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The Money-Empathy Gap

New research suggests that more money makes people act less human. Or at least less humane.

By Lisa Miller Published Jul 1, 2012

(Photo: Catherine Ledner)

In a windowless room on the University of California, Berkeley, campus, two undergrads are playing a Monopoly game that one of them has no chance of winning. A team of psychologists has rigged it so that skill, brains, savvy, and luck—those ingredients that ineffably combine to create success in games as in life—have been made immaterial. Here, the only thing that matters is money.

One of the players, a brown-haired guy in a striped T-shirt, has been made "rich." He got $2,000 from the Monopoly bank at the start of the game and receives $200 each time he passes Go. The second player, a chubby young man in glasses, is comparatively impoverished. He was given $1,000 at the start and collects $100 for passing Go. T-Shirt can roll two dice, but Glasses can only roll one, limiting how fast he can advance. The students play for fifteen minutes under the watchful eye of two video cameras, while down the hall in another windowless room, the researchers huddle around a computer screen, later recording in a giant spreadsheet the subjects' every facial twitch and hand gesture.

T-Shirt isn't just winning; he's crushing Glasses. Initially, he reacted to the inequality between him and his opponent with a series of smirks, an acknowledgment, perhaps, of the inherent awkwardness of the situation. "Hey," his expression seemed to say, "this is weird and unfair, but whatever." Soon, though, as he whizzes around the board, purchasing properties and collecting rent, whatever discomfort he feels seems to dissipate. He's a skinny kid, but he balloons in size, spreading his limbs toward the far ends of the table. He smacks his playing piece (in the experiment, the wealthy player gets the Rolls-Royce) as he makes the circuit —*smack, smack, smack*—ending his turns with a board-shuddering *bang*! Four minutes in, he picks up Glasses's piece, the little elf shoe, and moves it for him. As the game nears its finish, T-Shirt moves his Rolls faster. The taunting is over now: He's all efficiency. He refuses to meet Glasses's gaze. His expression is stone cold as he takes the loser's cash.

For a long time, primatologists have known that chimpanzees will act out social dominance with a special ferociousness, slapping hands, stamping feet, or "charging back and forth and dragging huge branches," as Jane Goodall once wrote. And sociologists and anthropologists have explored the effects of hierarchy in tribes and groups. But psychology has only recently begun seriously investigating how having money, that major marker of status in the modern world, affects psychosocial behavior in the species *Homo sapiens*. By making real people temporarily very affluent, without regard to their actual economic circumstances and within the controlled environment of a psych lab, the Berkeley researchers aim to demonstrate the potency of that one variable. "Putting someone in a role where they're more privileged and have more power in a game makes them behave like people who actually do have more power, more money, and more status," says Paul Piff, the psychologist who designed the experiment. The Monopoly results, based on a year of watching inequitable games between pairs like Glasses and T-Shirt, have not yet been released. But Piff believes that they will support and amplify his previous provocative research.

Earlier this year, Piff, who is 30, published a paper in the *Proceedings of the National Academy of Sciences* that made him semi-famous. Titled “Higher Social Class Predicts Increased Unethical Behavior,” it showed through quizzes, online games, questionnaires, in-lab manipulations, and field studies that living high on the socioeconomic ladder can, colloquially speaking, dehumanize people. It can make them less ethical, more selfish, more insular, and less compassionate than other people. It can make them more likely, as Piff demonstrated in one of his experiments, to take candy from a bowl of sweets designated for children. “While having money doesn’t necessarily make anybody anything,” Piff says, “the rich are way more likely to prioritize their own self-interests above the interests of other people. It makes them more likely to exhibit characteristics that we would stereotypically associate with, say, assholes.”

These findings, in combination with a researcher eager to promote them, reverberated online. On message boards, detractors accused Piff of using his lab to promote a leftist agenda; that his home base was Berkeley only fueled those suspicions. Piff’s e-mail box filled with messages calling him a “liberal idiot” and his work “junk science.” “I would wager,” says Wharton business-school psychologist Philip Tetlock, “that a congressional committee chair who favors redistribution of wealth would be far more likely to call these experts in as witnesses than would a committee chair who opposes redistribution.”

It is easy to see Piff’s research as ideologically motivated. The point is to “shed light on some of the consequences of social class,” he says. But whatever his goal, the “results are apolitical,” he says, and the data point in a clear direction. “Would I be less excited if we found that higher-status people were more generous?” he asks. “I’d probably be less excited, but that’s not what we found.”


(Photo: Catherine Ledner)

When was the last time, as Piff puts it, that you prioritized your own interests above the interests of other people? Was it yesterday, when you barked at the waitress for not delivering your cappuccino with sufficient promptness? Perhaps it was last week, when, late to work, you zoomed past a mom struggling with a stroller on the subway stairs and justified your heedlessness with a ruthless but inarguable arithmetic: Today, the 9 a.m. meeting has got to come first; that lady’s stroller can’t be my problem. Piff is one of a new generation of scientists—psychologists, economists, marketing professors, and neurobiologists—who are exploiting this moment of unprecedented income inequality to explore behaviors like those. As Piff’s colleague Michael Kraus explains in a forthcoming article co-authored with Piff and three other scientists in *Psychological Review*, their focus is on “predictable social cognitive thought patterns and world views” of the people familiarly known as “the haves.” Their field is less than ten years old, and its conclusions are thus “incomplete,” says John Dovidio, a social psychologist at Yale. Money has a million symbolic meanings and reflects as many human yearnings; wanting it, getting it, having it, using it, and abusing it are entirely different impulses with entirely different effects on personality, behavior, and interpersonal relationships, and no single researcher has yet captured all of that nuance. But in a country that likes to think that class doesn’t matter, these social scientists are beginning to prove just how determinative money is.

This research is not intended to prosecute the one percent, those families with an average net worth of $14 million. Nor does it attempt to apply its conclusions about the selfishness and solipsism of a broad social stratum to every member within it: Gateses and Carnegies have obviously saved lives and edified generations, and one of the biggest predictors of a person's inclination to donate to charity is how much money he has. But when the top fifth of American families have seen their incomes rise by 45 percent since 1979, whereas the bottom fifth has seen a decline of almost 11 percent, these researchers want to explore a timely question: How does living in an environment defined by individual achievement—measured by money, privilege, and status—alter a person's mental machinery to the point where he begins to see the people around him only as aids or obstacles to his own ambitions? Piff won't name a tipping point after which the personality transformation kicks in, only that his studies of ethical behavior indicate a strong correlation between high socio-economic status and interpersonal disregard. It's an "additive" effect; the fever line points straight up. "People higher up on the socioeconomic ladder are about three times more likely to cheat than people on the lower rungs," he says. Piff's research also suggests that people who yearn to be richer or more prominent make different choices than those more content with their present level of material comfort. No matter how much money you actually have, you're likelier to behave unethically if you check the "agree" box next to the following statement: "In order to be a successful person in this society, it is important to make use of every opportunity."

Unlike the discovery that the Earth is round or that lifesaving medicine can be made from mold, the results of this new field of inquiry hardly challenge human intuition. Philosophers and writers going back at least to Aristotle have had something to say about the potentially corrupting influence of wealth. Jesus warned that one might more easily push a camel through the eye of a needle than encounter a rich man in Heaven, and Dante designed the fourth ring of his Inferno for the greedy. Scrooge, Lily Bart, and Sherman McCoy are modernity's Virgils, guides to the hell of living too much in money's thrall. But science looks for solutions, and though affluence has been held up as a potential hazard to the soul, it has not in the United States been, empirically speaking, a problem. (The health and fortunes of the poor, by contrast, have been abundantly studied.) Rich people are thinner than poor people and have better cardiovascular health. They live longer. They're better educated. They score higher on standardized tests. "They have more money," as Ernest Hemingway was said to have quipped. Experiments over the past three years have shown that wealthier people suffer less from mood disorders than poorer people and that they have less cortisol in their saliva, a sign that they feel more impervious to threat.

But as the 2012 election approaches—an election framed more than most as a referendum on how much prosperity should be shared—those on opposite sides of the income spectrum appear not just different, but as alien tribes who have accidentally washed up on the same beach. The economic data are well known: The top 20 percent of Americans own about 87 percent of the wealth; the bottom 80 percent splits the rest. Social mobility, never as attainable as imagined, is stagnant. Forty percent of Americans inhabit the same social class as their grandparents, making the United States less socially mobile than Japan or France.

Political divisions mirror the economic chasm. The solution to America's $15 trillion debt is either "cut spending" or "raise taxes," a polarity of world views that has led social psychologists like Jonathan Haidt to seek out the roots of those moral prejudices. When Mitt Romney, one of the richest men ever to run for president, fails to convincingly relish his "cheesy grits," it is taken by critics as evidence that he is too out of touch to steward the economy to all citizens' benefit—just as the fortune he amassed in private equity is proof to his supporters of his acumen as a leader of men.

Americans across the board can have a high tolerance for inequality if they believe it is meritocratic. The research by Piff and his colleagues points to a different possible explanation for the income gap: that it may be at least in part psychologically destined. This in turn raises the ancient conundrum of chicken and egg. If getting or having money can make you hard-hearted, do you also have to be hard-hearted to become well-off in the first place? The bulk of the new research points decisively in the direction of the former, says Kraus, who now works at the University of Illinois, Urbana Champaign. “Just the idea of holding money can make people selfish.” Data on the temperament factor lag far behind, partly because temperament is an even more slippery variable than money when it comes to designing a sound study. “It has something to do with how you grew up; it has something to do with your genes too. It has something to with the behaviors that lead you to get raises,” Kraus says. (It also has something to do with social status. The biggest predictor of personal prosperity is your parents’ income level, and only 16 percent of people in the lowest income bracket move to the middle or above in ten years, according to the Economic Policy Institute.)

T. Byram Karasu, a psychiatrist at Albert Einstein/Montefiore Medical Center who treats wealthy clients, believes all very successful people share certain fundamental character traits. They have above-average intelligence, street smarts, and a high tolerance for anxiety. “They are sexual and aggressive,” he says. “They are also competitive with anyone and have no fear of confrontations; in fact, they thrive on them. And in contrast to their image, they are not extroverted. They become charmingly engaging when needed, but in their private world, they are private people.” They are, in the parlance, all business.

Earlier this year, researchers led by Timothy Judge at Notre Dame went some way toward proving Karasu’s observation when they published a study in the *Journal of Personality and Social Psychology* titled “Do Nice Guys—And Gals—Really Finish Last? The Joint Effects of Sex and Agreeableness on Income.” The paper explored, in part, the financial penalties that women suffer in the workplace for being perceived as pushovers. But it also found a strong correlation, especially dramatic in men, between disagreeableness and income. Subjects were asked to assess whether they had a forgiving nature or found fault with others, whether they were trusting, cold, considerate, or cooperative. Then they were given an agreeableness score. Men with the lowest agreeableness earned $42,113 in a given year; those with the highest agreeableness earned $31,259. Disagreeableness was also correlated to job responsibility and recommendations for the management track. This seeming correlation between money and insensitivity perpetuates itself, says Kathleen Vohs, a professor at the Carlson School of Management at the University of Minnesota. “You’re reminded of money, and you act like a jerk. People don’t like you, and you’re reminded of money more.”

Piff’s most notorious research seemed to demonstrate the extent to which people with money behave as if the world revolves around them. Last year, he spent three months hanging out at the intersection of Interstate 80 and Lincoln Highway, near the Berkeley Marina. It’s a gritty, busy corner with a four-way stop that might be anywhere, if “anywhere” were in Northern California. On the brilliant day that I visited this spring, purple wildflowers were clustered along the highway’s shoulder, and a bike path meandered through them. Piff and his research team would stake out the intersection at rush hour, crouching behind a bank of shrubs near the Sea Breeze Market and Deli, and catalogue the cars that came by, giving each vehicle a grade from one to five. (Five would be a new-model Mercedes, say, and one would be an old, battered Honda like the one Piff drives.) Then the researchers would observe the drivers’ behavior. A third of people who drove grade-five cars, Piff found, rolled into the intersection without first coming to a complete stop—a violation, he reminds readers in his *PNAS* study, of the California Vehicle Code. “Upper-class drivers were the most likely to cut off other vehicles even when controlling for time of day, driver's perceived sex, and amount of traffic." When Piff designed a similar experiment to test drivers' regard for pedestrians, in which a researcher would enter a zebra crossing as a car approached it, the results were more staggering. Like New Yorkers rushing past that stroller mom on their way to work, fully half the grade-five cars cruised right into the crosswalk. "It's like they didn't even see them," Piff told me.

Two thousand miles away, in her lab at the University of Minnesota, Vohs does experiments indicating that merely thinking about money can decrease empathy. Vohs is a 38-year-old psychologist who was inspired to study the effects of money on social behavior nine years ago, when she left a junior faculty position where she was making $32,000 a year, and started working at a Canadian business school, where she earned five times that much. Suddenly she was no longer asking her friends for rides to the airport. She hired a personal shopper. "I was becoming more independent and less interdependent," she says. This led her to the next thought: "We need to understand at a theoretical level what happens to people's minds in the context of wealth."

In experiments she published in the journal *Science* in 2006, Vohs "primed" her subjects to think about money, which is to say she planted the idea of money in their minds without their knowledge before observing their social interactions compared with a control group. In one case, she asked participants to wait alone in a room at a big table, which happened to be strewn with gold, green, and burnt-orange Monopoly bills. After ten minutes, she'd get the subject, take him to a different room, and ask him to fill out piles of questionnaires seeking detailed psychological information. The point was to muddle the subject's mind: He knew he was participating in an experiment but had no idea what he was being tested for.

Vohs got her result only after the subject believed the session was over. Heading for the door, he would bump into a person whose arms were piled precariously high with books and office supplies. That person (who worked for Vohs) would drop 27 tiny yellow pencils, like those you get at a mini-golf course. Every subject in the study bent down to pick up the mess. But the money-primed subjects picked up 15 percent fewer pencils than the control group. In a conversation in her office in May, Vohs stressed that money-priming did not make her subjects malicious—just disinterested. "It's not a bad analogy to think of them as a little autistic," she said. "I don't think they mean any harm, but picking up pencils just isn't their problem."

Over and over, Vohs has found that money can make people antisocial. She primes subjects by seating them near a screen-saver showing currency floating like fish in a tank or asking them to descramble sentences, some of which include words like *bill, check,* or *cash.* Then she tests their sensitivity to other people. In her *Science* article, Vohs showed that money-primed subjects gave less time to a colleague in need of assistance and less money to a hypothetical charity. When asked to pull up a chair so a stranger might join a meeting, money-primed subjects placed the chair at a greater distance from themselves than those in a control group. When asked how they'd prefer to spend their leisure time, money-primed people chose a personal cooking lesson over a catered group dinner. Given a choice between working collaboratively or alone, they opted to go solo. Vohs even found that money-primed people described feeling less emotional and physical pain: They can keep their hand under burning-hot water longer and feel less emotional distress when excluded from a ball-tossing game. "Money," says Vohs, "brings you into functionality mode. When that gets applied to other people, things get mucked up. You can get things done, but it does come at the expense of people's feelings or caring about them as individuals."

Critics of Vohs's work complain that her priming technique confuses more than it clarifies, for how is one to know whether it replicates a real-life mental state of needing money, getting it, or having it? Vohs counters that she measures her subjects for anxiety and usually finds none. Therefore she isn't creating a condition of stress—of need—but of something more like material comfort. I know a man who made a lot of money very quickly who might agree with Vohs's findings. Wealth is "very isolating," he says. You work like a dog to make the best widgets, and when you look up, 20 or 30 years later, you've succeeded. But your high-school buddies can't relate to you anymore and you've lost touch with your wife. "You're dealing with your problems. You're sitting in your class," he says. "It's hard to know the problems of the other."

Public-health research has long shown that poverty can have devastating effects on the brain. At 3 years old, poor kids have vocabularies that are three times smaller than their better-off peers. Their memories do not work as well. In poor children, executive function is not as developed as it is in more affluent children, which means they have a harder time sorting and organizing information, planning ahead, and coping in the event of changed circumstances. Research by Robert Knight at Berkeley has shown that kids raised in a poor neighborhood are more likely to have frontal lobes—the area in the brain that enables attention and focus—that appear damaged. A psychologist at Oregon's Willamette University has discovered that when very young children are given headphones that play two different stories simultaneously, one in each ear, and are told to reiterate the story heard in the right ear, affluent and poor children perform equally well. But EEGs taken of the poor kids show that they have a harder time filtering out the extraneous stimulus.

The corollaries to this poverty work are potentially explosive: Wealth may give you a better brain. It may make you a more strategic thinker, a savvier planner. (Research has shown that the more a person is able to imagine himself in the future, the more cash he is likely to have in his savings account.) And the cognitive benefits of affluence may accrue incrementally, speculates Dovidio, so that very rich people have better brain functioning than moderately rich people. These hypotheses are at the untested frontier of the new science: "I think in ten years we'll have a compelling story on this," says Dacher Keltner, the psychologist who oversees the work of Piff and his colleagues. But already the outline is becoming clear. Princeton University psychologist Eldar Shafir has shown that in environments of abundance, people make better financial decisions—it's not that rich people tend to be better educated and can afford better advice, but that people living paycheck to paycheck don't have the mental space to make the smartest long-term moves. The efficiencies of the affluent brain may trigger the shutting down of what the researchers call "pro-social" impulses and lead people toward the kinds of behaviors that a hedge-fund manager I spoke to characterized as "ruthless." "They're more willing to hurt others in their quest for money," he said. "When you look at people who've done exceptionally well, it tends to be the difficult people."

Last fall, another of Keltner's students, a 27-year-old named Jennifer Stellar, made headlines. She tested the correlation between social class and compassion, using physiology, not behavior, as her measure. First, Stellar asked 65 Berkeley undergraduates to fill out questionnaires describing their family education and income levels. Then she hooked up each subject to a heart-rate monitor and showed him a pair of short videos: an instructional clip about how to build a backyard deck (this was the control) and an advertisement for St. Jude's hospital, a facility that specializes in treating children with cancer. The ad shows young kids with chemotherapy-bald heads submitting to medical tests as if they were everyday occurrences, while their devastated parents try to be brave. It is, in nontechnical terms, a tearjerker.

In postscreening interviews, all the subjects said they found the St. Jude's video moving. But compassion can also be empirically measured, because it manifests in facial expressions and a slowing of the heart rate. Looking at the data from the heart monitors, Stellar found a direct, negative correlation in biological terms between class and compassion. “Lower-class individuals showed greater heart-rate deceleration in response to the suffering of others,” Stellar wrote. The heart rates of the upper-class subjects generally did not change. When I met her, Stellar was careful, like Vohs, to stress that this upper-class numbness was not intentional. “It’s not, ‘I can see you’re suffering. I can tell. But I don’t care,’ ” she explains. “They’re just not attuned to it.”

The aforementioned research seems to show that getting money and having money makes people selfish and antisocial. But it also appears to be true that selfish, antisocial people are the ones that ascend. And that is, in part, because rich or striving people tend to pass on their values and priorities to their children, as all parents do. Members of the lower and upper classes usually date and marry within their own ranks and “live in neighborhoods and attend schools and work with individuals who share similar levels of educational training and income,” write Kraus and his co-authors in their forthcoming article. And so the values of each group become both more and more clearly entrenched and incomprehensible to the other. “Parents in working-class contexts are relatively more likely to stress to their children that ‘It’s not just about you’ and to emphasize that although it is important to be strong and to stand up for oneself, it is also essential to be aware of the needs of others and to adhere to socially accepted rules and standards for behavior,” wrote a team led by Nicole Stephens, with Stanford University psychologist Hazel Markus, in 2007 in *Journal of Personality and Social Psychology*. Parents with higher incomes “more often tell their children that ‘It’s your world’ and emphasize the value of promoting oneself and developing one’s own interests.” The cries of “Go get ’em!” you hear in the playgrounds and on the baseball diamonds of America’s best neighborhoods reflect not just concern for children’s self-esteem but a worldview that emphasizes looking out for No. 1.

This is Markus’s main research interest: the mind-sets of class. She and her colleagues have found, broadly speaking, that the affluent value individuality —uniqueness, differentiation, achievement—whereas people lower down on the ladder tend to stress homogeneity, harmonious interpersonal relationships, and group affiliation. In 2005, Markus co-authored a paper that showed those with only a high-school education like country music for its message of group coherence, while those with college educations like indie music because it emphasizes personal uniqueness. In her 2007 paper, Stephens found this same variance in self-image by testing people’s preferences in ballpoint pens. She divided her subjects into two groups of lower and higher incomes and showed each subject five pens and asked him to choose one. The pens were identical and were widely considered to be good, even desirable. The only difference among them was their color. Three pens in the handful would be one color (say, green); two would be another (orange). In the test, lower-class people overwhelmingly chose the green pens, whereas higher-class people picked the less common color. Lower-class people wanted to be the same as their peers, whereas better-off subjects showed, Stephens wrote, “a preference for uniqueness and individuation.”

In another experiment, Stephens presented firefighters and MBA students with the following hypothetical situation: “You just bought a new car, and then you find that your friend has purchased the exact same car. How do you feel?” The firefighters were overwhelmingly pleased and said things like, “Fantastic. He gets a great car.” The MBA students were negative or ambivalent. “I would feel slightly irritated,” one said. “It spoils my differentiation,” said another. (Madison Avenue discovered and manipulated this bifurcation in the American self-image long ago: When it sells trucks, the ads might show a parking lot full, pulled up at a multigenerational picnic, with slogans like “Take Family Time Further.” When it sells sports cars, the commercials show a car zooming down the highway alone. The slogan for the BMW M3 even nods in the direction of Piff's discovery about the drivers of high-end cars and traffic rules: "Street Legal. Pretty Much.")

The American Dream is really two dreams. There's the Horatio Alger myth, in which a person with grit, ingenuity, and hard work succeeds and prospers. And there's the firehouse dinner, the Fourth of July picnic, the common green, in which everyone gives a little so the group can get a lot. Markus's work seems to suggest the emergence of a dream apartheid, wherein the upper class continues to chase a vision of personal success and everyone else lingers at a potluck complaining that the system is broken. (Research shows that the rich tend to blame individuals for their own failure and likewise credit themselves for their own success, whereas those in the lower classes find explanations for inequality in circumstances and events outside their control.) But the truth is much more nuanced. Every American, rich and poor, bounces back and forth between these two ideals of self, calibrating ambitions and adjusting behaviors accordingly. Nearly half of Americans between 18 and 29 believe that it's "likely" they'll get rich, according to Gallup—in spite of all evidence to the contrary. Those who have already gotten wealthy wrestle openly and with real anguish over how to raise children who are productive, community-minded, and hardworking. Jamie Johnson, an heir to the Johnson & Johnson fortune, made a documentary in 2003 called *Born Rich* and, since then, has become a kind of confessor to the anxious wealthy. "Everyone says, 'I don't want my kids to turn out to be the next Paris Hilton,' " says Johnson, "It's weird. You know they want their kids to be superior. They want their kids' lives to reflect the wealth and the position they have in society. But they don't want their kids to be elitist and arrogant."

Across the income and class spectrum, people confront these competing impulses day to day and even minute by minute. A friend of mine feels the conflict each time he's heading home to downtown Manhattan after a weekend away. He's an environmentally conscious, left-leaning thirtysomething who drives a 2008 diesel Volkswagen. (That's a three on the Piff scale.) When he confronts the inevitable, mile-long backup on the FDR, near the exit by the Brooklyn Bridge, his first instinct, supported by his conscientious values learned over long years by parents who preached the Golden Rule, is to wait in line. He believes in traffic rules and in waiting one's turn. He supports all the small, civic formalities that help to hold the community's interest and general order over the chaos of every man for himself. But sometimes, he admits, he can't help himself. "I think, *What the hell?* And I cut the line."