

'How the other half lives'?: Taking a critical approach to the social psychology of economic inequality and extreme wealth

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Abstract

The negative impact of economic inequality on social issues and wellbeing is of importance to social psychology that historically has an interest in social justice. Social Identity Theory is explored as an approach that acknowledges the wider context of social issues. The use of experiments encounters challenges in categorizing wealth and how individuals account for extreme wealth. Mainstream research agendas in psychology are not neutral and draw upon current ideology (such as neoliberalism) that can often maintain inequality. These difficulties are addressed by Critical Social Psychology driven by a social justice agenda that challenges the acceptance of neoliberal values. The application of Critical Social Psychology to wealth inequality is demonstrated with research using UK media data. Critical feminist psychology is discussed to explore the role of class and how to challenge the stigmatization of working-class people. Finally, this paper outlines how Discursive Psychology addresses how extreme wealth and the practices of the super-rich are warranted. A discursive approach questions the acceptance of wealth inequality as an everyday assumption and demonstrates how dominant discourse draws upon individualism. Furthermore, Discursive Psychology has examined how accountability for problematic practices,

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such as tax avoidance that maintain inequality, are managed in media broadcasts.

KEYWORDS

critical social psychology, discursive psychology, individualism, neoliberalism, social class, television, wealth inequality

1 | WHY IS ECONOMIC INEQUALITY A PROBLEM FOR PSYCHOLOGISTS?

Economic inequality has been found to have a negative impact on our mental health, decrease perceptions of life satisfaction and lower social trust (Graafland & Lous, 2019). Social trust can be defined as the belief that a person's position would not be adversely affected when others are given responsibility for the outcome such as another person or governmental organisation (Kwon, 2019; Rathbun, 2009). The values underlying social trust and who can be trusted are dependent on the social and historical context (Boslego, 2005). Social trust is central to economic development as it decreases transaction costs (Kwon, 2019) and reduces economic inequality (Graafland & Lous, 2019). The damaging effects of economic inequality are reflected in the UN's commitment to the reduction of inequality through their Sustainable Development goals (UN, 2016). The wealthiest 1% of people have 45% of household assets whilst the least wealthy 50% own less than 1% of total global wealth in 2021 (Credit Suisse, 2021). The COVID-19 pandemic has intensified wealth inequality as the super-rich gained the biggest increase of wealth documented (Chancel et al., 2022). Defining the super-rich is complex as they are not a homogenous group and the placing of wealth in complex financial arrangements means they are not easily identifiable (Goodman et al., 2022). Wealth inequality is a geographical problem as countries such as the USA with higher levels of inequality are more affected by issues such as lower life expectancy and reduced social mobility than more equal countries such as Japan (Wilkinson & Pickett, 2010). There is an argument which claims that the current focus on wealth inequality is misleading and the focus needs to be on poverty as an issue (Frankfurt, 2015; Watson, 2015). This argument views the discussion about wealth inequality as misguided as it diverts policy attention from alleviating poverty (Watson, 2015). However, the focus on poverty prevents a discussion from taking place about wealth distribution in society and how the super-rich circumvent mechanisms such as tax to fund public spending for people in need (Kapoor, 2016). Poverty and wealth inequality are not separate issues and measures to address wealth inequality such as tax rates for higher earners can help to alleviate poverty (Peterson, 2017).

There is compelling evidence to demonstrate the damaging effects of wealth inequality in relation to a range of social problems. For example, Wilkinson and Pickett (2010) found that health in developed nations is related to income differences within countries and not differences between them. Increases in overall wealth at a national level does not increase happiness yet increased inequality creates social problems. In relation to happiness, the Easterlin paradox, based on US research from 1945 to 1970, found that an increase in national wealth did not necessarily result in an increase in overall national happiness (Easterlin, 1974). Further studies have stated that once basic needs are met in poorer countries, further increases in wealth do not lead to increased happiness (Di Tella & MacCulloch, 2010). The Easterlin paradox is argued to be of continued importance due to increases in wealth inequality and contemporary research supporting the concept (Oishi & Kesebir, 2015). Societies that reallocate wealth through taxation are happier as they are less unequal (Oishi et al., 2011). Economic inequality is recognised as having a negative impact on public health (Siegrist & Marmot, 2004) to the extent that wealth inequality is shown to affect individual life expectancy (Pickett & Wilkinson, 2015). Economic inequality also affects morbidity as individuals with a lower SES are more likely to be affected by a health condition (Siegrist & Marmot, 2004) throughout their lifetime. Inequality is not only damaging for society as a whole but has a worse impact on poorer people who have less resources to address its negative effects. Those on lower incomes are more likely to be affected by housing deprivation (Adkins, et al., 2020), an important determinant in lowering life expectancy (Buck & Maguire, 2015). Economic inequality can also be seen to have an

impact on mental health which has resulted in increases in mental illness in more affluent, but unequal, nations (Pickett et al., 2006). Wilkinson and Pickett (2018) develop this research further finding that people in more unequal nations are more likely to experience status anxiety and problematic behaviours such as gambling. There is a range of evidence that economic inequality is a social problem in relation to its impact on individual wellbeing and affecting poorer people more adversely. Economic inequality as a social problem can be argued to affect society further due to its impact on education and social mobility. Wilkinson and Pickett (2010) found that countries with the highest levels of social mobility such as Finland and Sweden had low levels of inequality compared to the UK and the USA who have among the highest levels of inequality and the lowest social mobility. Therefore, economic inequality is a social problem that adversely affects all groups in unequal nations on a range of differing social issues and is of interest to psychologists.

This review will demonstrate how talk about wealth inequality, its material and psychological outcomes can be explored using a discursive approach that is relativist. Edwards et al. (1995) note that critics view relativism as amoral questioning the reality of atrocities such as the Holocaust. Relativism is also deigned as unsuitable for research purposes as it is not possible to identify definitive information about an issue (Fox, 2014) that allows solutions to social problems such as inequality to be addressed. These criticisms view discourse as reflective of cognition and ignore how discourse forms our physical environment. Talk is active meaning that the discursive and our physical reality are interconnected as discourse is used to warrant our physical world (Wetherell & Potter, 1992). Paternalistic and racist arguments about people of colour were used historically by colonizing nations such as the UK to account for their occupation and exploitation of colonized countries (Miles, 1982). Discourse both constructs and accounts for our material environment from the construction of nations (Billig, 1995) to the presentation of new nations such through the decline of Communism in Eastern Europe (Tileagă, 2013). Relativism provides the advantage of being able to question everyday assumptions (Edwards et al., 1995) at the core of Critical Social Psychology's social justice agenda. A discursive approach allows the researcher to explore whose discourse is dominant and to explore how inequalities are maintained (Wetherell & Potter, 1992). Relativism provides the opportunity to examine how wealth inequality and its material and psychological outcomes are constructed in talk.

2 | DISTINCTIONS BETWEEN DIFFERING TYPES OF ECONOMIC INEQUALITY

Whilst it has been established that economic inequality is a social problem, there is a lack of clarity as to the differing impacts of income inequality and wealth inequality. Wealth inequality is considered to have more of a negative impact upon society (Cragg & Ghayad, 2015), yet research and policy has previously focused more upon income inequality as an issue (Alvaredo et al., 2016). There are issues in relation to defining wealth and how it is measured as a concept. Wealth in psychological research has been conceptualised as the 'total value of everything someone owns minus any debt that he or she owes' (Norton & Ariely, 2011, p. 9). The usage of the definition in psychological research is problematic as it suggests that a person with a mortgage is more disadvantaged even though this involves the ownership of an asset that can be utilised to generate income (Headey & Wooden, 2004). In contrast, income cannot be moved easily as it is generated over time and is more sensitive to issues such as individual ill health and technological change affecting the market. It is argued that wealth can be defined as an asset that produces a financial return (Piketty, 2015). Wealth can be used to further entrench inequality in society and to generate further income that can be transformed into wealth. There is a general agreement amongst researchers that wealth inequality in society is at a higher level than that of income inequality (Adkins et al., 2020; Doss et al., 2014; Piketty, 2015). Thus, wealth inequality is a greater issue for society and needs to be the focus for future research.

3 | THE TROUBLE WITH INDIVIDUALISM IN PSYCHOLOGY AND WEALTH INEQUALITY

A rise in individualistic discourse about issues such as welfare provision allow mainstream psychology to explore social problems that have previously been considered the reserve of sociology and public policy (Stenner & Taylor, 2008).

Goodman et al. (2022) highlight the importance of language that draws upon individualism to account for wealth inequality and ignores external reasons such as inheritance to explain the privilege of the super-rich. In contrast, unemployed people are presented as undeserving from their lack of effort (Gibson, 2009; Goodman & Carr, 2017) and wellbeing is warranted an individual responsibility that can be improved through work (Sandle et al., 2018). Psychology's historical development and positioning as a science (Jahoda, 2007) places an emphasis on social issues being reducible to being within the individual (Rickett, 2020b). For example, psychological research reduces social class to a measure of income and education by substituting SES (Socio- Economic Status) (for example Carvacho et al., 2013). The substitution of SES is claimed to be the result of issues in defining class, a complex theoretical construct, particularly as modern employment practices have eroded traditional categories (Manstead, 2018). Research substituting SES ignores how social class is a fluid social construct used by people to access resources and to perform interactional work (Gibson et al., 2018). By placing a focus on the individual, mainstream psychological research about wealth inequality ignores how constructions of social class and material outcomes maintain wealth inequality.

The use of psychology to explore economic inequality and the super-rich involves questioning the individualistic values present in mainstream psychology and how they are deployed. It is alleged that psychology is neutral in relation to its underlying values (Arfken & Yen, 2014). Neutrality involves removing psychology from the context of its environment (Prilleltensky, 1997) ignoring the ideological environment (Tileagă, 2013) and the current dominance of neoliberalism (Sugarman, 2015). Neoliberalism can be defined as the extension of free market economics into other spheres (Brown, 2003) and more specifically, the needs of corporations (Crouch, 2011). An emphasis is placed on individual responsibility and the shrinking of the welfare state (Brown, 2003). Neoliberalism became dominant in the UK and US in the 1980s, exported to developing nations as a condition of accessing credit and more recently, to obtain funds from philanthropists in the global North (Baru & Mohan, 2018). The neoliberal ideology underlying mainstream psychology is problematic due to the importance placed on individualism particularly as politicians favour the allocation of funding for projects with a neoliberal bias (Hall, 2011). Individualism is used to legitimise the interests of the wealthy over the collective needs of poorer groups (Carr et al., 2019). In the UK, the introduction of neoliberal policies from the Thatcher government in the 1980s and subsequent governments have placed accountability for poverty on the individual as opposed to structural conditions (Savage et al., 2015). Psychological research on wealth inequality requires more awareness of the ideology present within its theoretical constructs and the influence of neoliberalism upon its outputs. In psychological research, positive psychology has been criticised for over emphasising the role of the individual in ensuring their wellbeing due to its neoliberal influence (Binkley, 2013). Neoliberalism is pervasive due to its use as 'common sense' (Sugarman, 2015, p. 103) that results in psychologists being unaware of its presence in research and practice. A critical psychological approach to wealth inequality requires an awareness of the influence of neoliberalism and everyday assumptions that are embedded in researcher's agendas.

4 | THE ROLE OF SOCIAL IDENTITY IN MAINTAINING WEALTH INEQUALITY

Social Identity Theory (SIT) begins to challenge the individualism present in psychology by acknowledging the importance of the role of culture (Tajfel, 1981). Applying SIT to wealth inequality involves exploring how groups legitimise themselves and justify the promotion of their self-interest. SIT argues that people act to increase the positive identity of their social group (Tajfel & Turner, 1986) using myths to allow poorer groups to accept social injustice (Brown, 2000; Tajfel, 1984). When conditions are created with high economic inequality, participants are more likely to accept conspiracy theories (Jetten et al., 2022). Wealth inequality is maintained through its legitimisation resulting in increased ingroup favouritism (Scheepers, 2017) despite wealthier groups being in less need than others. Mols and Jetten (2017) call this the wealth paradox: 'the notion that it is at times those who are best off who are least generous when it comes to helping others in need or when it comes to welcoming newcomers' (p. 16). Wealthier people are more individualistic perceiving themselves as less community oriented (Iacoviello & Lorenzi-Cioldi, 2019) and express increased opposition to immigration (Jetten et al., 2021). According to Moscatelli et al. (2014), the super-rich have an

aversion to being deprived of their enhanced status. Mols and Jetten (2017) state that the super-rich are focused on their future levels of affluence and have a greater fear of becoming impoverished. They claim that in times of greater social mobility, the super-rich act to restrict access to enhanced wealth and status to others. Increased social mobility diminishes their positive social identity as more people become wealthy (Jetten et al., 2017). SIT argues that the super-rich act to maintain their group's positive social status providing an explanation for the decreased pro-social behaviour of wealthy individuals. High levels of wealth inequality increased wealthier people's need for more wealth (Wang et al., 2020) and poorer groups are more motivated to acquire wealth (Wang et al., 2019). A sense of low social mobility results in poorer people being more likely to purchase luxury items to attempt to enhance their status (Wang et al., 2022). Additionally, perceptions of increased permeability between wealthier and poorer group result in increased dissatisfaction in the status quo and the potential for collective action (Jetten et al., 2021).

Experimental research using SIT bases a person's social identity on their wealth alone. An individual may have acquired wealth, but this does not mean that they identify as upper class or have a sense of psychological belonging with other wealthy individuals. Larsson (2011) found that lottery winners attempted to maintain their identity prior to their win despite their increased consumption. Rickett (2020a) argues that SIT cannot fully explain economic inequalities. The self-esteem hypothesis within SIT where individuals act to improve the positive identity of their group does not explain working class people's use of ambivalent talk (Holt & Griffin, 2005). Talk about class is nuanced (Rickett, 2020a) and this presents issues in studies where participants are categorised as 'haves' and 'have nots' (for example, Wang et al., 2020, p. 360). Social identification provides difficulties when exploring wealth inequality in an experimental context particularly when participants are assigned to groups based on wealth. For example, Jetten et al. (2015), used Bimboola, a fictional society for their experimental scenarios with the highest wealth category being 'above average, wealth of 100,000 to 1 million Bimboolan dollars'. The limitations placed mean that this study did not explore extreme wealth. From these studies, it is difficult to claim the importance of context to SIT based on an arbitrary categorisation in a virtual environment. The use of fictional scenarios removes the opportunity to explore how ideology is drawn upon in talk that is socially produced in a particular cultural and historical context (Billig, 2002; Tileagă, 2007). By abstracting social class into singular categories, SIT ignores the complexity of identity and the role of intersectionality in the construction of inequality (Hammack, 2017). There is no requirement for participants to account for their choices within the experimental models used by SIT or to acknowledge the complexity of talk about class and wealth. Thus, SIT is positive as it acknowledges the importance of context and culture when exploring prosocial behaviour. However, there are limitations to exploring wealth inequality with an experimental approach.

5 | CHALLENGING WEALTH INEQUALITY WITH CRITICAL SOCIAL PSYCHOLOGY

Critical Social Psychology is an alternative approach that addresses how people accept wealth inequality. Specifically, Critical Social Psychology argues that mainstream psychology can be complicit in the maintenance of the status quo, even when the status quo can have damaging social effects (Fox et al., 2009) such as those caused by wealth inequality. Taking a Critical Social Psychological approach requires a balance between acknowledging the wider social environment and the role of everyday social interactions in the construction of inequality in society (Day et al., 2014).

Feminist approaches to wealth inequality criticise mainstream psychological research as too individualistic and not appreciating the role of social class (Day, 2012). The dominance of individualism in psychology allows poorer groups to be presented as problematic (Rickett, 2020b). In particular, the cognition and actions of poorer people are pathologized as needing to change (Day, 2020b). Day et al. (2014) argue that middle class values are presented as banal whilst the working class are presented as failures. While people may not overtly talk about class, individuals use codes (Holt & Griffin, 2005), ways of speaking, such as the category of single mother being assumed to be working class (Day et al., 2014). In everyday talk, wealth inequality is constructed through the distinction between the categories of class and common (Day, 2020b). For social mobility to occur, working class people are required

to adopt middle class codes and deny their class origins (Rickett, 2020a). Discourse is central to the construction and maintenance of economic inequality and how this is embodied in class divisions. The media both influences people's talk by providing examples of class representations and reflects wealth inequality in society (Day, 2020a). In reality television programmes, working-class people are constructed as needing transformations to be aspirational (Ringrose & Walkerdine, 2008). Unemployed people are warranted as psychologically deficient to account for their position (Day, 2020a). In contrast, wealthy people are presented as successful and their privileged social status as earned (Kendall, 2005). Critical feminist psychology highlights the role of individualistic talk in legitimising economic inequality and the need to explore media discourse. Given the focus on poorer groups in psychological research, Day et al. (2014) call for researchers to explore the discursive practices of wealthier people.

6 | USING DISCURSIVE PSYCHOLOGY TO EXPLORE HOW WEALTH INEQUALITY IS LEGITIMISED

Discursive Psychology (DP) provides an opportunity to explore how people use language to construct social justice issues and account for wealth inequality (Augoustinos & Callaghan, 2019). As a social constructionist approach, DP explores how people use talk about psychological concepts (Edwards & Potter, 1992). Accountability management is a key tenet of DP and as such can be used to explore how super-rich individuals both legitimise their wealth acquisition and how they use their increased affluence (Carr, 2020). DP can be used to examine media discourse to analyse presentations of groups that are not otherwise available (Abell & Stokoe, 2001) such as wealthier groups. The ability to explore naturalistic discourse also allows DP to challenge the tacit acceptance of neoliberal values in psychology and explore social issues.

Tax can be used as a mechanism for redistributing wealth and levelling up by providing public services such as education and health. Complying with local tax rules and whether to use avoidance strategies, requires individuals to decide whether to act in their own or the collective interest (Alm, 2013). Carr et al. (2019) found that high profile people on a radio discussion programme drew upon individualistic ideology to present higher tax rates for wealthier individuals as unfair. A contrasting argument formed an ideological dilemma warranting increased tax for the more affluent as fair. Ideological dilemmas involve speakers drawing upon contrasting ideological positions yet are a common feature of everyday talk and presented as common sense (Pettersson, 2017). The speaker's argument warranted wealth as the product of a collective effort in a meritocratic environment where society provides services such as health care and education. The construction of tax as unfair in the media allows more affluent people to account for their less proportionate tax contributions that prevent public resources being available to address inequality in society. As tax policy is complex, there is a need for further research exploring how accountability for differing tax categories is managed.

DP has also been used to explore how the disadvantage experienced by poorer people is legitimised by drawing upon their work ethic. When exploring how poorer groups are held accountable for their status, an 'effortfulness' interpretative repertoire is used to question the legitimacy of benefit claimants and by individuals in precarious forms of employment (Gibson, 2009; Goodman & Carr, 2017). An interpretative repertoire is a discursive resource that can be defined as a way of talking about a topic that is familiar to others (Wetherell & Potter, 1988). Just world beliefs can present benefit claimants negatively as they involve the use of individualistic ideology (Goodman & Carr, 2017). Speakers involved in televised debates about the welfare state presented the poor status of the unemployed as 'just' by presenting them as lazy. In contrast, workers were warranted as having a work ethic. Unemployed speakers presented themselves as 'effortful' (Gibson, 2009) to manage their accountability for being jobless by referring to activities such as job hunting and being in education (Goodman & Carr, 2017). Using a critical psychological approach such as DP demonstrates how speakers draw upon individualistic ideology to present benefit claimants negatively. Phillips (2020) calls for inequality to be challenged by questioning and changing the narrative to present everyone as deserving of support to reduce extreme inequality. DP provides an opportunity to explore media constructions by

exploring how accountability is managed (Attenborough, 2016) and to be critical of their own everyday assumptions (Wetherell & Potter, 1992). DP's criticality and commitment to social justice provides a starting point for challenging dominant discourse about how poorer groups are presented in the media.

In contrast to less affluent groups, the extreme wealth of the super-rich is presented as aspirational in entertainment documentaries (Carr et al., 2021). Programme titles such as 'How the other half lives' minimise constructions of extreme wealth and decrease the need for accountability. Wealthy individuals use talk about drive and resilience to warrant themselves as deserving of their privilege. By using talk about traits and a 'rags to riches' interpretative repertoire, the programmes construct extreme wealth as accessible to all drawing upon individualistic ideology. Wealthy individuals are also presented as ordinary having the same concerns and roles as others such as being a parent to further emphasise the attainability of their position. Carr (2020) found that talk about employing domestic staff presented extreme wealth as mundane. Programmes use talk about 'poshness' and visual images to flag extreme wealth without using talk about class or net worth and to warrant privileged lifestyles as deserved. Super-rich programming uses humour to construct ambiguous arguments that challenge inequality in the post-production process. Humour can be used to challenge social norms (Billig, 2005) and to question the competence of the wealthy people (Goodwin, 1990). In entertainment documentaries, humour becomes a protective strategy to challenge dominant discourse about the deservingness of the super-rich (Carr, 2020). The acceptability of capitalism is an everyday assumption (Gibson, 2016) that supports the position of the extremely wealthy preventing direct challenges within entertainment documentary programming. A future direction for DP research in wealth inequality is to explore the construction of the middle class in the media. While psychology has been criticised for the overuse of WEIRD (Western, Educated, Industrialized, Rich, and Democratic) samples as representative of a diverse global population (Henrich et al., 2010), there is a need to explore how the middle class are warranted as banal and positioned as normal (Day et al., 2014; Savage et al., 2015). Middle class practices are presented as acceptable in media constructions ignoring affordability barriers to poorer groups (Day, 2020a). DP research can examine how the banality of the middle class is constructed and negotiated. Entertainment programming that explores middle class concerns such as home ownership can be analysed to consider how middle class priorities are warranted and communities constructed.

7 | CONCLUSION

Wealth inequality is an important issue for psychologists given its negative impact on social issues and individual wellbeing. Psychologists need to ensure that wealth inequality research does not stigmatise poorer groups by drawing upon individualistic ideology. This paper demonstrates that Critical Social Psychology addresses criticisms of neoliberalism being embedded in research agendas. Difficulties around measuring wealth mean that Critical Social Psychology's use of a social constructionist qualitative approach can capture the construction of extreme privilege. DP has been used to explore how accountability is managed for extreme wealth and has shifted the focus onto the super-rich and their problematic practices that maintain inequality. The construction of wealth inequality as an everyday assumption has been challenged by DP taking forwards critical social psychology's social justice agenda.

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