

Inequality in the Mind: Psychological Perceptions of Fairness and their Economic Consequences - A Theoretical Discourse

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Abstract: Economic inequality is traditionally studied through objective measures such as income shares, wealth distribution, and the Gini coefficient. Mounting evidence shows that the psychological perceptions of fairness and justice are equally consequential in shaping individual behavior, institutional legitimacy, and societal cohesion. This article examines how psychological perceptions of fairness shape economic behavior, policy preferences, and macro-level outcomes. It integrates insights from behavioral economics, experimental psychology, and political economy. The author argues that subjective beliefs about the fairness of income and opportunity, not only objective inequality, drive redistribution preferences, tax compliance, protest behaviour, and market interactions. Inequality becomes most destabilising when perceived as unfair, generating diminished work motivation, status-driven consumption, political polarisation, and weakened trust in institutions. Empirical evidence from Chile, Brazil, the U.S.A and India demonstrate how perceptions of inequality can either fracture or reinforce social contracts. The analysis further explores how redistributive policies, Universal Basic Income experiments, behavioral nudges, and procedural fairness in governance affect legitimacy and collective well-being. By integrating insights from psychology and economics, the article highlights the need for policies that address both material disparities and perceptions of justice. Tackling inequality thus requires engaging not only with what people have, but also with how they interpret what they have relative to others.

Keywords: fairness perception, material disparity, economic behaviours, inequality, policy evaluation.

Economic inequality has traditionally focused on objective measurements such as income distributions, the wealth share of the top decile, or indices such as the Gini coefficient and Palma ratio. While these measures are indispensable for mapping structural disparities, they are insufficient for explaining why inequality triggers varying levels of political, social, and economic discontent across different societies. For instance, the United States and Scandinavian countries both exhibit high-income earners and stratification. However, while inequality is widely seen as a destabilising political force in the former, it coexists with social cohesion and trust in institutions in the latter (Larsen, 2008).

This divergence underscores a crucial analytical point: inequality is not only an economic condition but also a psychological experience, filtered through cultural norms, beliefs about fairness, and perceptions of opportunity. Gimpelson and Treisman (2018) have shown that perceived inequality often diverges significantly from objective inequality, and it is these perceptions that exert greater influence on political attitudes and economic behaviour. For example, people tend to underestimate

inequality in egalitarian countries and overestimate it in unequal societies, creating mismatches between policy outcomes and public demands.

Furthermore, the validity of inequality varies according to the situation. Disparities may be accepted or even praised if they are perceived as merit-based or as reflecting variations in effort. On the other hand, inequality is viewed as unfair when it is thought to be caused by privilege, corruption, or structural obstacles, which feeds animosity and political instability (Alesina & Glaeser, 2004). This explains why, for instance, growing inequality in India is hotly debated when connected to corruption or nepotism but frequently accepted when presented as a result of opportunity and progress (Chhibber & Verma, 2018).

Thus, the study of inequality requires moving beyond material distributions to account for the psychology of fairness and justice. This article seeks to advance this interdisciplinary understanding by examining the ways in which perceptions of inequality shape individual

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behavior, societal outcomes, and the legitimacy of public policy.

The Psychology of Fairness: Theoretical Underpinnings

The economic consequences of inequality cannot be properly understood without addressing the psychological mechanisms that mediate how inequality is interpreted and acted upon. Three interrelated theoretical strands including relative deprivation, fairness preferences, and status anxiety form the backbone of this interdisciplinary framework.

The theory of Relative Deprivation (Runciman, 1966) posits that people assess their well-being in relation to a reference group rather than in absolute terms. Though they may have better material circumstances than their parents, middle-class workers in developing nations may nonetheless feel impoverished if they see the divide between them and urban elites growing. This explains how dissatisfaction and economic progress can coexist. For instance, millions of people were pulled out of poverty during Brazil's economic boom in the 2000s, yet social unrest persisted because elite privilege and corruption scandals were still widely publicized (Souza, 2017). In a similar vein, Whyte (2010) discovered that in China, inequality was rejected when linked to unfair advantages like cadre corruption but accepted when presented as a transient consequence of prosperity. These instances demonstrate how a change in the reference group, when people measure themselves against more affluent people rather than their former selves, makes inequality politically explosive.

Behavioral economics has demonstrated that individuals care deeply about fairness, often at the expense of material gain. The ultimatum game, for example, reveals that people are willing to reject positive monetary offers if they perceive them as unfair, preferring to incur personal costs to punish injustice (Fehr & Schmidt, 1999). Such behaviour runs counter to classical rational-choice models but aligns with lived economic realities. Even when incomes exceed subsistence needs, perceptions of unequal compensation might lower effort and work satisfaction in labor markets (Card et al., 2012). Similarly, public opposition to tax measures frequently depends on whether or not people believe the system is equitable rather than the exact tax rate (Stantcheva, 2021). In economic systems, fairness norms thus function as a

hidden variable: inequity that is accepted in one setting (such as performance-based pay differentials) may cause retaliation in another (such as nepotism-based promotions).

Social comparison theory explains how inequality heightens competition for status symbols, producing status anxiety (Wilkinson & Pickett, 2009). In unequal societies, individuals invest disproportionately in visible goods such as luxury cars, branded clothing, or lavish weddings to signal social standing, often through unsustainable borrowing. South Africa provides a striking case. James (2015) documents how aspirational debt has become central to household economies, with families incurring significant obligations to finance status displays. In China, the expansion of consumer credit among youth reflects pressures to conform to urban middle-class lifestyles despite limited income growth (Sun et al., 2025). These dynamics reveal how inequality's psychological effects manifest in macroeconomic consequences, such as rising indebtedness, reduced savings, and financial fragility.

Connecting Inequality and Economic Behaviour: Empirical Explorations by Eminent Scholars

Empirical studies by Amartya Sen, Jean Drèze, Jayati Ghosh, and Kaushik Basu collectively demonstrate that inequality is not experienced merely as a numerical gap in income or wealth but as a cognitive and moral evaluation of fairness, legitimacy, and opportunity. Their work substantiates the proposition that economic behaviour, institutional trust, and political stability are powerfully shaped by how individuals interpret inequality, rather than by objective disparities alone.

Amartya Sen's empirical contributions are central to understanding inequality as a psychological and evaluative phenomenon. Through his landmark empirical analysis of famines, Sen demonstrated that mass deprivation could occur even in the absence of aggregate scarcity, revealing how exclusion from entitlements generates both material hardship and perceptions of profound injustice (Sen, 1981). This insight is foundational to the argument of this paper: inequality becomes economically and socially destabilising when individuals perceive the system as unfair or illegitimate. Sen's capability-based empirical framework moves beyond income metrics to assess well-being through real

freedoms, agency, and social participation (Sen, 1999). Empirical comparisons of health, education, and gender outcomes across societies illustrate that individuals judge fairness not by outcomes alone but by whether they possess meaningful opportunities. This perspective reinforces the article's claim that inequality operates in the mind through interpretations of dignity, access, and justice. These interpretations shape motivation, compliance, and collective behaviour.

Jean Drèze's empirical work deepens this understanding by demonstrating how fairness perceptions are formed at the ground level through daily interactions with institutions. Drawing on extensive field surveys and participatory research in India, Drèze shows that welfare outcomes depend as much on procedural justice as on material transfers (Drèze & Sen, 2013). His studies on food security, employment schemes, and social provisioning reveal that exclusion errors, corruption, and bureaucratic arbitrariness undermine trust and reduce participation, even when programmes are economically substantial. Conversely, universal and rights-based schemes generate stronger perceptions of dignity and fairness, enhancing social legitimacy and cooperation. These findings closely support the argument that redistributive policies fail when they are perceived as humiliating or captured by elites, and succeed when they align with shared norms of justice and inclusion. Drèze's empirical approach thus validates the link between psychological perceptions of fairness and economic behaviour at the micro level.

Jayati Ghosh's empirical research situates psychological perceptions of inequality within broader macroeconomic and structural transformations. Through analyses of labour market data, fiscal policy, and globalisation trends, Ghosh demonstrates how rising inequality is increasingly experienced as unfair because it is disconnected from effort, productivity, and contribution (Ghosh, 2009). Her empirical work shows that informalisation, precarious employment, and regressive fiscal regimes generate a sense of economic insecurity even during periods of growth. These conditions foster status anxiety, erosion of work motivation, and political disillusionment—dynamics that resonate strongly with this article's discussion of status-driven consumption and populist mobilisation. By empirically linking macroeconomic structures to subjective economic

insecurity, Ghosh's work reinforces the argument that inequality's consequences are mediated through perception, not merely magnitude.

Kaushik Basu's empirical and institutional analyses further illuminate how perceptions of fairness shape economic outcomes through norms, incentives, and strategic behaviour. Basu's studies on labour regulation, corruption, and market institutions demonstrate that formal rules are effective only when they are perceived as just and legitimate (Basu, 2011; 2018). When laws conflict with social norms of fairness, individuals respond through evasion, informal practices, or non-compliance, undermining both efficiency and governance. Institutional trust erodes when inequality is interpreted as systemic and unfair. Basu's work provides behavioural micro-foundations for understanding how perceived injustice translates into weakened institutions, reinforcing the emphasis on procedural fairness and legitimacy. The empirical contributions of Sen, Drèze, Ghosh, and Basu substantiate the central thesis of this article: inequality is as much a psychological and moral experience as it is an economic condition. Perceptions of fairness mediate how inequality affects motivation, consumption, compliance, protest behaviour, and institutional trust.

Perceived Unjust Hunches to Inequality: Individual-Level Economic Responses

Perceptions of inequality significantly influence individual economic behavior. At the workplace, employees compare their compensation and opportunities with peers, and when disparities are perceived as unfair, motivation and productivity decline, regardless of absolute income (Card et al., 2012; Deshpande, 2011). In contrast, when inequality is framed as meritocratic, it can serve as an incentive for effort, illustrating that the fairness perception, not merely the size of the gap, shapes behaviour.

Consumption decisions are also affected by relative deprivation. Individuals engage in conspicuous, status-driven spending to signal social standing, sometimes resorting to debt to maintain appearances. Veblen's (1899) theory of 'conspicuous consumption' remains strikingly relevant: as inequality increases, individuals spend disproportionately on visible goods to demonstrate social standing. Empirical evidence supports this. In South

Africa, James (2015) found that households across income levels resorted to debt-financed spending on funerals, weddings, and branded goods as a way to assert dignity in a racially stratified society. Similarly, Bertrand and Morse (2016) found that in the United States, households in unequal regions saved less and borrowed more to emulate higher-income lifestyles. These behaviours, motivated by social comparison, can reduce long-term savings and investment, amplifying macroeconomic fragility.

Perceptions of inequality shape citizens' preferences for taxation, redistribution, and welfare. While objective inequality has risen globally, support for redistributive policies has not grown proportionately (Gimpelson & Treisman, 2018). This paradox can be explained by the role of fairness beliefs. Case studies such as Chile's protests in 2019 demonstrate how perceived systemic unfairness can trigger mass mobilization, challenging the legitimacy of even well-functioning economies. Perceived inequality also amplifies political polarisation and social conflict. In the United States, narratives framing inequality as unfair to certain groups contributed to populist support and divisive politics (Hochschild, 2016). Similarly, movements like France's Yellow Vest protests in 2018 against the fuel prices, increased costs of living and economic inequality, illustrate how fairness concerns can catalyse widespread social unrest when economic burdens are seen as unevenly distributed.

Perceptions of unfair inequality extend beyond individual behavior to shape societal trust, cohesion, and political stability. When citizens perceive disparities as illegitimate, confidence in institutions declines, compliance with rules weakens, and governance is undermined (Oishi et al., 2011; Rothstein & Uslaner, 2005). Finally, unfair inequality negatively impacts public health and social cohesion. Stress, anxiety, and reduced life expectancy are higher in societies where disparities are perceived as unjust, as observed in South Africa and the United States (Charumbira et al., 2022; Chetty et al., 2016). These psychosocial effects, combined with political and institutional consequences, underscore that inequality's societal impact is mediated not only by objective gaps but by how individuals and communities interpret fairness.

Case Studies and Empirical Evidence

The interplay between inequality, perceptions of fairness, and economic behaviour manifests differently across contexts. Comparative case studies illuminate how subjective inequality interacts with institutional settings, cultural narratives, and political structures. This section explores six cases (United States, Nordic countries, Chile, Brazil, India, and South Africa) to demonstrate the diverse pathways through which perceptions of fairness mediate inequality's effects.

The United States: Populism, Polarisation, and the Moral Economy of Inequality

The United States of America combines high levels of objective inequality with deep polarization over perceptions of fairness. Research shows that Americans are less likely than Europeans to attribute poverty to structural causes, instead viewing it as a result of individual failings (Alesina & Glaeser, 2004). This belief system contributes to resistance against redistribution. While income mobility is often rhetorically framed as meritocratic, empirical evidence suggests that access to education, healthcare, and social insurance is uneven, undermining real capabilities for large sections of the population (Sen, 1999). Hochschild (2016) describes how white working-class communities perceive that immigrants and minorities 'cut ahead' in the economic queue, creating resentment despite stagnant or declining wages. Such narratives of unfairness fueled support for populist leaders who framed globalisation and elite corruption as sources of inequality. Chetty et al. (2016) found that life expectancy gaps between rich and poor in the U.S. were magnified by perceptions of unfair access to healthcare and social safety nets. Here, inequality is destabilising not only because of its scale but because citizens view the system as a rigged one. Inequality in the U.S. is frequently perceived as unjust not because disparities exist, but because the promise of equal opportunity appears violated.

Nordic Countries: Universalism and the Fairness Dividend

In contrast to the United States, Nordic States such as Denmark, Sweden, and Norway exhibit relatively high taxation and redistribution but maintain strong perceptions of fairness. Sen's emphasis on public

reasoning and democratic accountability helps explain why income disparities in these societies are less destabilising (Sen, 1999). Citizens generally believe that outcomes emerge from transparent processes and that social risks are collectively shared through universal welfare systems. Scholars argue that universal welfare programs which are accessible to all, not just the poor, enhance legitimacy by framing redistribution as a collective good rather than targeted charity. Public trust in institutions remains high, even in the presence of inequality, because citizens believe outcomes are meritocratic and social protections are equitably distributed (Rothstein, 2011). Redistribution is experienced as social citizenship, reducing stigma and resentment. Basu's theoretical work explains why compliance with high taxation remains strong: institutions are perceived as normatively legitimate, aligning incentives with social norms (Basu, 2011). In this context, inequality is psychologically neutralised because it does not signal systemic injustice. For instance, Sweden's broad-based welfare model has reduced social envy and status anxiety, fostering high levels of social cohesion. This suggests that inequality's destabilising effects are not inevitable but contingent on fairness perceptions. The Nordic experience demonstrates that institutional design can align redistribution with cultural norms of justice.

Chile: Inequality, Perceptions of Injustice, and Mass Mobilisation

Chile illustrates the volatility of inequality when perceptions of unfairness dominate. Despite strong GDP growth and macroeconomic stability, Chile has one of the highest levels of income inequality in the OECD (Wildman, 2021). In 2019, nationwide protests erupted after a metro fare increase. Analysts agree that the protests were not about transport costs alone but reflected widespread perceptions of a system benefiting the wealthy at the expense of ordinary citizens (Solarin et al., 2023). Chile represents a stark case where strong macroeconomic indicators masked deep perceptions of injustice. Issues such as privatised pensions, unequal education access, and healthcare disparities fueled anger over systemic unfairness (Sen, 1981). The result was a legitimacy crisis: declining trust in political institutions forced the government to initiate constitutional reforms. Chile's case demonstrates how perceived inequality can

trigger transformative political change.

Brazil: Participatory Budgeting and Procedural Fairness

Brazil offers a contrasting example where procedural fairness mechanisms helped mitigate inequality perceptions. According to Sen (1999) the idea that democratic participation enhances legitimacy is evident in participatory budgeting initiatives, which reduce resentment by giving citizens voice over resource allocation. Emphasis by Drèze and Sen (2013) on procedural fairness similarly helps explain why such mechanisms temporarily soften perceptions of inequality. In Porto Alegre, participatory budgeting allowed citizens to directly influence municipal spending priorities. This increased trust in government, redirected resources toward poorer neighborhoods, and reduced perceptions of elite capture (Baiocchi, 2005; Wampler & Avritzer, 2004). However, Brazil's broader trajectory highlights the fragility of fairness perceptions. Despite early successes in reducing poverty through Bolsa Família, recent corruption scandals and austerity measures eroded institutional trust (Hunter & Sugiyama, 2009). The simultaneous presence of material inequality and perceptions of unfair governance contributed to political polarization and support for populist leaders. Jayati Ghosh's critique of austerity and elite capture explains why these gains proved fragile. Macroeconomic retrenchment and corruption scandals disrupted the fairness narrative, transforming inequality from a tolerated condition into a perceived injustice (Ghosh, 2009). Basu's institutional theory explains the behavioural consequences: when governance is seen as serving narrow interests, compliance erodes and informal strategies proliferate (Basu, 2011). Thus, Brazil illustrates the dual role of perception: it can either stabilise inequality through participatory mechanisms or destabilize governance when fairness is undermined.

India: Caste, Development, and Relative Deprivation

India presents a unique case where inequality intersects with deep historical divisions of caste and class. Economic liberalisation has created rapid growth, but perceptions of inequality are shaped by both material disparities and entrenched social hierarchies. Sen's capability approach is indispensable in understanding Indian inequality, where income growth has not translated evenly into expanded

capabilities due to caste, gender, and regional barriers (Sen, 1981; Sen 1999). Welfare programmes succeed in improving trust and participation when they are delivered as entitlements, but generate resentment when mediated by corruption or arbitrariness (Drèze & Sen, 2013). Banerjee and Duflo (2013) note that Indians often perceive inequality not only in terms of income but also in access to opportunities (education, jobs, and healthcare). Perceptions of unfair exclusion drive demand for redistributive policies such as caste-based reservations in education and employment. Recent debates on Universal Basic Income (UBI) illustrate the role of perceptions. Pilot studies of direct cash transfers revealed improvements in consumption and reduced stigma compared to targeted welfare (Wijngaarde et al., 2021). The key finding was not just material improvement but an enhanced sense of dignity and fairness among recipients. Thus, India underscores the intersection of inequality with cultural and social perceptions, demonstrating how policy must address structural injustice as well as income gaps.

South Africa: Post-Apartheid Inequality and the Psychology of Injustice

South Africa remains one of the world's most unequal societies, with racialized inequality persisting despite democratic reforms. Sen's emphasis on substantive freedoms helps explain why inequality remains psychologically destabilising: formal political rights have not translated into equal capabilities in employment, education, or living conditions (Sen, 1999). Perceptions of unfair inequality are particularly salient, as many citizens expected greater redistribution after apartheid ended (Seekings & Nattrass, 2008). Charumbira et al. (2022) found that perceptions of inequality in South Africa were strongly correlated with poor mental health outcomes, including depression and anxiety. Communities interpret inequality as a continuation of historical injustice, intensifying resentment and undermining trust in institutions. Inequality in South Africa is widely interpreted as the continuation of apartheid-era privilege, generating frustration and distrust. When redistribution falls short of moral expectations, citizens perceive the system as unjust and disengage from cooperative norms (Basu, 2018). Protests over service delivery, unemployment, and corruption reflect how perceived inequality translates into social unrest. Here, the legitimacy of democracy itself is at stake, as fairness

perceptions remain unmet despite political inclusion.

Policy Implications for Achieving Perceived Inequality: Bridging Psychology and Economics

Addressing inequality requires interventions that consider both material disparities and perceptions of fairness. Redistribution is most effective when it is transparent, universal, and framed as legitimate rather than punitive. Nordic countries demonstrate that broad-based welfare programs, accessible to all citizens, enhance social trust and reduce resentment by aligning material support with fairness norms (Rothstein, 2011). Similarly, targeted welfare programs gain acceptance when designed to emphasize deservingness and opportunity, as seen in Brazil's Bolsa Família, which reduced poverty while fostering dignity among recipients (Fiszbein & Schady, 2009).

Universal Basic Income (UBI) initiatives illustrate the importance of fairness framing. By providing unconditional transfers to all citizens, UBI reduces stigma and status anxiety, improving both economic behavior and trust in institutions. Pilot programs in Finland and India showed that participants reported higher life satisfaction and perceived fairness, even when economic impacts were modest (Kangas et al., 2019). Framing such policies as a citizenship dividend rather than charity strengthens legitimacy and public support.

Behavioral interventions and institutional reforms complement redistribution by shaping perceptions of fairness directly. Nudges, such as highlighting social norms in tax compliance, can increase adherence while reinforcing legitimacy (Hallsworth et al., 2017). Participatory budgeting, as in Porto Alegre, and transparent governance practices increase procedural fairness, fostering trust even where material inequalities persist (Baiocchi, 2005; Wampler & Avritzer, 2004). At the global level, equitable mechanisms for climate finance, taxation, and international aid are essential to prevent perceptions of unfairness from undermining cooperation. Overall, policies that integrate psychological insights into economic governance can mitigate both the objective and perceived consequences of inequality.

Conclusion: Inequality, Fairness, and the Future of Economic Governance

Consequences of inequality cannot be understood through objective measures alone; they are deeply shaped by psychological perceptions of fairness and justice. The integration of insights from psychology and economics reveals that inequality becomes most destabilizing when perceived as unfair, producing a legitimacy crisis that undermines motivation, erodes institutional trust, polarises politics, and weakens social cohesion.

Theoretical frameworks such as relative deprivation, fairness preferences, and social comparison highlight how individuals evaluate their well-being not in absolute terms but relative to others and to societal norms of justice. Experimental evidence from behavioral economics reinforces that people consistently act against material self-interest to punish perceived unfairness. The societal consequences of these perceptions are evident across diverse contexts: the populist backlash in the United States, mass mobilization in Chile, high-trust welfare regimes in the Nordics, participatory governance in Brazil, and the legacies of structural inequality in India and South Africa.

A central implication is that policy design must engage both material inequality and fairness perceptions. Redistribution alone is insufficient if citizens perceive it as opaque, undeserved, or captured by elites. Instead, fairness-sensitive interventions, such as universal welfare schemes, transparency in taxation, participatory budgeting, and even Universal Basic Income pilots, can align redistribution with psychological legitimacy. Moreover, behavioral nudges and procedural fairness reforms can bolster trust even in the absence of immediate material change.

At the global level, the challenge is magnified: perceptions of unfairness in climate finance, tax justice, and international institutions threaten cooperation across borders. Just as domestic legitimacy depends on fairness, so too does global governance.

Ultimately, inequality is not only about what people have, but also about how they interpret what they have relative to others. Economic systems that fail to address fairness perceptions risk spiraling into distrust, polarization, and instability.

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