3 A political psychology of power and influence

Given the successful efforts of economic elites to shape the psychology of the public, implementing inequality-reducing policies will require recognizing that battles over policy design and communication are themselves the most important terrain on which inequality is contested. The wealthy lobby for their preferred policies directly, but they also structure the

psychological environment in which ordinary citizens come to see certain policies as acceptable or worth attending to. If advocates of inequality reduction are to succeed in periods without revolutionary upheaval, they must treat attention, group identities, and beliefs about fairness as political battlegrounds, and fight to reclaim them.

To the extent that psychologists do have the normative goal of reducing inequality, we will need a political psychology which extends to deal with these dynamics and how to address them. In this section, we have sketched a relationship between elite power and public psychology; this sketch is necessarily incomplete. In the next section, we examine the space of solutions through a similar lens. Different policy design choices have different psychological consequences, and we outline how people react to different policies and outline some principles for behavioral policy design. But this approach alone will not be sufficient. It also requires mobilizing coalitions that can shift public intuitions about who deserves what, and why, and by changing underlying political-economic institutions. Only by changing prevailing attitudes and beliefs can movements for the structural changes that may lead to greater equality hope to prevail against the advantages enjoyed by those who already hold disproportionate power.

6 Psychology for a more equal world

Reducing inequality is a matter of both redistributing resources in the present and redesigning the systems that govern how resources are distributed in the future. Policies that do either of these will always have psychological consequences, because they directly alter what people receive. How people understand the process which generated those outcomes will be crucial is understanding how policies can be framed and communicated to build coalitions of support sufficient that they can actually be enacted. A political psychology of inequality must therefore take policy design, communication, and support as objects of psychological inquiry. In this section, for concreteness we will focus primarily on reducing inequalities of wealth (and to some extent, income); but the entangled nature of inequalities of all kinds means that reducing inequality of wealth will, if successful, have important impacts of reducing inequalities on other dimensions, from health and education to political power.

We begin by defining two criteria on which inequality-reducing policies can be evaluated. Using these as a lens to evaluate policies, we give special attention to the policy category most associated primarily with changing the distribution of resources in the present—taxes and transfers—and offer an analysis of the psychology of how people view tax-and-transfer programs. We then broaden our focus, and consider the difference between i-frame versus s-frame perspectives on inequality, and outline some important psychological principles for

the material and psychological tradeoffs between i-frame and s-frame policies. Reshaping the "rules of the game" by s-frame changes will be crucial to any long-term and substantial shift to more equal societies—but systemic changes faces psychological, as well as political, obstacles. We conclude this section with a "reality check," and discuss how successfully intervening to reduce inequality will require winning contests in the domains of both political economy and political psychology.

6.1 Two criteria for successful inequality-reducing policies

Interventions to reduce inequality can be judged along two dimensions: feasibility and impact. *Feasibility* requires both that a policy can be enacted and implementing it in a way that can be sustained. As we noted at the outset, the limited feasibility in many democracies of large-scale wealth redistribution presents a striking psychological and political puzzle. In principle, redistributive taxation—transferring resources from a small minority holding concentrated wealth to the much larger majority—should command substantial democratic support, given the principle of one person, one vote (Meltzer and Richard, 1981; Kuziemko et al., 2015). Indeed, a simple "economic" account of behavior would seem to predict that the relatively poor majority would continually vote for redistribution that is in their financial interests. Yet, in practice, such policies often encounter strong opposition, and governments that gain power through popular support frequently implement fiscal reforms that disproportionately benefit higher-income groups (Bartels, 2005; Piketty, 2020).

One possible explanation consistent with a rationally self-interested economic view of human behavior would be that voters may believe that redistribution could stifle innovation or economic growth, leading to restrained enthusiasm for radical policies (Alesina and Rodrik, 1994). Yet, as we noted above, the high levels of inequality in the U.S., U.K. and most other rich nations are generally viewed as reducing, rather than enhancing economic growth. Moreover, even moderate redistribution is politically constrained by factors such as status-quo bias, wealth aspirations, and the ideological framing of taxation as government overreach. Cultural narratives that associate taxation with coercion rather than collective investment contribute to what some scholars term the "fiscal illusion," in which citizens systematically underestimate the benefits they receive from public spending (Osterloh and Debus, 2012). [11]

Paradoxically, large segments of the population who are net beneficiaries of redistributive systems often oppose their expansion, reflecting deep-rooted asymmetries in perceptions of

[11] Moreover, the struggling with bureaucracy and suffering stigmatization can make many economic beneficiaries of redistribution feel oppressed rather than supported by the welfare state Campbell (2012). Here too the psychology of policy design and implementation may be of critical importance.

fairness, desert, and economic mobility (Fong et al., 2006). This persistent misalignment between objective material interest and subjective political preference underscores the central importance of psychology, rather pure economic self-interest, in understanding how inequality becomes entrenched.

Against this backdrop, enacting a redistributive policy typically requires the painstaking and prolonged task of building public support and assembling a political coalition to drive through the legislation; and implementing and sustaining a policy typically requires administrative capacity, fiscal resources, and coordination (Cole, 2016). Whether a policy is politically feasible, therefor, depends critically on the psychology of public support—on whether the policy fits prevailing beliefs about what is possible to achieve via public policy and about what is fair. These beliefs shape which coalitions can form and which interventions are dismissed as infeasible from the outset. And, as we discussed in Section 5, these beliefs are actively, strategically shaped by the wealthy. The psychology of the formation and modification of political beliefs and attitudes is therefore critical to understanding which programs of reform (regarding inequality or any other issue) are feasible.

Impact refers to the extent to which a policy, if implemented, actually reduces inequality. Most obviously, policies impacts will differ in magnitude. But policies also differ in their time course, the strength of inequality reduction over that time, which groups they affect, and in their inevitable unintended consequences. A wealth tax, for example, might simply lead high net-worth individuals to flee the area where it is imposed, or might lead to profligacy by those with high incomes, who spend indiscriminately to avoid accumulating wealth that is taxed.

Policies differ not only in the duration of their impacts, but also in their psychological character. In the short run, new policy interventions that directly redistribute resources from the rich to the poor will violate the prevailing status quo, and, due to loss aversion, the losers will typically be more upset than the beneficiaries are pleased (Kahneman and Tversky, 1979, 1991). Moreover, such changes to the rules are likely to be perceived as ipso facto unfair by many, and opposed, because, as discussed above, altering established rules can be seen as tearing at the social contract and thereby threatening group cohesion (Bicchieri, 2006). The wealthy are, of course, particularly well placed to object loudly and influentially, and progressive taxation and the gradual construction of the welfare state have historically met with fierce resistance (Steinmo, 1993; Piketty, 2014). In many nations—especially the United States—there have been repeated and often successful attempts to roll back inequality-reducing measures (Hacker and Pierson, 2010; Saez and Zucman, 2019).

Over time, however, people will almost certainly adapt to a new policy regime, which will then become the new prevailing status quo. As policies endure, they tend to be taken as

given and come to be seen as normal features of the social contract (Achen and Bartels, 2017). The challenge for policy design, therefore, is not only to achieve an immediate reduction in inequality but also to ensure that reforms persist long enough for the collective psychology of the system to recalibrate around them (Pierson, 2000; Weaver, 2010).

Reducing inequality (or indeed simply slowing or halting the growth in inequality), requires, of course, measures that are both feasible and impactful. A policy that is infeasible, however effective in theory, will never be enacted in practice; a policy that is feasible but low in impact will be largely symbolic. We devote much of the rest of this section to understanding the psychological texture of feasibility and impact, beginning with the most important inequality-reducing policies available to policymakers to reduce inequality in the short term: taxes and transfers.

6.2 Taxes and transfers: the *workhorses* of inequality reduction

Systems of taxes and transfers merit special focus for scholars interested in inequality reduction, because no other policies intervene as directly on resource distributions. And, because existing systems of taxation are already in place, modifying these systems is relatively feasible. The specific design and framing of taxes and transfers, however, are materially and psychologically significant, affecting both impact and feasibility, because people respond to their psychological construal of tax-and-transfer systems, rather than to the economic impact of these systems directly (Hallsworth et al., 2017; Rees-Jones and Taubinsky, 2018).

Three design features are especially relevant for psychologists studying inequality reduction: progressivity, salience, and whether the program intervenes on flows or stocks. *Progressive* tax systems increase tax rates with income or wealth. The principle of progressive taxation enjoys broad public support (Stantcheva, 2021), but the complexity of tax systems can obscure the degree of their progressivity, which the wealthy exploit to their advantage.

For example, the most common asset tax in the United States, the property tax looks superficially progressive, since wealthier people tend to own more valuable properties. But it is in fact strongly regressive, since housing is a much smaller fraction of the wealth of the rich, in comparison with those with middle-incomes (Levinson, 2021). Moreover, when property taxes pay for schools, as is common in the U.S., higher income areas can raise more money for schools (which advantages their children) with lower millage rates (the percent tax paid on each dollar of property). Similarly, in the United Kingdom, the property-based council tax system is structured such that tax liability increases with property value in what appears to be a progressive manner; however, it reaches a capped or banded maximum such that the owner of a stately home may end up paying little or no more than the owner of

a modest three-bedroom house (Adam and Chote, 2018). Notoriously, the affluent City of Westminster in London has one of the lowest council tax burdens in the country, primarily because its residential population is wealthy and business-rate income is high (Campaign, 2020).

In the United States, the United Kingdom and many other countries, moreover, complex tax arrangements and legal loopholes ensure that billionaires typically pay a much lower marginal rate of income tax than working people. Thus, in the UK, while statutory top rates may appear high, empirical evidence shows that for very high incomes the mean effective average tax rate (EATR) actually declines (Advani et al., 2022). Similarly, investigative data in the U.S. suggest that some of the wealthiest individuals pay very low effective rates of tax by exploiting wealth-income dichotomies and avoidance strategies (Eisinger et al., 2021).

The *salience* of taxes also affects behavioral responses: people respond strongly to taxes they notice and weakly to those which are embedded or withheld at the source (Finkelstein, 2007; Chetty et al., 2009). The value-added tax in the European Union generates a tremendous amount of revenue, yet its invisibility in the final price means it lacks salience for most consumers (Dytrychová, 2024). This lack of perceptibility is one of the principal reasons that U.S. tax opponents strongly resist its introduction: they fear that the hidden nature of the tax renders rate increases too politically tempting.

Other taxes are similarly non-salient, not because they are invisible in appearance but because it is unclear who ultimately bears their burden. The corporate income tax, for example, is nominally levied on firms but the distribution of its real economic incidence—whether it falls on shareholders, employees (via lower wages), or consumers (via higher prices)—remains contested (Auerbach, 2006; Carroll, 2009). Even among economists the question of how the burdens of corporate taxes are distributed lacks consensus (Gentry, 2007).

The third key difference between taxes is whether they target flows (such as income) or stocks (such as wealth). Taxes on flows are easier to administer, but, given the extremity of existing inequality, taxes on stocks (for example via one-off, or on-going wealth taxes, or estate taxes) may be required to achieve meaningful reduction of wealth concentration (Adam, 2021; Bastani and Waldenström, 2023). Estate/inheritance taxes are widely used across the world and can potentially have a huge impact on intergenerational transmission of inequality in many countries. They are for that reason, however, targets for lobbying by the wealthy, both in terms of the threshold of wealth at which they kick in and the creation of maintenance of loopholes. One challenge with a wealth tax that, to the best of our knowledge, has not received attention involves psychology: People may not mind so much being taxed out of *flows*, which reduce the gains they experience, but have a visceral negative reaction to the idea of taxing *stocks*—i.e., their accumulation of savings. Taxing

stocks creates the feeling that, if you do nothing your 'nest egg' will shrink over time. Wealth taxes can also have unintended consequences such as encouraging profligacy (high rates of spending) by the affluent so as to avoid accumulating taxable wealth. For a fascinating debate between leading economists about the viability and effectiveness of a wealth tax, see thePeterson Institute for International Economics (2019).

6.2.1 The psychology of fairness in tax and transfer design

These key features of taxes will play a central role in determining whether tax-and-transfer systems, and proposed changes in them, are seen as fair, playing into the issue of feasibility. The fairness of taxes and transfers is closely linked to the distinction between equality of opportunities and equality of outcomes. As discussed, people have a strong preference for fairness in opportunities, and are willing to tolerate unequal outcomes as long as the processes by which they were arrived at was fair. This preference is consequential for the use of taxes and transfers as inequality-reducing tools because the most salient concern for policies is typically not about their impact on equality itself, but rather about their perceived (un)fairness (Starmans et al., 2017; Sugden and Wang, 2020). Individuals care more that rewards are distributed fairly—that the same work yields the same pay, for example—than about the degree of skew of pay across the wider population (Adams, 1965). This tendency is apparent even in children, for whom inequality of outcomes is acceptable as long as the process which determines these outcomes is seen as fair (Sigelman and Waitzman, 1991; Kenward and Dahl, 2011; Kanngiesser and Warneken, 2012; Hamann et al., 2014).

6.2.2 Do people understand the distribution of opportunities?

The relative acceptability of intervening to equalize oopportunities over outcomes introduces a major issue: people have a difficult time making sense of the myriad factors which determine individuals' "opportunities." The inequalities redistribution seeks to correct are themselves the cumulative result of earlier, less visible inequalities of opportunity (Roemer, 1998), and, because individuals often treat the status quo as implicitly fair—a manifestation of the system justification motive (Jost and Banaji, 1994)—direct interventions on outcomes can be perceived as arbitrary or punitive. Thus, neglect of existing structural inequalities can make redistributive policies appear undesirable because redistribution itself is construed as an inequality of outcomes (Alesina et al., 2001).

Considerable evidence suggests that people's perceptions of each step in existing processes of resource allocation are not necessarily stable or accurate (Kuziemko et al., 2015; Davidai and Gilovich, 2015; Alesina et al., 2018; Heiserman et al., 2020; Stantcheva, 2021;

Hvidberg et al., 2023; see Stantcheva, 2024, for a review). These related papers have empirically documented that people exhibit misperceptions of existing inequality (Kuziemko et al., 2015), the likelihood of social mobility (Alesina et al., 2018), and the the role and efficacy of tax-and-transfer programs (Stantcheva, 2021). A prominent through line in this research, we note, is that correcting misperceptions about these factors is usually not sufficient to increase support for redistribution. Changing support for redistributive policies requires grappling with other, more ideological challenges, such as people's beliefs about whether government is capable of reducing inequality (Stantcheva, 2021). These challenges are not as easily addressed with information treatments.

One challenge is that people are often optimistic about their own future financial outcomes, which makes them less concerned about equality of opportunity since they believe that they themselves will receive a "fair shot." Alesina et al. (2018) and Heiserman et al. (2020) both find that Americans in particular are over-optimistic about inter-generational mobility. People's perceptions of the fairness of inequalities are, in addition, likely to be subject to the self-serving bias in perceptions of fairness (Babcock and Loewenstein, 1997; Shepperd et al., 2008); those in more advantageous positions are likely to perceive inequalities as more fair. Consistent with such a prediction, Hvidberg et al. (2023) find that people's perceptions of the fairness of inequality are strongly correlated with their positions (both long-term and transitory) within local reference groups in a self-serving fashion. Thus, while there may be consistency across people when it comes to rejecting inequalities that results from unfair processes, people may judge whether existing processes are fair in a biased, self-serving, fashion.

Which tax-and-transfer systems, then, most effectively reduce inequalities of opportunity, and which reduce inequalities of outcome? Does public support for different types of taxes reflect this distinction? In practice, taxes and transfers often intervene on both dimensions simultaneously.

Wealth taxes clearly target outcomes, since they redistribute accumulated resources rather than altering the processes that generate them (Bastani and Waldenström, 2023). Inheritance taxes, by contrast, are often justified as promoting equality of opportunity, limiting the extent to which advantages are transmitted across generations (Piketty, 2011; Atkinson, 2015). Income taxes plausibly serve both functions: they compress the wage distribution in real time, and when paired with transfers to low-income workers (such as the Earned Income Tax Credit in the United States), they reduce inequalities of outcome between workers (Piketty, 2014; Chetty et al., 2020). At the same time, highly progressive income taxes can slow wealth accumulation, thereby mitigating intergenerational inequalities of opportunity (Corak, 2013).

Because these distinctions are sometimes porous, a given tax policy can often be framed either as enhancing opportunity or as correcting unequal outcomes. Given the widespread public preference for policies that promote equality of opportunity over equality of outcomes (Roemer, 1998; Alesina et al., 2018), one tactical implication arising from psychological considerations is that, where possible, new tax proposals may attract broader support if presented in terms of enhancing opportunity rather than adjusting outcomes.

6.3 i-frame v. s-frame policies

While tax-and-transfer systems merit special consideration as direct tools for reducing inequality, they represent only one class of policies for which an understanding of psychology can inform inequality reduction. A broader debate exists about whether the most effective path to a more equal society lies in pursuing i-frame policies, focused on the thoughts, behaviors, and skills of individuals; or s-frame policies target the systems (rules and institutions) in which those individuals operate. In the domain of inequality reduction, s-frame policies are extremely common: progressive income taxation, wealth taxes, universal education, inclusive housing and zoning laws, and universal health insurance are all capable of reducing inequality by changing underlying resource distribution systems. I-frame policies, on the other hand, usually seek to reduce inequality by "improving the play" of disadvantaged individuals, rather than levelling the playing field. Examples include workforce development programs, financial literacy training, and "wise" interventions (Walton and Wilson, 2018; Walton and Crum, 2021) which seek to reduce stereotype threat, change mindsets, and improve grit (Dweck and Leggett, 1988; Duckworth et al., 2007; Dweck et al., 2014; Yeager et al., 2019; Yeager and Dweck, 2020).

I-frame and s-frame interventions differ systematically in both feasibility and impact. I-frame policies, which target individual behavior, typically score higher on feasibility: they are less expensive, administratively simpler, and target a smaller fraction of the population. Because they avoid direct resource redistribution and leave existing institutional arrangements intact, they tend to encounter little organized resistance and can be implemented rapidly within existing bureaucratic structures.[12] Their potential impact, however, is generally more limited. Behavioral and skill-based interventions can improve the positions of some individuals, but effects are relatively small, and often dissipate over time (Saccardo et al., 2025).

[12]Indeed, one of the main selling points of the "nudge" framework is its broad political appeal and the fact that nudges tend to be relatively non-controversial (Sunstein, 2014; John et al., 2013), which may be especially important in times of political polarization and consequent political log-jam (Moynihan and Herd, 2022).

S-frame policies exhibit the opposite pattern. They target the structural sources of inequality: how income, wealth, and opportunity are distributed through tax systems, labor markets, and social insurance. Their potential impact is therefore greater, since they can permanently compress the wage distribution and change the rules governing wealth accumulation. Yet these policies face formidable feasibility constraints. They require political coalitions large enough to overcome the interests of the wealthy, whose position, as we have discussed, is relatively less threatened by i-frame interventions. In this sense, the apparent tradeoffs between i-frame feasibility and s-frame impact reflect not only the political economy of inequality, but also political psychology: because elites have disproportionate influence over the policies which can be on the public agenda, i-frame policies are both practically and psychologically "more feasible".

6.3.1 The psychology of i-frame vs. s-frame policies

Whether a policy focuses on the individual or the system has significant psychological consequences. In particular, i-frame and s-frame policies elicit different patterns of public reaction before and after implementation. S-frame policies, which alter the systems common to all, tend to provoke initial resistance (rooted in the implicit assumption that the status quo is fair), whereas i-frame policies, which target individuals, often invite backlash once enacted. Understanding these differing dynamics is essential for a political psychology of policy design.

S-frame policies are especially likely to be initially regarded as infeasible

All policies are likely to undergo a period of adaptation, and before adaptation occurs, people are likely to be averse to policy changes. The psychological reasons for this are numerous. Status quo bias (Samuelson and Zeckhauser, 1988) suggests a preference for the existing policy environment, even if it is suboptimal. And, when imagining life under a new policy, people are likely to neglect the ways in which they will benefit and attend to the ways in which they will suffer (Davidai and Gilovich, 2016; Granulo et al., 2025).

Congestion pricing is a paradigmatic example of these psychological realities. Congestion pricing is a policy under which drivers pay a toll for driving in busy downtown areas of cities. Worldwide, efforts to implement congestion pricing have faced initial resistance and unpopularity pre-implementation which then gives way to robust public support once people experience the effects of the policy. Research suggests that, prior to implementation, people neglect the effects of the policy on others (reduced traffic) and focus on its effects on them (having to pay the toll should they choose to drive to the congested area) (Cherry et al., 2012; Baranzini et al., 2021; Janusch et al., 2021).

The necessity of adaptation is important for s-frame policies because they alter the

choice environment universally. This universality means that they often capture a great deal of public attention, and, before adaptation occurs, much of that attention is focused on the costs and disruptions they impose. By contrast, i-frame policies apply only to a subset of individuals. Because they leave the broader rules of the game intact, they do not generate the same attentional asymmetry: most people are unaffected and so do not dwell on the policy's costs. The widespread salience of s-frame policies also, paradoxically, helps improves their stability once implemented. As Sarah Kaufman, director of New York University's Rudin Center for Transportation, observed: "In both London and Stockholm, residents were resistant at first, but eventually they experienced the promised benefits of reduced traffic and better public transportation and came around to the idea."[13] In sum, the psychological bias towards seeing the current system as "fair" and "not to be tampered with" makes s-frame change difficult to achieve initially, but also makes it less likely to be reversed.

I-frame policies can generate backlash

While a virtue of i-frame policies to enhance equality is that they can be relatively cheap, straightforward to implement, and can "fly under the political radar" even in times of political polarization (Sunstein, 2014), such policies can also be vulnerable to backlash. By intervening on inequality at the level of individual, they can be perceived as unfairly beneficial to low-resource individuals or punitive to high-resource individuals. Diversity efforts in hiring, for example, have been a focus of anti-"DEI" (diversity, equity, and inclusion) policies (Murray and Bohannan) promoted by the U.S. administration at the time of writing, and basic research has shown that such policies tend to generate strong backlash effects against minority groups (Leibbrandt et al., 2018; Kim and Kweon, 2022; Gonzalez and Martınez-Marquina). By correcting the perceived inadequacies of individuals, i-frame policies also run the risk of implicitly blaming the victim for their situation (Chater and Loewenstein, 2023).

By contrast, s-frame policies, in theory, change systems for everyone, even if in practice the effects of these changes are unevenly distributed. Because s-frame policies are broad-based in this way, they are less likely to trigger the same types of resistance. The principle of progressive income taxation, for example, enjoys broad public support (Bartels, 2018; Stantcheva, 2021), and Rowlingson et al. (2021) also find public support for wealth taxes in the United Kingdom. While "pure" tests of the psychological claim are rare (as they would require holding the material policy consequences constant), we contend that the fact that s-frame policies use a rule-based approach to reducing inequality rather than proactively targeting individuals reduces the backlash they engender.

[13]Reported in Fayyad, 2025

6.4 Reality check: The limits of psychology alone

According to the historian Walter Scheidel (2018), inequality has only ever been successfully reduced in human history by dramatic events he calls the "four horsemen of leveling": large-scale warfare which mobilizes and disrupts the whole economy and social structure, transformative political revolution, state failure, and lethal pandemics. Scheidel's account highlights a sobering pattern: in the absence of large-scale societal crises, the wealthy exert a steady and disproportionate influence over how resources and opportunities are distributed (Piketty, 2014). The enduring and imposing challenge, then, is to reduce inequality without waiting for the intervention of one of the "four horsemen."

Despite the psychological dimensions of inequality reduction, the most urgent task remains the reform of political and economic institutions. Media concentration, the influence of money in politics, and regulatory capture of government by powerful business interests and wealthy individuals all shape the informational environments within which downstream psychological processes unfold (Gilens and Page, 2014; Stiglitz, 2013). Under such conditions, even well-designed redistributive policies struggle to overcome structural asymmetries in what citizens know, believe, or perceive as possible and fair.

The remedy, therefore, lies in reducing the political and economic dominance of concentrated wealth. Campaign finance reform would weaken the direct linkage between wealth and political power (Drutman, 2015; Lessig, 2011). Reducing the concentration of media ownership would diversify the range of perspectives and narratives accessible to the public (Baker, 2006). Closing the "revolving door" between private firms and regulatory agencies would mitigate the effects of regulatory capture (Carpenter and Moss, 2014). Together, these reforms would rebalance the information environment—and, by extension, the psychological one. A more pluralistic media landscape would expose citizens to a wider array of explanations for inequality and a broader set of policy alternatives.

A unified science of inequality must therefore connect political economy and political psychology. Political economy analyzes how the distribution of power and resources structures incentives, access, and agenda control, while political psychology examines how these institutional realities become internalized in cognition, perception, and judgment (Bartels, 2018; Jost et al., 2019). Both are essential: without analyzing power, the psychology of inequality risks overemphasizing what is "in the mind" while neglecting how it got there. Without psychological insight, political economy lacks an account of how existing inequalities are maintained through the beliefs and motivations of individuals.

7 Conclusions

In this review, we have highlighted key features of human psychology that shape thinking about inequality, both in public discourse and in psychological research. Humans tend to focus on local interactions and comparisons rather than considering each individual's position within society as a whole. Variation in human flourishing is often attributed to personal rather than systemic factors, with the broader structural context pushed into the background. Correlation is easily mistaken for causation, so that privilege is taken as evidence of inherent superiority and thus of deserved advantage. At the same time, the drive for group cohesion—especially in times of perceived threat—can produce strong resistance to change, reinforcing existing social systems even when they sustain inequality.

We conclude by considering the implications of this analysis for the psychology of inequality, particularly in relation to research, advocacy, and the scope of political psychology, as well as the challenge of addressing inequality through behavioral mechanism design—that is, applying insights about individual psychology to improve the systems by which we govern ourselves.

7.1 Implications for research

Our attitudes toward equality and inequality are shaped by the norms and social structure of the societies in which we live: when considering what would be a fair, just and equitable distribution of resources and opportunities, our starting point is typically the current reality of the society in which we live, rather than any pre-political "state of nature" imagined variously by the classical political philosophers such as Hobbes, Locke and Rousseau. Thus, the psychology of inequality is likely to be as varied as the diverse social structures that have evolved over long histories of cultural development. Moreover, as we have seen, our attitudes to inequality are shaped too by our role and position in society, with the inevitable tendency that inequalities which privilege ourselves and the group to which we belong often seem less iniquitous than those that do not. The psychology of inequality needs, therefore, to be closely aligned with, rather than abstracted from, sociology and anthropology (Boehm, 1999; Boyd and Richerson, 2005; Henrich et al., 2005; Putnam, 2015). We suggest two possible directions for future research into a political psychology of inequality.

7.1.1 Toward a psychology of policy design

In this review, we conclude that, from a psychological perspective, s-frame policies which focus on reducing inequalities of opportunity are more likely to be politically stable even though

they are more challenging to enact. This conclusion follows from a synthesis of the existing empirical literature, but, to our knowledge, causal empirical evidence on exactly this question does not yet exist. This is likely due to the fact that the psychological effects of policy design are typically confounded with the distributive outcomes of those policies. Decoupling policy design choices from distributional outcomes would make it possible to test whether people genuinely prefer, for example, opportunity-equalizing policies to outcome-equalizing ones, or whether such apparent preferences are contingent on perceived self-interest and group advantage. In this way, successfully designing and implementing inequality-reducing policies will require developing a deeper understanding of the psychology of policy design.

7.1.2 Toward a political psychology of inequality

Traditional political economic analyses of inequality have focused on the ways in which the wealthy use their wealth to enshrine their advantages. In this review, we have endeavored to illustrate, largely by example, that they similarly employ their wealth to structure the public psychology in their favor. But the empirical literature is relatively thin on this topic, and we regard our efforts as a first, not a last, step toward a political psychology of inequality. When one asks, "how do the wealthy affect the psychological experience of the public to their benefit?", many interesting questions follow: how do their philanthropic activities of the wealthy affect what solutions "come to mind" for policymakers and researchers? How do "super PACs" distort beliefs about the likely winners and losers of new policy proposals? And how do both traditional and algorithmic media environments, both of which are controlled by the wealthy, "set the agenda" for the public's views of policy issues? Psychologists are already interested in these and related questions, but pursuing a new political of inequality will require new methods and new sources of data to answer them more completely. Much of the research in psychology relies on testing the effects experimental manipulations in carefully-controlled setting, which limits the degree to which these very applied questions can be answered.

From the other direction, a political psychology of inequality must also explain why the public's attention and beliefs about inequality take the form that they do. As we have argued, these patterns may arise from cognitive tendencies that evolved for small-scale exchange and relative status assessment but operate poorly in large and impersonal economies. They may also reflect political ideology, in the sense that they reflect learned or inherited beliefs about the world. Or they may result from information environments (structured by the wealthy) that emphasize certain cues about merit, deservingness, and success while obscuring others. Each of these explanations suggests different strategies for addressing them; as a result, clarifying the relative importance of these mechanisms, and how they interact, is essential

for developing a research agenda that explains both the persistence of inequality and the psychology that sustains it.

7.2 Implications for policy: A need for behavioral systems design

Beyond the question of how individual policies might be designed to maximize their appeal, efficacy, and stability, one can also ask how the broader systems that distribute resources could be structured to accommodate what is known about human psychology. A behavioral system design approach applies i-frame insights to the construction of s-frame institutions that can function given individuals' limited attention to inequality, a default acceptance of existing rules, and group identity-focused concerns. The challenge of designing for behavioral agents resembles the field of mechanism design in economics, which is concerned with how to design institutions for resource allocation when individuals have private information about, for example, their productivity. Recent work has acknowledged that classic results in mechanism design do not hold with behavioral agents (Rees-Jones and Taubinsky, 2018). A behavioral systems design approach would ask, similarly, how distributive rules can remain stable and equitable with behavioral agents (e.g., as we have shown, when attention is local, judgments are affected by group identity, and fairness is assumed in existing rules).

The design challenges are significant. One approach to designing systems around local attention to inequality, for example, would be to make broader inequalities more salient through public accounting and disclosure rules. But this is likely to be an uphill battle; going with the psychology as opposed to against it would entail designing systems that convert local awareness of inequality into productive collective action. Because people are most attuned to inequalities they can observe directly-in their workplaces, schools, or communities—institutions could link those settings to broader mechanisms of redistribution. For example, firms could be required to report pay ratios by management level on paystubs, and state and local taxing bodies could report the average effective tax rates paid by bracket on individual tax returns. And these disclosure requirements could be coupled with standing mechanisms for citizen petition, public hearings, or participatory budgeting. In this way, local perceptions of inequality could become direct inputs into political behavior.

Similarly, institutions could mitigate the tendency towards accepting status quo rules as fair by embedding mechanisms for periodic review or renewal. Though this approach risks administrative burdens, one wonders whether democracies would re-arrive at present levels of inequality if they could collectively "start fresh" to decide on resource allocations (John Rawls suspects not). And, given the role of group identification, a behavioral systems design approach would treat the strength of group identification as at least partially endogenous (as in Shayo 2020), and ask how institutional arrangements affect group identities, and how

these identities affect preferences for redistribution.

These challenges become ever more urgent in the present era, in which large language models appear to be rapidly accelerating the growth of inequality. AI technologies exhibit extreme increasing returns to scale, concentrating power and wealth among a few firms and individuals who control popular models and their front-end interfaces. Unless regulation or technological innovation disrupts this concentration, AI will amplify existing inequalities and entrench elite control over both markets and discourse. The mechanisms discussed in Section 5—control over attention, agenda-setting, and implicit framings of fairness—will apply with even greater force in the context of AI, where a handful of actors may shape public policy on AI and inequality and also shape the public's beliefs about AI and inequality.

7.3 Implications for advocacy

An important lesson from the history of inequality reduction is that no society has ever successfully reduced inequality without social conflict of some kind. Those who are concerned about inequality need to think not only about what types of policies will help to achieve this goal effectively, but also how to sell their policies to the public; psychology is as important as economics. One might take our previous arguments for simplicity and strategic framing of policies to suggest that policy advocates are currently making mistakes in their approach to policy advocacy. Not so! Nor do we believe that it is an accident that complicated, "submerged," policies tend to benefit the wealthy, or that support for redistribution is undermined by incorrect beliefs about transfer recipients. Instead, the political economy of inequality reduction is frustrated by the fact that those with relatively more resources use those resources to shape the design of and communication about of policy choices. We have argued that the wealthy structure the environment to favor certain policy framings, but ungenerous policy framings should not be treated as a *fait accompli*, and reducing inequality will require mobilizing coalitions to win public support for policies which do so.

Active efforts to convince the public of the merits of inequality-reducing policies can be successful. For example, using "race-class" narratives to influence people's group identifications has shown promise as a tactic in progressive organizing (Demos, 2018; Epps, 2024). And an enduring belief in America is that Social Security is an "earned benefit" program rather than a transfer, which augments its public support (Cook and Czaplewski, 2009; Boccia, 2024). One promising strategy is "deep canvassing"—sustained conversations that invite perspective taking—which has been shown durably change beliefs (Broockman and Kalla, 2016). Related work suggests that interactive conversations with large language models might have similar effects (Costello et al., 2024). A related tactic is to correct pluralistic ignorance; many citizens may underestimate the degree to which others share their concern

about inequality or support for redistributive measures, and making consensus visible can produce rapid norm shifts (Tankard and Paluck, 2016). And, in general, behavioral scientists have spent quite a bit of time and effort on assessing the effectiveness of "get out the vote" tactics to maximize turnout in particular elections (Green and Gerber, 2024).

These examples, however, also reveal the limits of current approaches in experimental psychology and political science. Most interventions which examine how to change attitudes and behavior are necessarily randomized at the individual level, which restricts the scope of both intervention design and focal outcomes (Connolly et al., 2025). In practice, however, the information and policy environments in which individuals operate are continuously intervening on beliefs, attitudes, and behaviors at scale, and psychological interventions are one-shot interactions within these systems. Consequently, a political psychology of inequality reduction must instead look upstream and examine how changing the design of policy and information environments can durably change attitudes and behavior, and reciprocally, how attitude and behavior change might be harnesses to durably change these environments for the better.

Conflicts of interest

The authors have no conflicts of interest to declare.

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